A LIFE COURSE APPROACH TO UNDERSTAND WORK–LIFE CHOICES OF WOMEN ENTREPRENEURS: EVIDENCE FROM PAKISTAN

A thesis submitted to Middlesex University in partial fulfilment of the requirements for the degree of

Doctor of Philosophy

Sumaira Rehman

Middlesex University Business School

Middlesex University

2015

Declaration of Originality

I hereby declare that this project is entirely my own work and that any additional sources of information have been duly cited.

I hereby declare that any interest sources, published or unpublished works from which any text has been quoted have been fully referenced in the text and in the reference list. I understand that failure to do this will result in a failure of this project due to plagiarism.

I understand that after submitting my thesis I may be called for viva and it is my responsibility to make myself available to attend this viva in any case.

Signed _____

Date _____

Name of Supervisor _____

Abstract

This thesis attempted to provide a rich and robust understanding of how women's work–life[1] choices are influenced and shaped by the socio-cultural context of Pakistani society. It also illuminated the role of human agency in making work–life choices[2].

Recently, women's entrepreneurship has gained wide recognition in research in both developed and developing countries. However, critical analysis of the existing literature highlighted the failure of research in women's entrepreneurship to recognise the context in which women's entrepreneurship is embedded (deBruin et al., 2007; Blackburn and Kovalainen, 2009; Welter, 2010). Moreover, the majority of the research was conducted in Anglo-Saxon countries that may not appropriately reflect the true nature of women's entrepreneurship in the context of developing countries (Gracia and Brush, 2012; Jamali, 2009). As a result there are emerging calls for more research stemming from developing countries (Brush et al., 2009; Jamali, 2009) based on a more explanatory mechanism by including subjective experiences, which may represent a unique set of factors that impinge on a woman's work–life choices. It is precisely in this context that the present research concentrated on exploring women entrepreneurs' experiences of managing work and family within the social structures of Pakistan. This study provided insight into how women talk about and experience work and family by including their subjective perspectives. Concisely, the research explored the various ways in which women's choices of work–life are socially embedded (context specific).

---

[1] Although the literature on work–life is contested in the West (see for example, Ozbilgin et al., 2011), for the purpose of the study, work–life included not only the individual's choice but also the structural and institutional conditions that played an important role in accounting for work–life outcomes (Ozbilgin, et al., 2011). Moreover, work–life in this study also meant the Asian households that have unique influences on the choices of these women.

[2] It is recognised that choices are always made within contextual constraints. However, choices are always socially embedded (Lewis and Giullari, 2005).

Qualitative data were obtained from 35 semi-structured interviews with women entrepreneurs from varied generational and age cohorts. Drawing on life course theory, this research underscored the significance and embeddedness of women's accounts at particular times in life and location. A life course framework also helped in recognising human agency and the influences of social structures in shaping the work–life choices of women entrepreneurs in the study.

The findings presented in this thesis clearly highlighted the influence of contextual factors and the usefulness of life course theory to reflect the embeddedness of women's entrepreneurship in a wider social context. The findings of the study suggested that these women had multiple motivations to become entrepreneurs, which were embedded in multiple contexts. The women's motivation to set up business was not only influenced by these contexts but also shaped by individual career preferences and changes in roles and relationships at various stages over their life course. The findings of the study revealed that women deploy agency through using diverse strategies. Although, to some extent they were able to challenge the patriarchal structures through the autonomy business ownership brings, assumptions regarding traditional gender roles have remained broadly intact, with relatively little change in attitudes.

By illuminating the role of human agency in making work–life choices, this research highlighted that entrepreneurship was not only socially embedded but also individually constructed. Moreover, it was noted that women's choices are constrained by prevailing structures but they found opportunities/pathways within restrictive structures. These women did not seem to completely conform to their gender roles, rather they strategically manoeuvred and adjusted in order to sustain their work-life choices. This finding implied that women's choices were socially and culturally embedded and it contributed to the theoretical arguments of entrepreneurial social and family embeddedness theory in a developing/conservative

context. It was noted that in doing work and family, the women faced several challenges and constraints arising from gender expectations of women as primary caregivers that are rooted in gendered social processes. Despite the constraints, the women were very determined, devoted, confident and resourceful in clearing gender hurdles and in continuing their entrepreneurial journey.

Using life course theory, the study made sound theoretical contributions to the body of knowledge on women's entrepreneurship not only in terms of context specificity but also in recognising the heterogeneity of women's experiences (Hughes and Jennings, 2012; deBruin et al., 2007) in the less studied context of Pakistan. Moreover, the study signified the contextualisation of women's accounts in the timings of their life course and their multiple contexts (socio-cultural, family, career and economic). The study ended with a summary of its theoretical and practical implications, and proposed future research directions.

Table of Contents

List of Tables

List of Figures

List of Acronyms

GDP – Gross Domestic Product

GEM – Global Entrepreneurship Monitor

MENA – Middle East and North Africa

PBUH – Peace Be Upon Him

PPP – Pakistan Peoples Party

SME – Small and Medium Enterprise

SMEDA – Small and Medium Enterprise Development Authority

WBIC – Women Business Incubation Centre

Acknowledgement

This thesis could not have been completed without continuous support and encouragement. I would like to take a special opportunity to extend my heartiest gratitude to these individuals who enabled me to accomplish!

First of all, I am extremely thankful to my supervisory team, especially Prof. Dr Suzan Lewis. She has been a great source of guidance and advice. Her generous, kind and empathetic relations have been of great value throughout the course of my PhD. Sue, your intellectual contribution really helped me in shaping my research work. I am always indebted to your valuable contribution.

I am also very thankful to my second supervisor Anne Daguerre. Although she joined my supervisory team at the final stage of my PhD, she has been very friendly and easy going. I sometimes felt her to be a friend, who always listened to my academic issues and strove hard to solve them. I also appreciate her valuable constructive feedback during the progress of my work.

Secondly, I am very grateful to my beloved husband, Dr Ch. Abdul Rehman, whose untiring support, love, care and affection made me confident to achieve my life goals. His valuable contribution in dealing with family matters in my absence indeed helped me in so many ways and boosted me both academically and as a person. I am so indebted to him for believing in me.

Moreover, I am also very thankful to my beloved elder brother, Ch. Abdul Khaliq, who has always been a source of emotional and financial support. I think saying just thanks seems meaningless against his emotional and intellectual support and prayers. He is simply an incredible role model.

Dedication

This thesis is dedicated to one of the most loving and caring of husbands, Dr Chaudhry Abdul Rehman, who has always been the source of encouragement and support in my educational and professional journey. I just owe my life to him. Moreover, I would also like to dedicate my thesis to my most loving son, Ali Rehman, who suffered and sacrificed a lot because during my educational engagement in the final stage of my thesis in London, he was undergoing surgery in Pakistan because of an arm fracture and I was not around to look after him.

CHAPTER ONE: THE INTRODUCTION

1.1. Definition of entrepreneurship

Before introducing my research it is pertinent to briefly define what entrepreneurship is and what does 'women entrepreneurs' mean to this study? In general, there is diversity in definitions of entrepreneurship because different scholars coming from diverse fields of interest have accorded different explanations of the concept (Goffee and Scase, 1985; Dhaliwal, 2000; Shane and Venkataraman, 2000). As a result, there is still no clear consensus on the agreed definition of entrepreneurship. This has raised concern about what actually constitutes entrepreneurship and it has considerably restricted the development of the field (Lumpkin and Dess, 1996).

Broadly speaking, the school of thought on entrepreneurship can be classified into two camps: those who define entrepreneurship as an economic activity and those who primarily focus on individual characteristics (Stevenson, 2000). Largely, its meanings revolve around the concept of venture creation, innovation and individualism (Jack and Anderson, 1999). Economic theories suggest that entrepreneurship is an economic activity associated with profit generation (Basu and Goswami, 1999). Carswell (2000) explained that entrepreneurship is a dynamic form of business activity, which is highly dependent on the environment, in which people recognise opportunity and exploit it with the help of resources to create value in bringing both opportunity and resources together. Entrepreneurship in the narrowest sense involves opportunity recognition, risk taking and innovation.

Some have questioned the adequacy of existing definitions in accounting for experiences of women entrepreneurs. They argued that these definitions considered male entrepreneurial ideals, and thus provides a bias against which women's experiences are compared (Ahl, 2006;

Brush et al., 2009). The situation of women entrepreneurs in Pakistan is not only different from the male model used in most research studies, but also differs from that of women entrepreneurs in the West. As a result there is a need to contextualise the social phenomenon of entrepreneurship (Brush et al., 2009; Welter, 2010).

From a gender perspective, it is argued that gender is culturally determined (Oakley, 1998); therefore, doing entrepreneurship is doing gender (Bruini et al., 2004a) because culturally determined behaviours influence the nature of women's entrepreneurship. Recent critical analysis of the intersection of gender and entrepreneurship recognised that the link between gender and culture is problematic in relation to the entrepreneurial experiences of women (Ahl, 2006; Gill, 2011; Neerguard et al., 2011). Moreover, there are still some gaps in understanding entrepreneurship across the life course which is the focal point of the present study (Jayawarna et al., 2011). These critiques indeed also underscore the importance of the contextual specificity of entrepreneurship (Welter, 2010).

As a result, entrepreneurship is likely to take different shapes and forms in different cultures because social structures, family context and other aspects of life differ widely in different countries (Jamali, 2009), especially in a developing country like Pakistan. Therefore, entrepreneurship is something that is socially and historically situated and shaped by location in time and place (Jayawarna et al., 2011). Using examples of women entrepreneurs in Pakistan provides a basic focus on the contextual dynamics involved in women's entrepreneurship; these contextual dynamics are less visible in mainstream, still largely West-centric, research. This represents the original contribution of this research as well as its starting point. Conventional definitions may not adequately represent the core features of women entrepreneurs in this study because they live in a conservative culture of patriarchy (Al-Dajani and Marlow, 2010; see Chapter two for a detailed discussion of the status of women in Pakistan).

To sum up, female entrepreneurship is not only situated along individual characteristics and economic activities, as in existing definitions, but also varies across countries, is culturally embedded and takes place over the life course. This is why considering entrepreneurship not only as an economic phenomenon but also as a cultural practice can be a first step towards rethinking women's entrepreneurship in the Pakistani context. Moreover, there is much debate in the mainstream literature over how to define an entrepreneur, self-employed or small business owners (see Hughes, 2005). The term women entrepreneur in this study includes self-employed or small business owners who either work independently or are in partnership with other family members (such as spouse).

1.2.   Introduction to the research

The issue of work–life is an increasingly popular theme and it is widely discussed in the extant Western literature on women's entrepreneurship (Aldrich and Cliff, 2003; Shelton, 2006; DeMartino and Barbato, 2003; Jennings and McDougald, 2007; Rouse and Kitching, 2006). Work–life issues have gained significant consideration because of the difficulties women experience in managing intense pressures of work and family (Shelton, 2006) especially in the context of Muslim developing countries, where patriarchy and socio-cultural norms (Jamali, 2009; Ufuk and Ozgen, 2001; Essers, 2007; Rehman and Roomi, 2012[3]) establish the gendered nature of household and social processes and the issues of honour and shame (Ahl, 2006; Mirchandani, 1999; Essers, 2007). The aim of the current research is to explore work–life experiences of women entrepreneurs in this context in the light of the social structures in Pakistan. Women's experiences are studied within a life course perspective (Giele and Elder, 1998; Moen and Sweet, 2004) so that their accounts can be contextualised within time and place. The study focuses on women entrepreneurs from two large cities in Pakistan (Lahore

---

[3] This work is part of my PhD and was published prior to the submission of this thesis.

and Karachi). It is important to reiterate here that the intent of recruiting women from these cities is not to examine subcultural differences among women but to capture the diverse and rich experiences of work and family in Pakistan. In addition, the current research aims to explore the agency (Essers, 2007) of women entrepreneurs in the Pakistani context using the theoretical lens of structure and agency (Giddens, 1984). It further aims to examine some implications for theory and practice. As well as taking a life course perspective the study considers how structural, social and cultural factors are reflected in the way these women experience and talk about work and life.

1.3.   Background of the research

By and large, Pakistani culture is defined as an amalgamation of four distinct fundamental elements: Islamic religion, Indian origins, British inheritance and American influences. Collectivism and status consciousness based on large power distances are the characteristics of this society (Jamal, 1998; Khilji, 2001). The gender practices within family do not encourage women to move along freely and discourage intermixing with men. As a result, women's independence remains a question throughout their lives (Roomi and Harrison, 2010). The influences of religious traditions, family practices, societal customs and beliefs (Shah, 2002) have multiple and interwoven impacts on their work and family choices.

The situation of a female in comparison to a male is like a systematic subordinate, regardless of class and region, which is determined by specific patriarchal structures (Roomi, 2006). In several Muslim societies such as Pakistan, the cultural norm of '*pardah*' (veil) and the notion of *'izzat'* (honour) are two important factors that have a significantly negative influence on women's occupational roles (Offenhauer, 2005; Roomi and Parrot, 2008). Pardah is a religious practice of female seclusion that is used to maintain sexual segregation and spatial boundaries among males and females. The practice of pardah takes two forms: one is sexual segregation

and the other is the covering of female bodies to protect modesty. The pardah norms put severe restrictions on females' mobility in terms of social, economic and personal extramural activities (Papanek, 1982). The notion of izzat refers to honour and respect; women are considered the custodians of their family's honour which must be maintained and protected from the external world (Essers, 2007; Shaheed, 1990).

With a population of 173.51 million, Pakistan is ranked the 9th largest country of the world with respect to its size of labour force in 2010–2011. The participation of total labour force in Pakistan was recorded as 54.92 million in 2010–2011. Women hold approximately 50% share of the total population in Pakistan, yet their economic participation remains very low: male participation rate was 82.4% whereas the female participation rate was 21.7% (Federal Bureau of Statistics, 2010–2011). The low rates of women's participation in the labour force can be attributed to the socio-cultural norms of pardah and izzat (Essers, 2007; Roomi and Parrot, 2008). This invisibility may be because of the social disapproval of working women (Kamal, 1997) in Pakistani society and that they were not recognised as part of the productive human capital of the country (Khalid, 1990). Unfortunately, the national data on women entrepreneurs in Pakistan are also not sufficient (Tambunan, 2009) or satisfactory, which creates another structural challenge pertaining to improvement in the position of women in society.

However, due to globalisation and societal advancement during the last two decades, the situation has significantly changed (further details are presented in Section 2.1). Almost all parts of Pakistani society are now aware of the abilities of women, their statutory rights and their status. Recently, more women have started struggling for income-oriented jobs to meet their economic needs and to become independent in order to get the same social status as men (Firdouse, 2005). To encourage female participation in self-employment activities, the Government of Pakistan has taken several initiatives to promote women-owned businesses:

mainly by developing their managerial skills and providing them with technical support and information (details are presented in Section 2.1).

Social structures vary considerably across developed and developing counties; the extent to which resource availability influences women's entrepreneurial activity depends on a country's context. Despite having poor resources and a constrained environment, data suggest that the rate of women's entrepreneurship in developing countries is higher than in developed countries (Bosma and Harding, 2007). The Global Entrepreneurship Monitor (GEM) report also shows that women's entrepreneurship activity is much higher in low-income countries than in higher income countries (Allen et al., 2007). Brush et al. (2006) endorsed the finding that women's entrepreneurship is significantly increasing around the globe. The increasing trends in women's entrepreneurship are linked to various benefits to economies in terms of innovation, job and wealth creation, and contribution to gross national product (Allen et al., 2007; Brush et al., 2006). Women's entrepreneurship significantly contributes to the economic and social development of all countries around the globe (Brush et al., 2006) and it is equally beneficial to males and females including those in developing countries. However, women's rate of participation in business activities may vary because of gender role expectations (Eagly et al., 2010) and family dynamics in various countries (Al-Dajani and Marlow, 2010). Moreover, despite its numerous benefits to the economy, family and community, these trends are subsequently leading to work–family issues, which have received very little attention at both policy and research level, especially in the context of patriarchal cultures like Pakistan.

1.4. Aims of the research

Although Pakistan is going through rapid societal, political and family changes, "the normative assumptions of the role of women in society is still embedded within the traditional gender division of roles" (Gracia and Brush, 2012: 8). Despite, the government's interventions to

increase the number of women in entrepreneurship, women have to struggle with the combined needs of work and family as a result of patriarchal forces embedded in Pakistani society. We still do not have a clear understanding of the experiences these women go through as they try to negotiate the increasing demands of both spheres of their lives (work and family) and entrepreneurial reality in Pakistani culture. Therefore, the primary aim of the study is to explore the experiences of women entrepreneurs in combining work and family within the socio-cultural context of Pakistan. Drawing on a life course perspective, this study will further examine the way in which women entrepreneurs deploy agency to become entrepreneurs in the light of the structures of Pakistan. Agency is the capacity of the individual to act independently (Essers and Benschops, 2007). This qualitative study will rely on subjective accounts of women entrepreneurs to examine the influence of socio-cultural and family factors on women's work–life choices over their life course.

Below are the research objectives and research questions this research aims to explore.

1.5.   Research objectives and research questions

1. To understand the motivational aspects of women which encourage them to become entrepreneurs in Pakistan (or pathways to entrepreneurship).

2. To explore different ways through which women deploy agency to become an entrepreneur in a patriarchal society.

3. To explore the perception of structural barriers and facilitators to women's entrepreneurship in the light of social structures in Pakistan.

4. To understand experiences of work and family among women entrepreneurs in Pakistan using the life course perspective.

These research objectives were achieved through the following research questions:

1.5.1. Research questions

RQ1: What are the motivational reasons to become entrepreneurs and how do these motivations evolve across the life course?

RQ2: How do women exercise agency to determine their life pathways in the light of the structures in Pakistan?

RQ3: How do women entrepreneurs talk about managing their work and family life and what are the structural barriers and facilitators?

RQ4: How can life course theory contribute to the understanding of women's entrepreneurship in Pakistan?

1.6.   Rationale/Justification of the research

Although the field of women's entrepreneurship has significantly developed and is maturing in developed countries (Brush et al., 2009; deBruin et al., 2007), we still know comparatively little about the phenomenon of women's entrepreneurship in general (Brush and Cooper, 2012). Moreover, studies on women's entrepreneurship in developing countries are still scarce (Benzing and Chu, 2009; Jamali, 2009), especially in the context of Pakistan, which is characterised as highly under-researched in this area. This lack of understanding presents a serious problem in examining the contribution and role women play in venture creation in such economies, which is the focus of the thesis. The gap lies in research on developing countries especially in lower middle-income countries with social, human and gender development indicators of least developed economies (Pakistan Country Strategy, 2010–2015). Therefore, it is important to understand the varied social structures and other aspects of organised social life that impinge upon women's work–life choices that differ widely in developing countries (Allen and Truman, 1993). Understanding women's entrepreneurship in relation to the context in which it operates can provide a complete picture of the dynamics involved in the creation of

women-owned enterprises in these countries. Moreover, in order to provide specific support it is indeed more important to examine what drives women to start their own businesses and what kind of specific challenges they face.

Increased participation of women in entrepreneurial activities is changing the gender structure of the labour market in Pakistan. This growth is posing challenges and opening avenues for research to explore the hidden assumptions about the life course, business and the social relations within which women's entrepreneurship is embedded. The set of prevailing policies and practices may no longer fit well with the existing socio-economic culture and changing gender roles as a result of demographic transition taking place in Pakistan (Amjad, 2013). The existing literature (see Literature review, Chapter two) reveals gaps in knowledge on how women develop their entrepreneurial career over their life course (Jayawarna et al., 2011). There is still a lack in our understanding of the contextual reasons for becoming an entrepreneur (Jayawarna et al., 2011; Gracia and Welter, 2011). In this vein, the understanding of women's entrepreneurship can be enhanced using a life course perspective (Davis and Shaver, 2012). In addition, despite the growing amount of literature on women's entrepreneurship, the influence of socio-cultural factors and household dynamics on the decision to set up a business has received very limited attention (Al-Dajani and Marlow, 2010; Thornton et al., 2011). Therefore, this study places special emphasis on the socio-cultural context that influences individual choices of work and family, and it will contribute to our understanding of the social phenomenon of women's entrepreneurship (Steyaert, 2007). Moreover, the heterogeneity of women's experiences (Hughes and Jennings, 2012) is not satisfactorily taken into account in mainstream research (Gracia and Brush, 2012; Gracia and Welter, 2011). This study attempts to capture the heterogeneity of women's experiences (Hughes and Jennings, 2012) in the Pakistani context.

There is growing recognition that a large body of work–life research on women has been conducted in Anglo-Saxon (Gracia and Brush, 2012) and economically developed countries (Shelton, 2006; DeMartino et al., 2006; McGowan et al., 2010; Kirkwood, 2009; Rouse and Kitching, 2006; Greenhaus and Allen, 2011; Lewis and Cooper, 1999; Kossek and Sweet, 1999; Humbert and Lewis, 2010). However, more is known about the work–life experiences of women entrepreneurs in developed countries (see for example Shelton, 2006; Kirkwood, 2009; Eddleston and Powell, 2012) than those in emerging or developing countries (Bhatt, 2006). The contribution of this research is to explore and analyse how women manage work and family in a conservative socio-cultural context, especially the gender relations within households, and how they are challenged/contested and reproduced through women's entrepreneurship (Al-Dajani and Marlow, 2010).

Most entrepreneurship research emanated from male-biased models of entrepreneurship (Ahl, 2006; Brush, 1992). Therefore, further research is needed to give women an opportunity to tell their stories and to respond to Stevenson's call to "feminise the research conducted on women in order to include the experiences of women" (Stevenson, 1990) and to provide more explanatory mechanisms to improve the understanding of women's entrepreneurial activity (Marlow et al., 2009). The awareness of these gaps is perhaps the reason why women's subjective experiences have been the focus of interest for many recent studies (see for example, Gracia and Brush, 2012; Gracia and Welter, 2011). This study is an attempt to provide a rich and robust understanding of women and their experiences (Hughes and Jennings, 2012) to address the gap.

Overall, this research aims to contribute to extant women's entrepreneurship literature from a developing country's perspective by employing a life course perspective (Giele and Elder,

1998) as a comprehensive theoretical framework to contextualise women's experiences of work and family.

1.7. Overview of the thesis organisation and content

This section aims to provide an overview of the thesis structure and its content. Chapter two presents a review of the literature, and this is followed by a discussion on the choice of method to investigate the research objectives and research questions in Chapter three. Chapter four provides a discussion of the research findings. An overview of the findings, their theoretical and practical implications and contribution to knowledge, and policy recommendations and suggestions for future research along with limitations of the research are presented in Chapter five.

1.7.1. Chapter two: Literature review

This chapter summarises state-of-the-art research in the context of women's entrepreneurship from the perspectives of both developed and developing countries. Throughout this chapter, I sought to critically approach the existing literature by highlighting gaps and strengthening the case of researching women's entrepreneurship in the context of developing countries such as Pakistan. This chapter is divided into three main sections.

Section 2.1 aims to provide the context for the study by giving an overview of the prevailing socio-cultural and socio-economic conditions of women in a patriarchal and culturally conservative society. It also highlights the socio-cultural and socio-economic changes occurring as a result of demographic transition. Despite various policy initiatives to empower women, traditional gender roles remain embedded in the societal structure. Customary practices are responsible for creating gender disparity that starts from family socialisation. I also discuss the role of Islam and show that this religion is not necessarily conducive to female

oppression and in some cases elevates the status of women. This subsection concludes that it is socio-cultural traditions and practices that discriminate against women; persistent misinterpretations of Islamic teachings are used to justify women's oppression.

Having explained how entrepreneurship is socially and culturally bound and is shaped by location in time and place, Section 2.2 introduces life course theory in the context of women's entrepreneurship, which is novel in general entrepreneurship research, particularly in the context of Pakistan. It argues that the life course perspective can help us understand and interpret the life experiences of women entrepreneurs in Pakistan. Moreover, after exploring the disparities in the literature on female entrepreneurship, Subsection 2.2.1 explains why using life course theory helps us to understand the phenomenon of women's entrepreneurship.

Although most theories and models are developed in Western settings, they nevertheless provide a strong basis for this research. Section 2.3 addresses the mainstream Western and the scarce non-Western literature on women's entrepreneurship. The literature reviewed in this section is classified into two subsections. Subsection 2.3.1 briefly reviews the literature on entrepreneurial motivation by highlighting the gaps and significance of using life course theory to understand the dynamic nature of entrepreneurial motivations. Subsection 2.3.2 provides an overview of the challenges and constraints faced by women in developing countries. Overall, this section critically highlights the gaps in research especially in developing countries and illuminates the scarcity of the research and the need for more contextual research in the Pakistani context. Finally, the section concludes by providing a brief overview of the gaps and how this research endeavours to fill those gaps (see Table 4).

1.7.2. Chapter three: Methodology

This chapter is aimed at providing a detailed discussion of the research methods. Throughout the chapter, the discussion focuses on the rationale for the research design, how it meets the objectives of the study and how it provides the best possible method for data collection. First, this chapter introduces the philosophical assumptions of ontology and epistemology framing the inquiry of my research. It then examines the nature and quality of qualitative research and its usage and suitability in the context of women's entrepreneurship and in relation to research aims, objectives and research questions.

The discussion then turns to methods and procedures in data collection and analysis, with a detailed discussion of design and sampling strategy. The procedures of data collection are provided in detail. The data analysis methods and issues relating to the data analysis are then considered. This chapter highlights the ways through which the credibility and trustworthiness of the study have been ensured. Finally, this chapter provides discussion of key ethical considerations as well as a reflexion on the researcher's reflexivity.

1.7.3. Chapter four: Analysis of the findings

This chapter provides a detailed account of the interview data. It discusses the findings in relation to the research objectives and questions, and grounds the findings using the life course and structure and agency lenses. This chapter is divided into two main sections. Section 4.1 presents a brief overview of the demographic profiles of the participants. Section 4.2 deals with qualitative findings relating to research questions 1, 2 and 3. It is important to note that research question 4, which deals with the implications of life course theory on the study of women's entrepreneurship, is considered in Chapter five (Section 5.4). Section 4.2 first presents the findings related to research question 1 and part of research question 2 in the 'big picture' on

pathways to women's entrepreneurship (Subsection 4.2.1). It analyses the data on women's reports of the motivational reasons to become entrepreneurs using the lens of life course theory to situate their experiences within a broad socio-cultural context. The findings presented in 4.2.1 provide the context on how motivational reasons evolve and intersect with various factors at play such as interplay of childhood experience and household context, family needs and flexibility, financial needs and passion, and critical life events and embracing opportunities. It also highlights how human agency plays a role in determining life paths. It argues that entrepreneurship is not solely the result of human actions; external factors also play a role (Shane et al., 2003). The findings presented here contribute to a better understanding of entrepreneurial motivation literature in a developing country context.

Subsection 4.2.2 discusses and analyses the findings relating to big picture two, which mainly addresses research question 3 and part of research question 2. This subsection examines the structural barriers and facilitators of women's entrepreneurship in Pakistan using the lenses of life course theory and structure and agency theory. It illuminates women's experiences of strength, resistance and the strategies they use to deal with constraints, which draws attention to the interplay of social structures and women's agency. It further captures the essence of how human agency intersects with an individual's decision making in relation to location in time and place and social relations to form the overall entrepreneurial experiences of women in the sample. Subsection 4.2.2 is divided into two further sections. Subsection 4.2.2.1 begins with an examination of what work–life balance means to the women in the study. The research findings suggest that work–life balance is contextually bound and socially constructed. Subsection 4.2.2.2 presents a discussion of structural barriers and facilitators in the conservative Pakistani culture and highlights the strategies women use to be able to deal with structural constraints.

1.7.4. Chapter five: Discussion and conclusion

This chapter first provides an overview of the key findings of the study. Then it grounds the discussion of the findings within the adopted theoretical framework. It illuminates the key theoretical, practical and policy implications of the research followed by a summary of the researcher's contribution to knowledge. It further suggests avenues for future research and makes recommendations for policymakers and existing and future women entrepreneurs. Limitations of the research are also discussed. Some recommendations of the participants to other women entrepreneurs are also briefly presented.

CHAPTER TWO: LITERATURE REVIEW

This chapter is divided into three sections. Section 2.1 comprises the context of Pakistan; it highlights the key features of Pakistani society and reflects on the socio-cultural and socio-economic position of women in Pakistan, this is followed by an Islamic perspective, which highlights the controversies between Islamic teachings and cultural practices.

Section 2.2 introduces life course theory, which is utilised as a theoretical framework for the study. It also illuminates how the field of women's entrepreneurship can benefit from the comprehensive and holistic framework of life course theory.

Section 2.3 provides a critical review of the scholarship on women's entrepreneurship from both a developed and a developing country's perspective and highlights the gaps to establish the significance of the study.

Figure 1 gives a graphical overview of the composition of this chapter.

Figure 1 Literature map

```
                    ┌─────────────────────┐
                    │    Literature map   │
                    └─────────────────────┘
          ┌──────────────────┼──────────────────┐
          ▼                  ▼                  ▼
 ┌─────────────┐    ┌─────────────┐    ┌─────────────┐
 │ Section 2.1 │    │ Section 2.2 │    │ Section 2.3 │
 └─────────────┘    └─────────────┘    └─────────────┘
        │                  │                  │
        ▼                  ▼                  ▼
```

The context	**Life course theory** in relation to women's entrepreneurship	**Mainstream literature on women's entrepreneurship from Western and non-Western perspective**
Socio-cultural and socio-economic perspective on status of women		Motivational factors
Islamic perspective on the status of women		Constraints/Challenges

2.1. Setting the context: the status of women in Pakistan

2.1.1. Introduction

This section discusses the constraints and challenges women face in Pakistani society in general, from three different angles: socio economic/cultural, demographic and religious. Despite some policy developments to elevate the status of women, it is clear that women's traditional role is still resistant to change. Moreover, their capacity to access employment and training opportunities remains severely constricted by a conservative interpretation of Islam in a predominantly patriarchal and unequal society, with poor women facing a 'double whammy' (discriminated against because they are women and therefore less valued than men, and because they are poor). As a result, women's socio-economic status – as measured by literacy rates and participation in the labour force – remains very low, and has in fact worsened according to the latest World Economic Forum. Moreover, despite what appears at first sight to be a sophisticated framework in Pakistan in support of gender equality, the political commitment to improving the status of women is weak and policy implementation is extremely patchy.

2.1.2. Socio-cultural and socio-economic perspective on status of women

This section discusses the socio-cultural taboos, customs and traditions concerning women's socio-economic position in Pakistan. It also illuminates some demographic transitions that are taking place to frame their impact on women's status and rights in Pakistan.

The role and status of women in Pakistan's traditional and patriarchal society has been the subject of controversy and has attracted the attention of several scholars and international agencies. It is important to note that the society is diverse and holds contradictory views with no consensus as to the definition of women's rights (Weiss, 2012). Women face discrimination

and gender inequalities from cradle to grave due to gender-biased power relations based on inequality and prejudice (Isran and Isran, 2012). As a result, women's subordination is a historical phenomenon, which is sustained through cultural norms and traditions and justified by misinterpretations of sacred religious texts. I will discuss these issues in detail below.

2.1.2.1. Norms of purdah

Women's rights have been undermined primarily due to the socio-cultural norms of purdah (secluding women in a veil; Shaheed, 1981). This situation has been explored in scholarship in the context of women's work in Pakistan (Khan, 2007). The norms of purdah confine women to their homes and are strongly associated with the notion of maintaining honour and of shame. Throughout life, women are protected and discouraged from doing things on their own (Roomi and Harrison, 2010). The research evidence suggested that many conservative Muslim societies, such as Pakistan, used purdah as a tool to control women's mobility (Khan, 2007; Kazi, 1999; World Bank, 2012) and to encourage them to stay at home. Society still holds a traditional view of women in which they are ascribed the primary roles of motherhood and domesticity (Kazemi, 2000; Mostafa, 2003). These socio-cultural norms consequently establish a strong patriarchy that puts women at strong disadvantage in society as a whole (Jalal-ud-Din and Khan, 2008). As a result working women are considered 'second class citizens', face social disapproval (Goheer, 2003), are often denied access to key resources and their autonomy is not acknowledged (Jalal-ud-Din and Khan, 2008).

However, in Pakistan, the norms and practices of purdah differ according to social classes and region. In many urban areas and among elite social groups purdah is no longer a norm, although 'modesty' is widely perceived to be a positive value in those circles. In contrast, in many rural and tribal areas the custom and practice of purdah are strictly observed (Saigol, 2011).

2.1.2.2. Family structures and household dynamics

Alongside the socio-cultural norms of purdah, the family is an important institution of society (Ahmed, 2002) which is significant in understanding the position of women within households. It is also considered the main location of honour and identity for women (Weiss, 2002). Types of family structures vary from society to society or segment to segment depending upon the composition of their membership pattern, socio-economic dependency and living conditions (Hartley, 1995). In Pakistan, both nuclear and joint/extended family systems exist (Ahmed, 2002). A 'nuclear family' is described as a two-generation family consisting of husband and wife with their offspring and in cases of 'supplementary nuclear' family, one or more additional persons may live with them (Kapadia, 1969; Kolenda, 1970). Simply speaking, a nuclear family is a small unit of family composed of a married couple and their children (Ahmed, 2002). By contrast, a 'joint family system' is constituted of males of two or three generations living together with their parents, wives, children and younger siblings and sometimes even with their first cousins, nephews and nieces (Ahmed, 2002; Wasim et al., 2008). Members of a joint family share a common residence, worship, property, kitchen and a system of reciprocal commitments.

Traditionally, early gendered socialisation established a strong patriarchy which determined male dominance, embedded in the traditional ideology of a man being the head, breadwinner and controller of family resources (Isran and Isran, 2012), whereas women were socialised to connect with the private sphere of the household. Women in general, be they from upper, middle or lower class, had less control over decision making regarding family matters (Mumtaz and Shaheed, 1991; Weiss, 2002). The situation is more difficult in the case of a joint family system because it imposes more conflicting restrictions compared to a nuclear family system (Naqvi and Shahnaz, 2002; Ali et al., 2010). A woman has to negotiate family permission

before making any decision regarding employment, education or any other life matters. Siddiqui et al. (2006) also noted that women's autonomy is not only influenced by pervasive gender differences stemming from gender structures but also the hierarchy within the household. Therefore, dependence on others has implications for occupational opportunities and resource mobilisation as noted in the West (Brush et al., 2001).

As in many other Muslim societies (Offenhauer, 2005), the joint family system or extended family system is a very dominant family structure in Pakistan (Ali et al., 2010). Consequently, women draw on their wider relations particularly their brothers, sisters, cousins and in-laws' family members. In addition to childcare responsibilities, women's obligatory roles include maintaining ties with extended family members which may hinder or facilitate women's working outside the home (Ali et al., 2010). Kabeer (2001) also noted that women who are living with their in-laws are subordinated to the authority of the senior female (usually mother-in-law) and remain dependent on others. Khan (2007) also found that a woman living in a nuclear family enjoyed more freedom compared to a woman living in an extended family due to her rank in the household hierarchy, which created challenges.

However, recent demographic transitions suggested that family structures are changing and there is a reduction in the number of members (Ahmed, 2002). Most working families are now leaving their extended family network and prefer to live in a nuclear family system (husband, wife and children; World Bank, 2012). Research evidence suggested that as a result of socio-economic changes, the nuclear family system is increasingly emerging in Pakistani society especially in urban areas (Durr-e-Nayab, 1998; Sathar and Kazi, 1988). Similar trends of an increase in the nuclear family system were also observed in some other Muslim societies (Offenhauer, 2005). One possible explanation of this trend is economic difficulties arising from inflation, low level of income and high cost of living. Moreover, a smaller family size

encourages women to seek employment (Amjad, 2013). In addition, a female-headed household is another emerging trend (Baden, 1992; Kazi, 1999); systematic data are not available in Pakistan but it is an increasing trend emerging from social circumstances and economic pressures, particularly in the case of single mothers.

Within the context of Western literature it is noted that these life course transitions within the household context have implications for opportunity recognition and resource mobilisation (Brush et al., 2001; Aldrich and Cliff, 2003; Shane, 2012). On the one hand, people living in nuclear families may find it easier to launch a business because of less financial responsibility compared to extended families. On the other hand, they may perceive that they have inadequate potential resources available from the network of the family, thus they may not finally decide to start a new business. Similarly, with respect to resource mobilisation, most women depend on family resources to meet both financial and human resource needs. The likelihood of living in a nuclear family may reduce the supply of initial capital investment and is likely to have a negative impact on entrepreneurial opportunities. In this context, Western studies also show that family members represent a great source of financial and human resources to a new business (Brush et al., 2001; Marlow and Carter, 2004).

Roles and relationships within a family are also changing pertaining to ties between family members. The social bond between children and parents is getting weaker because of parents' increased involvement in the labour force. Weak social ties also have implications not only for the emergence and recognition of entrepreneurial opportunities but also for the venture creation process for future generations (Shane and Venkataraman, 2000).

2.1.2.3. Marriage

The institution of marriage presents many challenges to the choices of women in Pakistan. Marriage is the most important and obligatory religious family practice and has both positive

and negative influences on the autonomy of women. There have been notable dramatic changes in marriage patterns during the past few decades. Early marriages have declined. The legal age of marriage is 16 years for girls and 18 years for boys as defined by the Child Marriage Restraint Act, 1929 (CEDAW, 2007). However, Sharia law uses puberty as a criterion for marriage and does not have any specific age. Many non-governmental organisations in Pakistan have campaigned against early marriage. As a result, some reforms in the Child Marriage Restraint (amendment) Bill were submitted, proposing that the legal age of marriage should be increased (CEDAW, 2007). Despite restrictions from the Ministry of Religious Affairs on its approval, the demographic health survey of 2006–2007 found a decline in the number of girls married at the age of 18 as well as a rise in the median age at first marriage among young women from 18.5 years to 20.3 years (NIPS, 2008). Delay in marriage for the sake of economic independence is also an emerging pattern (Sathar, 1996). The population data also revealed an increase in the legal age of marriage up to 22 years for women (Durr-e-Nayab, 1998). This increase has allowed them extra time for education and to participate in paid work and to become a useful source of earning for the family. Moreover, like other Muslim societies, families in Pakistan are choosing to have fewer children in order to have low childcare responsibilities and extra time to participate in paid work (Offenhauer, 2005; Durr-e-Nayab, 2006).

2.1.2.4. Women's education

Socio-cultural practices and household dynamics put restrictions on women's basic rights such as education. At a macro-level, women's education is generally regarded as the key to achieve development objectives including women's empowerment (Bradley and Saigol, 2012). Pakistan has for decades grossly underinvested in education, particularly in women's education (Coleman, 2004). Investing in women's education is associated with key development objectives (World Bank, 1994) and it can bring various benefits. Educated women will have

fewer children and provide better nutrition and health to families, will make more informed choices about family planning, generate income for families and provide better education for their children (World bank, 1994). Having realised the benefits of female education, the Government of Pakistan claims that equal access to education is critical to attain an educated workforce.

Despite clear Islamic conjunctions regarding women's right to education and government's initiatives of 'education for all', women in Pakistan have low literacy levels. Among the total literate population, male literacy is 54%, which is greater than female literacy of 39% (Pakistan Bureau of Statistics, 2011). According to UNESCO's (2013) database, 61% of women were illiterate compared to 31% of men. The gaps in education clearly illustrate that women are less privileged in education than men in Pakistan. According to the Global Gender Gap Index, Pakistan rank 122nd position among 134 countries of the world (Hausmann et al., 2008). Socio-cultural traditions, religious norms and family dynamics provide explanations for the persistence of gender gaps in education.

Although family norms, religious ideals and gendered structures were not supportive of female education and were responsible for creating gender disparities (Ghazi et al., 2011), recent demographic transitions in education and population suggest that (Wazir et al., 2013) families have now started to encourage women to achieve high levels of education to become more empowered and independent, especially in the advanced urban areas of Pakistan. Khattak (2001) and Kazi (1999) also noted that working women prefer to send their children to school and do not appear to instil gender discrimination. Recent statistics show that gender gaps are decreasing in education, suggesting that access to education has improved steadily over the last decade and there have been encouraging trends in women's education. Younger age groups are better educated than older age groups and gender gaps in education have improved compared

to 20 years ago. There is a significant increase in primary enrolment of females from 45% in 2002 to 66% in 2011. Moreover, female literacy rates have increased from 61.5% in 2009 to 74.9% in 2011 (UNESCO, 2013). Despite such improvements, Pakistan still lags behind other South Asian countries such as Bangladesh with 79%, and almost 98% and 99% female literacy rates in Sri Lanka and Maldives respectively.

There are several contributing factors for such a low female literacy rate compared to other South Asian countries. First, although the government has a clear policy on education (education for all), gender parity at the educational level is far from being achieved either because the system of education has failed to meet peoples' religious needs due to the prevalence of a secular educational system (Bradley and Saigol, 2012) or a lack of commitment of successive governments. In particular, the Presidency of Zardari (2008 to 2013) cut the education budget from 2.49% of gross domestic product (GDP) in 2007–2008 to 2.10% in 2008–2009. Overall, there has been a downward trend in the education budget from 2.49% of GDP to 0.9% in 2011–2012 (Pakistan Economic Survey, Ministry of Finance, (2011–2012).

Second, there is a strong bias against females in the ways in which funding is structured, especially because there is no acknowledgement of the need for special ring-fenced funding streams that would tackle the gender gap. In particular, because public spending is not properly targeted at females it does not tackle persistent educational gaps between males and females (Sabir and Abdullah, 2002). Third, in many Muslim societies and Middle East and North Africa (MENA) countries, including Pakistan, gender discrimination is codified in law, especially Sharia law or family law, for example, in Sharia law women are often given a smaller share of an inheritance. As a result, families spend more on boys' education than on a girls' (Roudi-Fahimi and Moghadam, 2003; Offenhauer, 2005).

Islamisation (which I will discuss in a later section) is not the reason for low female literacy rates (Coleman, 2004) as evidence suggested that religious leaders and organisations provide support for women's education (Bradley and Saigol, 2012). However, the prevalence of the traditional conservative practices of keeping women away from schools, especially in rural and tribal areas of Pakistan, is indeed a formidable challenge that creates gender disparities.

Pakistan is a signatory of Millennium Development Goals and aims to reduce gender disparity in education at all levels by 2015. Although the policy of 'education for all' has improved access to education to some extent, it did not bring any substantial change in reducing gender gaps in education due to ineffective policy implementation (Wazir et al., 2013). According to the latest report by the World Economic Forum on gender gap, Pakistan ranked 129 on their educational attainment (WEF, 2013) and women's literacy remains unimpressive followed by wide gender gaps and lack of investment. The ambition to achieve gender equality in education is still far being achieved and it requires sufficient allocation of resources, especially geared towards women (Wazir et al., 2013).

2.1.2.5. Labour force participation of women

Lack of investment in education will hamper the full participation of women in the labour force (Wazir et al., 2013). During the past two decades, there also have been notable changes in the organisation of work and the labour force. More women are now participating in the labour force to meet their economic needs and to become economically independent in order to achieve a social status equal to men as a result of demographic transition (Durr-e-Nayab, 2006; Firdouse, 2005). In addition, in urban areas, women can be seen working in those professions which were once considered to be male dominated such as banking, engineering, IT, politics and journalism (Shahid, 2007).

The female participation rate has continued to rise since the beginning of the decade, with an increase of 5.0% in the period 1999–2000 to 2006–2007, and a similar trend was observed with an increase of 3.1% in 2006–2007 to 2010–2011 (Federal Bureau of Statistics, 2010–2011). Table 1 indicated that female labour force participation is steadily increasing from 16.4% in 1999–2000 to 24.4% in 2010–2011 (Federal Bureau of Statistics, 2010–2011). The positive increase in female labour force participation is perhaps due to labour market improvements for young women (ILO, 2008) and demographic transition (Amjad, 2013; Durr-e-Nayab, 2006). A growing number of middle class urban women are entering modern professions with high levels of education (Kazi, 1999) to make use of education and become a source of income for family and for career development (Shahid, 2007: Saigol, 2011). Overall, trends are still a concern with relatively high employment for men, 81.9%, compared to women, 24.4%; this reflects the situation that labour market improvements are more beneficial for men than for women. In addition, women's participation still remains very low compared to other Muslim countries. High female labour force participation is noted in MENA countries especially in Lebanon, Morocco and Turkey where women constitute 25% of the labour force (Roudi-Fahim and Moghadam, 2003). This is indicated by the Global Competitive Report 2008, in which labour force participation for women in Pakistan is ranked 127th among 128 countries, which is 2nd lowest in the world (WEF, 2008).

Table 1 Labour force participation rates

Gender	1999–2000	2001–2002	2003–2004	2005–2006	2006–2007	2007–2008	2008–2009	2009–2010	2010–2011
Male	83.2	82.7	82.7	84.0	83.1	82.4	82.0	81.7	81.9
Female	16.3	16.2	18.0	21.1	21.3	21.8	23.1	24.1	24.4

Source: Pakistan Bureau of Statistics, 2011, and various years of Labour Force Survey.

Labour force participation could be attributed to various factors and reasons. First of all, one of the most obvious reasons for the low level of labour force participation is clearly associated with the low level of female literacy (Coleman, 2004). Second, Islamisation policies that reinforce the socio-cultural customs of patriarchy are also responsible for the low level of female labour force participation (Offenhauer, 2005). Third, the low representation could be the result of manipulation of data as the data on women entrepreneurs are very limited (Tambunan, 2009). According to the World Bank report on 'Country Gender Assessment', 60% of the women in the labour force are not reported and are unpaid compared to men (World Bank, 2005). The researcher approached many institutional heads in this regard, their explanation pertaining to lack of data on women entrepreneurs involved strategic and legislative issues as many women have either not registered their business or registered under their husband's name. As a result the overall data on women entrepreneurs may not represent the actual rate of participation due to structural and socio-cultural issues. Similarly, one of the heads of the Women Business Incubation Centre (WBIC) reported that many women prefer to run their business informally even without having any bank accounts for maintaining finance. The WBIC used to provide support for women-owned businesses with initial set up of resources. However, the general explanation for such low participation of women remains inadequate.

In short, the lack of female labour force participation is primarily the result of the status of women in society and the institutional environment for entrepreneurial activity in the country (Achtenhagen and Zahra, 2011). In order to improve the labour force participation of women, Pakistan will have to address traditional and customary constraints sustained through Islamisation. Moreover, despite various national and international commitments, serious efforts are needed to implement human rights and international labour standards to improve the situation of women's economic participation in Pakistan (Shahid, 2007).

2.1.2.6. Political participation of women

While the trends of female literacy and labour force participation are not impressive, statistics show an encouraging trend in women's political participation compared to other developing countries of the world. Pakistan ranks at 50th out of 134 countries in terms of political participation. Table 2 below reflects this although the gender gap still exists.

Table 2 Political participation of women

Political participation	Male (%)	Female (%)	Rank
National Assembly	79	21	50th out of 134 Global Gender Gap Index
Senate	82	18	
Punjab Assembly	80.3	19.7	
Local Government	67.0	33.0	

Source: Hausmann et al., 2008; World Economic Forum, 2008.

One of the many contradictions of Pakistani society and politics is that: "According to global gender gap report, 2013, Pakistan had the second lowest ranking in the report's overall measure of gender-based biases, but encouragingly, it ranked 64 out of 136 countries when it came to political empowerment of women" (*Pakistani Tribune* October 2013, accessed 23 February 2014).

2.1.2.7. Political history and legal rights of women

This subsection examines the legal and political status of women's rights. As discussed earlier, women in Pakistan have been subjected to stringent behavioural codes due to socio-cultural and religious reasons. What is acceptable in Islam concerning women's rights may not be acceptable within the prevailing cultural context because blurring boundaries between culture and religion makes it difficult to draw lines between these two (Weiss, 2012). As a result, access to justice remains a significant issue for women in Pakistan (Ali, 1997). The dilemma over ensuring women's rights has been problematic during the political history of Pakistan since its inception in 1947 (Weiss, 2012). Individuals in power used Islam to justify male dominance (Shaheed, 1999). Moreover, the presence of religious parties and groups also played a key role in the implementation of discriminatory laws.

During the regime of Field Marshal Ayub Khan (1958–1969), Muslim Family Law Ordinance was introduced in 1961 as a result of a UN convention on the consent to marriage and minimum age of marriage. The introduction of the Muslim Family Law Ordinance was the first step to safeguard the legal rights of women and was highly encouraged by women activists (Weiss, 2012). Following this, the Constitution of Pakistan in 1973 was the next major legal instrument that shielded the rights of women through Article 25(2): "there shall be no discrimination on the basis of sex" and other clauses also ensured gender equality (Weiss, 2012).

In 1979, under General Zia-ul-Haq's Islamisation project, expectations that women should remain at home to care for children and the elderly were strengthened. Unprecedented limitations on women's personal and professional lives were put in place, thus undermining much of the guarantees given by the Constitution of 1973.

Broadly defined, Islamisation involves the economic, political and social policies that are designed to promote an Islamic state (Coleman, 2004). In many Muslim countries, political leaders have used "Islam as a means to gain much more needed political and popular support" (Othman, 2006: 340). More specifically, in Indonesia, Malaysia and Pakistan, Islamisation policies were problematic and contradictory with regard to equal rights and status of women (Othman, 2006). The essence of these policies was to reinforce gender-biased relations arising from patriarchy. More precisely, the discriminatory nature of the legal system as a result of Islamisation became evident in recent years (Coleman, 2004). These laws gave rise to misinterpretations and were detrimental to women's access to justice (Shahid, 2007).

Similarly in Pakistan, the period of Islamisation during General Zia-ul-Haq's regime (1977–1988) curtailed women rights and was held responsible for lowering the socio-economic status of women in the country. Islamisation was considered to reinforce conservative ideas pertaining to women's role in society (Coleman, 2004). Khan (1993) criticised Zia-ul-Haq's Islamisation and described it as:

> The state moved onto take over the lives of women, to control their bodies, their space, to decide what they should wear, how they should conduct themselves, the job they could take, the sports they could play and took it upon itself to define and regulate women's morality. It is state's own interpretation of Islam, the one that suits its power interests.

Islamisation policies have had on average a detrimental effect on women's rights, although this remains a hotly contested issue among feminist scholars (Coleman, 2004).

The application of Sharia law has been detrimental to women's rights and status in society, as reflected by the Sharia courts established by Zia-ul-Haq in 1980. The rights of women have

been curtailed with respect to inheritance, termination of marriage, minimum age of marriage and guardianship of children (Coleman, 2004). Moreover, Sharia law gives unequal weight to the evidence of women in legal proceedings. For example, the credibility of women's evidence is greatly undermined in cases of adultery (Moghadam, 1992). Sharia law also had implications for the ability of women to act independently (Baden, 1992). For example, women's rights to free movement, to engage in paid work and/or education were curtailed. Women had to seek the permission of their fathers or elder brothers before marriage and of their husbands after marriage; they were not free agents capable of making these decisions without the interference of a male third party (Baden, 1992).

The Hudood Ordinance of 1979 is also criticised for politicising religion to serve male interests. It has been portrayed as anti-women legislation which has degraded the status of women in Pakistan in the name of Islam, providing a powerful weapon in the hands of men to oppress women (Jahangir and Jilani, 2003; Coleman, 2004).

In addition to Hudood Ordinance, the changes in Islamic Law against rape in 1979 also posed a real challenge for women. Some controversies have been noted in Hudood Ordinance, especially with regard to Zina (sexual assault), which also discriminates against women (Coleman, 2004). Mehdi (1994) outlined the complexities of legal processes and their effects on women in Pakistan; Mehdi clearly argued that gaps exist between Islamic provisions in formal law and have been misinterpreted by traditionalists and modernists. Moreover, Esposito (1998) in his study to analyse law and women's lives in Muslim societies revealed that family law depicts the social influences of the times, traditional roles of men and women, and functions of extended families in a patriarchal society. Islamic feminists need to make an effort to remove the misconceptions to revisit the reforms of Islamic laws.

In conclusion, the process of Islamisation has been "tolerated or promoted for political purposes by every government since the nation's founding" (Coleman, 2004: 6). Various Islamisation policies and laws such as Hudood Ordinance have curtailed women rights in contemporary Pakistan. These practices are contrary to the 'true' teachings of Islam. Rather Islam has been used to gain political power. Therefore, in general, it has received criticism and led to various levels of conflict between various religious parties and women activists. However, some scholars argued that Islamisation is not the sole reason for women's low status in society, other factors such as low literacy and labour force participation and traditional norms of the society have played a greater role that restricts women's mobility and access to various resources (Coleman, 2004).

The return to power of the Pakistan Peoples Party (PPP) with Benazir Bhutto becoming the first female prime minister of a Muslim country did not translate into major gains for women (Coleman, 2004). The PPP adopted a very powerful female friendly rhetoric but were quite weak in terms of political commitment to the advancement and enforcement of women rights.

Paradoxically it was as a result of Musharraf's access to power (coup d'état) in 1999 that a more aggressive stance in favour of gender equality was implemented, but this was mainly designed for external audiences, although Musharraf seemed aware that economic modernisation and women's emancipation in professional and private lives would go hand in hand. During the 1990s, various policy reforms were introduced regarding women's access to resources and development of enterprises. The Ministry of Women Development was established in 1989 with an objective to bring positive change in the lives of women. The Ministry primarily deals with training, capacity building and issues related to gender. The Ministry had prepared a National Plan of Action in 1998. The issues to be dealt in this plan

included women's health, violence against women, women's education, training and human rights and poverty alleviation (Government of Pakistan, 2006).

The Sixth and Seventh Five-Year Plans 1987–1992 focused on recognising the importance of women in the development process (Khan, 2007). These plans were aimed to enable women in rural areas to gain access to credit for enterprise development, yet these could not be properly implemented because of a lack of institutional and departmental commitment. After the Beijing conference of 1995, the National Commission on the Status of Women was established in the year 2000 through an ordinance to uplift and raise awareness of women's status and rights. The main objective of this commission was to examine the impact of policy measures and put out suggestions for further improvements to the Government of Pakistan. The report on the commission of inquiry on women noted that the majority of state laws and traditions are justified in the name of Islam and bear no relevance to the divine design (quoted in Weiss, 2012). To fulfil global commitments, women empowerment is indeed essential to achieve Millennium Development Goals (Kabeer, 2003); in this regard the National Policy for Development and Empowerment of women was introduced on 8 March 2002 during the Musharraf regime (1999–2008). The basic goal of this policy was to empower Pakistani women economically, socially and politically without any discrimination against them, but there remains a tremendous implementation gap. The Government of Pakistan has also signed various declarations, such as the Convention on Elimination of all Forms of Discrimination against Women, and created the National Fund for Advancement of Rural Women in 2005 to help women become self-employed through finance, training and employment opportunities. Moreover, as part of the official policy of expanding government employment opportunities for women, the Musharraf government announced a special quota of 10% for the inclusion of women in the public sector and 17% of seats reserved for women in the national and provincial assembly and 33% of seats in local government.

To rectify the poor image of women as a consequence of Hudood law and Zina Charges, the government of Pakistan introduced reforms in Hudood Ordinance by introducing a Women's Protection Bill. The Bill received much criticism from religious parties but the dictator's (Musharraf) power prevailed and the Bill became law in 2006. The Benazir Income Support programme was targeted at women in poor households. Pakistan's national policy for education was promoted to increase the budget on education to up to 7% of the GDP by 2015 in order to achieve gender parity in education. However, despite these commitments the actual budget on education is very low (Ministry of Education, 2009). UNESCO Global Monitoring Report (2009) points out that Pakistan is one of the very few countries that have failed to achieve even a single goal of education for all. As a result Pakistan ranked 141 out of 182 countries in United Nations Development Programme's human development index (UNDP, 2009).

Another initiative to legally empower women was the Prevention of Anti-Women Practices Bill 2006; it was first submitted in 2007 and later in 2009 after the PPP government came into power. The government claimed that it would promote a National Domestic Violence Act, 2006 and Sexual Harassment at Workplace Act, 2010 (Saigol, 2011), but these declarations proved to be rhetorical statements only as the Senate did not take up the Bills for timely discussion, thus allowing them to expire. A new bill of National Commission on Human Rights Act 2012 was also introduced to elevate the status of women. Recently, the upgrading of the National Commission on the Status of Women was announced in February 2012. The Commission was given administrative powers to review the laws, make recommendations and liaise with government to address any violation of women's rights, leading to some hope for improving women status, although as usual much will depend on implementation on the ground (Weiss, 2012).

Table 3 provides an overview of the measures the Government of Pakistan has adopted to improve the socio-economic status of women through legal empowerment.

Table 3 Government measures to improve the status of women

1	Ministry of Women Development, 1989
2	The government has signed national and international commitments like Convention on Elimination of all Forms of Discrimination Against Women and Millennium Development Goals of equal access to education, training and science and technology; Beijing Conference, 1995
3	National Plan of Action on 14 August 1998
4	National Commission on the Status of Women in 2000
5	National Policy for Development and Empowerment in 8 March 2002
6	Reservation of 33% seats for women in all local bodies, 17% seats have been reserved in the Senate, Provincial Assembly and in National Assembly in 2002
7	National Fund for Advancement of Rural Women in 2005
8	Protection of Women Act 2006
9	Prevention of Domestic Violence Act, 2006
10	Benazir Income Support Programme, 2008–2009
11	Pakistan National Education Policy, 2009
12	Increase of women quota up to 10% for recruitment in public sector
13	Protection of Women Against Harassment at Workplace Act, 2010
14	National Commission for Human Rights Act, 2012
15	Establishment of working women hostels, provision of transport facilities to female employees and establishment of day care centres are part of the government's initiatives to resolve the problems faced by employed women

Source: Compiled by researcher using various sources such as Pakistan Economic Survey, 2011–2012; Saigol, 2011; World Bank, 2013.

Although the policies and plans mentioned above reflect various governmental commitments to change the status of women in society, overall, these policies have remained weak, being poorly resourced The implementation and evaluation of policy measures were even weaker at the micro-level (Afza and Rashid, 2009).

Despite numerous commitments to gender equality during past decades, Pakistan has made insufficient progress on a range of important gender measurements. The country's skewed sex ratio of 108 men to 100 women is a reflection, in part, of higher female infant mortality and the overall more privileged treatment of boys. Despite the various national and international

policies to empower women, Pakistan ranked 99 out of 155 countries on gender empowerment measures (Pakistan Country Strategy, 2010–2015). There is still a need to ensure that the objective of women empowerment through economic and social inclusion is truly implemented in practice (World Bank, 2012). The current policy environment generally seems conducive for women entrepreneurs' access to financial opportunities but ambition on this agenda perhaps requires "a more visible push rather than a neutral stance of the current policy environment" (World Bank, 2012:31). The Government of Pakistan still has a long way to go before achieving policy and institutional ambitions, as patriarchal influences continue to impact policymaking (Ul Haque, 2007). Therefore, at a socio-cultural level, the government can play a significant role in addressing patriarchal influences that control major dimensions of women's lives. Among other factors, patriarchy is responsible for curtailing women's rights and control over economic resources and their mobility and access to education (Mahbub ul Haq, 2000).

The review of the socio-economic and socio-cultural status of women concludes that while economic modernisation and demographic transition is steady, women's subordination is a historical phenomenon, which is sustained through traditional customs and values, and justified by misinterpretation of sacred religious text.

2.1.3. The Islamic perspective on the status of women

Having discussed the socio-cultural and socio-economic position of women, it is indeed important to discuss the Islamic perspective to reveal controversies. Across the Muslim world, women's rights are contentious. In particular, there is an ongoing debate regarding whether Islam is prejudicial to women's rights and this is not entirely clear-cut. One of the most contentious areas is women's access to contraception and family planning, which is one of the

reasons why secular feminists generally do not agree with feminist Muslims. In her recent book, *Paradise Beneath Her Feet* (2013: x-xi), Coleman wrote:

> Many fear that reconciling Islam and women's rights is an impossible task, that the Arab upheavals will only spread theocracy. But *Paradise Beneath Her Feet* describes how that reconciliation has been happening for years across the Islamic world in a growing movement of 'Islamic feminism.' Muslim women want to practice their faith, but not at the expense of their rights. Increasingly, they look to their faith as a source of those rights.

There is considerable disparity between societal practices and Islamic conjunctions pertaining to the rights and status of women. Islam accords a highly valuable and respectable status to women. It does not discriminate between a male and a female (Maqsood, 2004). Indeed the holy Quran provides clear evidence on equality of men and women in the sight of Allah in terms of rights and responsibilities. The Quran states:

> "Every soul will be (held) in pledge for its deeds" (Quran, 74:38)

> "Whoever work righteous, man or woman, and has faith, verily to him will We give a new life that is good and pure, and We will bestow on such their rewards according to their actions" (Quran, 16:97 see also 4:124).

It is in fact Islam which elevated the status of women in society. During the pre-Islamic era, women were treated very brutally and even buried alive. It was Islam that accorded the position of women with dignity, honour and modesty, and prohibited such inhuman actions against them. The holy Prophet (Peace Be Upon Him; PBUH) said:

"Whosoever has a daughter and does not bury her alive, does not insult her and does not favour a son over her, Allah will enter him into paradise" (Ibn Hanbal, No. 1957).

Islam has also given equal rights to women to attain knowledge and education (Pakistani society has somewhat divergent views about this right). The Prophet (PBUH) said:

"Seeking knowledge is mandatory for every Muslim"

(Muslim here means both males and females).

In Islam, women are given rights regarding the decision of their marriage (contrary to the societal practices in Pakistan, which does not allow women to choose or reject their prospective husband). In terms of gender roles, both men and women have equal rights and claims on one another except for one responsibility and that is of leadership (Badawi, 2008). The Quran has a clear prescription about gender roles:

"And they (women) have rights similar to those (of men) over them, and men are a degree above them" (Quran, 2:228).

This superiority, in context, referred to maintenance and protection of family, but it did not mean that a husband had a dictatorship role over his wife (Badawi, 2008). Generally, Islam upholds that women are entrusted with a nurturing role and men with the guardian role due to biological reasons. But having different roles does not mean that women are inferior or weaker in position. Their rights and responsibilities are equal to those of men but they are not necessarily identical because of the different nature of their roles. Biological differences do not imply the supremacy of either gender over the other but the complementary roles of the both in life. Numerous passages in the Quran underscore the equality of both men and women, such as in Surah An-Nisa, 4:1:

"Men and women are created from a single soul. One person does not come before the other, one is not superior to the other, and one is not the derivative of the other. A woman is not created for the purpose of a man. Rather, they are both created for mutual benefit of each other" (Quran, 30:21).

Islam defends the importance of taking counsel and mutual decisions pertaining to family matters. There is ample evidence in the Holy Quran and 'Hadith' (sayings of the Prophet PBUH) in this regard. In addition, Islam emphasises kind and compassionate behaviour towards women. Prophet Mohammad (PBUH) stated that:

"The most perfect believers are the best in conduct and the best of you are those who are best to their wives" (Ibn Hanbal, No. 7396).

Islam imparts complete rights on women to own a property and control of resources. The Quran has even clearly illustrated women's specific share in inheritance:

"Unto the men belongeth a share of that which parents and kindred leave, and unto the women share of that which parents and the near kindred leave" (Quran: 7:4).

The Quran and Hadith do not prevent women from engaging in employment. In this regard the Quran declares that women have rights over their earnings and possessions:

"And in no wise covet those things in which Allah hath bestowed His gifts more freely on some of you than on others. To men is allowed what they earn, to women what they earn: but ask Allah for His bounty for Allah hath full knowledge of all things" (Quran 4:32).

It is clear from the above religious scripts that Islam gave women the right to own a property or to seek employment (Badran, 1999) when it is needed to contribute to society and the community as a whole (Badawi, 2008). Therefore, in Islam women are allowed to work subject

to certain Islamic conditions where their rights are respected. If situations or circumstances required a woman to work, she must guard her 'modesty' (Shaheed and Mumtaz, 1990).

Muslim history has many examples of women of great achievements, dignity and respect. The most prominent example in this context is that of Hazrat Khadija (R.A), the wife of the Prophet (PBUH) and a renowned businesswoman of her time. Hazrat Aisha (R.A) was also a wife of the Prophet who played a very vital role both politically and militarily in the challenging circumstances after the Prophet's demise. She also challenged many unconfirmed Hadiths which were belittling the status of women and corrected all such contexts (Mernissi, 1991). In fact Hazrat Aisha has been identified as the most reliable source who quoted the Prophet's (PBUH) authentic Hadiths. In the same way, the Quran commended the leadership of Bilqis, who was the Queen of Sheba, for the purity of her faith, independent judgement, capability to manage her official tasks and for her political acumen (Al Naml, 27: 23–44).

The Islamic scheme of family management is based on the notion that women should be relieved from other duties and responsibilities in order to be able to strengthen and maintain the household while men should look after the economic side of family maintenance. While it is true that Islam portrayed women as primarily responsible for family and household, women do have the right to get engaged in any economic activity (Hussain, 1990); it does not mean that it is always men who are the providers and women are incapable of being the provider of the family. Sometimes, a situation, for example the death of a husband, being divorced or the need to support a husband in family earnings may demand that women take on the economic responsibilities. Islamic history has many examples of those women who not only conformed to their domestic responsibilities but also rendered remarkable services outside their homes. Islam gives women the right to adopt any occupation within the Islamic prescribed limits of

halal (lawful and permissible activities) and *haram* (unlawful and forbidden) that both men and women have to observe in all circumstances.

By and large Islamic discourse on the status of women in many Muslim societies (Offenhauer, 2005) such as Pakistan is misinterpreted and is dominated by misogynist interpretations (Offenhauer, 2005). Similarly, Karmi (1996) argued that the patriarchal society exploited the teachings of Islam to legitimise discrimination, whereas the real problem is not Islam but the patriarchy itself. Indeed, Islam is the first religion to not only give respect and dignity to women but also her due right in inheritance (Shah, 2002). In addition, Saadawi (1982) also further clarified the role of Islam and argued that "oppression faced by women is not essentially due to religious ideologies but derives its roots from the class and patriarchal system". In fact, according to Othman (2006: 341), "Islam is the solution to all social ills and problems of contemporary and modern society".

Muslim women in history were very influential, dynamic and enterprising members. These examples raise many questions as to why women are not given the same rights as men. Why are they considered inferior to men using misinterpreted religious discourse? Offenhauer (2005) asked why there is a widespread gap between the egalitarian principles of Islam and the daily experience of discrimination against women in various Muslim societies. Why are women not given equal access to basic rights such as education, health and employment despite the clear and unequivocal support of the Quran for gender equality? Societal traditions, values and practices play a great role in the enduring subordination of women in developing Muslim countries (Shahid, 2007). In addition, religious misinterpretations are also a source for reinforcing women's subordination and curtailing their basic rights (Ali et al., 2011).

However, in order to negotiate reforms pertaining to the rights and justice for women in Islam, Muslim women are required to get engaged with the projects of interpretation of religious texts

(Othman, 2006). Gender-sensitive interpretation of Quranic text would provide grounds to promote women's rights and equality within and according to the Islamic framework (Othman, 2006). In this context, Muslim feminist scholars have successfully presented a sustained analysis of Quranic prescriptions of 'gender in Islam' (see for example Ahmad, 1992; Barlas, 2002; Mernissi, 1991) to counter perceived Western bias against Islam (Offenhauer, 2005). Muslim feminist scholars argue that Islam is not oppressive to women rather there are factors other than Islam which have played a greater role in shaping the realities of Muslim women's lives (Offenhauer, 2005; also see Badran, 1999 and Moghadam, 2003). The conclusion drawn from these scholarly writings is that Quranic conjunctions are ethical and egalitarian in spirit (Offenhauer, 2005). According to Moghadam (2003: 5), Islamic teachings are "no more or less patriarchal than other major religions i.e. Judaism and Christianity, all of which share the view of a woman as wife and mother" Mernissi also talked about the "beautiful Islam of the Prophet Mohammad (PBUH), who was a defender of women's dignity and opened mosques for women on equal footings with men" (Mernissi, 1996: xii).

Summary/Conclusion

In Pakistani society, the role and position of women remain largely determined by the complex factors at play such as customary practices, socio-economic and religious factors. Although there are notable paradigm shifts at both societal and institutional levels as a result of demographic transition, in general, women still remain the victims of competing ideas of rights, legality and justice reinforced by patriarchal structures. Despite various structural and legal improvements, the traditional assumptions concerning women rights remain resistant to change. In many MENA countries (Roudi-Fahimi and Moghadam, 2003), including Pakistan, the state tends to reinforce traditional approaches towards women and has failed to recognise equal opportunities, consequently, putting women at a disadvantageous position. While, Islam gives equal rights and raises the status of women, the equality in cultural practices is not

recognised and religion has been used as a tool to oppress women both economically and politically. The next section now introduces life course theory to recognise the broad environmental context in which women's entrepreneurship is embedded.

2.2. Introducing life course theory: A theoretical framework to examine experiences of women entrepreneurs

The dominant literature has been criticised for taking a narrow approach towards the understanding of women's entrepreneurship in the context of both developed and developing countries. It does not sufficiently recognise the broad environmental context in which women's entrepreneurship is embedded (Brush et al., 2009; DeBruin et al., 2007; Jamali, 2009; Welter, 2010). It is also noted that the use of life course theory is in its infancy in the field of women's entrepreneurship research, with a few exceptions such as Jayawarna et al. (2011) who recently used a life course perspective to examine the dynamic nature of women's motivations embedded in contextual factors. They criticised the lack of existing theories to account for structures that govern entrepreneurship and proposed life course theory as a new theoretical framework to investigate the dynamic relation of individual agency and structures across the life course (Jayawarna and Rouse, 2009). Having said that entrepreneurship is socially and culturally bound (Alam et al., 2011, see the definition in Chapter one), I argue that life course theory is relevant especially because Pakistan is in the midst of a demographic transition. In particular, it is important to investigate how this transition is either creating or constraining entrepreneurial opportunities for women. The life course approach is important because it helps us to understand the emergence of entrepreneurship within a broader context (Jayawarna and Rouse, 2009).

It is precisely in this context that I now present life course theory as an alternative and dynamic framework to examine the contextual experiences of entrepreneurial work and family. Social

change is a feature of life course theory (Moen, 2010) and it is argued that it advances our understanding of women's entrepreneurship by acknowledging that socio-cultural and family changes bring about various challenges and diverse opportunities in an individual's life across the life course. In addition to this, in this section I argue that the dynamic nature of women's entrepreneurship is better understood when it is positioned within the framework of the life course, which takes into account human agency as well as influences of social structures in shaping women's overall life experiences about work and family choices.

Given the importance of studying human lives within a specific historical context, life course theory is an emerging paradigm (Elder, 1994). The application of theory has been extended to various disciplines such as Sociology, Development Psychology and Social History (Elder, 1985; Sweet and Moen, 2006). It refers to a comprehensive approach of studying individual lives in relation to socio-cultural change over the life span (Elder and Kirkpatrick, 2003; Sweet and Moen, 2006) and has a depth to examine "larger social context in which personal choices and strategies are crafted" (Gerson, 2004: 164). It has the ability to integrate both micro- and macro-aspects to understand changing social context and individual development (Bengtson and Allen, 1993; Elder, 1998). In other words, the life course perspective uses a structural approach which looks at the impact of power dynamics and social context on an individual, and a temporal approach, which examines experiences/stories of individuals over time. In addition the life course perspective is based on the bi-directional relation between individuals and social change (Elder and Kirkpatrick, 2003) by acknowledging that an individual is a socio-economic agent – therefore constrained by broad socio-economic forces over which he/she does not have any control – and that individuals excise agency by making choices within an enabling or constraining environment (Giele and Elder, 1998). However, the central idea of the life course perspective is that individual behaviour is dynamic and changes over time. Thus the

life course perspective examines "a sequence of socially defined events and roles that the individual enacts over time" (Giele and Elder, 1998: 22).

Two concepts, transitions and trajectories, are central in explaining life course theory. The concept of transition means that every individual during his/her life course experiences several changes/transitions into various roles and relationships, which mark a departure from previous roles and relationships (Elder and Kirkpatrick, 2003). For example, entering school, leaving school, entering into job, getting married, becoming parent and so on. These roles or transitions give distinct meaning to individual experiences and shape cumulative knowledge of one's life course (Moen, 2001). A transition may be planned or unplanned and embedded in the social environment (Bruening and Dixon, 2008; Moen, 2001; Sweet and Moen, 2006). Every transition in life brings about various opportunities and constraints, which shape and influence an individual's ability to choose (Bruening and Dixon, 2008). As discussed earlier, in Pakistan, women are experiencing personal life course transitions within the context of national demographic transitions.

Besides the concept of transition, another central theoretical concept is the notion of trajectories. A trajectory is the sequence of pathways taken over the life course. More precisely, trajectories involve multiple transitions and a long-term view of changes in human lives (Elder, 1998; Elder and Kirkpatrick, 2003). However, every trajectory is embedded in transition or change, which gives distinct form and meaning to an individual's life course (Elder, 1994). Indeed, the individual life course is composed of multiple connected trajectories; for example educational trajectory, work trajectory and family trajectory (Bruening and Dixon, 2008; Jayawarna et al., 2011; Heinz, 2003), and these trajectories are influenced and shaped by past multiple transitions (Elder, 1994; 1998) and unfold over time (Sweet and Moen, 2006).

Recently, the theory has further advanced to broaden the complexity and dynamic nature of individual experiences in relation to ever changing social forces. The framing of life course as a 'gendered life course' (Moen et al., 2008; Moen, 2010) is rooted in the taken for granted assumptions of male as breadwinner and female as homemaker perspective; it provides a fruitful lens to look at the complexity of lives embedded in multi-layered social ecologies (customs, rules and regulations; Moen et al., 2008). It is argued that based on pre-existing cultural schema, both men and women experience different life paths (Moen, 2010). Accordingly, men and women as individuals, couples, family members and workers make 'strategic selections' for instance, having fewer children, delay in marriages for the sake of paid work, prioritising men's career over women's and division of childcare responsibilities (Moen and Yu, 2000; Moen, 2010). But these strategic selections are bound to be influenced by existing socio-cultural rules and regulations which, in turn, affect life quality (Moen et al., 2008).

By acknowledging gender as socially constructed, gender life course perspective places 'gender' as central to human development which brings or constrains opportunities (Moen, 2010). It is precisely in this context that 'socialisation processes', which teach both men and women about their expected gender roles (Eagly, 2011), result in gender stereotypes. These gender stereotypes perpetuate throughout their life's preferences, expectations and motivations (Moen et al., 2008). The socialisation processes may alter their preferences or choices to enter or exit various roles and relationships at various stages of their life course. Therefore, the cultural scheme learned through socialisation processes persists throughout human development and has a significant bearing on an individual's values, preferences and motivations.

There are four key principles pertinent to life course theory that are considered essentially useful for a study which aims at exploring the experiences of women entrepreneurs embedded in a socio-historical context. These principles are now discussed briefly.

The principle of *location in time and place* states that the life course of an individual gets influenced and shaped by historical time, context and place within which it occurs. This principle underscores how human development is embedded in a specific geographic and historical context. Time and location give meaning to the individual's experiences (Elder, 1997; 1998; Kok, 2007). Indeed, every historical social change brings about opportunities and constraints for every birth cohort that shapes their life course (Elder and Kirkpatrick, 2003). Historical time has significant bearing on human development. Therefore, it has received importance in studying individual development because it enables researchers to trace back changes in life course. Additionally, it helps to locate the association between social context and individual development (Elder, 1994; 1998). For example, Elder (1998), argued that the children of great depression will have different life experiences and perception. In summary, this principle highlights how individual lives are embedded in historical time and location; it provides a cornerstone to study human development and change (Elder, 1994; 1998). Therefore, in relation to the objectives of this study, this principle can help to locate women's experiences within their socio-historical context to examine the influence of transitions over the life course.

The principle of *timings* suggests that the life course of an individual is largely dependent on timings in a person's life (Kok, 2007; Elder, 1998). Every life event and/or transition is dynamic, therefore, the sequence and timings of these life events produce a variety of social meanings in human lives. Indeed, this principle states that the "transition or change takes place in a person's life because the impact of any social change depends on where people are in their

lives at the time of change" (Elder, 1994: 6). Much attention has been given to biological timings (age) and social timings (social changes, demographic changes, economic cycles etc.; Elder, 1994; Kok, 2007). According to Elder (1998: 3) "timings in lives states that development impact of a succession of life transitions or events is contingent on when they occur in a person's life". In short, this principle focuses on the timings of engaging in particular roles such as marriage, education, entrepreneurship and so on and highlights how experiences of life events/transitions vary according to timings in life (Elder, 1994).

Human agency is also considered one of the most important principles of life course theory (Bandura, 2006; Elder, 1998) because of its significance in understanding individual development (Elder, 1998). Elder (1998: 4) defined human agency as: "individuals construct their own life course through the choices and actions they take within the opportunities and constraints of history and social circumstances". Life course theory considers every individual an agent who actively interacts with social context and structures, which form his or her overall experience (Bengtsonand Allen, 1993). Therefore, according to this agency-based perspective, every individual holds certain views and expectations about their lives. These expectations reflect adaptions in strategies that in turn affect their current and future life course (Elder, 1994; Bruening and Dixon, 2008; Kok, 2007).

Finally another important tenet of life course is *linked lives* (Moen and Erickson, 1995; Kok, 2007; Elder, 1998) which suggests that the life course of an individual gets influenced and shaped in relation to the life course of others such as spouse, family, friends and colleagues. It focuses on how the life of an individual is embedded in others (Bruening and Dixon, 2008; Elder, 1998). According to Elder (1994: 6), "linked lives refers to the interaction between individual's social world over the life span – family, friends and co-workers"; moreover, "lives are lived interdependently and socio-historical influences are expressed through this network

of shared relationships" (Elder, 1998: 4). With respect to the objectives of this study, life course theory is very helpful in explaining the influence of family members because it upholds the concept of linked lives. With respect to the study, women's decision to start a business is influenced by others (family, society and religion) because these women are living in a patriarchal culture, where their every life decision is dependent on others (as discussed in Section 2.1). Therefore, the life course of these women is not only influenced by historical time, place and context (Elder, 1998) but also by other people's life courses. In addition, the process of occupying various roles and life events is also accomplished through a socialisation (others) process of adopting new roles and relationships (Arnett, 2001). Engaging in new roles and relationships is contingent upon the social structures of any society, for example, Muslim marriage norms in Pakistan are considerably different from marriage norms in the West.

Overall, the life course perspective can be viewed as a multilevel phenomenon, ranging from structured pathways through social institutions and organisations to the social trajectories of individuals and their development pathways (Elder, 1994: 5). In a nutshell, life course theory is a very dynamic and comprehensive approach to studying an individual's life in relation to historical, geographical, cultural and social contexts within which the life experiences of individuals are embedded. It signifies that individual life choices cannot be separated from the context within which they occur (Dannefer, 1984; Davis and Shaver, 2012).

2.2.1. What does life course theory add to the current study of women entrepreneurs?

Life course theory can play a significant role in getting an in-depth contextual understanding of women's entrepreneurship in Pakistan in the following ways.

As discussed in the Section 2.1, the life choices of women in Pakistan are severely constrained by patriarchal structures; women have to negotiate and obtain permission from male members

of their family before they conduct work, studies or engage in business activities (Weiss, 2002). Moreover, their lives are governed around so-called societal, cultural and religious norms and beliefs that have a great impact on their entrepreneurial career decisions. The prevailing patriarchal structures also hinder their ability to seize entrepreneurial opportunities. So, within this scenario, each of the principles of the life course discussed above provides a useful focal point from which to consider women's entrepreneurship as deeply embedded in individual behaviours and dispositions of networks, but also embedded within specific historical, social and cultural structures (DeBruin et al., 2007; Jamali, 2009). Accordingly, the life course perspective helps us understand and interpret the life experiences of women entrepreneurs within the broad socio-cultural and family context of Pakistan. It enables us to look at the critical points (transitions) and the interplay of individual agency that shape and influence the career trajectories of these women. Moreover, the concept of linked lives is also relevant considering that these women are connected within household spheres and their decisions are likely to be influenced in relation to others. Investigating the influence of linked lives upon the work–life choices of these women extends the debate on the embeddedness of women's entrepreneurship (Welter, 2011; deBruin et al., 2007). Given that women's entrepreneurship is embedded in the household life course, it is also particularly important to understand how gendered social processes constrain women's ability to invest time in building their enterprises (Rouse and Kitching, 2006).

In this context, life course theory has the potential to make a substantial contribution to the study of women's entrepreneurship in many ways:

1- The life course approach demonstrates that women's decision to become self-employed is shaped in a complex and multifaceted way. It helps to identify the ways through which social structures prevailing in Pakistan influence women's life choices.

2- It stresses the need for a more in-depth and contextual analysis of the dynamic nature of women's entrepreneurial activity in Pakistan (responding to the call of recent writings, e.g. Brush et al., 2001; DeBruin et al., 2007; Jamali, 2009).

3- It focuses on the importance of placing individual agency in women's career decisions in the context of varied social structures (Aidis et al., 2007; Baughn et al., 2006).

In summary, a life course perspective allows me a more in-depth contextual analysis of women entrepreneurs' life histories over time to identify transitions and trajectories and to determine how socio-cultural and family contexts influence individual choices. This approach treats the life course of an individual as dynamic through which she interacts with opportunities. However, this approach has thus far only been studied in a Western context (see Jayawarna et al., 2011). The life course approach is still in its infancy and has seldom been considered by scholars in the context of Pakistan. Pakistan is in the midst of demographic transition; the idea that these social changes shape an individual's life course is still non-existent in this context, particularly in women's entrepreneurship. Therefore, the power of this approach as a framework for studying women's entrepreneurship adds value and is key to the novelty of this research. The next section reviews the mainstream research on women's entrepreneurship from both developed and developing countries especially Pakistan.

2.3. Research on women's entrepreneurship

The research on women's entrepreneurship is very extensive and mature in developed countries (DeBruin et al., 2007), with an emphasis on presenting and critiquing a male normative model (Fielden and Davidson, 2005). The majority of the research on women's entrepreneurship has been carried out in developed countries, therefore it might not adequately account for the situation of developing countries (Bhatt, 2006). More recently, the topic has begun to attract more research attention in transitional and developing countries because of its potential to

contribute to economic development, but a gap remains in understanding the experiences of women in these contexts (Al-Dajani and Marlow, 2010; Jamali, 2009; Tambunan, 2009; Welter, 2011; Benzing and Chu, 2009; World Bank, 2013; Singh and Belwal, 2008). Most research is Western and culture and context (see definition of entrepreneurship in Chapter one) are important. However, it is important to understand the experiences of women in these contexts including the factors that motivate them to become entrepreneurs within specific social structures and the constraints and challenges they face. Therefore, the purpose of this section is to discuss both mainstream research and the scarce non-Western research with a focus on developing countries by highlighting the gaps and environment of women's entrepreneurship. This section is divided into two main themes: a) motivations and b) constraints and challenges women face to pursue entrepreneurship.

2.3.1. Motivational reasons to pursue entrepreneurship

Much of the Western literature and limited non-Western literature focuses on why women choose to become an entrepreneur. Women entrepreneurs represent a variety of skills and attributes, varied social backgrounds and constitute a diverse group (Sarri and Trihopoulou, 2005) and are therefore influenced by diverse reasons to start their own enterprises. There are a variety of reasons that contribute to their decision to pursue entrepreneurship; for instance, the glass ceiling or dissatisfaction with corporate jobs (Mattis, 2004), desire for independence (Marlow and Carter, 2004; Jamali, 2009; Mehmood et al., 2012), monetary/economic reasons (DeMartino and Barbato, 2003; Tambunan, 2009; Jamali, 2009) and family factors (Al-Dajani and Marlow, 2010; Kirkwood and Tootell, 2008; Shabbir and DiGregorio, 1996).

The push/pull model (Kirkwood, 2009; Humbert and Drew, 2010; Orhan and Scott, 2001) of entrepreneurship has been described as a useful framework to understand the motivations for starting one's own business. *Push* factors, extrinsic in nature, are the "elements of necessity,

such as insufficient family income, dissatisfaction with salaried job, difficulty in finding work and a need for flexible work schedule because of family responsibilities" (Orhan and Scott, 2001). These factors increasingly push people to pursue entrepreneurship. Although it may not be their proactive choice, they feel compelled by a need to change their circumstances. *Pull* factors, intrinsic in nature, are described as those that draw women's inclination towards entrepreneurship including the need for achievement, autonomy/independence, desire to do something, social recognition and status and to gain freedom and control (Orhan and Scott, 2001).

Research suggests that women may start their own businesses as a result of a combination of both push and pull factors, where the pull factors are more significant reasons for the majority of women starting a new business (Mattis, 2004). At the start of the business they may be motivated by financial gains and the desire to have flexibility to manage their work and family domains (Mattis, 2004). According to Rotondo et al. (2003) women's start-up goals and aspirations are unique. Similarly, Jamali (2009) and Baughn et al. (2006) also noted the significance of push and pull factors in pursuing entrepreneurship in developing contexts. The intensity of both factors may vary among women depending upon their socio-economic status, educational attainments, prior experience of jobs and geographic location (Rotondo et al., 2003).

While the push and pull model is extensively used to examine the motivation of women entrepreneurs in both developed and developing countries, it is criticised for its lack of understanding of the dynamic nature of entrepreneurial motivations that take place over the life course (Jayawarna et al., 2011). For instance, Dhaliwal (2000) questioned whether the simple framework of push and pull framework could adequately account for experiences of Asian women entrepreneurs. In her study, she identified two categories of women entrepreneurs:

independent and hidden. She argued that while the motivation of independent women entrepreneurs are similar to those identified in the mainstream literature, the hidden women entrepreneurs set up their own business as a result of family structures and expectations of others rather than as a result of personal choice. Dawson and Henley (2012) also argued that the distinction between push and pull factors is still open to conceptual ambiguities. However, gender in this context plays an important role in explaining these ambiguities.

Overall, the research has shown that motivational reasons to set up business differ across countries (Benzing and Chu, 2009). Swierczek and Ha (2003) examined the motives of Vietnamese entrepreneurs and found that challenge and achievement are significantly more important motivators than necessity and security. Whereas in countries with a low level of economic development and widespread poverty such as Romania, Ghana and Kenya, the increase in income is significantly more important than personal satisfaction needs (Benzing and Chu, 2009; Chu et al., 2007). Similarly, Dhaliwal (1998) also found that women in India were motivated to start their own enterprises because of financial needs. Some have even noted regional differences and found that motivational factors may differ in developed (urban) and underdeveloped (rural) areas of the same country (Benzing et al., 2005). Similarly, motivational factors may differ among various developing countries depending on their level of development and the existence of business opportunities (Benzing and Chu, 2009). Cultural factors and role of gender are also noted as important in explaining differences in entrepreneurial motivations (Chu et al., 2007; Jamali, 2009).

A study by Benzing et al. (2005) found that entrepreneurs in more developed regions of India are strongly motivated by the 'desire to be own boss', independence and autonomy. Similarly Jamali (2009) in Lebanon concluded that women are motivated by independence, autonomy, challenge, creativity and financial independence. In addition, Chu et al. (2007) and Gray et al.

(2006) in Turkey and Morocco explain that males dominated the umbrella of business in these Islamic countries. However, the fact that entrepreneurs in Turkey are mainly motivated by income needs may be because of weak economic conditions and widespread patriarchy. Whereas, Gray et al. (2006) noted that Moroccan entrepreneurs are motivated by the desire to exploit business opportunities and to achieve personal growth.

The literature on gender and entrepreneurship has noted significant gender differences (DeMartino and Barbato, 2003; Fischer et al., 1993; Marlow, 1997; Wilson et al., 2004) and suggests that financial motives are less important for women (Marlow and McAdam, 2013; McGowan et al., 2012; Humbert and Drew, 2010) because women give secondary importance to financial gains as compared to men (Brush, 1992). Therefore, they are less likely to seek external finance and perceive greater financial challenges as compared to men (Sena et al., 2008). It is noticed that like monetary factors, non-monetary and internal motivations are particularly important for women (Kirkwood and Walton, 2010; Dawson and Henley, 2012; Shane et al., 2003). The majority of the research emanating from the non-economic perspective has drawn attention towards non-monetary reasons such as 'desire for independence' or 'autonomy' (Gatewood et al., 1995; Hughes, 2003; Cassar, 2007) in explaining motivation for entrepreneurship. The desire for independence (Marlow and Carter, 2004; Dawson and Henley, 2012) is classified as a pull factor within mainstream literature. From a gender perspective, while some have noted few gender differences in relation to independence (Marlow and Carter, 2004), others have reported independence as an equal motivational driver for both men and women (Marlow and Carter, 2006; Hughes, 2006), especially in individualistic cultures where independence is a part of national culture (Frederick and Chittock, 2006).

Among other reasons, the presence of a role model has increasingly been acknowledged as one of the key influential factors in explaining the motivational reasons in choosing self-

employment (Davidson, 1995; Bosma et al., 2011; Van Auken, 2006). There are three strands of literature that contend the importance of a role model in the decision to become an entrepreneur (Bosma et al., 2011). First, the parental role model about which Parker (2009) argued that the decision to become an entrepreneur is often associated with having entrepreneurial parents who influence the choices of their children. Second, the network and peer group (Kim and Aldrich, 2005) may also act as a role model and influence the decision to become an entrepreneur. The third strand of research is based on regional differences (Reynolds et al., 2003): given that entrepreneurship can be seen as self-reinforcing (Minniti, 2005), a region with a high level of entrepreneurial activities may persuade individuals to take entrepreneurial initiatives because it is easier to find experiential resources and information from an appropriate example of entrepreneurs. In addition, the presence of other entrepreneurs may provide a legitimate source of motivation and action (Davidson and Wiklund, 1997). This research has been criticised on various grounds. First, there is no clear relationship between the role model and the decision to become an entrepreneur. Second, theoretically, who is a role model and how a role model influences new venture creation is still not clearly articulated. Also the nature of the relationship between the entrepreneur and his or her role model is clearly subject to ambiguities. Finally, the match between the characteristics of entrepreneurs and the role model has not been fully explored (Bosma et al., 2011; Kim and Aldrich, 2005).

To further advance the debate on entrepreneurial motivations, various typologies have been developed over the past few decades in both developed and developing countries (Hughes, 2006; Goffee and Scase, 1985; Shabbir and DiGregorio, 1996; Jayawarna et al., 2011). For instance, Goffee and Scase (1985) developed a typology of women entrepreneurs to explain the behaviours and patterns of various women entrepreneurs in the Western context. Another substantial contribution to women's entrepreneurship literature from Pakistan is the study conducted by Shabbir and DiGregorio (1996). Building on symbolic 'interactionist approach'

they classified women into three categories: 1) security seekers are those women who wanted to start their own business to maintain or improve the standard of living of their families; 2) freedom seekers are those who experience some kind of dissatisfaction at the workplace and demand flexibility of working, as well as the freedom to choose the type of work and environment and the people they want to work with; and lastly 3) satisfaction seekers are mostly housewives who have no previous work experience and want to start their business to prove that they are productive members of society.

Various typologies and models grouping entrepreneurial motivations have enhanced our understanding. However, these typologies are criticised for their narrow focus of considering women a homogenous group and ignoring contextual and cultural differences that alter entrepreneurial motivation across the life course (Allen and Truman, 1993; Gartner et al., 2008; Gartner, 2010; Jayawarna et al., 2011). Because individual motivations are dynamic, heterogeneous and influenced by the external environment (Jayawarna et al., 2011), the role of active agency in determining entrepreneurial motivations is under-recognised (Shane et al., 2003). As a result, "we are left with theories that do not consider variations in motivation of different people" (Shane et al., 2003). In addition to this, Jayawarna et al. (2011: 4) argued that previous research does not adequately address "motivation as dynamically related to the changing life course".

With respect to the gaps in understanding of the dynamic nature of entrepreneurial motivations, Jayawarna et al. (2011) suggested that entrepreneurial motivations can be better understood in relation to environmental factors by applying a life course perspective. In doing this, they position entrepreneurial motivations within three connected contexts. First, *career life course* perspective posits that an individual's career is not only influenced and shaped by family, educational attainments and job experiences but also transformed by the individual in question.

For instance, dissatisfaction with corporate settings may result in a desire to achieve independence by building one's own venture (Kirkwood, 2009), which in turn may impact an individual's decision on education and career before launching a new business. Second is *household life course*, which asserts that reproductive resources within a household are linked to labour capacity and economic motivations. Changing roles and relationships within family/household (Aldrich and Cliff, 2003) may alter the level of motivations: motherhood may lead to the desire to be available to the family by reducing work hours or, putting it another way, being the breadwinner of the family may lead to the desire to grow business (Rouse and Kitching, 2006). These desires may lead to a delay in parenthood or having few children. Lastly, "the individual experience of mobilising resources and achieving particular business outcome" (Jayawarna et al., 2011) is termed as *business life course*, which influences perceptions of performance and resources. For example, those entrepreneurs who have started a business primarily for financial gains may continue their business despite having low returns because of social status and respect (Rouse, 2005), which may lead to changing the business strategy pertaining to growth orientations (Jayawarna et al., 2011). The above discussion can be summarised to state that motivations are dynamic and multiple; people may rewrite and alter their motivations as they go along the life course.

2.3.2. Constraints/Challenges women face to become entrepreneurs

The literature reveals another dominant theme that studies the constraints and challenges women face in starting a business. There is a growing recognition that in both developed and developing countries women's entrepreneurship is inextricably linked to the gendered social structures that determine their labour force participation (Arenius and Kovalainen, 2006; Carter and Shaw, 2006; Eagly and Karau, 2002; Marlow, 2002; Mirchandani, 1999; Jamali, 2009; Roomi and Parrot, 2008). Business resources required for the smooth running and growth of the business are influenced and shaped by the broad socio-economic and societal context (Al-

Dajani and Marlow, 2010; Thornton et al., 2011) which presents unique constraints/challenges to women-owned enterprises. The review below discusses the commonly cited challenges that impede the smooth running of women-owned enterprises in both developed and developing countries; it contributes to our understanding of why entrepreneurship remains significantly low especially in developing countries like Pakistan (World Bank, 2012; Vossenberg, 2013).

2.3.2.1. Socio-cultural norms/Social construction of women entrepreneurs

Among other constraints, socio-cultural barriers present great challenges for women entrepreneurs in any contemporary society (Western or non-Western). Expectations that women are primary caregivers (Ahl, 2006; Wood and Eagly, 2010) pull women back, adversely affecting the career choices and sustainability of women-owned enterprises, especially in developing countries (Baughn et al., 2006; Roomi and Parrot, 2008; Rehman and Roomi, 2012; Jamali, 2009; Zha and Chu, 2010). A critique of the extant literature on women's entrepreneurship in the West also suggests that due to the unequal distribution of domestic work, women cannot equally compete with men on professional grounds when the societal mind set views a woman's business is secondary to her husband's work (Ahl, 2006). As a result, in an effort to live up to societal expectations women often conform to their gender roles that sustain patriarchy (Al-Dajani and Marlow, 2010). The socio-cultural values predominant in a patriarchal belief system reinforce the ideology of women's divine roles and obligations that often extend outside the immediate family, especially in the case of Pakistan (see Section 2.1; Rehman and Roomi, 2012; Mordi et al., 2010).

Drawing on institutional theory, it is argued that gender-related challenges are often embedded in a country's social, economic and religious environment (D'Souza and Hewarathna, 2000; Thornton et al., 2011). Similarly, Baughn et al. (2006) adopted an institutional approach to investigate how entrepreneurship is embedded within institutional contexts in which an

entreupreneur makes choices. They argue that "normative expectations and attitudes are widespread, broadly diffused and deeply rooted: they take on a 'rule like' status in social thoughts and actions" (Baughn et al., 2006: 688).

Despite various reforms to reduce gender gaps in many developing countries including Pakistan (see for example, World Bank, 2012; USAID, 2012; ILO, 2012; Vossenberg, 2013), previous research (Western and non-Western) argued that the construction of gender roles that are produced and reproduced at the societal level (Ahl, 2006; Baughn et al., 2006) are still resistant to change especially in developing countries like Pakistan (Baughn et al., 2006; Roomi and Parrot, 2008 Jamali, 2009). For instance, Beath et al. (2012) found that women's engagement in income-generation activities in Afghanistan, which positively impact the growth of women entrepreneurs, did not bring any change in women's position within household and societal levels. These findings suggested that we need to realign our expectations that women's entrepreneurship will ultimately bring gender equalities and societal change (Vossenberg, 2013).

2.3.2.2. Access to finance

Access to finance is a commonly cited problem encountered by women entrepreneurs in both the Western and non-Western context (Al-Dajani and Marlow, 2010; Carter et al., 2007; Marlow and Patton, 2005; Roomi and Parrot, 2008; Jamali, 2009). There is ample Western research suggesting that financial institutions tend to treat women entrepreneurs less seriously than men (Watkins and Watkins, 1984), discriminate on the basis of the firm's size (Coleman, 2002), refuse credit because of lack of business experience and domestic responsibilities (Carter and Rosa, 1998) and treat women disrespectfully (Fabowale, 1995). While some argue that there is gender discrimination in lending practices, others found that financial institutions are not necessarily biased against women (Carter et al., 2007; Carter and Shaw, 2006; Marlow

and Patton, 2005), as it is not in the bank's interest to discriminate because women entrepreneurs constitute an increasingly emerging market (Carter and Shaw, 2006; Carter et al., 2007). In fact, women's aversion to debt is one of the main cause of differences in the financing patterns of male- and female-owned businesses (Marlow and Carter, 2006; Carter et al., 2007).

The research in developing countries argued that women are risk aversive and the legitimacy of women-owned business is not recognised. As a result, women find it difficult to secure external finance (Jamali, 2009; Tambunan, 2009; Vossenberg, 2013). Moreover, women's lack of self-confidence and societal expectations about women's roles and responsibilities are detrimental to financial access (Nilufer, 2001). It is also noted that conservative Islamic culture, especially in Pakistan, places restrictions on women's ability to interact with men, which greatly reduces financial opportunities (McIntosh and Islam, 2010; Roomi and Parrot, 2008). In addition, the micro-credit programmes in many developing countries, including Pakistan, are gender biased, thus creating formidable challenges in getting access to finance (World Bank, 2013; Roomi and Parrot, 2008; Tambunan, 2009; Mumtaz, 2000). As a result, most women-owned enterprises have a low level of capital (Carter et al., 2011), low ratios of debt financing (Marlow and Patton, 2005) and are less likely to use venture capital (Brush et al., 2006; Shaw et al., 2005; Marlow and Patton, 2005).

In terms of financing strategies, while research evidence in the West suggested that women often rely on financial institutions for external funding (Marlow and Patton, 2005), many scholars indicated that the majority of women in developing countries such as Indonesia, Bangladesh, Lebanon, Nigeria and Pakistan, either rely on personal savings or family such as husband or brother, and other network ties of family and friends (bootstrapping strategies; Tambunan, 2009; Tambunan, 2011; Singh and Belwal, 2008; Mordi et al., 2010; Rehman and

Roomi, 2012). They preferred not to borrow from banks and other financial institutions because of perceived financial risk and some other religious prescriptions, especially in Islam where interest is not permissible (McIntosh and Islam, 2010). Moreover, weak creditors' rights and limited credit information about credit policies and programmes further limited women's ability to access finance in developing countries (IFC, 2007). Consequently, under-capitalisation severely constrained the growth of women's entrepreneurship (Jamali, 2009; Marlow et al., 2009; Wilson and Tagg, 2010). While women entrepreneurs from both developed and developing countries face financial challenges, the nature of financial challenges and financial support system varies according to socio-economic context.

2.3.2.3. Social and human capital

Lack of social and human capital is also well documented in gender and entrepreneurship literature in the Western context (Davidson and Hoing, 2003; Shane and Venkataraman, 2000) as well as in a limited research in a non-Western context (Jamali, 2009; Vossenberg, 2013; Roomi and Parrot, 2008). Nahapiet and Ghoshal (1998) described social capital as the resources individuals obtain from knowing others. Social networking has been identified as one of the key types of social capital an entrepreneur possesses (Davidson and Hoing, 2003). While networking provides individuals with many opportunities (Shane and Venkataraman, 2000), it is also associated with women's disadvantage (Jamali 2009; Shaw et al., 2005; Carter et al., 2003, Jamali, 2009; Tambunan, 2009). Shaw et al. (2005) identified that women have weaker network ties that constrain the growth of their business compared to males who have strong network ties and better performance. Boden and Nucci (2000) explored the differences in the amount and quality of human capital possessed by entrepreneurs. They noted that women have a lack of management experience compared to their male counterparts; moreover, gender differences in the level of human capital do not only have adverse effects on access to financial resources but also on the performance of women-owned enterprises (Carter et al., 2003; Shaw

et al., 2005). Similar conclusions are noted by Roomi and Parrot (2008) in Pakistan, they argued that women entrepreneurs face a dearth of social capital and human capital due to gender inequalities and a religious context that does not allow intermixing with men, which consequently reduced entrepreneurial opportunities.

Acquisition of human and social capital also varied between developed and developing countries. For example, Szisi and Seddoh (2009) found that Ghanaian women tend to acquire human capital from being exposed to the family business. By contrast, women in developed contexts tend to extract human capital from high levels of education and employment experiences (Shaw et al., 2005). Moreover, it is noted that limited financial resources are related to success in developing countries whereas, large capital relates to success in developed countries (Dzisi and Seddoh, 2009). However, there are several studies that investigated the availability of human and financial capital in developed countries and various theories emerged (Shaw,et al, 2005; Marlow and Patton, 2005). Despite the fact that women play an important role in uplifting the economy, little attention has been paid to the availability of financial and human capital and how it influences the success of women-owned enterprises in developing countries. Moreover, concepts designed for understanding the situation of women in Western countries may not be suitable to the situation of women in developing contexts (Dzisi and Seddoh, 2009).

2.3.2.4. Work–life balance

Managing work and family is another challenge that has received a considerable amount of attention in the mainstream research (Ahl, 2006; DeMartino and Barbato, 2003; Shelton, 2006). This is because gender relations in the domestic sphere are resistant to change and household chores still remain women's responsibility in both Western and non-Western societies (Shelton, 1992). While there is a considerable body of literature on work–life balance within

the employment context in the West (Lewis et al., 2007), the issue of work–life balance has received relatively little attention in the context of women's entrepreneurship in general (Humbert and Drew, 2010; Shelton, 2006) and specifically in the context of Pakistan (Rehman and Roomi, 2012).

However, work–life balance is a contested concept even in the West (e.g. Eikhof, Warhurst and Haunschild, 2007; Smithson and Stokoe, 2005, Fleetwood, 2007; Lewis, Gambles and Rapoport, 2007; Özbilgin et al., 2011; Warhurst, Eikhof and Haunschild, 2008). It is argued that the meaning of work–life balance may differ in both developed and developing countries because the socio-cultural context and work–life situation differ considerably between these countries (Lewis et al., 2007). Recent research called for the development of work–life balance research that pays attention to cultural and contextual factors in developing countries (Ozbilgin et al., 2011).

In the context of women's entrepreneurship literature there is growing recognition that women find self-employment as a viable option not only to get rid of labour market constraints such as unequal employment opportunities but to also enjoy flexibility and autonomy to manage work and family, which traditional employment may not permit (Marlow, 1997; Kirkwood, 2009; Patterson and Mavin, 2009; Shelton, 2006). Therefore, entrepreneurship is regarded as an attractive option to combine work and family life (Baines and Wheelock, 2003; Greer and Greene, 2003; Kirkwood, 2009; William, 2004). Recent research has noted that participation in work and family domains enriches life satisfaction (Powell and Eddleston, 2013).

While there are benefits associated with women's entrepreneurship, women face significant challenges in managing mutually incompatible boundaries of work and family due to caring responsibilities (Rouse and Kitching, 2006; Jennings and McDougald, 2007; William, 2004; Shelton, 2006). Evidence suggested that combined tensions of work and family are a

continuous challenge for women (Shelton, 2006). Instead of providing flexibility, business ownership may adversely affect the overall wellbeing of women because "business ownership is not a panacea for balancing work and family responsibilities" (Parasuraman and Simmers, 2001: 551). The choice of business ownership often leads to conflict within the household (Rehman and Roomi, 2012; Greer and Greene, 2003). As a result, women often work long hours and make difficult choices at the cost of their own health to satisfy customers and to please families (Rehman and Roomi, 2012; Holmes, 2007).

Keeping in view the difficulties in reconciling work and family duties, a majority of women prefer home-based business (Carter and Shaw, 2006). While working from home brings ample advantages in terms of low cost and flexibility to manage childcare responsibilities, and may provide some escape from the conflict, it undermines the legitimacy of women working from home. For instance, Mirchandani (1999) suggested that creditors may question the legitimacy of women working from home. Rouse (2005) found that many self-employed mothers prefer to organise work around childcare responsibilities; this may limit the time they invest in the business, which can have an adverse effect on the viability and credibility of the business.

Recently, work–life research has fuelled interest in examining cultural and cross-country differences in managing the work–life interface particularly in a non-Western context (e.g., Choi, 2008; Namasivayam and Zhao, 2007), documenting that ethnic minorities face different sets of challenges in relation to work–life balance (Kamenou, 2008). For instance Dale's (2005) qualitative study of the work–life balance of Pakistani and Bangladeshi women living in UK found that these ethnic groups face greater difficulties in managing work–life balance due to socio-cultural, religious and household contexts. Moreover, Asian women live in multi-generational households where grandparents play a key role in assisting in childcare and household responsibilities (Dale, 2005). In addition, women's decision to start a business is

dependent on permission from the male head of the family especially in Pakistan (Sullivan and Meek, 2012 cited in Shabbir and DiGregorio, 1996; Rehman and Roomi, 2012; Gohar et al., 2012).

However, scholars have criticised mainstream research for its exclusive focus on individual factors in explaining antecedents and consequences of work–life issues (Lewis et al., 2007; Tomlinson, 2007), and ignoring the role of institutional and structural forces in accounting for work–life issues (Ozbilgin et al., 2011). Moreover, much of the literature focused only on a single point in time and ignored the social transformation affecting both spheres of work and family, thus bringing new realities to the changing gender structure of life (Moen, 2010).

2.3.2.5. Lack of government support

Lack of government support is also identified as a big challenge for women entrepreneurs (Jamali, 2009; Tambunan, 2009). Taxation policies and business regulations create formidable barriers for women entrepreneurs (Vossenberg, 2013). In addition, inadequate training and access to information are also significant challenges (Vossenberg, 2013). For instance, a study conducted by Drine and Grach (2010) found that Tunisian women entrepreneurs were unable to reap the benefits of existing entrepreneurial support due to lack of information. Moreover, the training and support provided by government agencies have failed to meet the specific needs of women entrepreneurs (Roomi and Parrot, 2008).

The governments of many developing countries have designed various programmes and policies in collaboration with various national and international organisations to empower and encourage women's participation in entrepreneurial activities (World Bank, 2012; USAID, 2012; ILO, 2012). Despite various reforms to provide legal, financial and policy support, women entrepreneurs are unable to get relevant support (Rabbani and Chowdhury, 2013; Tambunan, 2011; Singh and Belwal, 2008). However, there is a widespread concern over

policy challenges in promoting entrepreneurship in developing countries such as Pakistan (UNU, 2010, World Bank, 2012).

2.3.2.6. Inadequate training and access to information

While women in A Western context have advanced systematic access to training and information, women entrepreneurs in developing countries have relatively low levels of education and training opportunities. These low levels limit their access to various business support services offered by both public and private organisations in relation to business growth and development (Kitching and Woldie, 2004; Davis, 2012). On the one hand, it is noted that due to lack of experience and access to information, they do not generally reap enough benefit from the existing entrepreneurial support initiatives (Drine and Grach, 2010). On the other hand, the training offered by support organisations does not meet the specific needs of women entrepreneurs and the dissemination of important information is inefficient. In addition, the women entrepreneurs lack the necessary skills to adopt new technology to change their ways of doing business (Singh and Belwal, 2008). It is important to note that availability of training and information opportunities is contextually bound and varies between developed and developing countries.

2.3.2.7. Women's underperformance

Overall, in gender and entrepreneurship research (Marlow and McAdam, 2013), performance has been noted to be a complex construct affected by a variety of factors and that gender plays a key role in venture performance (Greene et al., 2011; Marlow and McAdam, 2013). The self-perception of women has significant influence on the realisation of venture growth in any particular context (deBruin et al., 2007), such as prevailing gender roles and expectations, support mechanism at family and society level, as well as household responsibilities (Ahl, 2006; Rouse and Kitching, 2006; Greene et al., 2011; Roomi and Parrot, 2008).

Other than financial, human and social capital difficulties, gender stereotypes such as women being overly cautious, risk aversive and prioritising family over economic activities (Greene et al., 2011), have a significant negative impact on the growth of women-owned enterprises (Marlow et al., 2009; Marlow and McAdam, 2013). Similar conclusions are noted in developing countries, for example women are disadvantaged in terms of access to finance, networking and business support opportunities, which pose serious challenges to business growth. This is because patriarchal structures in many developing countries including Pakistan require women to look after families and maintain ties with extended family members (as discussed in Section 2.1), thus leaving little time for them to invest in business, resulting in small and underperforming businesses. In addition, an unstable economic, legal and political environment is also responsible for the low level of growth of women-owned enterprises in developing countries (Jamali, 2009; Baughn et al., 2006).

More recently, Marlow and McAdam (2013) questioned the empirical research and challenged the myth of women's underperformance; they argued that women's underperformance reflects a gender bias in the entrepreneurial discourse (Ahl, 2006) which positions women at a disadvantage because of the normative assumptions of childcare (Rouse and Kitching, 2006). However, Marlow and McAdam (2013: 119) suggested: "this does not lead to underperformance but constrained performance". It is especially true in the context of Pakistan where a woman bears excessive demands from her own family and her husband's family, which is likely to constrain her ability to invest more time into business (see Section 2.1). This will be explored further in Chapter four of the thesis.

Summary/Conclusion

After reviewing the research from both developed and developing countries, it was clear that women's entrepreneurship is complex, contextually situated and a life course phenomenon

(Jamali, 2009; Welter, 2010; Jayawarna et al., 2011). While women's entrepreneurship is growing and emerging, there was a lack of consistent studies especially in developing countries (Jamali, 2009; Tambunan, 2011; Minniti and Naude, 2010; Vossenberg, 2013). Most of the literature and development theories are Western-centric, and many gaps still exist in our understanding of the behaviours of women entrepreneurs in developing countries like Pakistan.

Contextual factors that contributed to the low level of women's entrepreneurship were discussed in Section 2.1. They included women not being encouraged to choose the type of industry of their own choice, and the amount of hours they can work being restricted by law (GEM, 2012; World Bank, 2012). So in such an institutional context it is unsurprising that women's work–life choices were affected and they faced severe challenges, despite individual aspirations and to some extent favourable family support (which is still contested). Moreover, Pakistan being a patriarchal society is at the lowest ranking in terms of gender gaps in education, helath and employment according to Global Gender Gap Index 2012 (Hausmann et al, 2012). The widespread gender gaps in Pakistan not only differentiate it from other developing and developed countries but also stress the need to conduct more research in this context considering the problematic limited research on women entrepreneurship.

Most of the noted studies in the context of Pakistan traditionally used quantitative approaches and some large-scale surveys with a few qualitative case studies. This dominant quantitative research was not inappropriate nor should it be discontinued, but its narrow focus limited our understanding. As a result we do not have an adequate understanding of how women entrepreneurs in Pakistan interpret and make sense of their experiences and constraints, nor of their experiences of work–life issues and the influence of the institution of household on women's entrepreneurship (Rehman and Roomi, 2012; Gohar et al., 2012). The typologies suggested by Shabbir and DiGregorio (1996) were very traditional, static and dated, which may

not explicitly represent demographic transitions taking place in Pakistan. Moreover, while there were many studies on women entrepreneurs in South East Asia (Alam et al., 2011), much of the literature remained conceptually and theoretically underdeveloped in Pakistan. This limits the policy making to support women entrepreneurs who are making a significant contribution to modernising and developing the economy through employment generation. A life course theory approach has the potential to enhance our understanding of the complex nature of women's work–life choices within the wider social context by illuminating the dynamic nature of entrepreneurial motivations and individual agency to deal with challenges. Therefore, it is hoped that this thesis will contribute to bridging gaps in research. Table 4 provides a brief overview of the gaps as well as a snapshot of how the gaps will be addressed in this research.

Considering the multiple influences affecting the work–life choices of women entrepreneurs in Pakistan, it was inappropriate to take a positivistic approach when attempting to explore women's experiences. The next chapter will discuss in detail the method chosen to explore women's entrepreneurial work–life experiences.

Table 4 Brief overview of the literature gaps and how the gaps will be addressed

Literature gaps	Research questions	How the gaps will be addressed
• Despite a growing body of research in developing countries, it remains theoretically underdeveloped and seems disconnected from developmental studies. There is a call for more holistic and multi-perspective approaches. • Surprisingly, very little is known about women's entrepreneurial experiences over the life course (Jayawarna et al., 2011). This approach has been extensively used in social science literature on career and aging (Sweet and Moen, 2006), but is seldom considered in the study of women's entrepreneurship, especially in the context of Pakistan. • The dominant literature does not sufficiently recognise the broad environmental context within which women's entrepreneurship is embedded. Moreover, there is an emerging call to use interpretive approaches to gain in-depth understanding of women's entrepreneurship (Brush et al., 2009; Leitch et al., 2009; deBruin et al., 2007; Welter, 2011). • Research emanating from Pakistan has employed male-biased models of quantitative approaches. There is still a gap in research to understand women entrepreneurs' qualitative experiences. • Models and the theories developed in the Western context may not adequately reflect the situation of developing Muslim contexts; very little is known about the work–life relationship in these countries where family dynamics differ considerably (Al-Dajani and Marlow, 2010), especially in Pakistan where there is a scarcity of research in this area. Therefore, country-specific studies are needed (Brush et al., 2009; Vossenberg, 2013) in relation to institutional contexts such as family and socio-cultural norms in developing countries. • The dominant literature on entrepreneurial motivation has been criticised for a lack of breadth and it ignores the role of individual agency in determining motivational reasons for entrepreneurship (Gartner et al., 2008; Shane et al., 2003; Gartner, 2010). As a result, we are left with theories that do not consider the variations in motivations over the life course. The life course approach in this regard can provide possible explanations of the behavioural aspect of women's entrepreneurship.	(RQ1) What are the motivational reasons to become entrepreneurs and how do these motivations evolve across the life course? (RQ2) How do women exercise agency to determine their life pathways in the light of the structures in Pakistan? (RQ3) How do women entrepreneurs talk about managing their work and family life and what are the structural barriers and facilitators? (RQ4) How can life course theory contribute to the understanding of women's entrepreneurship in Pakistan?	• Life course approach as a multidisciplinary approach provides a framework for studying women's experiences as they emerge from an interaction between structure and agency. • Qualitative methods to include the subjective experiences of women entrepreneurs. Using life course lens. • Recruitment of a sample of women entrepreneurs from Pakistan to address the scarcity of knowledge.

CHAPTER THREE: METHODOLOGY

Given the nature of the research aims and objectives drawn from the gaps in the literature review, an interpretive (non-positivist) approach will be utilised to address research questions. From a methodological perspective, the trends and gaps in the literature on women's entrepreneurship call for more in-depth approaches to advance the understanding of the social phenomenon of women's entrepreneurship (DeBruin et al., 2007; Brush and Cooper, 2012; Gracia and Brush, 2012). As a result, this study is based on a qualitative case study analysis that helps to explore how women entrepreneurs experience work and family in the light of the socio-cultural settings of Pakistan and how they deploy agency in making their work–life choices. Embedded in life course theory we acknowledge that various factors and events occurring in women's lives greatly influence their entrepreneurial choices.

Throughout the research process, I was aware of the influence of my personal values and assumptions and biases that underpin the study. My personal experience of being a working woman (teaching in a private university in Pakistan), and living in a patriarchal culture, has been instrumental in shaping my perceptions of women's work and family relationships in Pakistan. Therefore, in determining the aims and approach of the research, I do not claim objectivity in the research process rather I acknowledge my subjective stance in relation to the study. This research is influenced by interpretivist paradigm, which allows me as a researcher to be reflective in acknowledging my position/bias in the research. All aspects of my own identity are invested in this work: myself as a researcher, a Pakistani woman, living in an extended family and a part of my husband's business. It is therefore important to acknowledge these biases in the beginning to allow the reader to understand how my personal background and experience influenced the whole research process. (A detailed account of my personal and epistemological reflexivity is presented at the end this chapter.)

It is pertinent to note here that early feminists criticised the use of quantitative methods as unsuitable to voice women's experiences (Oakley, 1998; Westmarland, 2001). There is a continued debate over the appropriateness of quantitative or qualitative methods in feminist research: Oakley (1998: 707) argued that "methodology is itself gendered". Westmarland (2001) demonstrated the usefulness of both quantitative and qualitative approaches in a feminist research project, instead of criticising the pitfall of each approach. I strongly agree with Oakley's view according to which (1998; 1999) both paradigms are gendered and socially constructed. Therefore, my argument regarding the suitability of research methods is in line with Oakley's (1998) and Westmarland's assertions that both methods can be suitable depending upon the nature of the research questions that need to be answered. For instance, qualitative methods can allow us to dig deeper into whatever is found using quantitative methods (Westmarland, 2001). Therefore, different methods are needed for different feminist issues and the success of each method will depend upon how the researcher implements them (Westmarland, 2001).

The chapter first begins with a brief overview of the dominating research paradigms and approaches available for social science researchers in order to choose the best possible method to answer the research questions. This is followed by a discussion of the philosophical assumptions of ontology and epistemology in framing my research inquiry. The chapter then examines the nature of interpretive/qualitative research and considers its significance and usage in women's entrepreneurship research. I go on to provide the rationale of why the qualitative approach is deemed suitable to the subject of women's entrepreneurship.

The procedures involved in data collection and analysis are discussed in detail including sampling criteria of the recruitment of the participants of the study. Furthermore, this chapter entails a description and justification of the thematic analysis utilised for the study followed by

a discussion of the quality considerations taken to enhance the credibility and trustworthiness of the study. Finally this chapter closes with a discussion of key ethical issues and researcher's reflexivity to acknowledge how my personal values and assumptions have underpinned the research design.

3.1. Research paradigms

According to Guba and Lincoln (1998) a research paradigm consisted of basic beliefs that deal with reality and represent the world view that defined the nature of the world. Until recently, there were two dominating research paradigms: positivism and interpretivism (Bryman and Bell, 2008; Creswell, 2012). Positivists view the world as external, independent and objective from the social reality. The role of the researcher should be neutral and he or she should not allow his/her bias into the study (McNeill and Chapman, 2005). Deductive logic of inquiry is used to gather data (Creswell, 2012). Quantitative methods of data collection usually use large sample sizes and seek to generalise the findings to a larger population. Moreover, this approach is considered reliable, repeatable and quantifiable (McNeill and Chapman, 2005). Overall, the main focus of positivism is on facts, numbers, validity and generalisability using quantitative surveys and statistical techniques (Easterby-Smith et al., 2008).

In contrast, an interpretive, qualitative research stance posits that social reality is driven by human interests and it seeks to understand human experiences as a whole and inductively (Erikksson and Kovalainen, 2008). The basic assumption of interpretive research is that there is no single reality; instead multiple realities exist (Denzin and Lincoln, 2003). It assumes that human behaviour cannot be understood objectively; rather people are subject to many influences such as feelings, perceptions, attitudes and behaviours (Crossan, 2002). Consequently, interpretive research helps to gain insight into individual lives in terms of their life-long experiences. In the words of Leedy and Ormrod (2005: 133): "this type of research

focuses on the phenomenon which occurs in the natural setting and will also involve phenomena in all their complexities".

In sum, positivism is based on realism ontology which assumes that observations are theory neutral and that generalisations of the observed can be made. Whereas, interpretivism is based on life-world ontology which assumes that the social world cannot be understood without subjective meanings of social reality (Denzin and Lincoln, 2003).

These two philosophical schools are attached to two different types of research approaches: positivist to quantitative and interpretive to qualitative (Bryman, 2012). The quantitative approach is quite old and is confirmatory and deductive in nature, whereas the qualitative approach is exploratory and explanatory in nature (Creswell, 2012). Moreover, quantitative research is based on numbers derived from statistical analysis (Easterby-Smith et al., 2008) and is based on objectivism and does not acknowledge a researcher's values.

3.1.1. Philosophical assumptions that underpin the research inquiry

Having discussed research paradigms, it is important to describe and discuss the philosophical assumptions framing the inquiry. Researchers are advised that they should fully understand the philosophical assumptions of research paradigms (Denzin and Lincoln, 2011; Creswell, 2012) because failure to consider the philosophical issues may undermine the quality of the research process (Easterby-Smith et al., 2008; Bryman, 2012). Clarity and sound knowledge of philosophical assumptions can help determine research design as well as enable a researcher to make informed decisions on the selection of a particular approach and strategies for research (Bryman and Bell, 2008; Bryman, 2012; Denzin and Lincoln, 2011). Denzin and Lincoln (2011) suggested that each research paradigm includes three basic assumptions: ontological, epistemological and methodological which guide the researcher in the selection of a particular

methodological stance. According to Denzin and Lincoln (2011: 30): "the researcher approaches the world with a web of ideas and a framework (theory and ontology) that specify a set of questions (epistemology) that he or she examines in specific ways (methodology and analysis)". However, the choice of a particular stance regarding nature and knowledge of the world is based upon the research questions that are to be explored, the method of investigation and the nature and interpretation of the data gathered. Simply, philosophical assumptions provide the base for the selection of a particular methodological stance. Denzin and Lincoln (2011) suggested three interconnected questions: ontological, epistemological and methodological. I will now address these questions according to my adopted inquiry for the research.

3.1.1.1. Ontological stance: What is the nature of reality?

The ontological position argues that reality is not an objective phenomenon and that there are multiple realities (Denzin and Lincoln, 2011). A researcher conducts a research inquiry with a philosophical knowledge of ontology that shapes the research. The rationale of choosing any research strategy needs to be grounded in assumptions pertaining to ontology and human nature that describe the researcher's own view about the social world. Identifying the ontological assumptions of the social world, where the individual lives, facilitates in determining the basic paradigm that will serve as the basic foundation of the research inquiry (Bryman and Bell, 2008; Na Ayudhya, 2009; Creswell, 2012).

The critical realism paradigm appreciates the subjectivity of our observations, perceptions and interpretations related to the external world. Critical realists retain the ontological assumption that there is a real world that exists independently of our perceptions, beliefs and constructions, and that the understanding of this world is constructed from our own standpoints and views (Madill et al., 2000). When a researcher aims at identifying and exploring some phenomenon,

his/her prior understandings and experiences influence and shape the meanings and interpretations of the acquired knowledge related to that particular phenomenon (Creswell, 2012). In particular, when a researcher aims to study individuals' behaviour and the social world in which he or she lives, the assumption of critical realism (subjectivity) is that knowledge of the social world and individual behaviours is inevitably interpretive in nature rather than forthrightly representative (Frazer and Lacey, 1993).

Adopting the ontological framework of critical realism, the aim of my study is to describe and explain the phenomenon of women's entrepreneurship in the context of varied socio-cultural and family influences and by doing so make a valuable contribution to the body of knowledge. The stance of this study is that individual behaviours or the social world are not fixed entities, and these keep on changing in the socio-cultural and other historical contexts (Ussher, 1999). Thus, the intent to claim any objective observation or to present an objective prediction is out of the scope of my study.

3.1.1.2. Epistemological stance: The knowledge claim of how do we acquire knowledge of the world and reality?

Epistemology is the knowledge claim of how the researcher is going to acquire knowledge about an individual's social world (Creswell, 2012; Denzin and Lincoln, 2011). The epistemological stance is of what we know about the knowledge of the reality and how we can obtain it (Guba and Lincoln, 2011). These philosophical questions require a researcher to not only examine the nature of knowledge itself but to come to an agreement with the kind of things we believe are possible for us to find out (Bryman, 2012). There are diverse epistemological positions including positivism, as opposed to many forms of social constructionism (Creswell, 2012; Bryman, 2012). Positivism builds on the deductive logic of inquiry and appreciates objective knowledge of the phenomenon, whereas social constructionism entails subjectivism

with the assumption that all knowledge is not the true reflection of the world but rather knowledge is socially constructed within varied socio-cultural contexts (Bryman, 2012).

Building on the argument that entrepreneurship is a socially constructed phenomenon (Brush et al., 2009), it is argued that women's experiences are embedded in an environmental context, hence, they are socially constructed too. Jamali (2009: 237) argues that "entrepreneurship is socially and historically embedded but also at some level individually constructed and negotiated". Therefore, this study is built upon the epistemological assumption of constructivism which assumes that "social phenomena and its meanings are not only produced through social interactions but they are in a constant state of revision" (Bryman and Bell, 2008). In addition, this study also builds on interpretivism which assumes that the social world is shaped and interpreted by actors and it needs to be observed. Individuals attach meanings to the world in which they live and they may differ according to the varying social context of a person. It is, therefore, important to know the environment of an individual to interpret an individual's meanings within the 'context' (Welter, 2011).

My epistemological stance lies in social constructionism, which contends that all knowledge produced is local, provisional and situation specific (Bryman and Bell, 2008). Grounded into the critical realism perspective, the findings of this research study may differ depending upon the contextual factors under which data are collected and analysed (Madill et al., 2000). In particular, when a researcher is engaged in social constructionism, it becomes inevitable to exclude personal and cultural views about the research and its impact on data collection and analysis. However, the contextualist lens entails that rather than treating the cohesion between the conceptualisation of researcher and participant as biased, it should be considered as a valuable analytical tool in understanding the data and interpreting it in a more comprehensive manner (Madill et al., 2000; Na Ayudhya, 2009). Therefore, in order to guide the reader to

better understand the standpoint from which the data is interpreted, it is important to reflect on the process of how the researcher approached the research.

3.1.1.3. Methodological stance: How do we know the world and acquire knowledge about it?

Here I discuss why the selected method suited the research topic. Following on from discussing the ontological and epistemological assumptions, it is argued that there could be multiple procedures involved in selecting a design for a single study. Therefore, there is not a single procedure that could be followed which would "lead to the single best design for a particular question" (Davis, 2005: 135). Various researchers suggested that different approaches are better for doing different things that depend upon the query a research is going to answer (Creswell, 2012; Bryman and Bell, 2008; Denzin and Lincoln, 2003; Westmarland, 2001). Moreover, building on the feminist critique that people's ways of knowing are gendered and socially constructed, it is argued that social and historical understanding of knowing has given a surge to gendering methodologies (Oakley, 1998). However, the claim regarding the chosen method lies with appropriateness of the method to the subject because the question under investigation dictates the choice of method through which questions will be addressed (Oakley, 1998; 1999; Westmarland, 2001). As the nature of this study is exploratory (exploring experiences of women entrepreneurs) the interpretive approach (Oakley, 1998; Bryman, 2012; Gracia and Brush, 2012) has been used to gain an in-depth insight into the challenges and obstacles faced by Pakistani women entrepreneurs when managing work and family obligations. The qualitative approach is adopted for several reasons.

Firstly, the literature on women's entrepreneurship has been criticised for using inadequate methodological approaches researching women entrepreneurs (Ahl, 2006; Oakley, 1998; Marlow and McAdam, 2013). The majority of the studies stemming from a Western or non-

Western context, including Pakistan, have predominantly used traditional quantitative methodologies, which are unsuitable to provide first-hand reflections on the entrepreneurial lives of women (DeBrui et al., 2007; Roomi and Parrot, 2008; Shabbir and DiGreggorio, 1996). Considering the methodological disparities, many contemporary researchers advocate the use of qualitative approaches to help understand the real stories of entrepreneurs (Brush and Cooper, 2012; Brush et al., 2009; Hughes et al., 2012; Eddleston and Powell, 2012; Gracia and Brush, 2012; Leitch et al., 2009). Indeed, the very characteristics of female entrepreneurship make the adoption of an interpretive research framework almost compulsory in order to help gain an insight into the daily challenges faced by women and how they set on managing contradictory imperatives such as mother and breadwinner/entrepreneur (Neergard and Ulhoi, 2007; Leitch et al., 2009). Moreover, it will illuminate the "actions and efforts in entrepreneurship unique to women" (Brush and Cooper, 2012).

Secondly, as discussed earlier, the qualitative studies in the context of Pakistan are very scarce and women's entrepreneurship is still an under-researched area. Therefore, the choice of a qualitative approach is appropriate when little is known about the phenomenon (Creswell, 2012). Moreover, since the study utilised the life course approach, qualitative methods are also suited to life course research (Heinz, 2003) to obtain contextual information on various aspects of structure and agency. Recently, Jayawarna et al. (2011) also encouraged the use of qualitative inquiry to investigate the life course pathways to entrepreneurship.

In fact, objective claims are by no means possible for the nature of the study as participants' meanings and intentions are essential for understanding a phenomenon which has essentially subjective meanings and must therefore be understood from the individuals' perspectives, in their own voice (Oakley, 1998). The adoption of a qualitative approach is best suited to obtain a contextual understanding of the issues under investigation. Having decided on the approach,

the next important consideration was to recruit the participants of the study. The section below discusses the procedures and criteria adopted to select the sample.

3.2. Selection and recruitment of the sample

As discussed earlier, the qualitative inquiry of the study is underpinned by the ontological assumption of subjectivity (critical realism) and epistemology of constructionism. These assumptions have implications for the sampling technique and how the sample is recruited and selected, which will be discussed in detail below.

3.2.1. Sampling strategy

In this study, a purposive sampling (Bryman, 2012; Miles and Huberman, 1994) strategy was adopted to select women entrepreneurs. It is a strategy to select those cases deliberately who can provide important information (Bryman, 2012). According to Patton (2002: 230) "the logic and power of purposeful sampling lies in selecting information-rich cases, from whom one can learn a great deal about issues central important to the purpose of the inquiry". Purposive sampling was used in a planned manner to select the information-rich sample cases/participants who could provide relevant information about the research questions raised in this study (Bryman, 2012). This is reflected in the present sample of 35 women entrepreneurs who were selected because of their relevance to providing information on how within the constrained socio-cultural environment, women deploy agency to make work–life choices. Moreover, the choice of purposive sampling was adopted for several reasons. First, the goal of purposeful sampling was to select those information-rich cases who can reflect their experiences so that knowledge of the phenomenon could be gained (Creswell, 2012). Hofer and Bygrave (1992: 95) also recommended "the unique aspects of entrepreneurial process suggest that purposeful sampling should be among the more frequently used sampling techniques in the field". Second,

there is a lack of formal data and statistics on women entrepreneurs in Pakistan (Tambunan, 2009) and the choice of purposeful sampling aided by snowball sampling was appropriate. Lastly, the decision of sampling strategies was also influenced by the fact that gaining access to women entrepreneurs was extremely difficult. This is not only because formal data on women entrepreneurs is not available but also in some cases, if data is available, it is not always updated. I personally approached various institutions for data such as the Women Chamber of Commerce & Industry, Small and Medium Enterprise Development Authority (SMEDA) and WBIC. Most of the officials from these institutions simply refused to share the data and some of them gave the excuse that "it is not our responsibility to keep the data" (wording of one of the officials from WBIC). However, being associated with one of the private universities in Pakistan, I decided to use my personal network to identify women entrepreneurs using purposive sampling along with snowball sampling.

Having decided on the purposive sampling strategy, the next important consideration was the issue to determine how many participants should be interviewed to achieve the research objectives of the study (see Subsection 3.2.2 for the criteria of recruitment of the sample). Approaching the current research from an interpretive perspective (Denzin and Lincoln, 2011), I was aware of the fact that the qualitative approach uses small samples with the aim to produce thick and rich descriptions (Miles and Huberman, 1994), instead of large samples that aim to generalise the findings (Bryman, 2012), which was not the intent of the study. The sample size of 35 women entrepreneurs was considered suitable for the purposive sampling, which was above the minimum suggestion of Bryman (2012) and Creswell (2012) that a good qualitative sample should be around 20 to 30 interviews.

Women entrepreneurs were selected from two major urban cities: Lahore and Karachi. It is important to reiterate here that this choice was not made to examine comparisons and

differences among women from these cities. Instead, I argue that it enhanced the diversity of their experiences pertaining to work–life choices. The aim was to include as many diverse perspectives as possible, rather than to seek and examine differences based on subcultural influences.

In conjunction with the purposive sampling strategy, all 35 women from Lahore and Karachi were deemed suitable as far as the research objectives and overall aims of the study were concerned. The accounts/perspectives provided by these women were acknowledged as a legitimate source of data on how they construct and attach meaning to their experiences (Bryman, 2012) pertaining to work and family and various turning points that shape their entrepreneurial choices over the life course.

Along with purposive sampling strategy, a snowball sampling approach was also considered. Snowball sampling refers to the strategy where initial contact was made by me as researcher with women who are relevant to the research area and then to draw upon these participants to make contact with other women who potentially could be part of the study using referrals (Creswell, 2012). From the 35, seven women were recruited using snowball/referrals sampling strategy. Although these sampling strategies could be criticised for a lack of representation and randomness, I argue that these considerations are only relevant to positivist positions and bear no relevance within the current inquiry paradigm of the study (Denzin and Lincoln, 2011; Bryman, 2012); the current study uses the epistemological position of constructionism.

3.2.2. Recruitment of the sample

To recruit the prospective participants, the recruitment criteria were established to be flexible in order to capture the richness of a diverse sample. The targeted women were recruited for the study on the following basis:

a) Women who have been running and managing their own enterprises

b) Women who have been in business for the last three years

c) Either married, single, divorced or single parent

d) Running private or family business or in partnership with husband

e) Either operating in manufacturing or service sector.

The reason to keep the criteria wide and flexible was to bring a diversity of women's accounts and to include as many diverse perspectives as possible. I managed to get the data of women entrepreneurs from one of my colleagues who is also a researcher in the women's entrepreneurship field. Initial contact with the participants of the study was made through telephone to decide the day and venue for the interview. All details were discussed regarding the study over the phone and a detailed email was sent to the participants containing an information letter (see Appendix 1), objectives of the study, my role as researcher and the nature of their involvement. Those who accepted to participate in the study were given a choice to choose a venue of their own choice either at home or at office premises. The majority of the interviews were conducted at office premises. Only eight out of 35 women were interviewed at their homes.

It is also important to state here that two out of the 35 women were also the head of government institutions as well as entrepreneurs. These women were deemed suitable to get the institutional view on policies concerning women entrepreneurs and what women's entrepreneurship is like in Pakistan in order to examine the gaps in views of policymakers and women entrepreneurs (the recipients of the policymakers' work). The inclusion of these women in the sample really enhanced the richness of my study in terms of providing diverse and contrasting views of policymakers and women entrepreneurs. Further details of the demographic profile and business characteristics of the sample are discussed in Chapter four.

3.3. Data collection/Research process

3.3.1. Semi-structured interviewing

Qualitative interviewing (Bryman, 2012; Creswell, 2012) was chosen to collect the data on how women experience and talk about work and family within the socio-cultural settings of Pakistan. The interviewing method was considered useful to meet the objectives of the research and to allow women to freely share their experiences (Gracia and Welter, 2011). The choice of qualitative interviews was underpinned by the philosophical assumptions of the study. Firstly, the ontological position of the study entails that there is no such thing as objective reality and women's views, perspectives, knowledge, understanding and interpretations (subjectivity) are meaningful properties of the social reality, which the current research aims to explore. Secondly, the epistemological position suggests that the legitimate way to elicit data about these ontological properties is to interact with people, talk to them, listen to them and gain access to their accounts (Denzin and Lincoln, 2011). My view of the world in which meaning of a social phenomenon can be co-constructed lays emphasis on complex, rich and in-depth data rather than surface data based on surveys. In conjunction with my philosophical assumptions (Denzin and Lincoln, 2011), qualitative interviewing was considered one of the suitable methods to achieve the research objectives (Kvale, 1996).

There are mainly two types of qualitative interviews, namely unstructured and semi-structured (Bryman, 2012). For this study, the semi-structured approach (Bryman, 2012; Creswell, 2012) was adopted because an interview guide was prepared to explore women's life stories related to their past and current family environment and employment (number of past employment transitions) as well as to explore the critical events and turning points in their lives that contributed to their entrepreneurial choices. This helped me to examine the agency of women entrepreneurs in the light of the social structures in Pakistan. Semi-structured interviewing is a

technique where a researcher has a list of topics and uses an informal style of questioning to keep the discussion within the scope of the study (Bryman, 2012). This technique allowed me the flexibility to not follow the exact ordering of the questions as presented in the interview guide. Instead, the interview schedule served as a 'guide' only. Moreover, semi-structured interviewing enabled me to ask any additional questions, which were not originally the part of interview schedule, which I considered to have potential and to be interesting to enrich the content of my interview data (Bryman, 2012).

Since the data are situated in the women's experiences of work and family triggered by various transitions in life, semi-structured interviewing is also compatible with life course theory (Giele and Elder, 1998), which is used as the theoretical framework of the study. It is precisely in this context that I recognise women's experiences to be subject to change as they move along various roles and transitions over the life course. Therefore, the interview approach allows the participants to reflect on their life stories in relation to the critical point/transitions that may have implications for their work and family choices.

3.3.2. Practical steps in organising interviews

As discussed earlier, all participants were initially contacted over the telephone. Upon their request, an interview schedule (see Section 3.3.3 for how the interview schedule was developed) was sent to all participants prior to the actual interview in order to allow them extra time to organise their life stories. All interviews were recorded using a recording machine after getting the consent of the participants. The duration of the interviews varied between 40 and 70 minutes. It is often the case that usually there is a large amount of variation in the length of time of interviews (Bryman, 2012); it can depend on how forthcoming and comfortable a participant feels during the interview. In some interviews, not all the questions presented in the interview schedule were asked. This was because I sensed that the participant was no longer

showing interest or they were getting bored; therefore, they no longer provided substantial information because of the depth and details of their interview responses.

After getting their informed consent (see Appendix 2), participants were encouraged to tell their stories freely in relation to the research questions developed by the researcher for the interview schedule. These questions were a guide only. Women were allowed to give their own opinions and feelings and the interview schedule was merely a facilitator. Good interviewing directs a researcher not to introduce his/her own ideas in opening an interview in order to avoid or minimise the bias. The researcher should only guide to keep the interview on track (Kvale, 1996).

Since English is not the first language in Pakistan, interviews were conducted both in Urdu (the first official language) and English depending upon the convenience of the participants. I personally asked their preference of language for the interview. Some women who were highly educated preferred and instructed me to conduct the interview in English as they felt more comfortable with it, whereas 12 out of 35 interviews were conducted in Urdu. The help of a professional translator was sought to translate the Urdu interviews into English.

3.3.3. Interview schedule

The interview schedule (see Appendix 3) consisting of open-ended questions was used as a tool for primary data collection. Qualitative researchers constantly evolve their instruments because settings and people are dynamic and diverse. Therefore, data collection is most productively done in creative ways (Creswell, 2012). Owing to this reason, the construction of the interview schedule was quite a challenging task. The interview schedule was constantly modified to include important and relevant issues even after the data collection was in progress. This process reflects the iterative approach embedded in grounded theory (Strauss and Corbin,

1998), which acknowledges continuous movement backward and forward between research questions, data collection and data analysis (Bryman and Bell, 2008; Easterby-Smith et al., 2008). The interview schedule for the study was developed and refined on several bases:

1- The initial interview schedule was prepared based on the research objectives and a comprehensive relevant review of literature. The interview instruments used by previous researchers were also considered.

2- The preliminary draft of the instrument was discussed with my director of study to further refine the questions and to enhance the credibility of the questions.

3- After designing the interview schedule, pilot testing of the instrument was also undertaken to check for ambiguity, clarity and relevance of the questions. Two pilot semi-structured interviews (one in English and one in Urdu) were conducted. This pilot exercise further enabled me to refine the interview guide. Additional questions were included and the schedule was constantly modified to reflect important and relevant issues suggested by participants.

The interview questions were designed not only to cover the research areas that are significant and relevant to the research questions and objectives of the study but also to generate accounts of how women view their social world and how they attach meaning to it (see Appendix 3: Interview Guide/Schedule; Bryman, 2012). In this respect, the topic areas included in the interview schedule were intended to cover contextual information of the participant women entrepreneurs for example, their experiences of work and family (entrepreneurial journey), the challenges they face in managing work and family, and their views on the role of society and family including extended family networks. Moreover, it also included how women think and talk about the role of government in women's entrepreneurship development. A detailed version of the interview schedule can be seen in Appendix 3. The usage of an interview

schedule enabled me to pose a similar set of questions and probes from participant to participant (Bryman and Bell, 2008). As the focus of the study was to gather the experiences of women entrepreneurs, the interview schedule was designed to enable free flow of experiences and stories but questions were not expected to follow a linear direction. Only the part of the structured questions pertaining to demographic data of women entrepreneurs followed a linear direction.

3.4. Data analysis: A journey from data to the conclusion

3.4.1. Interview transcription

The transcription of data is considered a very crucial step in the data analysis stages because the representation of data through transcriptions can affect the overall meaning and conceptualisation of the phenomenon under study (Oliver et al., 2005). Therefore, all recorded interviews were carefully transcribed for the data analysis.

The fundamental objective of transcription of qualitative data is to provide a true and accurate depiction of interviewer's speech. There could be two choices in transcribing the qualitative data: namely naturalism and denaturalism (Oliver et al., 2005). In naturalism, language denotes the real world because it uses verbatim representation of speech (Schegloff, 1997), whereas denaturalised transcript suggests that within speech are meanings and perceptions that construct our reality (Cameron, 2001). Although a qualitative transcript can serve a variety of functions: to form recording of patterns and mechanism of speech (naturalism) to capturing meanings and perceptions (denaturalism), the selection between these two methods largely depends upon the research objectives and the research questions posed in the study (Oliver et al., 2005). Since the research aimed to explore women's contextualised accounts of their experiences of work and family, the contents of the interview are important to the research questions rather than the mechanisms of speech. However, the final style of transcription was based on denaturalism.

Moreover, English is not the first language of the researcher and the interviewees; therefore, some grammatical errors were corrected to transcribe interviews in a denaturalised manner. The decision was made on my personal responsibility as a researcher to represent my participants' accounts in a more respectful way.

3.4.2. Thematic analysis

Thematic analysis was used to analyse the transcribed data. Thematic analysis is a method of qualitative data analysis where themes are identified, analysed and reported from the data (Braun and Clarke, 2006). In this form of analysis, the researcher looks for patterns within the data for emerging themes that become categories of analysis. Unlike interpretive phenomenological analysis (Smith and Osborn, 2003), grounded theory (Strauss and Corbin, 1998), discourse analysis (Willing, 2003) or narrative analysis (Murray, 2003), thematic analysis is not theory bound; it can be used within a range of theoretical frameworks. Therefore, it is quite a flexible tool of analysis which provides rich, detailed and yet complex accounts of data (Braun and Clarke, 2006).

Explicit articulation of philosophical assumptions, particularly of ontological and epistemological stances guiding the overall research and data analysis, is required to overcome the potential drawbacks of flexibility inherent in an inconsistent and poorly conducted thematic analysis (Denzin and Lincoln, 2011). Based on my ontological and epistemological positions, the thematic analysis was utilised within the framework of constructionism/contextualism (Denzin and Lincoln, 2011), which acknowledges that individuals attach meaning to their experiences embedded in a socio-cultural context that impinges on those meanings (Braun and Clarke, 2006). The transcribed data of all interviews were the co-construction between me and the participants of the study. These co-constructed data were collected through face-to-face semi-structured interviews and originated within a specific place and time. These co-

constructions were then analysed to explore the meanings women attach to their experiences of work and family. Special attention was paid throughout the analysis to explore the importance of perceptions and beliefs within the context of participants' socio-cultural aspects.

My objectives in data analysis were twofold. Firstly, I wanted to work towards interpretive explanations of the experiences of the women with respect to their motivations, agency and transitions into various roles, barriers and challenges, and most importantly in terms of work and family grounded in their subjective accounts. Secondly, I aimed to present the data in a way that would yield the richest descriptions of the information. Therefore, thematic analysis was the most suitable method to achieve the objectives of my data analysis.

The hybrid approach of thematic analysis was adopted for the study which incorporated both inductive (Boyatzis, 1998) and a deductive (a priori template) approach (Crabtree and Miller, 1999). This approach helped me to answer research questions through the process of deductive coding while allowing for themes to emerge from data using inductive coding. This coding process facilitated me in identifying important and key aspects in raw data prior to the process of interpretation. A 'good code' is one that captures the qualitative richness of the phenomenon (Boyatzis, 1998: 1). A theme "is a pattern in the information that at minimum interprets the aspects of the phenomenon" (Boyatzis, 1998: 161).

Figure 2 Coding framework

Dissect text into meaningful and manageable chunks from
raw data (Miles and Huberman, 1994).
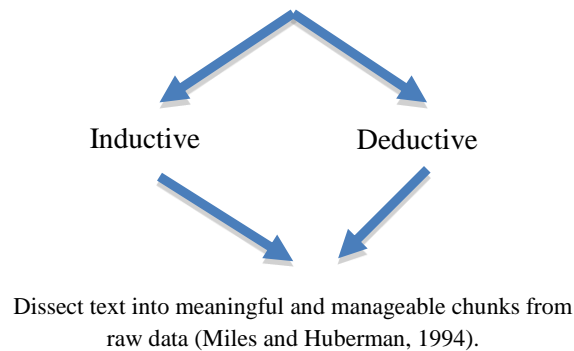
The approach of thematic networks designed by Attride-Stirling (2001) and the guidelines of Braun and Clarke's (2006) thematic analysis were used to conduct the data analysis of this study. According to Braun and Clark (2006), the first step of data analysis is to familiarise oneself with the data by reading and re-reading the interview transcripts. The reading and re-reading of my data helped me in constructing a coding framework for my interview data. It has been argued that an interview guide, usually designed on the basis of research questions, relevant literature and the personal experiences of the researcher, is often an appropriate tool to design an initial coding framework (King, 1994). Therefore, the interview guide developed in this study served as a coding framework development.

The interview schedule was used as a template of the codes. The use of a template as a data management tool to organise the important data is to facilitate the interpretation (Braun and Clarke, 2006). All transcripts were read and re-read for any emerging issue in the interview text and for data that I considered important to answer a research question; these were included in the coding framework. The following broad codes were used as a code template: motives to start business, challenges and barriers, coping strategies, role of the family, critical points in life, role of early socialisation and household context. Moreover, the role of government was also identified as substantial to reflect the policy and implementation gap in order to contextualise the experiences of women entrepreneurs. Some emerging codes that greatly

contributed to the contextual understanding of the experiences of women entrepreneurs included: notion of purdah and izzat, joint family system and maid system.

After designing the coding framework, the next step was to codify the textual material of each transcript. This process further enabled me to manage my data into meaningful segments (Attride-Stirling, 2001). This process is followed by identifying themes through grouping codes into clusters. Identifying and selecting themes have been recurring processes throughout the analysis. Once all the text was coded, themes were identified (for example, the reasons to start a business, structural barriers such as extended family, gender bias etc.; further details of the refined themes can be seen in Table 5) from the coded data by reading and re-reading the segments of the coded text. This process enabled identification of the underlying patterns and structure ingrained in participants' accounts. Once themes were selected, I again went through the selected themes to further refine (for example, the reasons to start a business were later refined as pathways to women's entrepreneurship and structural barriers of an extended family; the notion of purdah and izzat and early socialisation were later grouped into a main theme of household dynamics; for further details see Table 5) them into more discrete forms to reduce the data into more manageable data and to ensure that they sufficiently captured the data set (Attride-Stirling, 2001; Braun and Clark, 2006). The use of NVIVO software facilitated the process of recording, organising and developing the themes (Richards and Richards, 1994). The themes that emerged from the data enabled me to advance the analysis from a descriptive stage to a more interpretive stage involving search for meaningful themes and articulating them in a more coherent way with respect to proposed research questions and theoretical frameworks (Attride-Stirling, 2001). For instance by providing coherent interpretation of the contextualised accounts of women entrepreneurs in relation to the research questions using theoretical frameworks employed in the study and through grounding findings within the extant literature. For further details see Chapter four.

3.5. Quality considerations of the research

After determining the choice of the method, the most challenging task was to determine the appropriate criteria to evaluate the quality of the research in terms of trustworthiness and truthfulness. Demonstrating quality (rigour) in interpretivist research is often a difficult and challenging task when a variety of approaches is available (Leitch et al., 2009). According to Silverman (2001: 13), authenticity rather than reliability is often the issue in qualitative research. The aim is usually to gather an authentic understanding of people's experiences and it is believed that open-ended questions are the most effective route towards this end. To this end, qualitative interviews with open-ended questions were conducted using purposeful sampling technique for the data collection. Although generalisation was not possible, this sampling method helped ensure the validity and reliability. As per the recommendations of Patton (2002), an initial 'pilot' should be done to determine its suitability and to get a rigorous purposeful sample. Therefore, prior to the main study, a pilot interview was conducted to enhance the quality of the interview schedule. The questions were modified based on the suggestions of the participants of the pilot project and on the feedback from the supervisor.

The suggestions of Denzin and Lincoln (2003) were also taken on board to improve the quality of the research as follows:

a) Interviews were conducted face-to-face with all entrepreneurs in a more interactive manner which ensured that women's stories were captured by the researcher from the women's perspective.

b) Participants were selected in the study using the pre-established criteria of sample selection (see Section 3.2).

In addition, the views and reflections of the participants were conveyed in their own words to enhance the face validity and credibility of the research (Patton, 2002). The process of data analysis also reflected how themes emerged from the data supported by actual accounts of the participants to ensure that the data interpretation remained grounded in, and was linked to, the subjective accounts of the participants. The process of 'member checking', a method to validate responses of researcher's conclusions about the phenomenon (Bryman and Bell, 2008) was used to strengthen the adequacy of the research (a criterion to demonstrate rigour in the research).

Describing the research process explicitly and in greater detail is among the important indicators of the quality in interpretive research. For this study, a detailed discussion of the methodology, selection of the appropriate method and the sample selection criteria were outlined in detail to address quality concerns. Moreover, sufficient information was provided regarding the aims and objectives of the research and about the implementation of the research process to contribute to the integrity and rigour of the research process.

In sum, being a researcher, to validate my research I sufficiently explained the aims and rationale of the research by setting them out in the context of the prior knowledge of the topic. I also provided the rationale for the choice of method appropriate for the study. Moreover, I attempted to explain the research process in detail in terms of participant selection, access and data recording, and I set out the process and rationale of data analysis.

3.6. Ethical considerations

Ethical considerations are regarded as a vital part of the research process (Guba and Lincoln, 1998). Being a researcher, it is my primary responsibility to be aware of the ethical implications

for my participants (Bryman, 2012). This section discusses the key ethical issues relevant to the current study.

3.6.1. Informed consent

Informed consent of the participants was gained after briefing all the aspects of the research before the data collection began; Creswell (2012) suggested that participants can only provide consent if they are given full information on the study. For the current study, all women participants were briefed about the elements of the research from the initial telephone contact. Later, a detailed email containing consent letter and information on the study (see Appendix 1) was sent out to get the consent form signed by the participants. The consent form (Appendix 2) provided comprehensive information on research aims and objectives, research procedures, role and involvement of the participants and my contact details. The participants were encouraged to contact me anytime to discuss their concerns relating to the study.

3.6.2. Confidentiality and anonymity

In the current study, the ensuring of participants' confidentiality and anonymity was given prime consideration. Women participants were assured that their personal information would not be disclosed to others and it could only be seen by me. I felt that my participants should be informed about the handling and usage of data obtained from recorded interviews. They were informed that due to the nature of my PhD project the data will only be discussed with my supervisory team. Moreover, the data will be included in my thesis and possibly in some publications of the study. To protect anonymity, all participants were given pseudonyms.

3.6.3. Ownership and interpretation

In any qualitative research, ownership and interpretation of data are seen as important ethical issues (Bryman, 2012; Cresswell, 2012). This consideration relates to the question of 'who owns the data?' and 'who own the interpretation?' As discussed earlier in Chapter three, the data is seen as a co-construction between me and the participants, which entails that participants make meanings of work and family and I made sense of their meanings through personal and theoretical interpretations and analysis. Consequently, both the researcher and the participants can claim ownership of data.

Being a researcher, it was my responsibility to not misinterpret their contextualised accounts, but instead to contribute to knowledge. In this regard, I ensured that interpretation and sense making should be done in an open and honest way. Participants were given the opportunity to review the interview transcription and findings of the study can also be shared with them upon their request.

3.6.4. Withdrawal from the study

All participants were given the right to withdraw from the study at any time and assured that their data will be destroyed after their withdrawal.

3.7. Researcher's reflexivity (personal and epistemological)

Researcher's reflexivity is considered an important element of the research process in any qualitative research (King, 1994). It draws attention to the researcher's role of how his/her own experiences may or may not influence the research process (Bryman, 2012; Maxwell, 1996). Reflexivity is seen as self-awareness and awareness of the relationship of the investigator and the research environment (Denzin and Lincoln, 2012). According to Harrison et al. (2001: 325)

reflective practice should be "…presented in ways that make it clear how the researchers' own experiences, values and positions of privilege in various hierarchies have influenced their research interests, the way they choose to do their research, and the way they choose to present their research findings". It is also recognised as an honest and ethically mature research practice. When we conduct research in a reflexive way, we enter in a process of self-analysis and become aware of our contribution to the research (Na Ayudhya, 2009).

Moreover, undertaking research in a reflexive way enables us to defend and justify our inquiry position and chosen methodology and methods (Creswell, 2012). It also provides an opportunity to the reader to assess if methods have been employed thoughtfully instead of routinely employed (Stevenson and Cooper, 1997). The current literature has identified two types of reflexivity namely personal and epistemological. Personal reflexivity is about one's own reflection on the way one's personal values, experiences, interests, belief systems, aims in life and social identities are framed or may have affected the research; whereas, an epistemological reflexivity involves reflections upon the assumptions about the world and knowledge and these reflections are developed by the researcher while conducting research (Willig, 2001). Epistemological reflection helps the researcher to consider the implications of these assumptions on research and its findings. Therefore, being a qualitative researcher, it is important for me to recognise and acknowledge the co-construction of knowledge and to reflect on how my personal background, values and experiences have influenced my research.

I am a Pakistani female doctoral student studying in the UK. I moved to the UK to undertake my doctoral degree in 2008. My husband was the key driving force who encouraged and supported me to get an international degree, which is considered very valuable in Pakistani society. Being attached to one of the educational institutions in Pakistan, a PhD degree was also considered for my professional development and to elevate my status both economically

and socially. My family, especially my husband, has been central to my international mobility. At a personal level, I acknowledge that my values and beliefs have been drastically shaped by my experience as an international student, which provided me with the opportunity to learn and be a part of a diverse culture. I also feel that living in such a diverse and open culture (different to the culture in Pakistan) also influenced my view of the social world. This international mobility also shapes my social identity as 'foreign-educated women'. I feel that I bring all these experiences and my social identity to the current research. I personally share what Marshall (1986) refers to research as personal process where a research topic is chosen on the basis of general understanding of the phenomenon as well as on the basis of personal interest. This enables the researcher to conduct the research with full devotion and finding answers to the questions that satisfy personal anxieties.

One of the primary objectives to explore the experiences of women entrepreneurs pertaining to work and family was the significance and relevance of the topic to my personal background. My background of being married, mother of three children, living in a joint family system in Pakistan and studying as a full-time doctoral student (which I changed to part time), was sometimes very difficult and competing to keep up with my multiple role identities as 'student', 'mother' and 'daughter-in-law'. These difficulties subsequently turned into personal and academic interest of understanding how working women perceive and talk about the issues related to work and family in the patriarchal culture of Pakistan. Moreover, my interest in the topic was enhanced by the existence of knowledge gaps in the area especially in the context of Pakistan, where these issues have not been given any voice. Therefore, it became a very significant area of the research.

Being native, I am aware that I share many similarities with my participants including age, social background and work–family experiences. My feelings, background and experiences are

rich, dynamic and context specific. They are inevitably reflected in the way this research was carried out including research objectives, data analysis and interpretation of the data.

As explained earlier, initially I approached the research based on my personal interest and its relevance to my personal life. Moreover, the chosen topic has continuously evolved as I went through the literature, research process and upon suggestions of my supervisory team. Looking back, when I decided the topic, I was not aware of the debates relating to ontology and epistemology. I believed that going through MSc research methods improved my understanding of the research process and paradigm issues. I acknowledge that the degree in research methods substantially altered my philosophical assumptions, so did my research.

Prior to joining my doctoral degree, my research project during my Master's degree was based on positivist assumptions where I carried out research on women leadership using surveys. I was impressed with the notion that positivism is the objective way of doing research that aims to quantify results and make generalisation of the findings. However, when I started my PhD project, influenced by a positivist paradigm, I started reading traditional quantitative research in the area of women's entrepreneurship which is also considered to be dominated by quantitative assumptions (Brush, 1992; DeBruin et al., 2007). Based on my personal experience of conducting a quantitative research project at Master's level, I felt uneasy with this approach because of the use of software and surveys. I also admit that at the start of my doctoral research, I had no awareness of the concepts of ontological and epistemological assumptions. For me, they sounded quite weird and difficult to digest. But as my research evolved, so did my understanding of the variety of paradigms in women's entrepreneurship research, and I realised that my transition from being positivist to a constructionist occurred during the stages of literature review. Given the nature of my research objectives, I started considering the legitimacy and richness of qualitative research in women's entrepreneurship (see for example

DeBruin et al., 2007; Leitch et al., 2009), especially in the context of Pakistan where there is a scarcity of research and most of the research conducted uses positivist assumptions (see for example Roomi and Parrott, 2008). Consequently, my research is aimed at exploring women's experiences of work and family within the socio-cultural context of Pakistan and it signals a more critical realist and constructionist/contextualist position. However, I feel that how I represent and analyse my findings is only one of many possibilities (Smithson, 2000).

Chapter summary

This chapter provided a detailed discussion of the methodology and inquiry methods chosen to achieve the objectives of the study. This chapter first described and discussed the research paradigms and my adopted assumptions that underpin the research process. This chapter also dealt with the issues related to the methods and procedures of the research. The method and the choice of data analysis were also described and justified in relation to the adopted inquiry paradigm. In addition, it provided a brief discussion on the quality considerations utilised for the study followed by an overview of the study's ethical considerations. This chapter ended with the researcher's personal and epistemological reflexive account.

CHAPTER FOUR: ANALYSIS OF FINDINGS

The aim of this chapter is to enable the reader to understand the complex interaction of multiple realities observed in the contextual accounts of women entrepreneurs within the patriarchal and conservative context. This chapter is divided into three main sections.

The first section (Section 4.1) describes the demographic profile of the women entrepreneurs participating in this research. Big picture one, the second section (Subsection 4.2.1), draws attention to women's pathways to entrepreneurship within the socio-cultural context using the theoretical lens of life course. By examining their accounts in the context of the society in which they live, 21st century Pakistan, we are in a better position to interpret and to understand why women choose to become entrepreneurs. According to context specificity (Welter, 2011), the research recognises that women's accounts are situated in a particular time and place and they transform over the life course.

Big picture two, the third section (Subsection 4.2.2), mainly deals with the difficulties women face and how they manage to become entrepreneurs despite constraints using the theoretical lens of structure and agency approach (Giddens, 1984). The structure and agency approach is used by researchers to understand entrepreneurial behaviours in the Western context (see Humbert and Essers, 2012). Since women's entrepreneurship in Pakistan is not examined from this perspective, the study hopes to fill this gap in the existing literature on women's entrepreneurship. It is important to reiterate here that the agency of women entrepreneurs (Aidis et al., 2007; Baughn et al., 2006) is interwoven within their entrepreneurial journey of how they started and managed their enterprises. Moreover, the strategies women employ to combat work–life challenges, which also reflect the agency of women entrepreneurs, will then be discussed.

For the purpose of illustration only those themes relating to women's accounts are presented that are in conjunction with the research questions and objectives. Table 5 provides an overview of the themes in relation to the research questions and their contribution. Moreover, due to time and resource constraints it was not wise to present full detailed stories but only those accounts that are aligned with the study's original research question.

Table 5 Overview of research findings

Research question	Themes	Category	Theoretic lens	Substantial contribution
What are the motivational reasons to become entrepreneurs and how do these motivations evolve across the life course? (RQ1) How do women exercise agency to determine their life pathways in the light of the social structures in Pakistan? (RQ2)	Women's transition into entrepreneurship	Interplay of early childhood experiences and sense of independence	Life course	Embeddedness of women's entrepreneurship Life course lens to demonstrate the dynamic nature of entrepreneurial motivations
		Family needs, flexibility and control		
		Financial independence and passion		
		Critical life events and embracing opportunities		
How do women entrepreneurs talk about managing their work and family life and what are the structural barriers and facilitators? (RQ3) How do women exercise agency to determine their life pathways in the light of the structures in Pakistan? (RQ2)	Conceptualisation/Definition of work–life balance	-	Structure and agency theory + Life course theory	Theoretical lens of life course and structure and agency helped to fill the gaps in the literature in the context of developing countries, especially Pakistan Unique interplay of socio-cultural context and choices of women entrepreneurs in the patriarchal context of Pakistan
	Household dynamics and integration of work and family	Sex role socialisation		
		Notion of izzat (honour) and purdah (veil)		
		Marriage		
		Joint family structure		
	Growth and expansion of business	Stress and feeling of guilt		
		Financial difficulties		
		Terrorist activities and political instability		
	Gender bias	-		
	Maid system	-		
	Importance of religion	Religion to legitimise work role		
		Religion to legitimise mothering		
		Religion to legitimise work practices		
	Perceptions about government and institutional support	-		
	Some general negotiating strategies/Ways of doing work and family	-		

Source: Author's findings

Note: RQ 4 which deals with the implications of life course theory on the study of the women's entrepreneurship is considered in Chapter 5 (section 5.4)

4.1. Demographic profile of women entrepreneurs

Table 6 provides the contextual background of the sample selected for the study. Their contextual accounts allowed the researcher to show the variety of ways through which women's work–life choices are shaped and get influenced by the context in which they are living.

Table 6 Demographic profile of women entrepreneurs

Sr. No.	Interviewee	Age	Nature of business	PEE	Qualification	MS	No. of children	FS	Size of business[4]	Age of business (years)
1	Aasia	40–50	Manufacturing/ services	None (family business)	Master degree+relevant business diplomas	Married	4	JF	Large (serial entrepreneur)	15
2	Amna	30–40	Clothing/exporter	None (hobby)	Bachelor+relevant business diploma	Married	3	JF	Medium	5
3	Asma	30–40	Fashion designer	None (hobby)	Master degree	Single parent (husband died)	1	Independent	Small	5
4	Ayesha	30–40	Clothing/boutique	Bank	Master degree+relevant business diploma	Single	None	(NF) Living with parents	Medium	7
5	Fauzia	40–50	Clothing	None (started from home)	Bachelor	Single parent (husband died)	4	Independent	Small	6
6	Talat	40–50	Service/hospital	Doctor	MBBS	Married	3	NF	Large (serial entrepreneur)	10
7	Uzma	40–50	Service/training house	United Nations (UNO)	Master degree	Married	3	JF	Medium	7
8	Saima	30–40	Beauty Salon	None (hobby)	Master degree	Married	2	NF (Independent)	Medium	10
9	Maimona	30–40	Manufacturing/ salt mining	None (passion)	Master degree	Single	None	(NF) Living with family	Medium (serial entrepreneur)	8

[4] There is no single definition of small and medium enterprises in Pakistan. Various government agencies, e.g., SMEDA, State Bank of Pakistan, Federal Bureau of Statistics, Provincial Labour Depts., etc. use their own definitions. According to SMEDA, small and medium enterprises, as approved in SME Policy 2007, are enterprises, ideally not a public limited company, that have up to 250 employees or a paid up capital of 25 million PK rupees, or annual sales of up to 250 million PK rupees. The Federal Government, in line with the economic development of Pakistan may, from time to time modify the eligibility criteria as it sees fit. According to SMEDA, small enterprises consist of 10 to 35 employees whereas medium enterprises consist of 36 to 100 employees.

10	Toshiba	30–40	Service/ marketing services	Teaching	Master degree from abroad	Single parent (divorced)	2	NF (Independent)	Medium	12
11	Musarrat	40–50	Service/beauty salon	None	Relevant diplomas from abroad	Single parent (divorced)	3	NF (Independent)	Large	15
12	Anadil	40–50	Clothing/ exporter	None	Master degree	Single	None	JF	Medium	10
13	Farah	40–50	Service/ marketing	British company	Master degree	Married	3	JF	Medium	10
14	Samina	40–50	Fashion designer	Insurance company	Relevant diploma	Married	2	JF	Small	8
15	Madeeha	30–40	Service/HR consultancy	Multinational company	Master degree	Married	3	JF	Small	8
16	Sara	30–40	Embryologist	Hospital	Master degree	Married	2	JF	Small	3
17	Najma	40–50	Manufacturing/ cargo agency	None (need)	Relevant course in aviation	Single parent (divorced)	2	NF (Independent)	Large	12
18	Maryam	30–40	Service/ consultancy	Multinational	Master degree	Married	2	JF	Medium	5
19	Saba	30–40	Service/beauty salon	None (hobby)	Relevant diplomas	Married	3	NF (Independent)	Small	8
20	Irem	30–40	Service/ clothing	None (hobby)	Relevant diplomas	Married	2	JF	Small	5
21	Nazia	30–40	Service/ clothing	None (started)	Bachelors	Married	3	NF	Small	4
22	Samar	20–30	Service/dress designer	Passion /hobby	Master degree (international)	–	–	–	–	9
23	Huma	30–40	Manufacturing/f urniture	Family business	Master degree	Married	3	JF	Medium	9
24	Tiwana	30–40	Service/ clothing	None	Relevant diploma	Married	3	NF	Small	5
25	Sandeep	30–40	Agri/Mushroom s	Family business	Bachelors	Married	3	JF	Medium	10
26	Humaira	20–30	Architect	None (hobby)	Master degree	Single	–	JF	Small	3
27	Sadaf	30–40	Service/advertis ing	Multinational Co.	Master degree	Married	3	NF	Small	5
28	Rohi	40–50	Service/beauty	None	Relevant diploma	Divorced	2	NF	Medium	8
29	Azra	40–50	Manufacturing/ bakery items	None (hobby)	Master degree	Married	4	JF	Small	7

30	Shehla	40–50	Service	Family business	Master degree	Married	4	NF	Large	10
31	Ambreen	30–40	Service/raw material, consultancy	Yes	Master degree	Single	–	NF	Small	5
32	Bushra	30–40	Service/decorative	Yes	Bachelors	Married	3	JF	Small	5
33	Shagufta	30–40	Manufacturing/ dairy farm	Family business	No degree	Married	4	NF	Medium	8
34	Nasreen Kasuri	30–40	Service/educational institution	Yes/teaching	Master degree	Married	2	NF	Large	7
35	Zarqa	30–40	Service/energy planter	Yes	Relevant diploma	Married	2	JF	Medium	7

Note:

PEE = Previous employment experience

MS = Marital status

FS = Family system, NF = Nuclear family, JF = Joint family

Table 7 describes the age of the participants of the study. The majority of the women in the sample belong to the age group 30–40. The trend suggests that the majority of the women start business in their thirties when they feel themselves settled in life and are able to manage work and family responsibilities. This finding is in line with previous studies, which found that women who fall within the age group of 30 and under are more likely to become entrepreneurs than any other age group (Jayawarna et al., 2011). Similarly, Humbert and Drew (2010) and McGowan et al.'s (2012) studies also showed that usually women entrepreneurs are younger and aged less than 45 years.

Table 7 Age profile of women entrepreneurs

Age in years (N = 35)	Frequency	Percentage (%)
20–30	3	9
30–40	20	57
40–50	12	34

Table 8 below shows that a majority of the women 21 (60%) reported having no prior employment experience only 14 (40%) had previous employment experience prior to a starting new business, which provided both human and social capital for the business (Marlow and Carter, 2004).

Table 8 Previous employment experience (PEE)

PEE (N = 35)	Frequency	Percentage (%)
No	21	60
Yes	14	40

Out of 35 women participants, the majority of the women are well educated for instance 20 out of 35 (57%) mentioned their Master's degree and 8 (23%) as having relevant business diplomas. However, five respondents (14%) hold a Bachelor's degree, one (3%) of the participants did her MBBS and another (3%) did not mention a degree in this section (see Table 9). These trends reflect the demographic transitions taking place in Pakistan with an increasing number of women in education (Amjad, 2013).

Table 9 Education level

Qualification (N = 35)	Frequency	Percentage (%)
Bachelor's	05	14
Master's	20	57
MBBS	01	03
Diploma	07	20
Relevant course in business	01	03
No degree	01	03

The sample of the women comprises of 23 (66%) married, five (14%) single and two (6%) divorced (see Table 10).

Table 10 Marital status

Marital status (N = 35)	Frequency	Percentage (%)
Single	05	14
Married	23	66
Single parent	05	14
Divorced	02	6

Table 11 below shows that most of the women entrepreneurs are married with an average of two to three children. It is important to reiterate here that having less children does not mean

less domestic responsibilities because a woman's caring role often involves extended family members, which impedes women's ability to manage work and family.

Table 11 Number of children

No. of children (N = 35)	Frequency	Percentage (%)
00	05	14
01	02	06
02	10	29
03	13	37
04	05	14

Regarding the family structure, 16 (46%) reported as living in joint family, 17 (48%) in nuclear family and two (6%) participants are living in an independent family setup (see Table 12). The joint family system is a dominant family structure in Pakistan as supported by the demographic information of our respondents. Living in a joint family system can bring forth opportunities as well as difficulties for a woman entrepreneur. It can be helpful in the provision of resources, social networking and sharing of expertise and responsibilities. (Detailed analysis will be presented later in this chapter.)

Table 12 Family structures

Family structures (N = 35)	Frequency	Percentage (%)
Joint family	16	46
Independent	02	06
Nuclear family	17	48

Caring for the aging parent also fall on women's shoulders; Table 13 shows that the majority of the women entrepreneurs (49%) have one to four elders at home who are either financially or morally dependent on them.

Table 13 Dependent elders

Dependent elders (N = 35)	Frequency	Percentage (%)
0	11	31
1–4	17	49
5–8	03	09
Above 8	04	11

Table 14 indicates that while the majority of the women belong to the service sector, only few are involved in trading. Regarding the size of the business (Table 15), the majority of the women are involved in small and medium enterprises (SMEs). This trend suggests that women, being less risk aversive, are usually involved in those businesses that require low risk. The research evidence also suggested that women are usually found in traditional sectors that require a low level of investment, which consequently leads to women's underperformance (Gracia and Brush, 2010; Marlow and Carter, 2004; Marlow and McAdam, 2013).

Table 14 Nature of business

Nature of business (N = 35)	Frequency	Percentage (%)
Manufacturing	09	26
Services	24	68
Trade	02	06

Table 15 Business size

Size of the business (N = 35)	Frequency	Percentage (%)
Small	15	43
Medium	15	43
Large	05	14

Figure 3 below presents the business areas in which the women entrepreneurs work. The majority of women are engaged in fashion designing (clothing).

Figure 3 Common businesses among women entrepreneurs
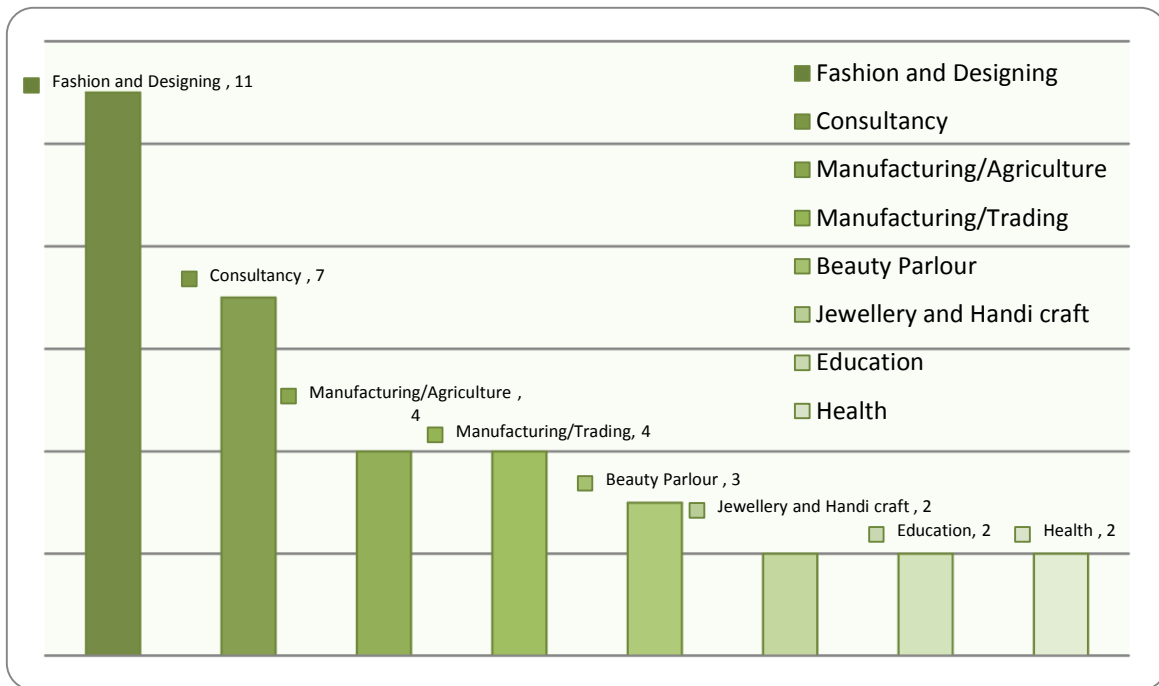
Source: Author's findings

Out of 35 respondents, 11 (31%) have been running their operations for the last 3 to 5 years, 12 (34%) have been working as women entrepreneurs for the last 6 to 8 years, 10 (29%) have been doing their businesses for a period ranging between 9 and 12 years and two (6%) have been working in this field for the last 13 to 15 years (see Table 16).

Table 16 Age of business

Age of the business (N = 35)	Frequency	Percentage (%)
03–05	11	31
06–08	12	34
09–12	10	29
13–15	02	06

Table 17 presents the number of employees employed by women entrepreneurs in their businesses. The majority of the participants (49%) report to have less than 30 employees, whereas 23% employ in the range of 31 to 60 individuals. This also indicates that women

usually belong to SMEs as per the criteria suggested by SMEDA that small enterprises consist of 10 to 35 employees and medium enterprises consist of 36 to 100 employees.

Table 17 Number of employees

Number of employees (N = 35)	Frequency	Percentage (%)
Less than 30	17	49
31–60	8	23
61–90	6	17
Above 90	4	11

Since they belong to SMEs, the majority of the women started their business with the initial capital of RS. 10,000–20,000 (see Table 18). These results are consistent with previous studies, which reported that the majority of women-owned businesses require a lower level of capital (Marlow and Patton, 2005). In addition, women mostly rely on traditional sources of funding such as personal savings, family and friends (see Table 19).

Table 18 Amount of initial capital

Amount of initial capital (N = 35)	Frequency	Percentage (%)
Less than rupees 10,000	8	23
Rupees 10,000 to 20,000	16	46
Rupees 21,000 to 40,000	6	17
Rupees 41,000 to 50,000	3	09
Above rupees 50,000	2	05

However, most women use bootstrapping strategies (Van Auken, 2005) to start their own business. Very few women actually seek financial assistance from external sources.

Table 19 Sources of initial funding

Sources of initial funding (N = 35)	Frequency	Percentage (%)
Personal savings	16	46
Parents	9	26
Husband	4	11
Friends and other family members	2	06
Banks	4	11
Any other financial institution	0	0

The information presented in Table 20 suggested that the majority of the women 69% have an entrepreneurial background, which positively influenced their intentions to start a business. It is evident that having a parent or another family member in business provides explanations of women's choices of entrepreneurship (Humbert and Drew, 2010). Moreover, family background plays a key role and exerts influence on the decision to set up a business (Bygrave and Minniti, 2000; Humbert and Drew, 2010). Bosma et al. (2011) also found that children of self-employed parents are more likely to engage in entrepreneurial activities or possess entrepreneurial intentions. The detailed qualitative analysis of how women choose to become an entrepreneur will be presented in the next section.

Table 20 Entrepreneurial backgrounds

Entrepreneurial background (N = 35)	Frequency	Percentage (%)
Yes	24	69%
No	11	31%

4.2. Analysis and discussion of qualitative findings

4.2.1. Big picture one: Pathways to women's entrepreneurship

Table 21 Summary of findings on women's transition into entrepreneurship

Research question	Themes	Category	Theoretic lens	Substantial contribution
What are the motivational reasons to become entrepreneurs and how do these motivations evolve across the life course? (RQ1) How do women exercise agency to determine their life pathways in the light of the social structures in Pakistan? (RQ2)	Pathways to women's entrepreneurship	Interplay of early childhood experiences and sense of independence	Life course	Embeddedness of women's entrepreneurship Life course lens to demonstrate the dynamic nature of entrepreneurial motivations
		Family needs, flexibility and control		
		Financial independence and passion		
		Critical life events and embracing opportunities		

Source: Author's findings

The aim of this section is to analyse the data collected on the motivational reasons women reported to become an entrepreneur/self-employed using life course as a theoretical lens to situate their experiences within the wider socio-cultural context. Motivational drivers are important for three main reasons. First, they help us to understand the antecedents behind the choice to embark into entrepreneurship which, in turn, will help in determining ways to engage more women in entrepreneurship for personal, community and economic development. Second, it helps us to understand the heterogeneity (Diaz-Gracia and Brush, 2012) and the context specificity of an individual woman's motivation. In doing so, the constraints and

challenges encountered by a particular group can be addressed. Third, an understanding of motivational reasons may help management and policymakers to design such initiatives that facilitate women in start-up and management of their enterprises.

Building on the argument of Jayawarna et al. (2011) that motivations are multiple and dynamically related to changing life course contexts, this section addresses the following research objectives:

- To understand what motivates women to become entrepreneurs in Pakistan (or pathways to entrepreneurship).
- To explore ways in which women deploy agency to become an entrepreneur.

Connected to these research objectives are the following research questions:

RQ1: What are the motivational reasons of women entrepreneurs and how do these motivations evolve across the life course?

RQ2: How do women exercise agency to determine their life pathways in the light of the structures in Pakistan?

As discussed in Chapter two, the push and pull framework (Goffee and Scase, 1985; Kirkwood, 2009; Humbert and Drew, 2010) is widely used by mainstream researchers to describe the reasons to pursue entrepreneurship. In this section, there is an analysis of women's pathways into self-employment, drawing on the critique that the simple static focus on push and pull factors may be inadequate for describing the dynamic nature of the process of becoming an entrepreneur. Instead, in accordance with contextualism (Elder and Giele, 2009; Welter, 2010), the research acknowledges that women's accounts are situated in a particular time and place. The life course perspective in this context provides valuable insight into multiple socio-cultural factors that shape women's choices. Moreover, as these women travel through various stages

of life with various roles and relationships, their personal biography will change along with changes in culture, structure and family situations. Therefore, it is important to consider the accounts of women regarding motivational reasons to pursue entrepreneurship in the present context of their transitional life course phase of work and family. This section aims to understand how motivational reasons evolve and intersect with various factors at play such as socialisation, influence of role models and family, critical life events and individual factors.

Moreover, it is pertinent to note that although the findings presented in this chapter resonate with previous research from both developed and developing countries, the findings are unique to Pakistan because the social structures in which women's choices are embedded differ widely from Western social structures. This suggests that the findings emanating from developed countries should be carefully examined before applying to developing contexts. However, the theoretical perspective (life course theory) applied to examine experiences of women entrepreneurs, nevertheless, provides a fruitful understanding of the dynamic nature of entrepreneurial motivations in a developing context by critically illuminating the role of social context, time in place, linked lives and human agency. Overall, it is important to reiterate that the findings in this chapter shed light on a relatively overlooked phenomenon, that is, women's entrepreneurship in a patriarchal society and in a developing economy. Therefore the findings contribute to the understanding of context-specific factors in relation to entrepreneurial motivations. This section also explores ways in which women's entrepreneurial motivations are dynamically embedded into different contexts that not only influence but also shape their work–life choices. The most prominent of those reasons are grouped under various themes as discussed below.

4.2.1.1. Interplay of early childhood experiences and sense of independence

The family environment is a key influence on the entrepreneurial intentions of women in the sample. A sizeable number of women explicitly reported that family background played a key role in developing motivation to choose an entrepreneurial pathway. As a result for many of the women it was a predetermined route for them. The excerpts below illustrate how these women viewed their entire career in connection to early childhood experience.

> *I got inspiration from my father and mother to do business as they both were running their independent businesses and they used to share their business information with us as well, which naturally built motivation for entrepreneurship within me since an early age. (Saba)*

> *My mother played a key role to give me confidence to go ahead with this profession. My mother had the art of stitching, embroidery and cutting which automatically got transferred to me through genes. (Talat)*

The excerpts above illuminate the significance of early childhood experience in relation to entrepreneurial career. There is a strong feeling that the pathway to entrepreneurship has been present in their life since early childhood in the form of parents as a role model. It clearly suggests the influence of a role model as evidenced in Western literature (Bosma et al., 2011) and that parents or siblings are strongly associated with the intention to create business (Dyer and Handler, 1994). From the quote above, it is argued that household context influences the choices of the next generation; indeed, the knowledge and the experience gained during childhood paid off in later stages of their life, especially in case of Talat who got hands on skills from her mother. Ultimately, her childhood experience was the source of human capital, which she capitalised into her passion at later stages of her life. The above quotes also reveal how individuals recognise opportunity within structures such as household context. This

resonates with the arguments of Jayawarna et al. (2011) that an individual's career is shaped by family of origin, education, work experience and the resources brought to entrepreneurship (career life course). The resources brought to the career life course include the skills that were learnt during the early stages of their life. The excerpts showed how context impinged upon the choices of women entrepreneurs. Moreover, the above quotes also underscored the influence of linked lives that helped these women to recognise opportunities in the environment.

Overall, household context played a key role for these women in choosing entrepreneurial pathways. The findings also resonate with the dominant Western literature, which argued that parents as role models and early socialisation not only contribute in creating entrepreneurial intention among women (Dyer and Handler, 1994) but also build a strong sense of independence (Davidson and Hoing, 2003; Bosma et al., 2011). Women in the sample were also motivated by the desire to be financially independent. For instance, Ayesha's accounts below highlighted the connection of motivation with the desire to be independent and being her own boss. It is important to reiterate here that her experience of independence is embedded within the household context of her parent's business. However, her motivation to do business is in the interplay of childhood experiences and sense of independence evidenced in previous research (Marlow and Carter, 2004; McGowan et al., 2012).

> *The thing that motivates you most is that in a job you are accountable to someone else. I have no habit to say 'yes boss'. (Ayesha)*

> *I worked for many big organisations but I had no stamina for doing jobs where I was accountable to others inquiring of me why I did this or why was I 10 minutes late etc. So that is why I left those jobs and started my own business*

because in business if there are ups and downs, one can just manage them on one's own instead of being accountable to others. (Sadaf)

Unlike Ayesha and others who were motivated to start their own business by childhood and socialisation experience, Sadaf's past employment experience greatly influenced her choice to set up her own business at that point in her life. Although she had gained managerial experience in many organisations, her strong sense of independence contributed to her transition from the position of an employee to an employer. Consequently, she made this career transition, as she does not want to be accountable to anyone. Moreover, the previous employment experience proved to be the source of human and social capital while developing the business as it helped her to recognise some important aspects of an entrepreneurial life. This trend is also evident in Western research that organisational settings play the role of 'incubator' (Moore and Buttner, 1997). In addition to this, we also note an on-going process of acquisition of resources and skills alongside a high level of self-confidence and determination. Moreover, for Sadaf, her career life course (frustrating employment experience) leads to her desire for independence through entrepreneurship.

According to one of the principles of life course, lives are lived interdependently in relation to others (Giele and Elder, 1998). This implies that socialisation processes (Moen, 2010) and parents as role models (Bosma et al., 2011) not only impinge upon women's choices but also helped these women in the study to recognise their identity 'being an entrepreneur' (Essers and Benschops, 2007), at a particular time in their life and played a key role in making career choices (Moen, 2010). The findings suggest that along with family background, a sense of accomplishment is also one of the significant reasons to set up one's own business (Dyer and Handler, 1994; Catley and Hamilton, 1998; Marlow and Carter, 2004).

However, it is interesting to note that choices actually occur within a particular context (such as socialisation of gender roles, and family as role model). The accounts of women allude to an explicit recognition of their gender roles that do not conform to the socio-cultural expectations of what it means to be a 'woman' (as primary caregiver; Ahl, 2006). Rather, their active agency drove these women to play a 'breadwinner' role in order to not only be recognised as a productive member of society but also to improve their economic position at a domestic level. It is also important to reiterate here that despite the fact, in general, women's mobility is constrained by family norms and traditions as described in Chapter two, the women in the study experience a very hostile environment and encouragement from family that indicate a demographic transition taking place in Pakistan (Amjad, 2013; Durr-e-Nayab, 2006). The next theme below will discuss how family needs and flexibility became a source of motivation for the women in the sample and how various significant transitions in women's lives are linked to their motivational factors.

4.2.1.2. Family needs, flexibility and control

Among all drivers, achieving work–life (family needs) balance as a result of mothering responsibilities was one that led most women in the sample to start an entrepreneurial career. They were pushed into business ownership because of family needs and flexibility. The excerpt below echoes many of the participants' desire to have flexibility in which Maryam (26-year-old marketing consultant) explains:

> *I started my own business just because of the reason to have work–life balance because I got pregnant. I had my second baby after 8 years and I was sure that he would be more demanding and it would not be easy for me. (Maryam)*

> *I had a 'special' daughter I felt that working outside would not give me freedom of time. I could not spend much time with her. I could not arrange my hours in*

123

a job. So, with a shop I had that freedom I could have somebody to look after the shop I could go out to my daughter's doctor appointments or to spend time with family. (Sandeep)

When I used to work, then there was no choice but with the business it is my own time. I can juggle around my meetings and everything. I can set my appointments accordingly. I can do things according to what my family demands from me and what my business needs are…Sometimes, my son has a parent–teacher meeting and I have to attend it so I would take off for two or three hours. This is how I balance my life and this is the privilege I have got in my business. (Madeeha)

For the majority of the women, the presence of children and mothering responsibilities alters their work–life choices. The desire to start a business was tempered by the gender role of mothering. The quotes above show a strong connection with conventional gender roles as these women enter into a new life course stage of becoming a parent, which brings forth business opportunities. The notion of choice (individual agency) is also clearly pronounced in their accounts. Moreover, it also illuminates how linked lives (such as the presence of children, spouse and extended family members) influence the ways of organising business around family needs. Being overwhelmed with the benefits associated with entrepreneurship, the majority of the women in the sample like Madeeha and Maryam also left their corporate jobs and started their own business. This, in turn, provided the basis for the expectations they placed on them. The literature also suggested that women choose not to return to the corporate sector; instead they prefer to establish their own business with an expectation that it will allow better management of work and family (McGowan et al., 2012). Similarly, William (2007) also noted that women prefer to leave corporate jobs for the sake of success in family obligations because juggling the demands of both responsibilities often becomes difficult, consequently they

choose between mothering and a career (William, 2007). In addition, there is a recognition that choices are socially embedded (Lewis and Giullari, 2005). Although, their choices were constrained due to gendered organisational arrangements, business ownership provided a choice to deal with work–life issues. From a gender perspective, this resonates with DeMartino and Barbato's view (2003: 86) that women use entrepreneurship as a "flexible career choice" to manage both work and family needs.

The motivation to achieve flexibility is in turn also associated with construction of multiple identities (Madved and Kirby, 2005; Essers and Benschops, 2009; Anderson and Warren, 2011; Duberley and Carrigan, 2012) across the life course such as 'being ideal mother' and 'being ideal entrepreneur'. Their accounts also reveal that these identities were linked to opportunity recognition at a particular time in their lives. However, the interplay between gender, work and family had spurred them into business ownership, which signals their individual agency. It is important to note that although many women in the sample started a business to achieve family flexibility, in reality whether these women were able to achieve what they aspired to in terms of the benefits of business ownership, will be explored in describing the challenges (see Big picture two) they face in order to achieve work–life flexibility and control.

4.2.1.3. Financial independence and passion

Among others, financial independence was also noted as strong motivation for these women to be able to play a breadwinner role for the family. Several women in the sample reported that they decided to choose entrepreneurship due to financial needs and personal ambitions. The interview data indicates that there are differences between the motivations of married women and single women, whose household responsibilities cannot equate with the demands and expectations of marriage and in-laws as discussed in Chapter two. Although achieving financial independence was indeed also prevalent in the case of married women, their decision was

predominantly affected by work–family dynamics. For Ayesha (a 23-year-old single entrepreneur, running a boutique), the passion to do something in her life along with the charm of financial independence drove her to choose an entrepreneurial pathway. As her account below explains:

> *It was my passion that I wanted to do a creative business and to be able to meet the financial needs of my family and I did not want to be dependent. (Ayesha)*

> *I always wanted to do my own business but, of course, the need for money was my biggest motivation because unless there is a need nobody would do anything. You feel proud when you come out of financial difficulties; simply speaking, I wanted to be financially independent. (Samar)*

The quotes above highlight the importance of money as it brings control and the power to be financially independent. The process of aspiring to be financially independent and the need for achievement appears to be quite different for Ayesha, as long as she is single. The interplay of financial needs and passion is clearly articulated by Samar. Her account is connected to her present stage of life course, when financial needs appear more prominent along with the passion because she is at the very early stages of her business. It is important to note here that the setting up of a business is also connected to the economic context of inflation and widespread poverty in Pakistan, which compelled every individual in the household to contribute to family income. This economic context also impinges upon women's career choices. This suggests that their choices are dynamically embedded in multiple contexts (Jayawarna et al., 2011).

4.2.1.4. Critical life events and embracing opportunities

The interview data revealed that critical life events/transitions have a significant impact on women's decisions to become entrepreneurs. The Western research on entrepreneurial

motivation was criticised for using the static typology of push and pull factors (Kirkwood, 2009; Humbert and Drew, 2010), which may not account for the changes in motivation as an individual goes along the life course stages (Jayawarna et al., 2011). In addition, mainstream researchers largely ignored critical points in life, which has both theoretical and practical implications. However, given this lack, it is important to examine women's experiences of how changes in life across the life course affect work–life choices. Moreover, it is important to note that the findings presented in this section represent the view of a different national context: a developing country and adds to the understanding of life course theory by contextualising accounts within various life course contexts.

While for many women the path to entrepreneurship was predetermined as a result of family background, for others, it was triggered by various critical life events or turning points. For instance, Musarrat (40-year-old divorced, running a large beauty salon business), started her business as a result of the critical transition of divorce in her life, when she felt the need to meet the educational needs of her children and to provide them with a good social status

> *Being a single parent, my motivation was my children, because my marriage*
>
> *didn't work. I wanted to give my children good education. I did not want my*
>
> *children to be deprived. (Musarrat)*

It is important to note that her divorce could not deter her; rather she took control of her life (active agency) in form of business ownership. Unlike Musarrat, Fauzia (single parent with three children) was also pushed into business ownership after the sudden death of her husband but her financial needs were similar to the others.

> *I never worked anywhere while my husband was alive but after his death, I had*
>
> *no option but to use my embroidery skills.* (Fauzia)

After her husband's death, she was left with no other option except to start her own business to meet the financial needs of the household. She was just a typical housewife who had never worked anywhere. But after this critical life event, she capitalised on her embroidery skills (human capital), which she had acquired from her mother during her childhood. The skills which she acquired in childhood later became her only career option. Although it was not her choice to start a business, life circumstances pushed her into the breadwinner role. Her account illuminated how critical life events across the life course can alter work–life choices.

The quote below is taken form Toshiba's account which reflects the interplay of family transformation that impinges upon the choices of the next generation. Her comprehensive account describes the opportunity structures available to the younger generation in comparison to those of the older generation and provides some indications of the demographic transitions discussed in Chapter two.

> *I got married at an early age when I was only 16-years old. Because our family has customs of early marriages, and at that time nothing else was more important than the marriage so no one showed me any other way. But after my marriage collapsed I decided to start my own consultancy. But today things are very different, for instance, my daughter is completing her masters' degree; I didn't impose on her for marriage as she already told me that 'I am going to finish my education first and then we shall see!' I mean I have educated them in different way erm... in my time we were not as independent and confident as youngsters are today. (Toshiba)*

Toshiba's account highlights her traditional path (from college to marriage) and then her critical life circumstances triggered a desire to establish her own business. The negative experience associated with early marriage brings her a new opportunity to start her own

business. It also clearly articulates the effect of socialisation (brought up) and the way in which she compares her past (early marriage reducing occupational choices) with her present; illuminating the education and the socialisation she is giving to her daughter alongside her daughter's behaviour (being independent). It is also evident in the literature from the developing perspective that educated women provide better upbringing for children (Acharya et al., 2010). Toshiba's account clearly reflects societal and family transformation over the years. She maintained how opportunity structures have changed and given women more independence and confidence with improved levels of education, which was not the case when she was young. This shows how changes in individuals' practices lead to changes in their aspirations, and involve generational changes in gender relations.

Some of the women decided to start their own business because their children were either grown up or of school age as in the case of Talat (45-year old, running a hospital) and Najma (50-year old, running a cargo company which is traditionally considered a male-dominated sector).

> *My children were grown up and quite settled; I am not the sort of person who*
>
> *just sits at home and wastes the potential. So having free time I decided to start*
>
> *my own business. (Talat)*

> *I started my business quite late in life. I was the only one who was in the cargo*
>
> *business. My children are settled after completing their study so I was alone*
>
> *with my daughter who is also married. So because there was nothing to do, I*
>
> *jumped on this business. (Najma)*

To put Talat's account into context, it is important to note that she has an only son who, after marriage, is well settled abroad. Her account explicates how her sense of optimism and family

context evolved into her motivation to start her own business. Her family circumstances and her belief in her skills provided her an opportunity to set up her business at a later stage of her life. She took the opportunity when she perceived that her children were settled and now no longer dependent on her and this resonates with the findings of Duberley and Carrigan (2012). Najma's experience also echoes that of Talat's, her household context also leads her to set up her own business in a non-traditional sector which is male dominated and this is what motivated her to go for the cargo business given the invisibility of women in the sector.

Ayesha's account illuminates that working as a banker helped her to realise entrepreneurial opportunity and she made the transition from being an employee to becoming an employer after an encounter with an illiterate man.

> *Being a banker, I was curious in how people are managing their business because I was the person who approves the conditions of business to grant loans. What was surprising and an inspiration for me was that if an illiterate person is earning double what I am only by trading then what are we doing sitting in an air-conditioned room? It was so compelling for me. We are educated, we have experience, we know the market, and we are creative, we can do this in a better way. After this experience, I concluded that there is nothing in doing a job. (Ayesha)*

Ayesha's account explicitly reflects how she recognises opportunity within her career context. She evaluates the economic benefits associated with business when she encounters an illiterate person who was running his business and came to her for a loan. Her account is embedded in her transitional life course context at a particular time and place when she decided to start her own business because of the implicit economic inspiration.

Previous negative work experience also shapes entrepreneurial decisions. Only a few of the women talked about the transition to entrepreneurship in terms of escape. For these women setting up their own business offered them a pathway to get out of organisational politics, where they see gender bias in relation to career progression. However, these experiences were not very different from that of the experiences of women in the West (Moore and Buttner, 1997).

> *Although I was working hard and my performance was being appreciated but when it comes to promotions they always prefer men to be in higher positions even though I was performing equally. (Sadaf)*

These women considered self-employment as a better option in the face of negative experiences at their workplace. However some of them felt that meeting the demands of long working hours and sometimes commuting to other branches was indeed difficult to manage, especially because of family traditions and stereotypical roles of women. For instance, Farah says:

> *My family holds the tradition that a girl cannot stay out for long hours and especially permission for nights out for work is simply out of the question. So I left my job and started my entrepreneurial journey. (Farah)*

For Farah who was working for a British company, it was very difficult to meet the competing demands of job and family expectations. Her account relates to the gendered nature (Mirchandani, 1999; Ahl, 2006) of societal and family context, where women staying out for a long time seem undesirable due to socio-cultural norms as discussed in Section 2.1. However, to conform to family traditions, she decided to start her own business where she could manage family traditions thus conform to stereotypical images and find alternative ways through which she can materialise her passion for independence. Given that, and despite the structural

challenge, she took her family context as an opportunity that reflects her individual agency to pursue her career choice despite having a constrained family environment.

The notion of individual choice and the aspiration for maximising opportunities appear prominently in these women's accounts. The idea of individual choice implies that in response to global economic changes, individuals choose from a variety of options and consciously construct their identities (Giddens, 1999; 1992). However, one's ability to be the author of one's own destiny will depend upon access to resources as well as ability to act upon those available resources.

From the contextual accounts, we have already started to get a sense of different reasons, which are socially and contextually bound. To conclude the motivational factors, it is noted that the level of ambition differs among the women, but it is noteworthy that family needs are the key motivational driver for the majority of the women in the sample. They adjusted their career priorities around the family's needs and desires. Therefore, most of the women can be classed as 'convenience/work–family entrepreneurs' (Jayawarna et al., 2011). None of them seems to be a 'reluctant entrepreneur' because of their optimism and ability to seize opportunities (Shane et al., 2003) as they go along various stages of their life.

Based on the contextual accounts of the women, it is important to note that each woman holds multiple motivations, which have evolved and emerged as a result of various transitions across the life course. Moreover, both necessity and choice are co-present in their accounts, but motives change over the life course, with many single women who started business because of passion which became necessity after marriage. However, it is argued that motivations are shaped by various contexts that signal the embeddedness of women's work–life choices. The findings resonate with Jayawarna et al.'s (2011: 4) argument that "motivations are dynamically related to the changing life course contexts". However context (Welter, 2011) is important to

understand entrepreneurial motivations. Marriage and the presence of children does not seem to hinder their motivations, instead it presents many opportunities in many different ways.

Given that the motivational reasons identified in the study predominantly reflect the factors that have been investigated in existing research (Kirkwood, 2009; Humbert and Drew, 2010; Jayawarna et al., 2011), it is clear that the dynamics of family influences are unique for these women compared to the family situation in the West. Overall, it is important to note that the experiences of women in the study reflect the experiences of White women in the West (see for example, Gracia and Brush, 2012; Humbert and Drew, 2010; Jayawarna et al., 2011). However, their experiences are qualitatively different to those of women in the West in a sense that the dynamics of family and marriage differ considerably in advanced countries. Therefore, the intensity of the pressures is multiplied in a way that many women in the West may not comprehend. Not only that, but given the fact that these women come from highly patriarchal structures, they may not have a 'choice' which places them in a different situation.

Based on the contextual accounts of the women, Figure 4 illustrates the interplay of multiple contexts and motivations of women entrepreneurs.

Figure 4 Embeddedness of motivations across life course
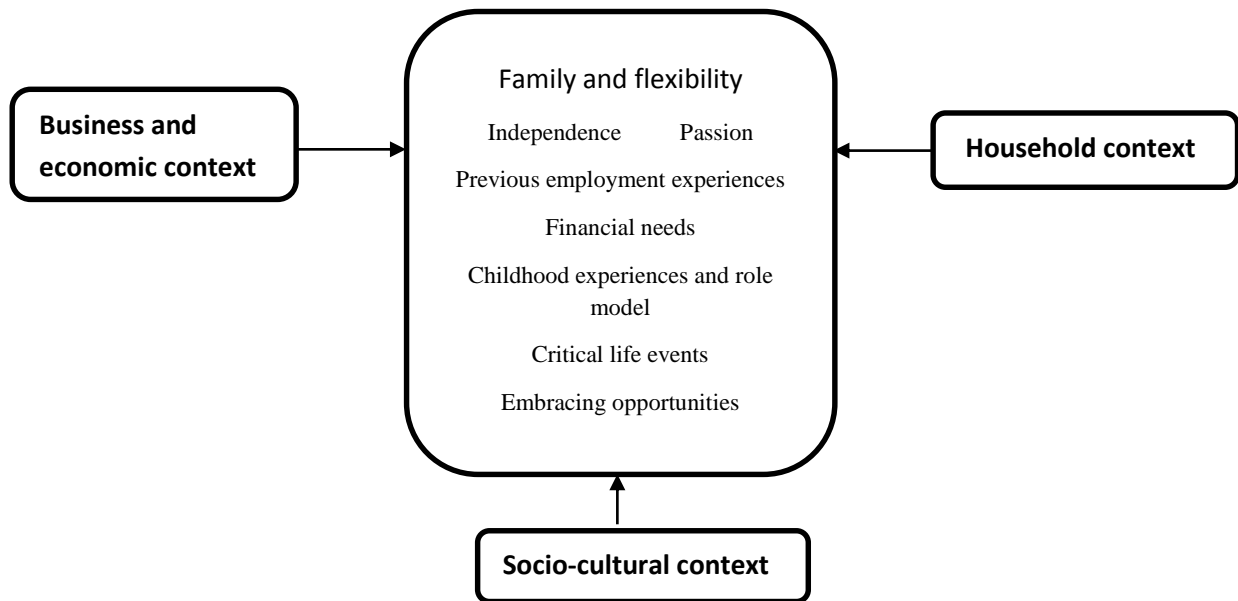
Source: Author's findings

Given the patriarchal nature of society, the household and socio-cultural contexts have a dominant influence on the choices of women entrepreneurs (which will be further examined in Big picture two). The findings of the study that have emerged from the contextual accounts of women entrepreneurs revealed that women were not motivated by a single push or pull reason (Humbert and Drew, 2010), rather their motivations were multiple and evolved across various stages in their life course. Having said that motivations are dynamically embedded (Jayawarna et al., 2011) in various life course contexts, a change in life circumstances, such as becoming a parent, may bring about new information and life realisations, which may cause realignments in motivations (Jayawarna et al., 2011). As a result these changes may also bring changes in individual priorities and preferences, which was salient in the normative accounts of these women.

Figure 4 also suggests that women in the sample were primarily motivated for family and flexibility needs due to the normative gender assumption of women as primary caregiver (Ahl,

2006). However, we cannot say that throughout their life only family and flexibility have driven them to entrepreneurship. Critical life events also play a role in shaping and altering their motivations. For example, a woman may be motivated by her passion to do business at a particular point in time such as before marriage, but after marriage her motivation may be to become financially independent. The analysis presented in this section contributes towards a better understanding of motivational reasons as socially embedded and add to the understanding of life course theory in a developing context. The next big picture will highlight the ways in which their choices were influenced by dominant social structures and will examine the agency of women in relation to these structures. Therefore, Research question two (How do women exercise agency to determine their life pathways in the light of the structures in Pakistan?) will also be examined in big picture two below.

4.2.2. Big picture two: Women's experiences of work and family in relation to social structures

This subsection will now draw attention to the women's experiences of work and family in relation to the social structures and agency of women entrepreneurs. This subsection has two subsections: Subsections 4.2.2.1. and 4.2.2.2. Overall this section will discuss the following research question.

How do women entrepreneurs talk about managing their work and family life and what are the structural barriers and facilitators? (Research Question 3)

As I mentioned earlier, this section also partially examines Research question 2 (*How do women exercise agency to determine their life pathways in the light of the social structures in Pakistan?*).

Subsection 4.2.2.1. begins with an examination of how women in the sample define and interpret the meaning of work–life balance to illuminate how their conceptualisations are

contextually bound. In accordance with contextualism (Madill et al., 2000), it is argued that women's experiences are situated and embedded in the context in which they live. The accounts of women highlight the fact that definitions of work–life balance are embedded in a socio-cultural context, which has different meanings for different individuals and may vary according to time and place. The findings contribute to the understanding of life course theory in understanding the nature of challenges women encounter in a developing economic and conservative socio-cultural context of patriarchy. Subsection 4.2.2.2. then discusses the socio-cultural barriers and facilitators to highlight the interplay of structure and agency. It is important to reiterate here that women's agency can be identified through their experiences of strength, resistance and the strategies they use to deal with gender power relations. The concept of women's agency (Elder, 1998) draws attention to the capacity of women to direct their lives through individual action and choices. Table 22 below provides an overview of emerging themes and categories in relation to the research questions.

Table 22 Summary of findings on women's experiences of work and family in relation to social structures

Research question	Themes	Category	Theoretic lens	Substantial contribution
How do women entrepreneurs talk about managing their work and family life and what are the structural barriers and facilitators? (RQ3)

How do women exercise agency to determine their life pathways in the light of the structures in Pakistan (RQ2) | Conceptualisation /Definition of work–life balance | - | Structure and agency theory + llife course theory | Theoretical lens of life course and structure and agency helped to fill the gaps in the literature in the context of developing countries, especially Pakistan.

Unique interplay of socio-cultural context and choices of women entrepreneurs in the patriarchal context of Pakistan. |
	Household dynamics and integration of work and family	Sex role socialisation		
		Notion of izzat (honour) and purdah (veil)		
		Marriage		
		Joint family structure		
	Growth and expansion of business	Stress and feeling of guilt		
		Financial difficulties		
		Terrorist activities and political instability-		
	Gender Bias	-		
	Maid system	-		
	Importance of religion	Religion to legitimise work role		
		Religion to legitimise mothering		
		Religion to legitimise work practices		
	Perceptions about government and institutional support	-		
	Some general negotiating strategies/ Ways of doing work and family	-		

Source: Author's findings

4.2.2.1. Section one: How do women define work–life balance?

The literature on work–life balance is primarily of Anglo-American origin, which has implications on how it is studied and understood in other contexts (Lewis et al., 2007). More precisely, the key literature on work–life research has positioned the concept of work–life balance as socially constructed in a specific time and place (Lewis et al., 2007; Fleetwood, 2007). Western assumptions of work–life balance have failed to recognise the socio-cultural context in developing countries (Lewis et al., 2007). As a result, the terminology manifested from the West may not adequately reflect the nature of work–life issues confronted by women in Pakistan. Given this lack of understanding, the aim of this section is to gain understanding of what women from a different national context, such as Pakistan, refer to when they talk about work–life balance.

The interview data highlight that women are able to define work–life balance at both a general and personal level. Some women expressed the institution of marriage (unique in Muslim and developing context; the effect will be explored in detail in a later section) as the core component of work–life balance that presents a unique constellation of influences. As Madeeha talked about the balance in relation to the timings in her life, she explained that:

> *When I was single, it was much easier to keep a balance between work and family. My parents, especially my mother, understood that after a long day job I must be tired but after marriage being a daughter-in-law it is much more complicated to keep a balance because of the excessive demands.(Madeeha)*

The account of Madeeha is connected to her marital context. Her conceptualisation of balance varies according to the transitional stage of her life course. This suggests that achieving balance is easier for single women than the married. Her account illuminates the socio-cultural context

that imposes the excessive demands on a daughter-in-law to meet family obligations. The institution of marriage, which is unique in the context of developing countries, particularly in Pakistan, has played a key role in shaping her conceptualisation of balance (it will be further explored in a later subsection). However, her conceptualisation of balance is very much connected to pervasive gendered relations (Mirchandani, 1999; Ahl, 2006) within the household, where caring responsibilities of women often involve extended family members such as in-laws.

In addition, for the majority of the women in the sample, spouse and family support is the most significant ingredient in defining work–life balance. The support for work–life balance in Pakistani culture mainly comes from extended family networks such as parents, in-laws, children and other members of the family. The excerpts below are taken from interviews with Saba and Zarqa, which highlight the importance of having a spouse's and in-laws' support in defining work–life balance.

> *I believe a supportive and cooperative husband is the key to achieve balance. If he is with you then no family or society can stop you in achieving success at both ends (business and family). (Saba)*

> *If your in-laws are not supportive then balance becomes difficult and eventually you start sacrificing your personal life in a race to keep a balance. (Zarqa)*

The spouse's and in-laws' support are considered significant attributes to achieve work and family balance. It is important to reiterate here that spouse's support means willingness of husband to allow wife to pursue her career choice. In addition to spouse's support, in-laws' support is also viewed as important to enable women to achieve balance. Both accounts have brought an essentialist view on the importance of husband's support and in-laws' support to

enable them to achieve balance. However, the inclusion of spouse's support and in-laws' support is very essential in describing work–life balance in this context, where patriarchy and gendered hierarchies at household control women's choices. Both accounts also highlight the influence of linked lives (Giele and Elder, 1998) that encroach on their experiences and conceptualisations of work–life balance. Moreover, there is an explicit recognition of the role of structure and human agency in defining the concept.

The definitions of women are indicative of strong orientation of personal and family rather than work, which contradict the dominant work–life balance research in the West that somehow suggests that work is dominant (see Fleetwood, 2007). The next quote pushes further the idea that work and life are competing spheres, and therefore involve continuous struggle as Samar says:

> *It is like a continuous struggle because looking after children especially when*
>
> *you are a hands-on mother and managing your work is not an easy job. (Samar)*

Her definition of balance is embedded in her household experience of hands-on mothering. Her particular style of hands-on mothering impinges upon the way she defines work–life balance. While for her to keep a balance between work and family is a continuous struggle, her preference of particular style of mothering defines her choice of work and family. Assumptions of choice are gendered in the context of traditional responsibilities. Again the language of having work–life balance obscures the heavy workloads caused by fundamentally unchanged expectations of women being the primary caregiver.

It is interesting to note that almost all of the participants have shown a degree of familiarity with the work–life balance concept because all the women are educated and globalisation has given a surge to the phenomenon. Some women also expressed that work and family roles

should be kept together to achieve balance rather than keeping them separate from each other to be able to fulfil their role defined in religious terms as 'being carer of the family'. However, among others, religion (which is unique in this context) remains instrumental in defining work–life balance.

> *Balancing work and family matters are important from a religious point of view.*
> *Being a woman this is our primary duty. (Aasia)*

Aasia's account is embedded in her religious beliefs. According to life course perspective (Giele and Elder, 1998), individual choices and experiences are embedded in historical, cultural and religious contexts. This reflects how religious beliefs influence the conceptualisation of work–life balance.

Overall, their definitions of work–life balance allude to the socio-cultural, religious and family dynamics. Women recognise the time commitment to family is of core importance in their conceptualisation of balance embedded in the interplay of socio-cultural and family norms. The accounts of women entrepreneurs illuminate that each participant conceptualises and interprets work–life balance as a desire to achieve overall quality of life (Greenhaus and Allen, 2011). It further suggests that the term 'work–life balance' has varied meanings for women depending upon timings of their life and demographic factors such as family set up, nature of business and number of years in the business, marital status, as well as child and elder dependent care. These factors have implications on how they define work–life balance. The quotes above demonstrate the diversity of key findings related to their personal definition of work–life balance. In this way, the research argues that definitions of work–life balance cannot be conceptualised in the same manner as those of women in the West due to varied opportunity structures and socio-cultural differences. This entails that the concept of work–life balance does not mean the same thing to Pakistani women as to women in the West. Some unique factors such as in-laws,

marriage and religion have played out differently in shaping their conceptualisations. Although the term is contested in the West (see Lewis et al., 2007; Ozbilgin et al., 2011), demonstrating that work–life balance is socially and culturally situated (Eddleston and Powell, 2012). These findings indeed contribute to the understanding of life course theory in defining work–life balance in the developing country context of Pakistan.

Not only do women in the study talk about the importance of having work–life balance, they also express awareness of the consequences associated with imbalance. The process of aspiring to achieve balance is connected to cultural context, where patriarchy dominates all spheres of life. Therefore, gender social relations (Ahl, 2006; Mirchandani, 1999) impinge upon their conceptualisations of work–life balance. According to the life course perspective (Giele and Elder, 1998), the above interview excerpts suggest how their definitions of work–life balance vary according to their location in time, place and family context.

All the participants in the study have shown a degree of familiarity with the concept; however, their definitions vary according to their location in time and place, including the family context. Consequently, it affects how they define work–life balance in a personal way. The ways the majority of the women in the sample define the concept seem to invoke a sense of individual responsibility and choice in how to create balance. This may affect women's expectations and sense of entitlement from the government. Although work–life balance is of pertinent importance especially for working, none of the women mentioned the role of government in designing work–life policies, which reflects their restricted sense of entitlement (Herman and Lewis, 2012; this issue will be further explored in the themes of perceptions about government support). Rather, they take it as their personal issue to be dealt with. The next subsection will now examine the barriers and challenges women face to become entrepreneurs and how they overcome these challenges within social structures.

4.2.2.2. Section two: Examination of structural barriers and facilitators: The interplay of social structures and agency of women entrepreneurs

The aim of this subsection is to examine the influence of enabling and constraining factors in order to contribute to an understanding of how various socio-cultural, family and economic contexts intersect to influence the overall experiences of women entrepreneurs and, in turn, how women deploy agency in the light of social structures. Informed by the structure and agency debate (Alvarez and Barney, 2007; Essers and Benschops, 2007; Humbert and Essers, 2012), this subsection considers agency of women as "a process of interaction" (Humbert and Essers, 2012).

In this context, Giddens Structuration Theory (1984) aimed to understand "how the concept of action, meaning and subjectivity should be specified and how they might relate to the notion of structure and constraints" (Giddens, 1984: 2). In that sense, the theory provides a coherent framework to systematically analyse structure and agency. Some scholars have argued that opportunities in the structure exist independently of the entrepreneur (Chabaud and Ngijol, 2005). However, this notion have been criticised since "structures are social phenomenon, embedded in social contexts, and may differ according to time and place" (Humbert and Essers, 2012: 17). The agency approach contends that opportunities are outcomes of individual actions. Researchers argue that opportunities cannot be considered objective phenomenon created by different actors like government or institutions (Alvarez and Barney, 2007). The agency approach takes a much more narrative stance and the centrality of the approach lies in the viewpoints of the entrepreneurs.

Overall, the structure versus agency debate argued that either individual's strategies and dispositions are central elements in shaping his or her decision to become an entrepreneur or social opportunity structures may enable or constrain individual actions. The debate is very

prominent in women's entrepreneurship literature and is used to explain career choice decisions (see for example, Humbert and Essers, 2010; Jamali, 2009). However, this subsection uses notions of structure and agency and life course perspective to examine women's accounts of work and family within a specific time and place. Whilst analysing the data, several interesting themes emerged relating to barriers and facilitators. Now I will discuss them in detail: what the structures are and how women deploy agency.

4.2.2.2.1. Household dynamics and integration of work and family

This theme includes the perceptions of women on how gender roles are re-produced, maintained and negotiated to preserve women's subordination within the patriarchal household structures. Moreover, it examines how household dynamics, either enabling or constraining factors, exert influence on work–life choices and the personal wellbeing of women in the study. This category has four subcategories namely, sex role socialisation, notion of izzat and purdah, influence of marriage, and joint family as a blessing or a barrier.

a) Sex role socialisation

Evidence suggested that family upbringing and early socialisation influence women's career choices because males and females are brought up and socialised into different gender roles by their families. According to Lindsey and Christy, "Gender roles are the expected attitudes and behaviours associated with each sex" (2011: 4); these roles expect a woman to stay at home and a man to play a breadwinner role. Given the gendered nature of social processes, a couple of women reported dissatisfaction with the practices of family upbringing. The quote below highlights the perpetuation of gender differences that arises from family's gender role socialisation.

Family doesn't groom the girl. They just tell her how to please her husband and in-laws' family. They don't tell her many other things that she is a person full of potential and abilities. (Talat)

Family plays a key role to instil a strong demarcation of gender roles. Referring back to Big picture one where household context and early childhood experiences contributed to women's motivation to start their own business, for Talat, her dissatisfaction with gendered household practice is evident Her account explicitly reflects how gender is constructed and reinforced by socialisation agents (Ahl, 2006; Rouse and Kitching, 2006). Despite a woman's potential and abilities, her family concealed those abilities through gender role socialisation, which mark the historical subordination of women. Since women are brought up and socialised in an entirely different way to men they may view their business opportunities differently (Kirkwood, 2007; Shane, 2008). For example, in the context of innovation, one of the attributes of an entrepreneur is to be innovative. The socialisation of a girl in Pakistani culture largely tends to focus on obedience and conformity as important values for women that suppress imagination and innovative ability.

However, given the gendered nature of households that sustain patriarchy, a couple of women reported the challenge of getting their husband's involvement in sharing domestic chores. The excerpts below highlight the normative context of a household as:

A Pakistani man usually doesn't like to be in the kitchen. (Sandeep)

It sounds or seems odd for a guy to look after or take charge of any of the domestic responsibilities. As they don't have training for that by their moms, they have always been pampered as 'son of the family' – as the breadwinners. So it was hard for me to get my husband on the track that we have some shared

responsibilities as well. If not domestic chores then some external affairs like
pick up and drop off the kids or something like that. I have to see where he can
share and support me without any hesitation and without any embarrassment in
front of society and family. (Saima)

The above quotes reflect the gender differences arising as a result of the dichotomy of breadwinner versus caregiver roles that position women as others, and males to hold all the powers, consequently constructing long-standing gender subordination, which is deeply rooted and resistant to change. As a result women find it difficult in getting their partner to share domestic responsibilities because it is associated with social stigma and family disapproval. This situation represents the conservative social context that prevents husbands from being supportive to their wives (Ali et al., 2011), which poses challenges for women to manage work and family. However, they do not dispute equality of domestic roles, but to a minimum extent they ask for the sharing of domestic responsibilities considered appropriate for a husband both culturally and domestically. This finding indicates that gender roles are maintained without challenging the prevailing order.

b) *Notion of izzat (honour) and purdah (veil)*

Culture still dictates household practices as evidenced by purdah (the seclusion practices in Muslim societies), which aims to restrict women's mobility. The issue of purdah has been extensively studied by Shaheed (1981) in Pakistan. These norms still prevail in society and at the household level and have been reiterated by many women participants in the study. There is strong evidence of women's dependency on others throughout the life course with having little or no autonomy over decision making, but in the majority of cases women use agency to pursue their career choice.

Women entrepreneurs also reported dissatisfaction with the societal expectation to remain 'inside' to look after family as a primary duty and if they work outside it is taken as their secondary role presumably. Culturally women's work is still not considered desirable which presents many challenges. The quotes below highlight the interplay of social norms and family approval.

My father was not supportive though I was married at that time when I started my own business. He did not believe in women working outside their homes, in fact particularly his own daughter working to earn money. He said: 'people would make fun of me that you are a prominent businessman and your daughter is selling books'. (Amna)

My own family members were very much against my decision of opening up a boutique. They used to worry about what people would say. Although they did not have any personal issues with me doing work as an entrepreneur but they always had concerns about people's opinions about me working as a businessperson. (Zarqa)

The above accounts are connected to the cultural context, where a woman working outside is considered as 'shame' on the family. It highlights the fact that legitimacy of workingwomen is still not recognised. As a result family impose restrictions on women's career choices and these restrictions are the outcome of socio-cultural norms of purdah (veil) and izzat (honour). There is an explicit recognition that women's entrepreneurial choice revolves around a very complex interaction of family, society and cultural norms and beliefs.

Implicit in the cultural norms of purdah is the notion that does not allow intermixing of women with men (Goheer, 2003), which negatively influences entrepreneurial opportunities.

Therefore, many women in the sample find less opportunity of networking to develop and learn from others' experiences. The quote below highlights this influence:

> *Although my husband is very supportive in my business yet he does not expect*
> *me to spend extra time out of the house other than on business*
> *activities.(Shagufta)*

Her account illuminates an interesting fact that despite business ownership, it did not bring substantial change in gender division of work within household. She is still expected to look after the family and any neglect in domestic responsibilities is not tolerated. As a result women find it difficult to network with men, who control the key resources (Brush et al., 2004), consequently reducing their social capital (Marlow and Carter, 2004). However, this family impediment did not deter these women from starting entrepreneurial careers, which illustrates the role of individual agency in the face of social structures.

c) Marriage

Marriage is an obligatory practice and a life goal of every girl in Pakistani society. It acts as both an enabling and constraining factor for women to pursue their choices. One of the life course (Elder and Giele, 2009) principles that lives are lived interdependently and work–life choices are altered and transformed in relation to others (Moen, 2010) has a significant influence on entrepreneurship (Davis and Shaver, 2012). In this regard, it is important to examine how the institution of marriage influences women's work–life choices. On the one hand, marriage and parenthood may provide human resources to the business (Aldrich and Cliff, 2003). On the other hand, it may bring role conflict in managing the competing expectations of in-laws, being a spouse or parent and being an entrepreneur (Davis and Shaver, 2012; Manalova et al., 2007; Al-Dajani and Marlow, 2010).

The data from interviews revealed a unique influence of marriage in determining the life choices of many women entrepreneurs. Both positive and negative experiences were noted. The quote below reveals the negative impact of marriage in coordinating work and family responsibilities.

> *Marriage put me in great trouble with excessive demands of in-laws, which I have to fulfil because I have no choice which I used to have when I was not married. (Samar)*

> *My marriage could not work because as per the family traditions my in-laws were very much against my working outside. (Ayesha)*

There is an explicit recognition that the institution of marriage constrained their choices. Many women made a clear distinction between the demands of changing roles from single to being married and the implications it brings to their daily choices. Overall, they felt a lack of control over many aspects of their life because of the excessive demands posed by the institution of marriage. Moreover, the fact that some women had to sacrifice their marital relation for the sake of fulfilling their ambitions of business ownership clearly indicates the interplay of structure and agency. Moreover it also reflects the influence of linked lives that either constrain or facilitate women's work–life choices.

While for some women marriage presents challenges of control over work and family, for others it provided new entrepreneurial opportunities. Indeed some of the women reported a positive experience of marriage as it is linked with business opportunity. For instance the quote below highlights that working along with husbands proved to be a life-enriching experience and made a positive impact on Madeeha's entrepreneurial development:

This is really an amazing experience. We get along very well. We discuss each and every problem with one another. I feel sometimes that he gives fruitful advice and sometimes I make his ideas practical, but we never interfere in each other's domain. He is a technical guy and handles the technical side of the business whereas I deal with HR. (Madeeha)

Madeeha's comments illustrate how marriage provided her with an opportunity of becoming an entrepreneur even in a context where patriarchy still prevails. Such role transitions help women to develop their entrepreneurial abilities provided a husband is supportive and cares for his wife's career. Within a life course perspective, the above accounts also indicates that social demographic transitions which are taking place in Pakistan have a positive impact on women's work–life choices.

d) *Joint family structure*

Having discussed the influence of marriage, it is also pertinent to discuss the unique influences of joint family or extended family structures in Pakistan. Mixed accounts on the role and support of extended family emerged. The joint family system or extended family system is a very dominant family structure in Pakistan (Wasim et al., 2008; Ali et al., 2010) and it exerts unique influences on the daily lives of these women entrepreneurs. Women mainly draw on their wider relations particularly their brothers, sisters, cousins and other in-laws and family members. In addition to childcare responsibilities, maintaining ties with extended family members is also an obligatory role for women that may hinder or facilitate choices of women. Referring back, we noted that women's definitions of work–life balance are significantly embedded in household dynamics such as in-laws' and spouse's support because they exert unique influences on the daily choices of these women entrepreneurs. A sizeable number of women in the sample reported that the joint family structure is a blessing and a source of

150

substantial support in managing work–life responsibilities such as providing free childcare. Aasia described its importance as follows:

> *You know when a child is sick and I cannot stay at home then someone else is present to stay with the child and in that way I think we are very blessed in Pakistan because we do have the extended family system and we do have the grandparents who are willing to chip-in, rather they feel more than happy to chip-in. My father-in-law has played a very important role in this regard. If I wasn't present at lunch, he used to be there. So, you have to have extended family support to be able to achieve all that and in my case my father-in-law is the one who supported me with actually babysitting my children when they were small. (Aasia)*

There is a strong indication that many entrepreneurs such as Aasia deeply identify with the importance of the joint family as a substantial source of childcare. Evidence from Pakistan and other transitional economies suggest that family support is vital for women entrepreneurs to be able to invest more time and energy in business (DeMartino and Barbato, 2003; Rehman and Roomi, 2012) and to facilitate women in making work–life choices (Kirkwood and Toottel, 2008). According to the life course concept of 'linked lives' (Moen and Erickson, 1995), work–life choice is facilitated by support of a joint family in enabling a woman to integrate work and family.

Moreover, other than in-laws' support, spouse's support in a joint family (which has important implications on the way women define work–life balance as discussed in previous subsection) is also very instrumental in achieving work–life endeavours. It is important to note here that the definition of spousal support for these women does not mean sharing childcare or domestic responsibilities; instead it involves the willingness of the husband to let his partner choose a

career and to support and encourage her to pursue that. The conceptualisation of spouse's and in-laws' support in Pakistani culture has different meanings compared to the spousal support that has been established in the Western literature (Rouse and Kitching, 2006; Allen et al., 2007).

While a joint family acts as a facilitator in some cases, for others it constrains their choices. It is important to note here that both conservative and liberal family practices are prevalent in Pakistan (as discussed in the background section). Those women who belong to liberal families find it easier to pursue work–life than those who belong to conservative families. The accounts below exemplify that family can become an impediment through exerting excessive influence.

> *I work full time and on my way back to home, my in-laws expect me to cook their dinner and I have to do it because I have no other choice but to perform my household duties without putting any excuses. I am bound to please them by performing all my household duties; otherwise, they will not allow me to work. (Farah)*

> *I had to sacrifice my comfort, my sleep, and almost everything of my personal life. I am the last person to sleep at 2am and first person to get up early in the morning around 5:30am. I work round the clock all day. I know that otherwise I would not be able to perform my family responsibilities. (Zarqa)*

Although their in-laws allowed them to work, any neglect in household responsibilities is not tolerated. As a result these women strategically manoeuvre within the prevailing structure without challenging it. Rather they conform to gendered structures to be able to pursue their work–life choices. Their accounts also reflect the socio-cultural phenomenon where a woman aims to please the family in order to get her ambitions going. This is consistent with the findings

of Holmes that "women running their own companies often work far too hard trying to please their customers, build their business and keep their families happy" (2007: 151). The influence of in-laws is unique in this context. The majority of the women in the sample use a strategy of pleasing extended family members through meeting excessive demands. The meeting of excessive demands leaves these women exhausted and burnt out which not only affects their quality of life but also has implications for women-owned enterprises. For instance, the dominant literature reveals that being innovative is one of the characteristics of an entrepreneur (Brush, 1992). In the context of patriarchal structures, this argument needs to be carefully considered in the face of women's conventional role and its implications for innovation. In these cultures women may have little time off from their traditional family responsibilities to think of innovation and expansion of their business. The findings presented here are unique to this particular context and add to the understanding of life course theory from a developing country perspective. The theme below will examine how the family dynamics and involvement in family chores and some macro-economic factors have implications for the growth of women-owned enterprises.

4.2.2.2.2. Expansion and growth of business

This subsection consists of three categories to analyse women's accounts related to the challenges involved in expansion and growth of a business. These categories are: stress and guilt, financial difficulties, and terrorist activities and political instability.

a) *Stress and feeling of guilt*

Many women in our sample recognised that at some point in their lives, family obligations overshadowed the time they could invest in the development of their business, which limited the growth of their business. In doing work and family, many women made difficult choices as indicated in the accounts below:

I am married and have three children, but after my mother's demise, I do spend much time with my father for his emotional support. Sometimes, spending time with my father and my children clashes with the time that I need to spend on my business activities. (Madeeha)

I work on weekends only. If I had no family obligations, I would have invested more in my business and expanded it even faster. (Saba)

The interview excerpts above clearly underscore the level of stress arising from the expectations in meeting the excessive demands of multiple gender identities: a good daughter, a good mother and a good businessperson. Maintaining ties with extended family members is identified as problematic because it not only impinges upon family relations but also has negative influences on business growth intentions. The excessive demands of gender identity rooted in a historical and socio-cultural environment have adverse effects on the business growth intentions of many women (Davis and Shaver, 2012). However, some women found an escape by working during weekends. This indicates conformance of women to the existing structural constraints and their strategy to manoeuvre within these structures by finding some way to meet the demands of family along with their ambition of business ownership.

Many women in the sample prefer to keep their business small as an intentional choice to enable them to meet their conventional roles.

My family is my priority, I don't want to expand until and unless I ensure that my children are not neglected. (Fouzia)

I always prefer to keep my children in my office; I have a separate room for them. At least I have peace of mind that my children are around. I think you adjust and fit your priorities around the needs of your children. (Najma)

The choice to remain small echoes with the experience of many other women who prioritise family over business; this reflects a universal problem for any small business owner to refuse work in the face of family obligations especially in the context of a patriarchal society (Al-Dajani and Marlow, 2010). For these women mothering responsibilities (Rouse and Kitching, 2006) are of primary importance. They proudly put their families ahead of their business without having any concern for expansion. Although the majority of the women in the study internalise their gender role of being mother, which is embedded in religious and socio-cultural beliefs, many women experience a feeling of guilt and fear arising from the conflict in meeting expectations of work and family. Fouzia's account highlights this:

> *Sometimes I feel guilty that I could not spend enough time with family because*
> *of my work. I always wish for my family time. (Fouzia)*

Although the majority of the women started a business with the desire to achieve flexibility, in reality business ownership is not a panacea to provide flexibility, rather business ownership is a source of continuous stress and conflict. The nature of work sometimes demands women entrepreneurs to work after office hours, which interferes with their family time. If a woman is the breadwinner of her family, then she cannot ignore her work despite her aspirations for bringing valuable time to her family, which indicates how work–life conflict results can lead to guilt.

In addition, for a few women the feeling of guilt was also woven in their perceived sense of having lack of sufficient business knowledge and education. While the data in Table 8 suggests that the majority of the women have appropriate qualifications along with some management experience, Zarqa was an exception as she described:

> *I feel myself deprived and being in a minority in the business. Because I don't feel I have enough experience because I didn't work anywhere before starting my own business. Moreover I am not very well educated as other women entrepreneurs are. (Zarqa)*

It is important to reiterate the family and socio-economic context of Zarqa here. She is a 36-year-old widow, living in a rented house with three kids to look after. She started her business after her husband's death because there was no other choice. These circumstances compelled her to pursue entrepreneurship to be able to play a breadwinner's role for her children. Her sense of guilt and anxiety arising from her lack of human capital (education and experience) hinders the growth and performance of her business.

Toshiba's perspective underscores societal pressure associated with feelings of fear and guilt:

> *If I am unable to give proper attention to my son, he might get involved in some wrong doings. In such a case society will raise many questions for me no matter how successful I may become, my family will also question me if I overlook the upbringing of my children for the sake of business. (Toshiba)*

Toshiba's feeling of guilt is connected to legitimacy of women's work within a patriarchal context. Talking specifically about the quote of Toshiba, the good or bad behaviour of children is associated with feelings of guilt and fear given the fact that children are a mother's responsibility; any deterioration in behaviour would be associated with poor mothering rather than poor parenting. These findings also resonate with the recent study of Al-Dajani and Marlow (2010), who found that in Palestinian patriarchal society, the primary role of women is to look after children without any spillover of work practices into their traditional role.

These findings clearly reflect that emotional feelings are likely to impact on women entrepreneurs' business growth intentions (Davis and Shaver, 2012) at later stages of their life course. These accounts support Marlow and McAdam's (2013) argument that women's choices are constrained, which does not mean they underperform, rather they are not given the environment to perform, and hence, their performance is constrained.

b) Financial difficulties

Other than family responsibilities, financial difficulties are also noted to have a negative impact on women-owned enterprises. It was observed in the interview data that the majority of the women primarily rely on personal savings and traditional sources of finance such as from friends and family in response to the structural constraints and religious and ethical dilemmas associated with external financing (Carter and Van Auken, 2005).

> *I started my business with the help of my family and used my personal savings.*
>
> *Everything that was given as an investment was from my parents. I never*
>
> *thought of going to any bank for a loan. (Musarrat)*

It was quite striking to note that the majority of the women did not prefer external financial institutions mainly due to religious beliefs (further details will be discussed in Subsection 4.2.2.2.5.). Other than religion, Anadil's experience can provide an explanation as to why women do not prefer external finance.

> *Banks demand high collateral. I applied for the loan of Rs. 50,000 and they*
>
> *required from me to furnish collateral of Rs. 100,000. But you see if I had Rs*
>
> *100,000 then there is no point in getting bank finance. (Anadil)*

It is evident in the literature that high collateral demands (Coleman, 2000) pose challenges for women-owned enterprises. The reluctance to get bank lending is also attributed to biased

lengthy procedures of the bank. These findings are unique in a sense that it is established in the literature that bootstrapping (Vanaker et al., 2011) is considered the second best option for financing when there are financial structural constraints (Cassar, 2004; Van Auken, 2005). For these women, bootstrapping is considered the primary best option rather than a secondary option because women prefer to use bootstrapping strategies due to power relations in social structures (Gracia and Brush, 2012). This clearly suggests that the findings from developed countries need to be examined carefully before being applied to a developing context.

c) Terrorist activities and political instability

In addition to family responsibilities and financial difficulties, some macro factors such as terrorist activities and political instability also present challenges for the growth of women-owned enterprises in the socio-economic environment. The accounts illuminate that the present situation of the country is posing additional challenges.

> *Terrorist activities have created unnecessary hurdles for women*
>
> *entrepreneurs. The extremists force women to stay at home. These things are*
>
> *really pulling them. It's not a positive thing. (Najma)*

> *Women have potential, but rapid changes in political structures make them*
>
> *reluctant in making further investment. (Shehla)*

Within the present context of terrorism women are a more vulnerable group. Along with terrorist activities, political instability also negatively impacts women's businesses and presents a challenge for women's entrepreneurship to flourish in the country. The findings underscore that their choices are not only altered by individual factors of passion and independence, but also influenced by a constellation of external factors (Jamali, 2009). In addition, women's reluctance to invest is connected to a fragile political environment, which

also has implications for the growth of women-owned businesses. However, women's business growth and performance is not only constrained by socio-cultural structures but also by the broad macro-environment (Jamali, 2009; Marlow and McAdam, 2013). The findings related to terrorist activities and impact on the growth of business is unique is this context compared to the West, which has a relatively conducive and stable political and investment environment.

4.2.2.2.3. Gender bias

Although women in the sample do not want their business to dominate their lives as a result of business growth, there was an agreement among all interviewees that their work should be taken seriously. On reporting gender-related challenges, it is difficult to get social recognition and support because of widespread gender bias arising from the socio-cultural norms of society. In addition, gender power structures impede women's ability to choose the lives they want to live. As a result, women's marginalisation due to structural inequalities not only impinges upon business practices but also their status in society.

At a business level, many women reported that gender biases negatively influenced their status of entrepreneur; women are not taken seriously when it comes to business dealings. Participants of the study stated:

> *The main challenge is that the subordinates do not accept women as their boss. (Maimona)*

> *I am a trainer, but you see I had to hire a male trainer to overcome the business challenges. Secondly there is still a dilemma that women trainers are not taken seriously in the corporate world. People think: How can a woman train so many males? Therefore, they prefer male trainers.(Maryam)*

I got too many problems being a woman when I started. Finally I ended up

hiring a male marketing manager. Since he joined, all of my problems have

been solved. He goes everywhere on behalf of me and deals with people.

(Samina)

It is noted that gender undermines their legitimacy and dealing with these gender challenges is a day-to-day struggle for them. There is strong evidence that these challenges did not deter their ambition rather they built alternative ways of dealing with gender, which clearly indicates the interplay of structure and agency. The interplay of context is also evident in their accounts, suggesting that despite various reforms (discussed in Section 2.1) to combat gender challenges, the question of gender equality and women's empowerment still remains. It is also evident in Western literature that the legitimacy of women-owned businesses is undermined because they lack social recognition and respect as a result of the gender bias (Marlow and Carter, 2004; Marlow and Patton, 2005) embedded in society especially in developing countries (Roomi and Parrot, 2008; Jamali, 2009). The practices women use to overcome these barriers draw attention to the strategies that these women bring to the business arena. For example, partnering with males may help women entrepreneurs deal with male dominance in the business sector (Godwin et al., 2006; Gracia and Welter, 2011). The stereotype of 'women are not serious business persons' is rooted in a historical and socio-cultural context. It is important to note that overall, the societal context is experienced negatively but they use their accomplished position of entrepreneurs to acquire respect and confidence to deal with such stereotypes.

While the majority of the women entrepreneurs perceived gender to negatively influence their business, a few exceptions were also found who did not perceive any gender differences. Indeed, when I asked about any gender discrimination, a sizeable number of women were very positive and optimistic as Samar articulated:

From cultural and societal aspects I never had any complaints being a woman

in Pakistan. I think being a woman your life is much easier in Pakistan. You

don't have to stand in long waiting queues; people will give you priority

because they respect you as a woman. I think it's great being a woman in

Pakistan. (Samar)

Samar's account is also connected to her experience of having an international degree. To put her account into context, it is to be noted that she studied in the UK for 5 years and her positive experience is rooted in her experience outside Pakistan. Her account also reflects her sense of relating her international experience with her experience in Pakistani culture where women are given priority at all public places because of cultural and religious contexts. She finds it a little bit easier to describe herself using multiple layers of identities. Overall, Samar sees entrepreneurship as a positive outcome for women in Pakistan.

The above accounts of women highlight the mixed experiences. While some women encounter negative experiences, others have a very positive outlook about their gender identity in Pakistani society. These accounts are embedded in their present stages of life course. Moreover, the accounts of the women also suggest that due to recent societal and family transformations (discussed in Chapter two), women may be acknowledged for their economic contribution but they are often criticised for neglecting their relationship with children, husband and other members of the extended family (Ali et al., 2011). However, autonomy and gender equality is still far being achieved.

4.2.2.2.4. Maid system enabling or constraining?

Since Pakistan is in the midst of a demographic transition (Amjad, 2013), the need to hire domestic workers has increased (Shahid, 2007) with the increase of women in the labour force, who have little or no help from a partner to share domestic responsibilities. Given the situation

of gendered household distribution, the majority of the women in the sample rely on domestic workers, that is, 'maids', to enable them to effectively integrate the demands of work and family. Before discussing the women's account, it is important to briefly describe the maid system in Pakistan. Due to the availability of a highly economical labour force, maids are widely affordable to hire for childcare and other household chores such as cooking, house cleaning and laundry. They serve upper and middle class women at varying capacities as either full- or part-time workers (Shahid, 2007). Almost all women respondents, regardless of their demographic factors, took advantage of this opportunity.

Huma highlights it as:

I don't have any problem since I hired a maid to look after my parents. (Huma)

Hiring a maid is a common strategy women use to find an escape from family responsibilities to be able to devote extra time and energies to their business, which would have otherwise put extra pressure on their time and energy because the cost of hiring maids is less than the cost of their personal wellbeing and family conflict (Shelton, 2006; Jennings and McDougald, 2007).

Although maids are economically available and many women take advantage of this opportunity, some women in the sample also expressed their concern regarding their children's upbringing. As articulated by Samar:

A maid cannot impart values to the children which a parent can, because she is

not educated. Ummm... You know what I mean. If a child is spending a whole

day with maids then you can well imagine the upbringing of your children.

(Samar)

My mother supported me in childcare. Every morning, I used to drop my maid

with kids along with all the stuff needed for my children to my mother's home

and pick them up to take home on my way back from the office. I am satisfied

that the children used to spend time under the supervision of my mother,

otherwise it's difficult to wholly rely on maids. They are not trustworthy.

(Maryam)

When children spend time with an uneducated maid, they ultimately learn her behaviours and manners. However to overcome this challenge, some women found a different strategy to capitalise on it by involving grandparents to supervise maids. The above accounts highlight the fact that these women use every-which-way to integrate work and family, which demonstrates their persistence and multitasking. Since maids belong to very poor and less educated families, they are therefore are less trusted. In addition, one of the respondents described the challenges associated with maids as something very personal to her.

I hired a female maid just because her mother was also a maid in our house.

You know what her daughter did. She started getting involved with my

husband. It was the time when I decided that I will not have any female maid

anymore. (Humaira)

Humaira's account is connected to her household, where the support of a female maid actually threatened her marital relationship when she felt that her maid was getting involved with her husband. Overall, the data suggest that the majority of the middle class educated women in the sample enact agency by employing highly economical labour even possibly exploiting other women to be able to manage work and family. It indicates one of the aspects of Pakistani society in that it is socially acceptable for middle class women to use lower class women at lower expense. The taken for granted maid system is not unique in Pakistan, it is also common in many countries with large income inequality. What is unique in this context is that there is an abundant availability of maids at low cost compared to west. From an economic perspective,

it is important to reiterate here that domestic workers (maids) are the most disadvantaged group whose lack of legal rights makes them particularly vulnerable to exploitative practices in an unregulated and informal family environment (Shahid, 2007). Recently, the Senate passed a bill that aims to protect domestic workers (*Tribune Express*, 2014). The implementation of the bill has implications for women who rely on the abundant supply of cheap labour, because it will no longer be available at such a low cost.

4.2.2.2.5. Importance of religion: Religious justification of work and family role

Religion is one of the emerging themes that women use to negotiate their conventional gender roles and legitimacy of entrepreneurial role. This theme will attempt to examine how religion influences the entrepreneurial practices and behaviour of women in the study. Islam is the legal and official religion of Pakistan and all participants in the study are Muslims. So it is important to analyse how religion has provided women a space to enact agency.

Some studies have established the influence of religion on economic activities. For example, a study by Gupta and Fernandez (2009) found that religious values are associated with entrepreneurial success. Moreover, a study by Sloane (1999) examined the Islamic view of entrepreneurship among Malay Muslim entrepreneurs. These studies also influenced my ideas on how religion influences the economic activities of women in Pakistan. During the transcript analysis, I observed that women articulated the role of religion in not only realising their gender identities but also in the way in which religion is associated with the growth and success of the business. The accounts of the women suggested that religion does play a role in influencing the economic behaviours and work–life practices of these women. While my intent in the study is not to discuss the Islamic teachings on women's business, I want to emphasise the influence of religion on economic activities of women in the study.

a) Religion to legitimise work role

As discussed in Chapter two (background section), women's rights in Pakistan are curtailed due to normative assumptions and misinterpretation of Islamic discourse about women. Many scholars have provided an explanation that it is not Islam but the prevailing gendered social processes embedded in the society that restrict women from working outside (Ahmad, 1992; Roomi and Harrison, 2010). A majority of the women in the sample showed an explicit recognition of their Islamic rights. They strategically use religion to legitimise their entrepreneurial role. Tiwana expressed her views as:

> *Religion has nothing to do with women working or not working because Hazrat Khadija (Prophet Muhammad's first wife) was one of the most prominent business persons of Makkah, 1400 years back having her own trade business. So it is actually not a matter of religion but our society has made it a matter of religion. (Tiwana)*

Tiwana tried to justify/legitimise her entrepreneurial role by giving religious reference to the role model of Hazrat Khadija, a woman entrepreneur who was the wife of the Holy Prophet Muhammad (PBUH). The findings resonate with previous studies such as Essers and Benschops (2007) and Al-Dajani and Marlow (2010), which found that women use religious teachings, texts and examples to legitimise their right to start a business.

b) Religion to legitimise mothering

One of the interesting patterns noted in the women's accounts is that rather than disputing 'mothering role' the women internalise their gender role as a sacred religious obligation. Aasia, for instance, highlighted that the conventional and divine gender role of 'being women'

nurtures her work–life experience. She saw this as an opportunity and tried to justify women's traditional role by using a religious description. She described that:

> *When a woman goes out to work, at that time she performs two jobs. One is her primary job that Allah has made her for. It means she is a daughter, a sister, and a mother, so that's her primary job. Nature has given her duties out of which one is that she has to give birth. The secondary job is the one of those occupations she takes up. So, any woman who is working is doing two jobs so she is multitasking. Men, on the other hand, are not multitasking. So, when I say Allah has gifted a woman to do more than a man that's the proof and then women who are doing two jobs are actually doing three and four. So, I think Allah has made women very strong with a very strong instinct within themselves to be able to perform and survive. (Aasia)*

The account of Aasia also highlights the way in which traditional gender roles are maintained (Gracia and Brush, 2012). The majority of the women in the sample appear to have a strong identification with the traditional role of mothering as an enabling factor in women's entrepreneurship (Leung, 2011). Aasia appears to have internalised the religious values associated with 'being a mother' and linked them to the contribution of each domain of work and life across the life course. This supports the dominant literature on family–business enrichment in the West (Eddleston and Powell, 2012), which contends that family-to-work enrichment contributes to business and life satisfaction (McNall et al., 2010); it leads entrepreneurs to be more optimistic (Simon, Houghton and Aquino, 2000) and recognise opportunities in their environment (Baron, 2008). Thus she feels that performing double duties provides opportunities to enrich her life experiences and build better managerial qualities, which are helpful in the workplace. What is unique in this context is that is due to their religious

166

belief that these women in the sample conform to their gender role rather than disputing equal sharing of domestic responsibilities, evidenced in the equality agenda in the West (Humbert and Drew, 2010).

c) Religion to legitimise work practices

For many women, their belief in Allah (God) is associated with business success and growth. The accounts below highlight the blessings (help of Allah) that help many women in their business.

> *We have grown within no time and honestly speaking it is the blessing of Almighty Allah on our business development. That's what I believe. (Toshiba)*

> *I reach a point in my business that people strive to reach after a long time; say may be in 20 years. I trust that it is the blessing of ALLAH, who gave me success in such a short time. (Musarrat)*

For a majority of these women belief in Allah was the ultimate success strategy and is strongly associated with growth of business. These women have shown high external locus of control. The findings of external locus of control resonate with Salwa et al.'s (2013) study of Malay entrepreneurs who have a similar Muslim context. Moreover, some women also expressed their reluctance to apply for a bank loan because Islam prohibits interest. These religious beliefs mark them as different from women in the West.

> *I didn't go for a bank loan because of the interest rates. Being a Muslim I have faith that it will not bring any Barka (blessing and success) in my rizq (earnings). (Toshiba)*

As a result, women prefer interest-free money to establish the business. The quote below also underscores how religion influences the business practices concerning profit earnings:

> *I only keep legitimate profits because otherwise Allah will not bless my business*
>
> *as it is against Islamic view. (Tiwana)*

There is a strong connection between Islamic teaching and Tiwana's economic view of the business, which indicates that profits should be obtained in a permissible or legitimate way. Hence to avoid illegitimate profits, she kept herself away from immoral business practices.

Therefore, the findings depart from the extant Western literature in terms of how religion influences business practices. The most interesting aspect of the quotes above suggests that religion provides some space for women to exercise agency to manoeuvre and negotiate the boundaries of the prevailing structure. Although Western literature on women's entrepreneurship and work–life provides some fruitful insights, it cannot be implemented and adopted in Pakistan without considering women's religious beliefs that underpin their daily lives. The next theme below will examine women's perceptions about government and institutional support.

4.2.2.2.6. Perceptions about government and institutional support: Revealing contradictions

In talking about the role and support of government and other institutions, women's experiences are mixed. Both positive and negative perceptions prevail in their accounts that present a snapshot of a lag between policies and implementation. Although, government policies and support exist, generally women not only have little awareness about these policies but also recognise them as based on favouritism and less supportive. The findings presented in the previous section where women's accounts of work–life balance definition as personal and individual responsibility illuminate a restricted sense of entitlement (Herman and Lewis, 2012).

Consequently it affects the perceptions of government support. According to Lewis (1996: 1): "sense of entitlement is a set of beliefs and feelings that enable individuals to voice and make visible their needs to modify traditional structures at work and beyond". The accounts below highlight the normative perceptions and dissatisfaction towards the role and support of government.

> *No, no, there is isn't fair support from either government or its allied institutions. I just registered my brand; I hired a lawyer who did my work. I don't need to go to any government department. They demand so much and their procedures involved corruption and favouritism. (Zarqa)*

> *They claim that we encourage women, have a special quota for them and much more. But there isn't anything like that. They do have policies on papers but in reality they are not implemented fairly. (Anadil)*

The quotes of Zarqa and Anadil echo the experiences of the majority of the women. These women have a very negative view of government policies and institutional support as perceptions of favouritism prevail among almost all women in the sample. This negative view is embedded in their personal experience of the support, self-reliance and individual responsibility of doing business, which affects their perception of government support.

While the majority of the women articulated dissatisfaction with government support, only a few acknowledged government support as vital in nurturing women's entrepreneurship in Pakistan.

> *Government provides incentives to women-owned businesses. Although government institutions are playing their role, but I guess apart from creating entrepreneurial culture, the government has more pressing concerns to deal*

with at such times of political instability, widespread poverty, and social

disparity and terrorist activities. (Maryam)

Maryam's account indicates how location in time and place particularly national context play out in shaping judgements of what is normative, appropriate and feasible to expect from government and institutions in terms of support. By asserting that the government has some more pressing issues to address prior to the issues of women's entrepreneurship, she is indicating structural opportunities and constraints that exist within the national context can impinge upon a participant's perceptions.

I was curious as to why a majority of the women were not satisfied with government policies, I felt it was indeed important to obtain the insights of policymakers to contextualise the accounts of the women's experiences of support. The accounts below highlight the disparity between women's experiences and those of the policymakers.

We have all the incentives and business plans. We offer them various platforms

in terms of national and international exhibitions to grab the opportunities, but

most of the women show lack of serious attitude. On top of that we offer free of

cost incubation centres for baby entrepreneurs to gain real market experience

with minimum risk involved. (Head of WBIC)

The majority of the women entrepreneurs doesn't want to even register their

business, even though we have tax rebates. Until and unless they register their

business we will not be able to cater to their needs. I strongly believe that

women, generally, don't know much about government policies. As a result

they don't reap the benefit of these policies and programmes. (Head of Women

Chamber of Commerce & Industry)

The above given accounts of the policymakers reveal an interesting and different picture. They generally hold a pessimistic view about the abilities of women to be effective entrepreneurs. They claim that government and institutions offer a variety of financial products but due to poor communication, the majority of women are unaware of the opportunities and initiatives. Moreover, in terms of gender differentiation the accounts below reveal that:

> *There are no gender differences related to the conditions of doing business.*
>
> *Perhaps it is even easier for female entrepreneurs. (Head of WBIC)*

> *We do not differentiate when we process loan applications. But of course women*
>
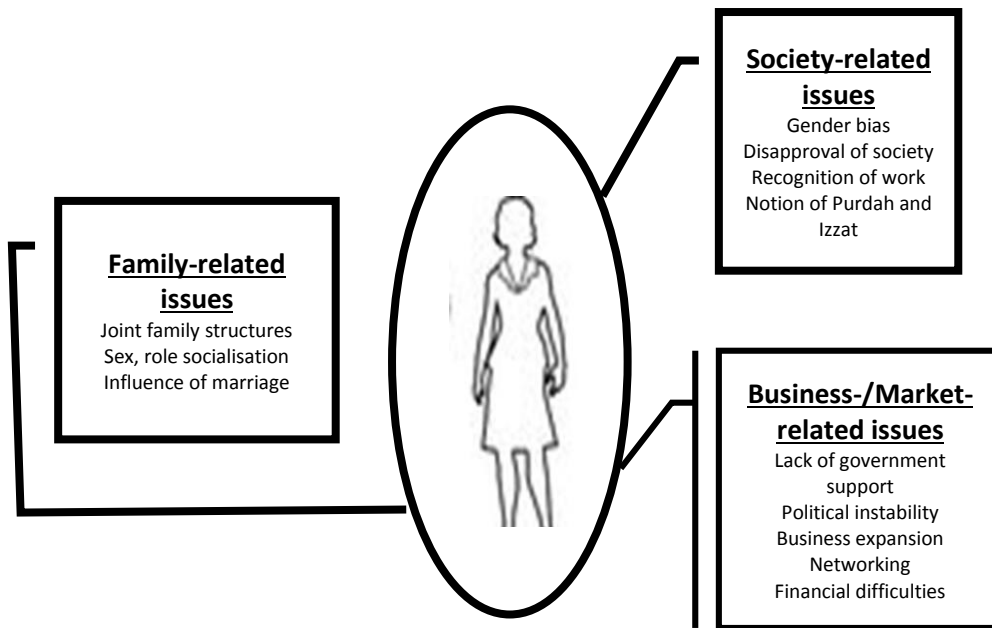> *have to prove their credentials. (Head of First Women Bank)*

*C*ontradictions are clearly manifested in the above accounts. Financial institutions accept that motherhood and womanhood concern banks at some level and admit that they usually ask women about their families and children. Notably, the head of the bank reports that the registration of a business in the name of a female is only a formality; in fact the real owners are the husbands or some other male member of the family. This confirms that bank officers have a negative view of the entrepreneurial abilities of women-owned businesses (Hil et al., 2006).

There is clearly a gap between the perceptions of institutional heads and what women perceive. As mentioned in Chapter two, the government has launched various initiatives to promote women's entrepreneurship. Women generally have a sense of dissatisfaction which is probably because many women in the sample are not aware of existing government policies and the fact the implementation of these policies is still under question. One example is government claims for conducive loan schemes at low rates whereas women did not express this sentiment at all. Rather they perceive that bank lending involves lengthy procedures and high collateral. What

was clear is that gaps need to be addressed in order to create an enabling environment for women's entrepreneurship.

Overall, on the one hand, we observe that the situation seems problematic. The situation entails that both stakeholders need to carefully address the structural issues that impinge upon perceptions. In particular, it can be argued that women's perceived difficulty in dealing with government procedures and the lack of marketing information of institutional policies and programmes is responsible for creating this unfavourable environment. Consequently, the fact that women have a low sense of entitlement arising from such gaps clearly indicates implications for work–life policies at a public level. The findings of the study provide useful information to determine the existing gaps in the current policy frameworks and ways to fill them. Further recommendations will be discussed in detail in Chapter five to improve the situation and bridge the gap between entrepreneur's perceptions of government support and policies.

Figure 5 Summary of structural challenges and barriers reported by women entrepreneurs

Society-related issues
Gender bias
Disapproval of society
Recognition of work
Notion of Purdah and Izzat

Family-related issues
Joint family structures
Sex, role socialisation
Influence of marriage

Business-/Market-related issues
Lack of government support
Political instability
Business expansion
Networking
Financial difficulties

Source: Author's findings from interview data

Based on the contextual accounts of women entrepreneurs, Figure 5 illustrates the challenges faced by women entrepreneurs. We can see women's work–family choices are constrained by a complex interplay of both micro- (financial, human and social capital constraints) and macro-factors (household, societal and economic context). Among all, societal expectations of gender roles within household context greatly impinge upon their work–life choices. The findings presented here contribute to the context specificity and embeddedness of women's entrepreneurship. Moreover, the findings differed from existing research in a way that reflects the situation of women entrepreneurs in a developing and conservative context of patriarchy. The lens of structure and agency along with the life course perspective helped in recognising the interplay of women's agency in relation to the social structures in Pakistan and added to the understanding of life course theory in a developing context. The findings of the study clearly illustrated that although women are personally empowered through business ownership, the traditional prevailing gender order remains substantially unchallenged.

The next subsection discusses some general strategies used by women to overcome challenges pertaining to work and family. The way these women use various strategies reflects the human agency they deploy in the light of structural challenges.

4.2.2.2.7. Some general negotiating strategies/Ways of doing work and family

The structural challenges discussed above could not deter these women from pursuing entrepreneurial pathways; rather, being very determined and persistent, the women in the sample used every-which-way to manage within current structures. Some of the strategies were discussed earlier: dealing with gender bias through hiring a male partner, religion to legitimise work and internalise family role, maids to help with domestic obligations and the use of office space to integrate work and family. Other than these strategies, interview data also revealed some general techniques and strategies women entrepreneurs use to pursue work–life choices. The effective techniques and strategies described by participants are directed towards planning, organising, prioritising and delegating. For the majority of the participants time management is important.

> *You have to manage time, as you have to give proper time to the home as well*
>
> *as to the business. If you are able to properly divide the time only then you can*
>
> *manage that. (Azra)*

> *Time management is the key if you are managing both home and work. I have*
>
> *good management skills and I always keep on trying that my work does not*
>
> *interfere with my family time. When I am home, I switch myself off from work*
>
> *activities. I don't allow myself to indulge in official tasks at home. (Musarrat)*

The importance of time management is pronounced in the accounts of women and keeping the boundaries between work and family is a way to manage within structures. Some women also

rely on delegation strategies to be able to keep a balance between work and family. This is relevant in the context of Pakistan where extended families provide substantial support to enable these women to achieve their ambition through help with childcare but with little toleration of neglecting household duties.

> *Whenever I am away on a business trip, the strategy is that I know what job should be allocated to whom and how to get work from them. Same is the case with my domestic staff I just delegate duties. (Sara)*

Women also reported that having good communication and relationship building along with focus and hard work paid off in dealing with structural challenges. It was noted earlier that women aim to please their family to keep their ambition going.

> *Right after coming back from work, I used to make tea for my mother-in-law, my sister-in-law and for myself. Then I used to have a little gossip with them. Sometimes I accompanied my sister-in-law to the market for shopping. I must buy for them in order to keep them happy by presenting gifts (laughter). (Mehwish)*

In addition, some women also believed that developing a strategic approach along with team building were the most significant strategies. Multitasking, a customer-oriented approach along with a strong sense of determination and capacity to learn from the past drove these women to pursue their choices in the face of structural challenges.

> *Being in the beauty business, customer service is key to achieve success and survive in competition. I always learn from past experiences and make myself stronger. (Asma)*

Challenges drive women's sense of determination and self-confidence. The above accounts underscore the importance of the women's agency in dealing with structural challenges. The strategies used by these women were also noted in Western research. For example, McGowan et al. (2012) found that time management played a key role in the daily lives of women entrepreneurs as they coordinate various roles and identities of mother, wife, daughter-in-law, carer and a business owner. Moreover, women are better at multitasking (McGowan et al., 2012); they tend to use role-sharing strategies, such as hiring maids, to be able to facilitate work and family roles (Shelton, 2006). The role women play is unique in this context in that it revolves around caring responsibilities for children and extended family members which require women to please them (most importantly in-laws) by continuously struggling to fulfil family and business responsibilities.

Figure 6 below highlights and summarises the successful strategies used by these women to overcome work–life challenges.

Figure 6 Strategies of success
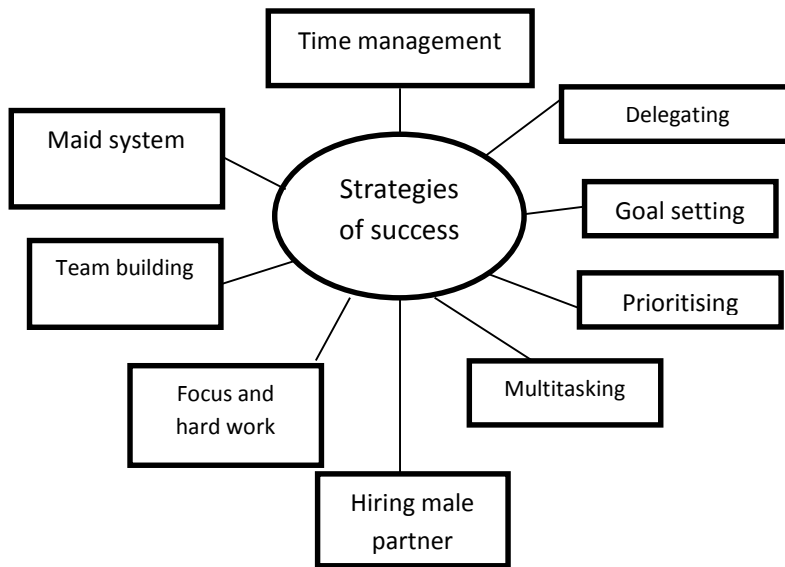
Source: Author's findings from interview data

Figure 6 provides an overview of the strategies that women use to negotiate between work and family embedded in socio-cultural experiences. Moreover, these strategies help the women to play multiple identities within the patriarchal structure of Pakistan. Among the reported strategies, the support mechanism at household level is considered one of the significant facilitating factors for women to able to reconcile work and family support.

a) Attributes/Characteristics women exhibit in doing work and family

In addition to the success strategies, some key 'agentic attributes' were also noted in the contextual accounts of women entrepreneurs. Figure 7 summarises the attributes of women that enable them to devise strategies in relation to structural challenges.

Figure 7 Attributes of women entrepreneurs in relation to structural factors
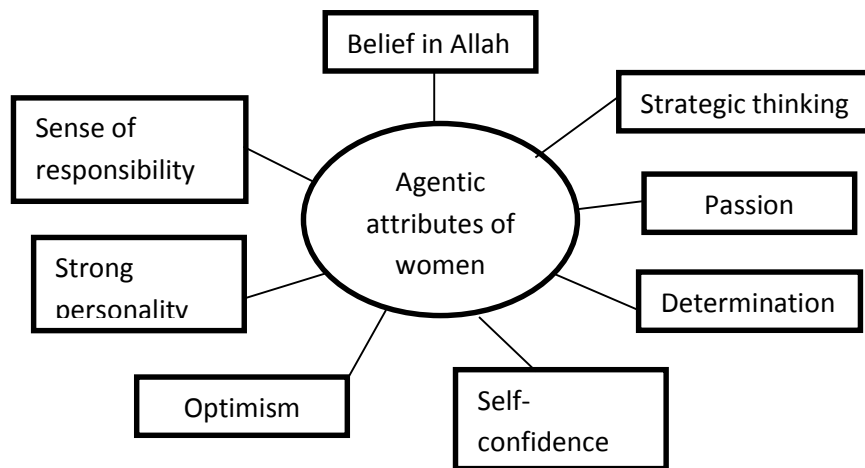
Source: Author's findings from interview data

The findings of the study revealed that women possess multiple characteristics in dealing with work and family challenges. Passion, self-confidence, strong personality and determination paid off for these women in materialising their work–family choices. In fact, the belief in Allah as the strongest characteristic highlighted the uniqueness of women in this context compared to other research that has investigated the characteristics of women entrepreneurs (Brush, 1992). None of the previous research in the context of Pakistan has revealed that faith in Allah has a role in not only realising identities but it also impinges upon ways of doing gender.

Chapter summary

The findings presented in this chapter clearly highlighted the influence of contextual factors and the usefulness of life course theory in reflecting the embeddedness of women's entrepreneurship in a wider social context. It is important to note that the findings were only a representation of a very small population. I did not aim to generalise to the whole population of Pakistani women entrepreneurs, as it was not the intent of the study within the qualitative framework. Nevertheless, the study revealed some unique ways in which multiple contexts (family, social and economic) played out, which not only influenced but also shaped the

choices of these women entrepreneurs. At the same time I analysed how women deploy agency within the opportunity structures to pursue work–life choices. On the basis of the evidence, it can be argued that women's choices are not a static process, rather the findings of the study revealed some of the complex and dynamic processes whereby women make sense of work and family. Moreover, this research indicated that while women exercise agency to pursue work–life choices, this agency remained within the confines of patriarchal structures.

It is also important to reiterate here that although women felt empowered and independent by their ability to organise their lives, empowerment and autonomy within the household was not acknowledged because gender subordination is still evident despite business ownership. The findings resonated with Al-Dajani and Marlow's (2010) study of women-owned enterprises in Jordan which indicated that although business ownership offers women the room to manoeuvre within patriarchal family structures, it does not challenge it (Al-Dajani and Marlow, 2010), because women internalised their traditional role as a religious obligation and did not dispute it. It is precisely in this context that the importance of religion was salient: women were aware of the rights given by religion, and used religious values and discourses as a way to legitimise their combined business and family roles.

However, the normative assumptions about gender roles brought challenges for business growth and acquisition of resources. For example, the majority of the women in the sample reported while business ownership brought many benefits, it constrained their choices. Many women postponed their business growth plans to be able to meet the demands of mothering and extended families. The evidence suggested that keeping their business small was a deliberate choice for these women and they had a clear sense of the costs and benefits of growth and made careful trade-off decisions (Morris et al., 2006). Overall, the decision regarding the growth of business was embedded in traditional gender roles. As such there was an indication

that women did not lack abilities to be a successful entrepreneur and did not necessarily underperform, rather their performance and growth was constrained by socio-cultural experiences (Marlow and McAdam, 2013).

Gaps existed between the perceptions of institutional heads and what women entrepreneurs perceived about government policies and procedures. The evidence suggested that the women held very negative opinions regarding the role of government. Consequently, a majority of the women distanced themselves from government support and policies and stepped into entrepreneurship on the basis of self-help and expected very little from government, which clearly indicated a low sense of entitlement. Women often used a variety of strategies to manage and negotiate these barriers, thus they displayed a strong sense of agency.

CHAPTER FIVE: DISCUSSION AND CONCLUSION

Introduction

In this final chapter, the key findings of the study are described and discussed to draw the thesis to an end by highlighting how the gaps discussed in Chapter two were filled. This chapter first provides a summary of the key findings and recaps how the research questions and objectives were answered and achieved. Section 5.2. discusses the key findings of the study and grounds the findings within mainstream research by highlighting the uniqueness of the study within the Pakistani context. Conclusions drawn from the discussion are presented in Section 5.3. The following sections draw attention to the implications of the study and the contribution of life course theory to women's entrepreneurship theory by bringing some recommendations to policymakers and women entrepreneurs. The final section of the chapter briefly discusses the limitations of the study and future research directions and closes with concluding remarks.

5.1. Summary of key findings

The qualitative approach allowed me to gain valuable insights into the participants' world through their life stories. Certainly their choices were influenced and shaped by the socio-cultural context but the women in the sample enacted agency to become an entrepreneur and managed the conflict between gendered and normative assumptions by drawing on various strategies. In addition, this research presented a detailed analysis of the complex interplay of multiple contexts that impinge upon the work–life choices of women entrepreneurs. Through the life course lens, this research captured the various ways in which four principles of life course theory (timings in life, human agency, linked lives and location in time and place) intersect to influence and shape overall experiences of women. The women in the study belonged to different generational and age cohorts; consequently, their accounts illuminated a diversity of perspectives and experiences of work and family. By examining their accounts at

specific times in their lives using a life course approach (Giele and Elder, 1998; Sweet and Moen, 2006), the findings of the study underscored the heterogeneity and embeddedness of women's entrepreneurship (Welter, 2010; Gracia and Brush, 2012). It made a significant contribution to the scarce but growing body of literature on women's entrepreneurship in developing countries, especially in the context of Pakistan where socio-cultural, religious and family dynamics present unique influences on women's work–life choices that considerably differ from those in developed countries.

Furthermore, the research underlined the contribution of life course theory to advance women's entrepreneurship research in general and particularly in the context of developing countries such as Pakistan, where demographic transitions are emerging (Amjad, 2013). Table 23 provides a brief snapshot of how the research themes were answered.

Table 23 Brief overview of how the research themes were answered and gaps were filled in various sections

Overall aim	Research objectives	Research questions (RQs)	Sections corresponding to RQ and gaps
To explore experiences of women entrepreneurs in combining work and family within socio-cultural context of Pakistan	To understand what motivates women to become entrepreneurs in Pakistan (pathways to entrepreneurship)	What are the motivational reasons to become entrepreneurs and how do these motivations evolve across the life course? (RQ1)	4.2.1. Big picture one: Pathways to women's entrepreneurship
	To explore ways in which women deploy agency to become an entrepreneur in a patriarchal society.	How do women exercise agency to determine their life pathways in the light of the social structures in Pakistan? (RQ2)	4.2.2. Big picture two: Women's experiences of work and family in relation to social structures
	To explore the perception of structural barriers and facilitators in the light of social structures in Pakistan	How do women entrepreneurs talk about managing their work and family life and what are the structural barriers and facilitators? (RQ3)	
	To draw upon life course theory in relation to experiences of work and family among women entrepreneurs in Pakistan	How can life course theory contribute to the understanding of women's entrepreneurship in Pakistan? (RQ4)	5.4.1. The relevance of life course theory to women's entrepreneurship research

5.2. Discussion of key findings

This section brings the findings from each research question together to discuss the bigger picture. It draws attention to what women aspire to in terms of work–life balance (how they interpret it), what factors motivate them to become entrepreneurs, and in choosing entrepreneurial pathways what challenges they face and how they manage to grow despite structural constraints. Relevant theories and literature were used to frame the discussion and to achieve interpretive integration; moreover, the discussion focuses on how the research addressed the gaps and extended the literature through the findings of the study.

5.2.1. Big picture: Motivations, conceptualisations and structural barriers

5.2.1.1. Pathways or motivational reasons

Key patterns were noted in the contextual accounts of women. First, the most important is that there were notable differences among women entrepreneurs in terms of motivation to start a business, which underlined the heterogeneity of women entrepreneurs (Gracia and Brush, 2012). Second, their motivations were embedded in multiple socio-cultural contexts.

Given the socio-cultural context of patriarchal households, women in the study were primarily motivated because of family and flexibility needs. Therefore, these women can be classed as 'work–family entrepreneurs' a typology suggested by the Western researcher Hughes (2006) or as 'convenience entrepreneurs', more recently suggested by Jayawarna et al. (2011). This category of women reflects their strong desire to put their families ahead of business due to the gendered nature of households and socialisation processes that assume women to be primary caregivers (Ahl, 2006; Humbert and Lewis, 2010; Rouse and Kitching, 2006; Ekinsmyth, 2011; Moen, 2010). Having internalised their gender roles, it cannot be inferred that this group of women lack skills and economic motivations, they plan their schedule and put all the energies they can muster around work and family in order to minimise the risk of conflict (Shelton, 2006) between both domains.

Contrary to expectations, many women in the sample were strongly motivated by the desire for independence and control. Previously, these uncommon motivations were hardly observed in the context of developing countries, but now there is considerable evidence that attests to these uncommon motivational reasons. For example, Benzing and Chu (2005) found that Indian entrepreneurs are motivated by a sense of independence and wanting to be their own boss. Similarly Jamali (2009) found that women in Lebanon are also driven by a sense of independence. The evidence suggested several advantages that entrepreneurship brings to the

management of work and family such as freedom of time and control, being one's own boss and a sense of independence (Marlow and Carter, 2004; Humbert and Drew, 2010; Jayawarna et al., 2011). Given the context of poverty in Pakistan, the unique element in this research is that very few women started their business out of financial necessity because they do not have a very poor background, which reflected the demographic transitions in Pakistan. Although the women's ambition did not dominantly reflect economic needs, or the desire to be exceedingly wealthy, they still wanted financial independence.

While a majority of the women in the sample started business as a result of an entrepreneurial background (mother or father as a role model), for others previous employment experience not only provided them with an opportunity to gain experience of business but also acted as an enabler in getting social network resources. These resources indeed provided instrumental support on the way to establishing enterprises. It is also evident in Western research that individual experience unfolds during various events in life at various points in time and it constitutes cumulative entrepreneurial experience (Morris et al., 2011), which results in entrepreneurial understanding of practical issues (Corbett, 2007) and entrepreneurial intentions (Krueger, 2007; Haynie et al., 2010). Across the range of interview accounts, individual efforts, using one's own human capital (DeTienne and Chandler, 2007) and the ability to seize an opportunity (Shane et al., 2003) were emphasised by many participants. Although the findings predominantly reflected the combination of push and pull factors documented in the vast Western literature (Kirkwood, 2009; Humbert and Drew, 2010; Jayawarna et al., 2011), their experiences and motivations were unique to this particular context.

5.2.1.2. How do women talk about work–life balance?

Since a majority of the women started with a desire to achieve work–life balance, their definitions were located within the social and family context of the present stage of their life

course as well as their location in time and place. The accounts of the women highlighted the diversity of conceptualisations. Therefore, this study did not assume that work–life balance is a global concept, one that means the same thing to everyone. It has different meanings for every woman depending upon the present stage of her life course. For instance, the meaning of work–life balance to women who placed more emphasis on work roles would probably differ from those who placed more emphasis on the family role. The findings also resonated with the debate surrounding how to define balance in the broad Western work–family literature (Greenhaus and Powell, 2006; Jennings and McDougald, 2007; Greenhaus and Allen, 2011; Lewis et al., 2007; Ozbilgin et al., 2011). Moreover, in individual interviews, participants showed a degree of familiarity with the work–life balance concept. The explanation of this familiarity could be attributed to their educational background and globalisation that have given rise to a convergence of both managerial and living practices.

However, what is noteworthy here is that the meaning of work–life balance departed from the mainstream work–life balance discourse developed in the West in that their definitions were embedded in an economically developing context and within the social context of patriarchy and religious beliefs, which indicated that work–life balance is socially and culturally situated (Lewis et al., 2007). This research also underscored the importance of structures and institutions, which played an important role in shaping their conceptualisations of work–life balance. Their definitions reflected the social reality thus contribute to the diversity of the work–life balance concept as argued by Ozbilgin et al. (2011).

5.2.1.3. Structural challenges

On reporting challenges, the key findings of the study rested on the dynamics of the family, which is unique in this culture and plays out differently for these women. Family is considered a location of honour and women's identity (Weiss, 2002). Although family was a great source

of support and one of the key motivational reasons to pursue entrepreneurship, it also presented unique challenges to their autonomy. Despite increased participation of women in the labour force, they still needed permission before taking up any life decision. These findings also related to the recent study of Al-Dajani and Marlow (2010) in the context of patriarchal influences on women entrepreneurs in Jordan. In fact, these women were not always driven by personal goals and agendas until and unless supported and approved by family. One of the strong explanations of the pervasiveness of the phenomenon is that gender hierarchies are very rigid, and despite financial contributions, gender power relations are resistant to change. By presenting their experiences, I noted how women's choices are constrained and dependent on gender norms of family and society. It is also evident that the women in the sample found opportunities within restrictive structures. They did not seem to completely conform to their gender role and they strategically manoeuvred and adjusted gender norms, which indicated a strong degree of agency.

Within patriarchal households, the caring role that women play is not confined to their immediate nuclear families alone. Caring for extended families also lies on women's shoulders, which puts extra constraints and results in a woman operating her business along the family axis, for instance, many women chose not to grow their business up to a level where it would interfere with family life. Duberley and Carrigan (2012) also found that women do not want to expand their business operation up to the level where it challenged their ability to be available for their children. As a result, women tended to use growth-constraining work–family interface strategies rather than growth-facilitating practices and chose to keep their businesses small (Jennings and McDougald, 2007). However, evidence suggested that women did not necessarily underperform (Marlow and McAdam 2013). Instead, their performance is constrained in response to socially constructed expectations of gender alongside caring

responsibilities (Rouse and Kitching, 2006) and inherent patriarchy (Ahl, 2006; Jamali, 2009) rooted in gender discrimination (Marlow and McAdam, 2013).

Although the women in the study recognised the difficulties imposed by gender, regarding their legitimacy as business owners, they did not perceive it as a constraint that hindered their business ambitions. Indeed these women identified ways to clear gender hurdles (Gracia and Welter, 2011) that enabled them to run their business professionally or in other words they felt empowered despite all the constraints (Gill and Ganesh, 2007). Some used male partners to deal with gendered expectations (Gracia and Welter, 2011). From gender and class perspectives it is important to note that these women relied on lower class women to help with family commitments and males to help in business. Understandably, these women had to prove themselves in order to legitimise their identities of being entrepreneurs and women in this context. In the case of a few women, gender s an opportunity to be in business. Indeed, when I asked about any gender discrimination, some participants were very positive and optimistic. To put it into context, no perceived gender barriers may be attributed to the nature of the industry that they are in. For instance, women who are working in male sectors may find some gender problems compared to those who are operating in traditional women's businesses (beauty parlour, clothing etc.) where they do not need to manage any gender differences (Marlow and Patton, 2005), since there is no problem in practising femininity in those sectors (Gracia and Welter, 2011). Similarly, Patterson and Mavin (2009) found that being women actually played to their advantage.

What emerged from the research is strong evidence regarding their positive experiences of work and family, however, what is noteworthy here is the strength of negative experiences, which posed serious challenges for these women. For the majority of the women seeking a realistic balance between work and family remained a constant challenge and struggle with

negative outcomes of stress, guilt and tension arising from the excessive demands of households. Moreover, the feelings of guilt and failure are also one of the reasons why women preferred their businesses to remain small (Duberly and Carrigan, 2010). Parasuraman and Simmers (2001: 551) also suggested whilst running one's own business may bring greater flexibility and autonomy, many may experience a greater level of conflict as "business ownership is not a panacea for balancing work and family roles and responsibilities".

In addition, women also reported financial challenges embedded in prevailing financial structures. Women reported that they mainly relied on friends, family and their personal savings, which are noted as bootstrapping strategies in Western literature. The reliance on bootstrapping and their reluctance to apply for external finance was not only explained by their religious beliefs to avoid interest but also by financial structures that required high collateral requirements. Traditional sources of financing in conservative Muslim societies involve the father, husband and other family members (Coleman, 2002; Roomi and Parrott, 2008; Greene et al., 2011). Their low level of desire for external finance (Shaw et al., 2009) was also attributed to their work–life preferences as a majority of the women did not want to expand their business up to the level where it interfered with family time. The findings also resonated with the findings of Jamali (2009) in that in Lebanon the majority of the women tapped into family and personal savings. As a result women either preferred to use bootstrapping techniques or have interest-free funding from Islamic banks (McIntosh and Islam, 2010).

In addition, socio-cultural norms of purdah (veil) and izzat (honour) were also noted to present challenges to women's mobility. In terms of social capital, especially networking, the findings of the study are contrary to the findings from the West. For instance, Shaw et al. (2005) noted that women spend more time in networking prior to establishing the business, whereas the accounts of the women in the sample indicated a less positive experience and value of

networking activities. Some of the respondents even commented, "Networking is a waste of time". Two points are noteworthy here: the women's view that networking is of little value and their perceived awareness of the outcomes associated with networking activities. These two aspects have practical implications for the growth and success of women-owned enterprises. The findings also resonated with the findings of a recent study by the Western researchers Diaz-Gracia and Brush (2012) who noted that women often spend less time in networking activities because of the traditional gender role which makes it difficult for them to interact with men. Similar trends were noted in other Muslim contexts. Yetim (2008) and Dechant and Al-Lamky (2005) found that socio-cultural norms about expectations of women's role put restrictions on women's ability and mobility to interact with people outside the house. As a result they relied on two types of networks: one based on association with family members and the other based on business and trade associations (Dechant and Al-Lamky, 2005). Within the household context, the social ties of extended family members provided instrumental support in terms of free childcare and in household chores and the social capital of family was also a source of financial capital.

Interestingly, the findings of the study reflected the findings from a developing context. For instance, women in the study derived human capital from their entrepreneurial household background. By contrast, women from developed countries mainly draw on their high levels of education and previous employment experience (Lerner et al., 1997). In the Pakistani context, women primarily used limited financial resources with less need for external finance because of religious influences, whereas in developed countries women tended to rely on financial institutions (Marlow and Patton, 2005).

What is noteworthy here is the recognition that participants plan and adapt to internal and external influences to make legitimate life choices (Giele and Elder, 1998). Although women's

choices were constrained by family dynamics, this did not mean that they were limited in their choices and actions because individuals have agency (Giele and Elder, 1998) to make work–life choices. The key findings of the study suggested that women deploy agency in terms of strong determination, confidence and personal skills in relation to dominant gender structures. Presenting their accounts within the socio-cultural context not only underscores the struggle but also the possibilities and room these women find through building on coping strategies.

It is also important to reiterate here that women in the sample discursively framed their identities. This finding lent some support to identity work (Essers and Benschops, 2007; Essers, 2007; Gracia and Welter, 2011), in which gender roles and identities are reproduced and maintained through adherence to traditional socio-cultural and religious norms, reinforced by families through early socialisation processes. The stories of the women led me to believe that their sense of self was not only shaped by social context in which gendered practices prevailed, but these women had agency to overcome the gender practices and it contributed to their construction of self. In the cases of the women interviewed, it is evident that they actively managed the competing gendered assumptions by drawing on different practices (doing gender; Ahl, 2006; Gracia and Welter, 2011). The majority of the women had a dual presence at both home and workplace which demonstrated their ability to adapt (agency) their behaviours to conform to the gender assumptions of 'motherhood' and domesticity (Rouse and Kitching, 2006; Ekinsmyth, 2011). Therefore, the findings of the study suggested that the interplay of multiple contexts not only influenced but also shaped their gender identities. It was evident in the accounts of the women how early socialisation impinged upon construction of gender identities. As a result, the women embraced several gender stereotypes such as undertaking domestic tasks while working (Gracia and Welter, 2011).

It is important to highlight that some positive demographic transitions were also evident in terms of changing gender structures (as discussed in Chapter two). It was noted that these women provide a gender-neutral upbringing to their children and did not instil gender differences and they emphasised the importance of female education. The participation of these women into the labour force challenged the traditional socio-cultural norms of the family and society as a whole. These women had more autonomy as compared to the older generation who experienced the period of Islamisation. The findings of the study illustrated that women are now financially independent and contributing to a family's income. Socio-culturally, women are more confident and show more resistance to cultural ideals than they did historically. Men now play a more supportive role than was the case historically. It also important to reiterate here, both young and older women in the sample experienced work and family in a very different policy and political context, and with a dramatically diverse opportunity structure. They were able to reflect on societal transformation and changes in the mind set of individuals. Despite these advancements, the stronger prominence of normative pressures came clearly across the findings of the study, revealing the perpetuation of gendered beliefs and patriarchal norms. These norms continue to prevail in Pakistani culture, thus colouring the overall experience and expression of women's entrepreneurship in this particular region.

5.3. Conclusions drawn from Discussion

Drawing upon the discussion above, it can be concluded that women's roles are defined in relation to cultural and religious values, which not only reproduce but also maintain gender subordination. Although there was a strong sense of religious righteousness to establish a business, this was not a straightforward process. For a majority of the women, while business ownership empowered them in terms of bringing financial and economic independence, it did not bring any substantial change within traditional patriarchal household structures. The

findings of the study underscored that gender hierarchies are clearly reproduced (Al-Dajani and Marlow, 2010). The role of women entrepreneurs was positioned alongside the gender role of mother, wife and daughter-in-law. Permission to pursue any life choices including entrepreneurship had to be negotiated not only with the husband but also with extended family members. This clearly illustrated how patriarchy constrains the daily life practices of these women entrepreneurs. Consequently, there was a sense of continuous juggling to please the family members, especially in-laws. Indeed most of the women felt intense pressures to conform to socio-cultural practices.

The research I described above is unique to this particular context but bears many similarities with previous research emanating from women's entrepreneurship in both developed and developing contexts. The rights to business ownership were also discussed by Essers and Benschops (2007) in their study of Turkish and Moroccan women entrepreneurs and in Basu and Altinay's (2002) study of Cypriot women in London. Moreover, the findings of the study also had similarities with the Western research of Shelton (2006), Baines and Wheelock (1997), Jayawarna et al. (2011) and many others who identified work–life issues and coping strategies and motivations to become an entrepreneur.

Although the findings had similarities with previous research regarding many aspects, it differed from existing work in that these women were operating their business within a developing economic context and a social context of patriarchy and conservatism. The opportunity structures enacted by these women differ considerably from those in the West. Moreover, it is also important to note that although Western literature on women's entrepreneurship and work–life provided some fruitful insights, it cannot be implemented and adopted in Pakistan without considering women's religious beliefs that underpin their daily lives.

5.4. Implications for theory and future research

The findings discussed in Chapter four have several implications for the theory of and future research on women's entrepreneurship. This section corresponds to Research question 4 (How can life course theory contribute to the understanding of women's entrepreneurship in Pakistan?). The main theoretical implications are considered below.

5.4.1. The relevance of life course theory to women's entrepreneurship research

The first implication to emerge from the findings of the study was to underline life course theory as a useful and comprehensive theoretical framework in studying the complex and dynamic nature of women's entrepreneurship. Before considering the implications, I will firstly highlight the role that each of the four key life course principles played in shaping women's overall experiences.

5.4.1.1. Location in time and place

The principle of 'location in time and place' is considered an important element in determining women's work–life choices. This notion primarily explained the way various societal and institutional factors (i.e. social structures, socio-cultural changes and institutional contexts) provided a variety of opportunities and constraints that shaped the women's entrepreneurial careers (Jamali, 2009). The findings of the study suggested that the diverse contexts of family compositions, cultural shifts and social changes not only influenced but also shaped their overall experiences across the life course.

It is precisely in this context that the life course framework enabled understanding of participants' perceptions regarding choices they had in relation to work and family. It also illuminated how their perceptions of the support they expected from family, society and government were constrained by these contexts. As my research demonstrated, the location in

194

time and place consistently influenced their overall entrepreneurial experiences. Specifically, the selection of work–life choices varied among women in the study based on their household context as well as their perception of opportunities provided by government and business institutions. Overall, a life course lens facilitated the analysis of women's accounts in locating human agency in relation to varied social structures both in time and place.

5.4.1.2. Timings of life events

Other than the principle of location in time and place, the timings of life events also impinged upon their work–life choices. Life course theory stresses the importance of how individual trajectories are embedded in the timings of life events (Giele and Elder, 1998; Elder, 1998). This implied that while exploring women's experiences of work and family, it was of immense importance to know how these trajectories took place and how they were shaped in the timings of life events across their life course.

The findings of the study underscored the influence of 'timings of life events' on the experiences of women entrepreneurs. Various transitions and turning points in women's lives, such as getting married, becoming a parent, from being an employee to being an employer, death of husband and so on, enabled contextualisation of their entrepreneurial work–life experiences. The choices and strategies women made at a particular stage in life course would, in turn, influence their future work–life choices and decisions (Sweet and Moen, 2006). In addition, participants' accounts highlighted that their priorities and choices were transitional and adaptable as they moved along their life course trajectories. The life course framework did not only illuminate the importance of examining women's work–life trajectories over time (Giele and Elder, 1998) but also encouraged researchers to consider the way each transition and life event brings about new opportunities and constraints that effect and shape women's choices (Gerson, 2004).

5.4.1.3. Human agency

The significance of human agency was evident in participant's accounts. It was noted that the women had strongly reflected upon their experiences of life ambitions in relation to various social structures. Moreover, the role of agency in doing work and family was further explained by the strategies the women employed to combat challenges of work and family. The findings of the study did not only illuminate the differences in life preferences and expectations of the participants in relation to where they were in their life course phase at a particular time (such as single versus married, living in nuclear family versus living in joint family, and having more children versus having less children) but also highlighted the role of both push and pull factors in decision making.

The findings of the study also demonstrated that their perceptions of human agency affected their expectations pertaining to family, social and governmental support. This entailed that the choices women made at particular stage in their life course were embedded in the context within which they occurred. The confluence of women's perceptions, pertaining to work–life experiences and the support provided by their family and government, illustrated the way women's individual choices dominated their assumptions of internal (family) and external (societal and government) support (Na Ayudhya, 2009). Although, the interview data suggested the dissatisfaction of the women with the level of government and institutional support and societal attitudes, they took individual responsibility to take charge of their life. This indicated that the women in the sample enacted human agency through the choices and preferences they made to run a successful enterprise despite structural challenges.

5.4.1.4. Linked lives

The notion of linked lives was also a significant contributor to explaining the influence of social relations and social networks in shaping women's experiences of work and family (Bruening

and Dixon, 2008). The study emphasised the interdependence of women's lives in relation to others such as parents, in-laws, children, extended family, husband, and peers especially in the context of the patriarchal culture of Pakistan. This finding reinforced the assumption of Sweet and Moen (2006: 189) that the life course perspective adheres to the "conjoint influences of significant social relations, such as spouse, children, parents and friends".

The interdependence of women's lives especially in Pakistani society and the impact that it had on their decision to pursue an entrepreneurial career, were reflected in women's accounts related to motivations and challenges in making work–life choices. It was noted that women's decision to pursue an entrepreneurial career was not only dependent on the joint approval of the family members but also influenced by the husband's career and parents as role models. In addition, a network of friends and peers also played a key role in their decision-making process. Therefore, understanding the association between the lives of women entrepreneurs and those who are linked to them can help to underscore the diversity and complexity of the experiences of women entrepreneurs.

5.4.2. Life course theory: Implications for women's entrepreneurship research

The importance and richness of life course theory in studying women's work–life choices was established in this research. The study made a valuable contribution to the women's entrepreneurship literature, particularly with respect to developing countries like Pakistan, which calls for more exploratory and multidisciplinary approaches to study women entrepreneurs (DeBruin et al., 2007). Indeed, the use of life course theory enabled me to contextualise women's accounts of work and family within a wider social context and it highlighted the diversity of women's experiences over the life course (Jayawarna et al., 2011).

Building on the four fundamental principles of life course theory (i.e. time and place, timings, human agency and linked lives), this research emphasised the need for future research to examine women's experiences of work–life within social contexts. In general, the study called to advance the research on women's entrepreneurship recognising that women's experiences of entrepreneurship are constantly changing as their life circumstances change over the life course. This is in line with the argument of Sweet and Moen (2006) that the life course perspective considerably focuses on individuals and multiple social contexts that give distinct meanings to their life course for instance, gender, life stage, spousal linkages, organisational structures and historical circumstances.

More precisely, future studies should extend the research on how the four principles of life course theory intersect to form the individual biographies over the life course. In particular, the influence of linked lives needs further exploration by including the diverse perspectives of spouse and other family members.

5.5. Policy implications

The evidence provided in the study suggested that the women achieved success despite various socio-cultural constraints. They provided a valuable income for their families. Moreover, they made significant social and economic contributions to the economic development of Pakistan through income and employment generation. A key question is therefore how well the policy framework and programmes concerning women's entrepreneurship recognised the diversity of female entrepreneurship and responded to the needs of women entrepreneurs. As discussed in Section 2.1, various national and international programmes and policy initiatives were in place to support women entrepreneurs. One of the biggest problems was probably not the lack of policy initiatives and developments but the lack of enforcement and implementation, which was even more complex because Pakistan is a feudal state.

From the life course perspective, evidence suggested a structural lag in policies and practices; this lag meant that women would continue to suffer structural asymmetry (Han and Moen, 1999). New structural arrangements were indeed required to create more flexible options for occupational trajectories.

Moreover, despite family planning initiatives, evidence suggested that contraception is not widely used in Pakistan (Mehmood and Ringheim, 1996). The number of children impeded women's abilities to participate in the paid workforce. In addition, care of family members due to extended family structures put constraints on women's abilities. The bigger the family, the more difficult it was for women to combine work and family and when they tried to do so they found themselves completely exhausted and burnt out. Therefore, some outreach campaign should aim to help women challenge the notion that they need to do it all, men need to take on some share of the burden especially in the context of Islam. The media can play an important role in building awareness about the controversy pertaining to the role of women between societal practices and what is deemed appropriate and desirable within Islamic discourse and Sunnah of the Prophet. He used to do household chores himself. Moreover, featuring stories of local successful women business owners, who are able to talk about the practical realities of work and family, is likely to attract more women into entrepreneurship and encourage those who are already in business. By doing this, the economy will be fuelled by the diversity and innovative thinking women bring to the business environment.

The research suggested that the women experienced a sense of empowerment despite the constraints, and their responses indicated a degree of active agency in terms of empowerment, confidence, determination and hard work. From a policy perspective, entrepreneurship should be considered a viable career option for women (Gill and Ganesh, 2007). Moreover, given that women in the sample both overwhelmingly loved their work and felt emotionally stressed

strengthened the case for more focused entrepreneurial education and support mechanisms for women entrepreneurs.

An important significant implication was a lack of resources outside the maids/domestic worker whom they did not trust. Moreover, the demographic transition (Durr-e-Nayab, 2006) of extended family structures (that provided free childcare) breaking into nuclear family structures (Ali et al., 2011) has important implications for policymakers.

Finally enforcement, enforcement and enforcement is the significant implication to encourage women's entrepreneurship in the country.

5.6. Significant contributions to knowledge

As I have outlined in previous subsections, this research has made several important theoretical and practical contributions to knowledge. Table 24 provides a brief description of my contributions to the current debate on women's entrepreneurship in general and specifically to the field of work–life debate in the context of a developing country such as Pakistan. Moreover it highlights the uniqueness and relevance of the study to other Islamic developing countries by illuminating the application of life course theory in this context.

Table 24 Statements of contribution to knowledge

Overall contribution	The study extended previous research on women's entrepreneurship using an interpretive, context-specific approach and a life course lens to examine experiences within the patriarchal, religiously conservative, socio-cultural, developing and transitional economic context of Pakistan.
Specific contributions	It enhanced understanding of the interplay of contextual factors (including cultural traditions and family power relationships within the household context) in shaping women's work–life choices across the life course. This study departed from socio-economic issues that dominate Western literature on women's entrepreneurship to highlight the importance of socio-cultural issues in a developing context.
	It also highlighted the dynamic nature of entrepreneurial motivations using a life course perspective in relation to various life course transitions and trajectories; it went beyond the traditional and static typologies suggested in broad Western literature on women's entrepreneurship.
	The findings of the study also eemphasised the importance of the diversity of work–life research agenda critiqued by Ozbilgin et al. (2011) by showing that linked lives such as spouse, in-laws and extended family members and religion underpinned the day-to-day work–life choices of these women.
	By highlighting the complex and diverse experiences of a group of women entrepreneurs from various ages and generational cohorts, this study enhanced understanding of the heterogeneity and social embeddedness in entrepreneurial work and family.
	The findings of the study also illuminated the reciprocal influence of human agency and structures on individual choices to form overall experiences and expectations.
	This study underscored the importance of using a multidisciplinary approach as a new theoretical framework to advance understanding of women's entrepreneurship research in general and specifically in the context of a developing country.

5.7. Recommendations

Based on the findings of the study, the following are suggestions to improve the conditions of women's entrepreneurship in Pakistan.

5.7.1. Issues to be considered in policy development

5.7.1.1. Heterogeneity of women's entrepreneurship

When devising programmes to support women's entrepreneurship, women should not be analysed as a homogenous group. Target groups should be categorised according to their human capital (education, skills and past experience) and business life cycles. The women from urban settings with appropriate levels of education and skills should be treated differently from

the poor women from rural settings with little or no education. Moreover, while some women may choose entrepreneurship because of the benefits of flexibility and control, others may have differing reasons for starting a business as a result of the non-availability of structural opportunities or as a survival strategy[5].

5.7.1.2. Monitoring and evaluation

Despite the availability of various support programmes and projects to promote women's entrepreneurship in Pakistan, little has changed in terms of empowering women through entrepreneurship. In some cases, the effectiveness and implementation of women development programmes have raised serious concerns (World Bank, 2013). There is a lack of a monitoring and evaluation system, which is needed to improve the effectiveness of these programmes. All programmes and projects should be evaluated not only on the basis of implementation but also by degree of effectiveness in achieving goals and targets.

5.7.1.3. Sustainability

Sustainability of both policies and services to ensure the growth of women-owned enterprises is of great importance. Many government projects aim to encourage women to establish their own business but, in general, fail to guide women to establish sustainable enterprises. In this regard, the continuity of public policy and commitment of leadership to foster women's entrepreneurship is badly needed. This would ensure a favourable institutional environment for

---

[5] The distinction between urban and rural areas is problematic because the official definition uses administrative factors instead of the characteristics of the area (World Bank, 2012). According to World Bank (2012), the classification of urban and rural areas depends upon the type of economic activity, mobility constraint and other area characteristics rather than an administrative designation.
Lahore and Karachi were selected because they have the highest micro-finance penetration and substantial female entrepreneurs (World Bank, 2012).

providing sustainable policies and services to women entrepreneurs through project-based programmes.

5.7.1.4. Gender mainstreaming

Despite numerous efforts to improve gender disparity, some degree of achievement has been attained but is still unsatisfactory according to the Gender Index (as mentioned in Chapter two). Mainstreaming gender perspective should be the focus of public policies and institutions to reduce gender disparity and to achieve Millennium Development Goals. The inclusion of gender perspective in policy formulation will ultimately result in boosting women's entrepreneurial activities and uplift the status of women in society.

5.7.1.5. Childcare policies

Policies that provide provision for childcare will help these women to engage in paid employment and stay longer in the labour force, which will boost the economic development of the country. Given the patriarchal nature of household division, these policies will act as a support for women to be able to combine work and family engagements.

5.7.1.6. Facilitating availability of finance for women

The government should disseminate comprehensive information on financing policies to all existing and potential entrepreneurs. Banks and other financial institutions should be encouraged to undertake research before launching any financial programmes. Financial needs and performance of women-owned enterprises should be examined and all financial institutions should ensure equitable treatment.

5.7.1.7. Collaboration between researchers and policymakers

At an institutional level, the collaboration between policymakers, researchers and stakeholders (women entrepreneurs) is weak. Although there are some improvements in policymaking and its implementation as published in international research reports by GEM (2012) and World Bank (2012), the government of Pakistan still has a long way to go to prove its commitment. In this regard, there should be regular meetings between policymakers, researchers and the key stakeholders to discuss knowledge in the area of women's entrepreneurship to effectively evolve the strategic initiatives concerning policymaking. Indeed, the knowledge of research not only plays an important role but also can facilitate policymakers to foster entrepreneurial culture in Pakistan for economic regeneration. The findings of the study suggested diversity among women entrepreneurs in terms of their motivation and their ability to pursue entrepreneurial choices which complements the notion of women heterogeneity (Brush et al., 2009). A more targeted approach towards the specific needs of women's entrepreneurship can thus be very fruitful in achieving policymakers' goals to strengthen economic development through entrepreneurial activities.

5.7.2. Recommendations of the participants to women entrepreneurs

At the end of each interview the women were asked about their recommendations to other women to be successful in both domains of work and family. This subsection introduces some of the recommendations given by women in the study to other women entrepreneurs. I have organised their recommendations into the following themes featuring their original quotes without the need of interpretation, as they are self-explanatory.

5.7.2.1. Believe in yourself

If you have skills and knowledge you should approach the business world with the utmost confidence and courage.

Think out of the box, when you think you are right then stick to it. Never let yourself down. Believe in yourself.

Every woman should capitalise on the skills and abilities which ALLAH (God) has blessed on her.

Women should avoid women to women jealousy as it gives a really bad image to male counterparts; consequently, they build the impression that women are not serious businesspersons.

5.7.2.2. Build your social capital

It is vital to build a network of male and female entrepreneurs to share ideas, information, lessons learned from failures and help each other for success.

Women think that networking is a waste of time, but I think it's the requirement of the time and you never know who can be your success factor.

5.7.2.3. Seek resources and knowledge

You should be resourceful in your business dealings. Always keep on learning new ways of doing business, embrace new technology if it can benefit your business.

Never think that if you are running a successful enterprise it means you know everything. To achieve sustainable success and growth, read case studies of other

entrepreneurs, browse the Internet for the international websites of women

entrepreneurs. Learn about their success stories and see how they can be beneficial to

your business.

Build your knowledge base and pitch your ideas. You will definitely overcome male

dominance if you are a knowledgeable and skilful businesswoman.

5.7.2.4. Remember your role

The key for life success is remembering the goals and prioritising them. Like being women,

the most important aspect in life is family. Keep clear boundaries between work and family.

To be successful in life, you should divide your time between work and family. Although

family is important, business is also like your baby, nurture it with proper time, skills and

attention.

5.8. Limitations and future research directions

This study addressed the gaps in the social and family embeddedness (Aldrich and Cliff, 2003; DeBruin et al., 2007) of women's entrepreneurship research from a developing country's perspective and contributed by introducing life course theory to understand the dynamic and contextual nature of women's entrepreneurship in the novel context of Pakistan. However, the findings of the study cannot be generalised to the larger population because it only a small group of people were represented, drawn mainly from urban areas, which may not be representative of women either working from home or in backward areas (rural areas). Women in Pakistan are still defined by their traditional roles connected to family responsibilities; the issue of empowerment still remains under question, which leads me to assume that the results of the study may not be valid in other contexts. Therefore, the strength of the study lies in

presenting a case study of the experiences of some successful women entrepreneurs; the case study reveals what they achieved within the constraints they faced and with the support that they experienced.

The arguments presented in the study are limited by a lack of previous research exploring the work–life issues of women entrepreneurs within this particular context. As such I have had to largely draw upon Western literature, despite the critique of the normative assumption of women entrepreneurs in a developed country's context. It is therefore hoped that as the research on women's entrepreneurship in a developing or patriarchal context will develop, more contextual work will emerge. It was noted that linked lives had important implications on the choices of women entrepreneurs, so by excluding husbands, fathers, and fathers-in-law and mothers-in-law I somewhat narrowed the field of study. I would suggest that in relative terms, giving women voices is not a limitation; it is acknowledged as a contribution given the invisibility of women in economic spheres.

In this study I used qualitative methodology considering it important to draw attention to their contextual accounts, which are needed to expand the field of women's entrepreneurship (DeBruin et al., 2007). I equally acknowledge that there are other methodologies that generally have been given less attention in the research agenda, such as narrative or life history research. Such research was not possible here given the time and resource constraints. Moreover, I did not report the work of non-governmental organisations, international donors and some local women support institutions that encourage, facilitate and provide training and solutions to empower women. I did not describe the work of financial institutions in financially empowering these women. Further work on some other aspects of support, training and marketing is required to get an overall scenario of the process of women's entrepreneurship in this region.

The data on women entrepreneurs showed that four out of the 35 women were running family businesses. Future research should explore how family business dynamics play out in women's work–life choices, by highlighting what unique challenges emerge for those who run a family business. The influence of family members who work in the business also needs further exploration.

Moreover, further research is needed to examine macro factors such as legislative procedures, government policies and institutional support that affect the overall impression of women's entrepreneurship in Pakistan. A detailed analysis of public policies was not possible; neither was it the intent of the study. However, to bring sustainable change, it is indeed important for future research to explore the influence of institutional factors and public policy on women's entrepreneurial activity in Pakistan in order to develop and facilitate a change in agenda and policy framework at the government level.

The findings of the research indicated several novel research areas in the context of Pakistan. For instance, the recent demographic transitions in Pakistan (Amjad, 2013), such as increased participation of women in the labour force and education along with the rise of nuclear family structures, have greatly affected life course patterns and will continue to affect families. This has implications for work–life research in Pakistan. Therefore, future research should investigate how demographic transitions are affecting work–life relationships especially for families. In this regard case studies and longitudinal methodologies will benefit the literature in this region.

Finally, the impact of religion is not fully examined. Although the analysis has touched upon the emerging theme of religion and its influence on the work–life practices of women entrepreneurs, future research should endeavour to explore in detail how religion empowers women to enact agency to do business and the implications for business practices.

In addition, one of the interesting themes that emerged from the data is the 'unique maid system' in Pakistan. Domestic workers/maids are themselves mostly women and have work and family obligations. The maid system has both practical and theoretical implications for future research especially in countries where it is traditionally affordable for middle class families to hire maids in order to care for children and the elderly. The availability of an abundant supply of cheap domestic labour makes it possible for middle class women to combine work and family obligations, in a way that would be out of reach for middle class women in Western contexts. This aspect of women's entrepreneurship is non-existent in the dominant literature; therefore, the investigation of this factor is needed to contribute to the theory of women's entrepreneurship in developing countries like Pakistan.

Some final remarks

Building on a multidisciplinary theoretical perspective of life course theory, this is the first study that has attempted to explore work–life experiences of women entrepreneurs in the context of Pakistan. The study has made significant contributions to the body of knowledge by providing a comprehensive and considerable insight into dynamic experiences of women entrepreneurs embedded in the socio-cultural and socio-economic context of a developing country like Pakistan.

The findings of the study are unique to this particular context in understanding the importance of the influence of socio-cultural context on the choices of women. The study highlighted the complexity and diversity of experiences that women entrepreneurs confront while making work–life choices through acknowledging the role of human agency because the choices the women made were not only socially embedded but also individually constructed. In addition to human agency, this study underscored the role of life timings, linked lives and socio-cultural location in time and place in shaping the experiences and choices of women entrepreneurs.

Therefore, the subjective and original experiences of women entrepreneurs contributed to our understanding of women's entrepreneurship from a developing country's perspective. Since women's entrepreneurship and their experiences are socially constructed phenomena (DeBruin et al., 2007; McGowan et al., 2012), it is difficult to predict how their choices will be shaped in the future. Implicit in this assumption, the study showed that we need to explore how the perceptions of women entrepreneurs with respect to work–life choices will be influenced by the changing socio-cultural context, particularly with respect to the demographic transitions taking place in Pakistan.

REFERENCES

Acharya, V. V., Pedersen, L., Philippon, T. and Richardson, M. (2010). 'Measuring Systemic Risk'. Technical report, Department of Finance, NYU Stern School of Business.

Achtenhagen, L. and Zahra, K. (2011). 'Tracking gender in entrepreneurial processes in Pakistan'. JUNE 16–18 2011, ICSB (International Conference on Small Business) World Conference.

Afza, T. and Rashid, M. A. (2009). 'Marginalized Women Social well-being through Enterprise Development: A Glimpse of Remote Women Status in Pakistan'. Journal of Chinese Entrepreneurship, 1(3), 248–267.

Ahl, H. (2006). 'Why research on women entrepreneurs needs new direction'. Entrepreneurship Theory and Practice, 30(5), 595–621.

Ahmad, L. (1992). 'Women and gender in Islam, historical roots of a modern game'. Yale University Press, Yale.

Ahmed, L. (2002). 'The Changing Perception of Islam in American Pluralistic Society'. Strategic Review, 23(2), 81–102.

Aidis, R. (2005). 'Institutional impediments to small– and medium-sized enterprise development in transition countries'. Small Business Economics, 13(5), 433–452.

Aidis, R., Welter, F., Smallbone, D. and Isakova, N. (2007). 'Female entrepreneurship in transition economies: The case of Lithonia and Ukraine'. Feminist Economics, 13(2), 157–183.

Alam, Syed S.; Mohd, J.; Mohd, F. ;Omar, Nor A. (2011), An Empirical Study of "Success Factors of Women Entrepreneurs in Southern Region in Malaysia", International Journal of Economics & Finance, May 2011, Vol. 3 Issue 2, p166 -175.

Al-Dajani, H. and Marlow, S. (2010). 'Impact of women's home based enterprise on family dynamics: Evidence from Jordan'. International Small Business Journal, XX(X), 1–17.

Aldrich, H. E. and Cliff, J. E. (2003). 'The pervasive effect of family on entrepreneurship, Towards a family embeddedness perspective'. Journal of Business Venturing, 18(3), 573–597.

Ali, S. (1997) 'A Critical Review of Family Laws in Pakistan: A Woman's Perspective' in Shaheed, F. and Mehdi, R. (ed.) Women's Law in Legal Education and Practice in Pakistan: North South Cooperation (Copenhagen: Social Science Monographs).

Ali, W., Fani, M. S., Afzal, S. and Yasin, G. (2010). 'Cultural barriers in women empowerment: A sociological analysis of Multan, Pakistan'. European Journal of Social Sciences, 18(1), 147–155.

Ali, S., Krantz, G., Gul, R., Asad, N., Johansson, E and Mogren, I. (2011). 'Gender roles and their influence on life prospects for women in Urban Karachi, Pakistan: A qualitative study'. Global Health Action, 4(10). http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3208374/ Retrieved on 26/07/2013.

Allen, S. and Truman, C. (1993). 'Women in business, Perspectives on women entrepreneurs'. Routledge, London.

Allen, I. E., Elam, N., Langowotz, N. and Dean, M. (2007). 'Global Entrepreneurship Monitor Report on Women and Entrepreneurship'. Babson College and London Business School.

Alvarez, S. A. and Barney, J. B. (2007). 'Discovery and creation: Alternative theories of entrepreneurial action'. Strategic Entrepreneurship Journal, 1(1-2), 11–26.

Amine, L. and Staub, K. (2009). 'Women entrepreneurs in sub-Saharan Africa: An institutional theory analysis from a social marketing point of view'. Entrepreneurship & Regional Development, Mar 2009, 21(2), 183–211.

Amjad, S. (2013). Why Pakistan has not reaped its demographic dividend? In Sathar, Z. A., Royan, R. and Bongarts (Eds). 'Capturing the demographic dividend in Pakistan', Population Council Inc, pp. 25–40.

Anderson, A. R. and Warren, L. (2011). 'The entrepreneur as hero and jester: Enacting the entrepreneurial discourse'. International Small Business Journal, 29(3), 589–610.

Arenius, P. and Kovalainen, A. (2006). 'Similarities and Differences across the Factors Associated with Women's Self employment in the Nordic Countries'. International Small Business, 24(1), 31–59.

Arnett, J. J. (2001). 'Conceptions of the transition to adulthood: Perspectives from adolescence through midlife'. Journal of Adult Development, 8(2), 133–143. http://dx.doi.org/10.1023/A:1026450103225

Attride-Stirling, J. (2001). 'Thematic networks: An analytical tool for qualitative research'. Qualitative Research, 3(1), 385–405.

Badawi, J. (2008). 'The Status of Women in Islam'. The American Trust Publications, Plainfield, IN 46168, 1977.

Baden, S. (1992). 'The position of women in Islamic countries: possibilities, constraints and strategies for change'. Bridge (development-gender), Institute of Development Studies, University of Sussex.

Badran, M. (1999). 'Between Secular and Islamic Feminism/s: Reflections on the Middle East and Beyond'. Journal of Middle East Women's Studies, 1(1), 132–158.

Baines, S. and Wheelock, J. A. (1997). 'Business in the family: An investigation of family and small business survival, maintenance and growth, Leeds'. Institute of Small Business Affairs.

Baines, S. and Wheelock, J. (2003). 'Riding the rollercoaster, Family life and self-employment'. The Policy Press, Bristol, England.

Bandura, A. (2006). 'Towards a psychology of human agency'. Perspectives on Psychological Science, 1(2), 164–180.

Barlas, A. (2002). 'Believing women in Islam: Unreading patriarchal interpretations of Qur'an'. Austin University of Texas Press.

Baron, R. A. (2008). 'The role of affect in the entrepreneurial process'. Academy of Management Review, 33(7), 328–340.

Basu, A. and Altinay, E. (2002). 'The interaction between culture and entrepreneurship in London's immigrant businesses'. International Small Business Journal, 20(4), 371–393.

Basu, A. and Goswami, A. (1999). 'Determinants of South Asian Entrepreneurial Growth in Britain: A multivariate Analysis'. Small Business Economics, 13(3), 57–70.

Baughn, C., Chua, B. L. and Neupert, K. (2006). 'The normative context for women's participation in entrepreneurship: A multi-country study'. Entrepreneurship Theory and Practice, 30(5), 687–708.

Beath, A., Christia, F and R. Enikolopov (2012). 'Empowering women. Evidence from a Field Experiment in Afghanistan'. The World Bank, Impact Evaluation Series no. 76. Policy Research Working Paper 6269, published online.

Bengtson, V. L. and Allen, K. R. (1993). The life course perspective applied to families over time. In P. G. Boss, W. J. Doherty, R. LaRossa, W. R. Schumm and S. K. Sussman (Eds.), 'Sourcebook of Family Theories and Methods: A Contextual Approach', Chapter 19, New York City, NY: Plenum Press, pp. 469–504. http://dx.doi.org/10.1007/978-0-387-85764-0

Benzing, C. and Chu, H. M. (2005). 'Entrepreneurial Behavior in Andhra Pradesh, India'. Proceedings of the Association for Global Business, Paper No. 5.

Benzing, C. and Chu, H. M. (2009). 'A comparison of motivations of small business owners in Africa'. Journal of Small Business and Enterprise Development, 16(1), 60–77.

Benzing, C., Chu, H. and Szabo, B. (2005). 'Hungarian and Romanian entrepreneurs in Romania – Motivations, problems, and differences'. Journal of Global Business, 16(5), 77–87.

Bhatt, E. (2006). 'We are Poor but So Many: The Story of the Self-Employed Women in India'. Oxford, UK: Oxford University Press.

Blackburn, R. and Kovalainen, A. (2009). 'Researching small firms and entrepreneurship, past, present and future'. International Journal of Management Reviews, 11(2), 127–148.

Boden, R. J. and Nucci, A. R. (2000). 'On the survival prospects of men's and women's new business ventures'. Journal of Business Venturing, 15(4), 347–362.

Bosma, N. and Harding, R. (2007). 'Global Entrepreneurship Monitor': GEM 2006 Summary Results, Babson College, London Business School, p. 30.

Bosma, N. S., Stam, E. and Schutjens, V. A. (2011). 'Creative destruction and regional productivity growth, Evidence from Dutch manufacturing and services'. Small Business Economics, 36(4), 401–418.

Boyatzis, R. E. (1998). 'Transforming Qualitative Information: Thematic Analysis and Code Development'. Thousand Oaks, CA: Sage Publications.

Bradley, T and Saigol, R. (2012). Religious values and beliefs and education for women in Pakistan. Development in Practice, 22(5–6), 675–688.

Braun, V. A. and Clarke, V. (2006). 'Using thematic analysis in psychology'. Qualitative Research in Psychology, 3(1), 77–101.

Bruening, J. E. and Dixon, M. A. (2008). 'Situating Work-Family Negotiations within a Life Course Perspective, Insights on the Gendered Experiences of NCAA Division I Head Coaching Mothers'. Sex Roles, 58(1), 10–23.

Bruini, A., Gherardi, S., and Barbara, P. (2004). Doing gender, doing entrepreneurship: An ethnographic account of intertwined practices. Gender, Work and Organization, 11(4), 406-429.

Brush, C. (1992). 'Research on women business owners: Past trends, a new perspective and future directions'. Entrepreneurship, Theory and Practice, 16(4), 5–30.

Brush, C. A. and Cooper, S. (2012). 'Female entrepreneurship and economic development: An international perspective'. Entrepreneurship and Regional Development, 24(1), 1–6.

Brush, C., De Bruin, A. and Welter, F. (2009). 'A gender-aware framework for women's entrepreneurship'. International Journal of Gender and Entrepreneurship, 1(1), 8–24.

Brush, C. G., Greene, P. G. and Hart, M. M. (2001). 'From initial idea to unique advantage: The entrepreneurial challenge of constructing a resource base'. Academy of Management Executive, 15(1), 64–80.

Brush, C. G., Carter, N. M., Gatewood, E. J., Greene, P. G. and Hart, M. M. (2004). 'Clearing the Hurdles: Women Building High Growth Businesses'. Englewood Cliffs, NJ: Prentice Hall-Financial Times.

Brush, C., Carter, N. M., Gatewood, E. J., Greene, P. G. and Hart, M. M. (2006). 'Growth oriented women entrepreneurs and their businesses: A global research perspective'. Edward Elgar, Cheltenham, UK.

Bryman, A. (2012). 'Social research methods' (4th ed.). Oxford University Press.

Bryman, A. A. and Bell, E. (2008). 'Business research methods' (2nd ed.). Oxford University Press, Oxford.

Bygrave, W. and Minniti, M. (2000). 'The social dynamics of entrepreneurship'. Entrepreneurship Theory and Practice, 24(3), 25–36.

Cameron, A. F. (2001). 'Issues in entrepreneurship: study guide'. Palmerston North, Massey University.

Carswell, M. (2000). 'Using a life-story approach in entrepreneurial learning: the development of a conceptual model and its implications in the design of learning experiences'. Education + Training 42(4/5), 220–277.

Carter, S. and Rosa, P. (1998). 'The financing of male- and female-owned businesses'. Entrepreneurship and Regional Development, 10(3), 225–241.

Carter, S. and Shaw, E. (2006). 'Women's business ownership: Recent research and policy developments'. Small Business Service: London.

Carter, R. B. and Van Auken, H. (2005). 'Bootstrap financing and owners' perception of their business constraints and opportunities'. Entrepreneurship and Regional Development, 17(2), 129–144.

Carter, N. M., Henry, C., Cinnéide, B. and Johnston, K. (2011). 'Female Entrepreneurship: Implications for education, training and policy'. Routledge: London and New York.

Carter, S., Shaw, E., Lam, W. and Wilson, F. (2007). 'Gender, Entrepreneurship and bank lending: The criteria and processes used by bank loan officers in accessing applications'. Entrepreneurship Theory and Practice, 31(3), 427–444.

Carter, N., Brush, C., Greene, P. G., Gatewood, E. and Hart, M. (2003). 'Women entrepreneurs who break through to equity financing: The influence of human, social and financial capital'. Venture Capital, 5(1), 1–28.

Cassar, G. (2004). 'The financing of business start-ups'. Journal of Business Venturing, 19(3), 261–283.

Cassar, G. (2007). 'Money, money, money? A longitudinal investigation of entrepreneur career reasons, growth preferences and achieved growth'. Entrepreneurship and Regional Development, 19(1), 89–107.

Catley, S. and Hamilton, R. T. (1998). 'Small business development and gender of owner'. The Journal of Management Development, 17(1), 70–82.

CEDAW, UN Committee on the Elimination of Discrimination Against Women (2007). UN Committee on the Elimination of Discrimination against Women: Concluding Comments, Pakistan, 11 June 2007, CEDAW/C/PAK/CO/3, available at: http://www.refworld.org/docid/468b60722.html [accessed 20th May 2014].

Chabaud, D. and Ngijol, J. (2005). 'The recognition of market opportunities by entrepreneurs: towards a constructivist perspective'. Paper written at the Ecole de Management de Normandie, France.

Choi, J. (2008). 'Work and family demands and life stress among Chinese employees: The mediating effect of work-family conflict'. International Journal of Human Resource Management, 19, 878–895.

Chu, H. M., Benzing, C. and McGee, C. (2007). 'Ghanaian and Kenyan entrepreneurs, Analysis of their motivations, success characteristics and problem'. Journal of Developmental Entrepreneurship, 6(5), 17–31.

Coleman, I. (2004). 'Gender disparities, economic growth and Islamization in Pakistan'. Islamization and the Pakistani Economy, 13(1), 79–90.

Coleman, S. (2000). 'Access to Capital and Terms of Credit: A Comparison of Men- and Women-Owned Small Businesses". Journal of Small Business Management, 38(3), 37–52.

Coleman, S. (2002). 'Constraints faced by female small business owners: Evidence from the data'. Journal of Developmental Entrepreneurship, 17(2), 151–174.

Coleman, I. (2013). Paradise beneath her feet: how women are transforming the Middle East. Council on Foreign Relations Press.

Corbett, A. (2007). 'Learning asymmetries and the discovery of entrepreneurial opportunities'. Journal of Business Venturing, 22(7), 97–118.

Crabtree, B. F. and Miller, W. L. (1999). 'Doing qualitative research'. Sage Publication: CA, USA.

Creswell, J. W. (2012). 'Qualitative inquiry and research design: choosing among five approaches' (3rd Ed.) Sage Publications: New Delhi.

Crossan, F. (2002). 'Research philosophy: Towards an understanding'. Nurser Researcher, 11(1), 46–55.

Dannefer, D. (1984). 'Adult development and social theory: a paradigmatic reappraisal'. American Sociology. Rev, 49, 100–116

Dale, A. (2005). 'Combining family and employment: Evidence from Pakistani and Bangladeshi women'. In Houston, D. M. (Ed), 'Work-life balance in the 21st century', Basingstoke, Hampshire: Palgrave Macmillan, pp. 230–245.

Davidson, J. P. (1995). 'Culture, structure and regional levels of entrepreneurship'. Entrepreneurship and Regional Development, 7(1), 41–62.

Davidson, P. and Hoing, B. (2003). 'The role of social and human capital among nascent entrepreneur'. Journal of Business Venturing, 18(3), 301–339.

Davidson, P. and Wiklund, J. (1997). 'Values, beliefs and regional variations in new firm formation rates'. Journal of Economic Psychology, 18(2), 179–199.

Davis, J. B. (2005). Heterodox economics, the fragmentation of the mainstream and embedded individual analyses. In Garnett, R. and Harvey, J. (Eds), 'The Future of Heterodox Economic'. University of Michigan Press: Ann Arbor.

Davis, Paul J. (2012). 'The global training deficit: the scarcity of formal and informal professional development opportunities for women entrepreneurs'. Industrial and Commercial Training, 44(1), 19–25.

Davis, A. E. and Shaver, K. G. (2012). 'Understanding Gender variations in business growth intentions across the life course'. Entrepreneurship Theory and Practice, 36(3), 495–512.

Dawson, C. and Henley, A. (2012). 'Something will turn up? Financial over-optimism and mortgage arrears'. Economics Letters, 117(9), 49–52.

DeBruin, A., Brush, C. and Welter, F. (2007). 'Advancing a framework of coherent research on women's entrepreneurship'. Entrepreneurship, Theory and Practice, 31(3), 323–339.

Dechant, K. and Al-Lamky, A. (2005). 'Toward an understanding of Arab women entrepreneurs in Bahrain and Oman'. Journal of Developmental Entrepreneurship, 10(2), 123–141.

DeMartino, R. and Barbato, R. (2003). 'Differences between men and women MBA entrepreneurs: Exploring family flexibility and wealth creation as career motivators'. Journal of Business Venturing, 18(6), 815–832.

DeMartino, R., Barbato, R. and Jacques, P. (2006). 'Exploring the career/achievement and personal life orientation differences between entrepreneurs and nonentrepreneurs: The impact of sex and dependents'. Journal of Small Business Management, 44(6), 350–368.

Denzin, N. K. and Lincoln, Y. S. (2003). Introduction: The discipline and practice of qualitative research. In Denzin, N. K. and Lincoln, Y. S. (Eds.), 'The landscape of qualitative research: Theories and issues', Sage Publications, California, pp.1–45.

Denzin, N. K. and Lincoln, Y. S. (2011). 'The SAGE Handbook of Qualitative Research' (4th ed.). Sage Publications, ISBN 9781412974172: Thousand Oaks, California, USA.

Denzin, N. K. and Lincoln, Y. S. (2012). Introduction: The discipline and practice of qualitative research. In Denzin, N. K. and Lincoln, Y. S. (Eds.), 'The Sage handbook of qualitative research', Thousand Oaks, CA: Sage, pp. 1–32.

Detienne, D. and Chandler, G. (2007). 'The role of gender in opportunity identification'. Entrepreneurship Theory and Practice, 31(3), 365–386.

Dhaliwal, S. (1998). 'Silent contributors – Asian female entrepreneurs and women in business'. Women's Studies International Forum, 21(5), 463–474.

Dhaliwal, S. (2000). 'Entrepreneurship – a learning process: the experiences of Asian female entrepreneurs and women in businesses'. Education+ Training, 42(8), 445–453.

Diaz-Gracia, M. C. and Brush, C. (2012). 'Gender and business ownership, Questioning 'what' and 'why''. International Journal of Entrepreneurial Behavior and Research, 18(1), 4–27.

Drine, I. and Grach, M. (2010). 'Supporting Women entrepreneurs in Tunisia'. September 2010, UN-WIDER working paper. published online.

D'Souza, C. and Hewarathna, R. (2000). 'Gender impact on women entrepreneurs: A cultural analysis'. Discussion papers, Trobe University: LA.

Duberley, J. and Carrigan, M. (2012). 'The career identities of 'Mumpreneurs': Women's experiences of combining enterprise and motherhood'. International Small Business Journal, 30(3), 1–23.

Durr-e-Nayab, N. M. (1998). 'Gender dimensions of demographic change in Pakistan'. The Pakistan Development Review, 37(4), 705–725.

Durr-e-Nayab, S. (2006). 'Demographic Dividend or Demographic Threat in Pakistan'. Macroeconomics Working Papers 22215, East Asian Bureau of Economic Research.

Dyer, W. and Handler, W. (1994), 'Entrepreneurship and Family Business: Exploring the Connections'. Entrepreneurship: Theory and Practice, 19(1), 71–91.

Dzisi, S and Seddoh, J. E. (2009). 'Human and financial capital factors in entrepreneurial success of Ghanaian women entrepreneurs: A developing country perspective'. Journal of Business and Enterprise Development, 102–111.

Eagly, A. H. (2011). 'Gender stereotypes stem from the distribution of women and men into social roles'. Journal of Personality and Social Psychology, 46(6), 735–754.

Eagly, A. H. and Karau, S. J. (2002). 'Role congruity theory of prejudice toward female leaders'. Psychological Review, 109(3), 573–598.

Eagly, A. H., Wood, W. and Fisher, H. (2010). 'The origins of sex differences in human behavior: evolved dispositions versus social roles'. American Psychologist, 54(5), 408–423.

Easterby-Smith, M., Golden-Biddle, K., Et Locke, K. (2008). 'Working With Pluralism: Determining Quality in Qualitative Research'. Organizational Research Methods, 11(3), 419–429.

Eddleston, K. A. and Powell, G. N. (2012). 'Nurturing entrepreneurs' work family balance: A gendered perspective'. Entrepreneurship Theory and Practice, 36(3), 513–541.

Eikhof, D. R., Warhurst, C., and Haunschild, A. (2007). 'Introduction: What work? What life? What balance?: Critical reflections on the work-life balance debate'. Employee Relations, 29(4), 325–333.

Ekinsmyth, C. (2011). 'Challenging the boundaries of entrepreneurship: the spatialities and practices of UK 'mumpreneurs''. Geoforum, 42(1), 104–114.

Elder, G. H. (1985). 'Life Course Dynamics: Trajectories and Transitions'. Cornell University Press, Ithaca.

Elder, G. H. (1994). 'Time, human agency and social change: Perspectives on life course'. Social Psychology Quarterly, 57(5), 4–15.

Elder, G. H., Jr. (1998). The life course and human development. In W. Damon (Series Ed.) and R. M. Lerner (Vol. Ed.), 'Handbook of child psychology: Vol.1. Theoretical models of human development' (5th Ed.), Chapter 16, New York City, NY: John Wiley & Sons, Inc., pp. 939–991.

Elder, G. H., Jr, and Giele, J. Z. (2009). 'The craft of life course research'. Entrepreneurship Theory and Practice, 31(3), 341–364.

Elder, G. H. and Kirkpatrick J. M. (2003). The life course and ageing: Challenges, lessons and new directions, In Settersten, R. A. J. (Ed.), 'Invitation to life course: Towards new understanding of later life', Baywood Publishing Company: New York, pp. 49–81.

Erikksson, P., and Kovalainen, A. (2008). **'**Qualitative Methods in Business Research' 1st Edition. London: Sage Publications Ltd.

Esposito, J. L. (1998). 'Islam and politics'. Syracuse University Press.

Essers, C. (2007). 'Entrepreneurship in public-private divides: business women of Turkish and Moroccan descent playing family ties'. Paper presented at Reconnecting diversity to critical organization and gender studies, Critical management studies conference, 11–13.

Essers, C. and Benschops, Y. (2007). 'Enterprising identities: Female entrepreneurs of Moroccan or Turkish origin in the Netherlands'. Organization Studies, 28(1), 49–69.

Essers, C. and Benschops, Y. (2009). 'Muslim businesswomen doing boundary work: The negotiation of Islam, gender and ethnicity within entrepreneurial contexts'. Human Relations, 62(3), 403–423.

Fabowale, L. (1995). 'Gender, structural factors and credit terms between Canadian small businesses and financial institutions'. Entrepreneurship Theory and Practice, 19(8), 41–65.

Federal Bureau of Statistics (FBS) (2010–2011). 'Labour force survey, statistical division'. The Manager of Publication, Karachi.

Fielden, S. L. and Davidson, M. (2005). 'International handbook of women and small business entrepreneurship'. Edward Elgar Publishing.

Firdouse, A. (2005). 'Social status of rural and urban working women in Pakistan: A comparative study'. Journal of Entrepreneurship, 16(5), 135–165.

Fischer, E. M., Reuber, A. R. and Dyke, L. S. (1993). 'A theoretical overview and extension of research on sex, gender and entrepreneurship'. Journal of Business Venturing, 82(2), 151–168.

Fleetwood, S. (2007). 'Re-thinking work-life balance: editor's introduction'. International Journal of Human Resource Management, 18(3), 351–359.

Frazer, E. and Lacey, N. (1993) 'The Politics of Community: A Feminist Critique of the Liberal Communitarian Debate'. New York: Harvester Wheatsheaf.

Frederick, H. and Chittock, G. (2006). 'Global Entrepreneurship Monitor'. Aotearoa, New Zealand. http://www.gemconsortium.org/download.asp?id=459 [accessed 1st February 2006].

Gartner, W. B. (2010). 'A new path to the waterfall: A narrative on a use of entrepreneurial narrative'. International Small Business Journal, 28(1), 6-19.

Gartner, W. K., Shaver, K. and Liao, J. (2008). 'Opportunities as attributions: Categorizing strategic issues from an attributional perspective'. Strategic Entrepreneurship Journal, 2(4), 157–200.

Gatewood, E. J., Shaver, K. G. and Gartner, W. K. (1995). 'A longitudinal study of cognitive factors influencing start-up behaviors and success at venture creation'. Journal of Business Venturing, 10(5), 371–391.

GEM, Global Entrepreneurship Monitor (2012). GEM 2011 Global Report. Published online, http://www.gemconsortium.org.

Gerson, K. (2004). 'Understanding work and family through a gender lens'. Community, Work and Family, 7(2), 163–178.

Ghazi, S. R., Shehzad, G., Gillani, U. S. and Khan, M. R. (2011). 'Family structural norms leading to gender disparity in PAC'. Asian Social Science, 7(3), 101–115.

Giddens, A. (1984). 'The constitution of society: Outline of the theory of structuration'. Berkeley, CA: University of California Press.

Giddens, A. (1992). 'The Transformation of Intimacy: Sexuality, Love and Eroticism in Modern Societies'. Cambridge: Polity.

Giddens, A. (1999). 'Risk and Responsibility'. Modern Law Review, 62(1), 1–10.

Giele, J. and Elder, G. (1998). 'Methods of life course research: Qualitative and quantitative approaches'. Thousand Oaks, Sage Publication: CA.

Gill, R. and Ganesh, S. (2007). 'Empowerment, constraint and entrepreneurial self: A study of white women entrepreneurs'. Journal of Applied Communication Research, 35(2), 268–293.

Gill, R. (2011), "Globalization and intersectionality in US discourses and practices of entrepreneurship", paper to the EGOS Symposium, Gothenburg, 14-17 June

Godwin, L. N., Stevens C. E. and Brenner N. L. (2006). 'Forced to play by the rules? Theorizing how mixed-sex founding teams benefit women entrepreneurs in male-dominated contexts'. Entrepreneurship Theory and Practice, 30(5), 624–642.

Goffee, R. and Scase, R. (1985). 'Women in Charge: The Experiences of Female Entrepreneurs'. George Allen and Unwin, United Kingdom, London.

Gohar, M., Rauf, A and Abrar, A. (2012). 'Making of household entrepreneurs: lived experiences of Pukhtoon women entrepreneurs from Peshawar, Pakistan'.

Goheer, N. (2003). 'Women Entrepreneurship in Pakistan, How to Improve their Bargaining Power'. ILO (International Labour Organization), Geneva.

Government of Pakistan (2006). 'Pakistan Millennium Development Goals Report 2006'. Planning Commission, Center for Research on Poverty Reduction and Income Distribution, Islamabad.

Gracia, G., and Brush, F. (2010). 'Sociological paradigms and organizational analysis'. Portsmouth, NH: Heineman.

Gracia, M. C. and Brush, C. (2012). 'Gender and business ownership, questioning "what" and "why"'. International Journal of Entrepreneurial Behavior and Research, 18(1), 4–27.

Gracia, M. C. and Welter, F. (2011). 'Gender identities and practices, interpreting women entrepreneur's narratives'. International Small Business Journal, 13(2), 1–21.

Gray, K., Foster, H. and Howard, M. (2006). 'Motivations of Moroccans to be entrepreneurs'. Journal of Developmental Entrepreneurship, 11(4), 279–318.

Greene, F., Han, L. and Marlow, S. (2011). 'Like mother like daughter? Analyzing maternal influences upon women's entrepreneurial propensity'. Entrepreneurship Theory and Practice, 10(5), 153–201.

Greenhaus, J. H. and Allen, T. D. (2011). Work family balance: A review and extension of the literature. In Quick, J. C. and Tetrick, L. E. (2nd ed.), 'Hand book of occupational health psychology'. Washington DC: American Psychological Association, pp. 165–183.

Greenhaus, J. H. and Powell, G. N. (2006). 'When work and family are allies: A theory of work-family enrichment'. Academy of Management Review, 31(3), 72–92.

Greer, M. J. and Greene, P. G. (2003). Feminist theory and the study of entrepreneurship. In Buttler, J. (Ed.), 'New perspectives on women entrepreneurs', Information Age Publishing: Greenwich, pp. 1–24.

Guba, E. G. and Lincoln, Y. S. (1998). Competing paradigms in qualitative research. In Denzin, N. S. and Lincoln, Y. S. (Eds.), 'The Landscape of Qualitative Research, Theories and Issues', Sage Publications: London.

Guba, E. G. and Lincoln, Y. S. (2011). Paradigmatic controversies, contradictions, and emerging confluences, revisited. In Denzin, N. S. and Lincoln, Y. S. (4th Eds.), 'The Sage handbook of qualitative research', Sage publications: Los Angeles, pp. 97–128.

Gupta, V and Fernandez, C (2009). 'Cross cultural similarities and differences in characteristics attributed to entrepreneurs: A three-nation study'. Journal of Leadership and organizational studies, 15, 304–318.

Han, S. K. A. and Moen, P. (1999). 'Work and family over time: A life course approach'. The Annals of the American Academy of Political and Social Science, 562(1), 98–110.

Harrison, J; McGibbon, L and Mortem, M. (2001). 'Regimes of trustworthiness in qualitative research: The rigor of reciprocity'. Qualitative Inquiry, 7(3). 323–345.

Hartley, K. (1995). 'The Political Economy of NATO'. Cambridge University Press: Cambridge.

Hausmann, R., Tyson, D. and Zahidi, S. (2008). 'The global gender gap report'. World Economic Forum, Geneva, Switzerland.

Hausmann, R; Tyson, L; Bekhouche, Y and Zahidi, S. (2012). The Global gender gap index. Measuring the global gender gap.

Haynie, J. M., Shepherd, D., Mosakowski, E. and Earley, P. C. (2010). 'A situated metacognitive model of the entrepreneurial mindset'. Journal of Business Venturing, 25(2), 217–229.

Heinz, W.R. (2003). From work trajectories to negotiated careers: The contingent work life course. In J. T. Mortimer and M. J. Shanahan (Eds.), 'Handbook of the Life Course', New York: Kluwer/Plenum, pp. 185–204.

Herman, C. and Lewis, S. (2012). 'Entitled to a sustainable career? Motherhood in science, engineering and technology'. Journal of Social Issues, 68(4), 767–789.

Hil, F. M., Leitch, C. M., and Harrison, T. (2006). 'Desperately seeking finance? The demand for finance by women owned and led businesses, venture capital'. An international Journal of Entrepreneurship Finance, 8(2): 159-182.

Hofer, C. W. and Bygrave, W. D. (1992). 'Researching Entrepreneurship'. Entrepreneurship Theory and Practice, 16(3), 91–100.

Holmes, T. (2007). 'A theory of entrepreneurship and its application to the study of business transfers'. Journal of Political Economy, 98(6), 265–294.

Hughes, K. (2003). 'Pushed or pulled? Women's entry into self-employment and small business ownership'. Gender, Work and Organization, 10(4), 433–454.

Hughes, K.D. (2005). Female enterprise in the new economy, Toronto, ON: University of Toronto Press.

Hughes, K. (2006). 'Exploring motivation and success among Canadian women entrepreneurs'. Journal of Small Business and Entrepreneurship, 19(2), 107–120.

Hughes, K. D. and Jennings, J. E. (2012). 'Global women's entrepreneurship research: Diverse settings, questions and approaches'. Cheltenham-Northampton: Edward Elgar, UK.

Hughes, K. D., Jennings, J. E., Brush, C. G. and Carter, S. (2012). 'Extending Women's Entrepreneurship Research in New Directions'. Entrepreneurship Theory and Practice, 36(3), 429–442.

Humbert, A. L. and Drew, E. (2010). 'Gender, Entrepreneurship, and Motivational Factors in an Irish Context'. International Journal of Gender and Entrepreneurship, 2(2), 173–198.

Humbert, A.L. and Essers, C (2012). Turkish businesswomen in UK and Netherlands: the effect of national context on female migrant entrepreneurs. In Hughes, K. D. and Jennings J. E. (Eds), 'Global women's entrepreneurship research: diverse settings, questions and approaches', Edward Elgar Publishing Inc: Cheltenham, UK.

Humbert, A. L. and Lewis, S. (2010). 'Discourse or Reality? Work-Family Balance working policies and the gendered organization: Equality, Diversity and Inclusion'. International Journal of Gender and Entrepreneurship, 29(3), 135–192.

Hussain, S. S. (1990). 'Human Rights in Islam'. Kitab Bhaven.

ILO, International Labour Organization (2008). 'Ethiopian Women Entrepreneurs, Going for Growth'. International Labour Office, Geneva.

ILO, International Labour Organization (2012). 'Women's Entrepreneurship Development. Encouraging women entrepreneurs for jobs and development'. Published online, http://www.ilo.org/wed

International Finance Corporation, IFC (2007). 'Gender entrepreneurship markets, GEM country brief'. GEM, Pakistan.

Isran, S and Isran M. A. (2012). 'Patriarchy and women in Pakistan: A critical analysis'. Interdisciplinary Journal of Contemporary Research in Business. 4(6), 835–859.

Jack, S. L. and Anderson, A. R. (1999). 'Entrepreneurship education within the enterprise culture: producing reflective practitioners'. International Journal of Entrepreneurial Behaviour & Research, 5(3), 110–125.

Jahangir, A and Jilani, H. (2003). 'The Hudood Ordinances: A Divine Sanction?' Sang-e-Meel Publications: Lahore, Pakistan.

Jalal-ud-Din, M. and Khan, M. (2008). 'Socio-economic and cultural constraints of women in Pakistan with special reference to Mardan district, NWFP'. Sarhad Journal of Agriculture, 24(3), 485–493.

Jamal, A. (1998). 'Situating south Asian immigrant women in the Canadian/Global economy'. Canadian Woman Studies, 18(1), 26–33.

Jamali, D. (2009). 'Constraints and opportunities facing women entrepreneurs in developing countries: A relational perspective: Gender in Management'. An International Journal, 24(5), 232–251.

Jayawarna, D. and Rouse, J. (2009) 'Conceptualising the Opportunity Structures Governing Entrepreneurship: A Lifecourse Theory', Paper presented at the Institute of Small Business and Entrepreneurship Conference (ISBE), Liverpool, UK, 2009.

Jayawarna, D., Rouse, J. and Kitching, J. (2011). 'Entrepreneur motivations and life course'. International Small Business Journal, 18(2), 151–183.

Jennings, J. E. and McDougald, M. S. (2007). 'Work-family interface experiences and coping strategies, Implications for entrepreneurship research and practice'. Academy of Management Review, 32(3), 747–760.

Kabeer, N. (2001). 'Reflection on the measurement of women's empowerment'. In discussion women's empowerment theory and practice, Sida studies No.3, Novum Grafiska A.B. Stockholm.

Kabeer, N. (2003). 'Gender mainstreaming in poverty eradication and the Millennium Development Goals: A hand book for policy-makers and other stakeholders'. UK: Common Wealth Secretariat.

Kamal, S. (1997). 'Women empowerment and poverty alleviation in south Asia: The dual benefits of microcredit, south Asia poverty alleviation program, 114–135'. UNDP: South Asia.

Kamenou, N. (2008). 'Reconsidering work–life balance debates: challenging limited understandings of the 'life' component in the context of ethnic minority women's experiences'. British Journal of Management, 19(1), 599–609.

Kapadia, K. M. (1969). Marriage and family in India. In Niranjan, S., Sureendar, S. and Rao, G. R. (1998) (Ed.), 'Family structures in India-Evidence from NFHS Demography India'. Churchgate, SNDT, 27(2).

Karmi, G. (1996).'Women, Islam and Patriarchalism. In Yamani, M. (Ed.), 'Feminism and Islam', New York University Press: New York, pp. 69–85.

Kazemi, F. (2000). 'Gender, Islam and Politics'. Social Researcher, 67(2), 22–34.

Kazi, S. (1999). Gender Inequalities and Development in Pakistan. In Khan, S. (ed.), '50 Years of Pakistan's Economy, Traditional Topics and Contemporary Concerns'. Oxford University Press: Karachi, pp. 376–414.

Khalid, D. (1990). 'Promoting corporate entrepreneurship through human resource Practices'. Strategic Management Journal, 15(4), 63–84.

Khan, A. (2007). 'Women and paid work in Pakistan: pathways of women's empowerment'. South Asia Research Programme Pakistan Scoping Paper. Collective for Social Science Research, Karachi.

Khan, F. J. (2007). 'Achieving MDGs in Pakistan, International Conference on Governing for MDGs, Focus on Incentives, Ownership and Institutions'. On April 28, 2007, World Bank/NRB.

Khan, N. (1993). 'Dialogues with women in Islam'. ASR publications: Lahore.

Khattak, S. (2001). 'Women's Work and empowerment issues in an Era of Economic Liberalization: A case study of Pakistan's Urban Manufacturing Sector'. Pakistan Institute of Labor Education and Research (PILER) and Sustainable Development Policy Institute (SDPI), Islamabad.

Khilji, S.E. (2001). Human resource management in Pakistan. In P. Budhwar & D. Yaw (Eds.), Human Resource Management in Developing Countries. London: Routledge.

Kim, P. H. and Aldrich, H. E. (2005). 'Social capital and entrepreneurship'. Foundations and Trends in Entrepreneurship, 1 (2), 55–104.

King, N. (1994). 'The qualitative research interview' qualitative methods in organizational research: A practical guide'. In Cassell, L. and Symon, R. (Eds.), Sage Publications: London.

Kirkwood, J. (2007). 'Igniting the entrepreneurial spirit, Is the role parents play gendered?'. International Journal of Entrepreneurial Behavior and Research 13(1), 39–59.

Kirkwood, J. (2009). 'Motivational factors in a push–pull theory of entrepreneurship: Gender in Management'. An International Journal, 24(5), 346–364.

Kirkwood, J. and Tootell, B. (2008). 'Is Entrepreneurship the Answer to Achieving Work–Family Balance?'. Journal of Management and Organization, 14(3), 285–302.

Kirkwood, J. and Walton, S. (2010). 'What motivates ecopreneurs to start businesses?'. International Journal of Entrepreneurial Behavior and Research, 16(3), 204–228.

Kitching, B and Woldie, A. (2004). Female entrepreneurs in Transitional economies: A comparative study of business women in Nigeria and China. In Hawaii International Conference on business, 21-24, June.

Kok, J. (2007). 'Principles and prospects of the life course paradigm'. Annales de Démographie Historique, 44(1), 203−230.

Kolenda, P. M. (1970). Family Structure in Village Londikand, India, 1819, 1958 and 1967. In Madan, T. N. (4th ed.), 'Contribution in Indian Sociology', New Delhi*6.

Kossek, E. E. and Sweet, H. (1999). 'Bridging the work-family policy and productivity gap: A literature review'. Community, Work and Family, 2(1), 7–32.

Krueger, N. F. (2007). 'What lies beneath? The experiential essence of entrepreneurial thinking'. Entrepreneurship Theory and Practice, 31(1), 123–138.

Kvale, S. (1996). 'Interviews: An introduction to qualitative research interviewing'. Thousand Oaks, CA: Sage.

Leedy, D. and Ormrod, E. (2005). 'Practical research'. Merrill Prentice Hall and Pearson: New York.

Leitch, C., Hill, F. M. and Harrison, R. (2009). 'The philosophy and practice of interpretivist research in entrepreneurship, Quality, validation and trust'. Organizational Research Methods, 13(6), 67–84.

Lerner, M., Brush, C and Hisrich, R. (1997). 'Israeli women entrepreneurs: an examination of the factors affecting performance'. Journal of Business Venturing, 16, 77–100.

Leung, A. (2011). 'Motherhood and entrepreneurship: gender role identity as a resource'. International Journal of Gender and Entrepreneurship, 3(3), 254–264.

Lewis, S. (1996). Sense of entitlement, family friendly policies and gender. In H. Holt and I. Thaulow (Eds), 'The role of companies in reconciling work and family life', Copenhagen: Danish National Institute of Social Research.

Lewis, S. and Cooper, C. (1999). 'The work-family research agenda in changing contexts'. Journal of Occupational Health Psychology, 4(4), 382–396.

Lewis, S and Giullari, S. (2005). 'The adult worker model family, gender equality and care: the search for new policy principles and the possibilities and problems of the capability approach'. Economy and Society, 34(1), 74–104.

Lewis, S., Gambles, R. and Rapoport, R. (2007). 'The constraints of a work life balance approach: an international perspective'. International journal of Human Resource Management, 18, 360–373.

Lindsey, L. L., and Christy, S. (2011). 'Gender roles: A sociological perspective'. Pearson Prentice Hall.

Lumpkin, G. T. and Dess, G. G. (1996). 'Clarifying the entrepreneurial orientation construct and linking it to performance'. Academy of Management Review, 21(1), 135–172.

Madill, A., Jordan, A. and Shirley, C. (2000). 'Objectivity and reliability in qualitative analysis: realist, contextualist and radical constructionist epistemologies'. British Journal of Psychology, 91(5), 1–20.

Madved, C. E. and Kirby, E. L. (2005). 'Family CEOs: A feminist analysis of corporate mothering discourses'. Management Communication Quarterly, 18(2), 435–478.

Mahbub ul Haq. (2000). Human development in South Asia: The Gender Question. Human Development Centre, Oxford University Press; pp 219.

Manalova, T., Carter, N. and Manev, I. M. (2007). 'The differential effect of men and women entrepreneurs' human capital and growth expectancies in Bulgaria'. Entrepreneurship Theory and Practice, 31(3), 407–426.

Maqsood, R. (2004). 'An article on the Role of Women in the Trade Unions and Struggle of the PTUDC in Lahore'. Journal of Entrepreneurship, 13(9), 28–52.

Marlow, S. (1997). 'Self-employed women: New opportunities, Old challenges?'. Entrepreneurship and Regional Development, 9(3), 199–210.

Marlow, S. (2002). 'Women and self-employment; a part of or a part from theoretical construct?'. International Entrepreneurship and Management Journal, 3(2), 83–91.

Marlow, S. and Carter, S. (2004). 'Accounting for change: Professional status, gender disadvantage and self-employment'. Women in Management Review, 19(1), 5–16.

Marlow, S. A. and Carter, S. (2006). 'If you don't ask you don't get!'. Warwick Business School Small Firms Finance Conference.

Marlow, S. and McAdam, M. (2013). 'Gender and entrepreneurship: Advancing debate and challenging myths: Exploring the mystery of the under-performing female entrepreneurs'. International Journal of Entrepreneurial Behavior and Research, 19(1), 114–124.

Marlow, S. A. and Patton, D. (2005). 'All credit to men? Entrepreneurship, finance and gender'. Entrepreneurship Theory and Practice, 29(7), 717–735.

Marlow, S., Henry, C. and Cater, C. (2009). 'Exploring the impact of gender upon women's business ownership'. International Small Business Journal, 27(2), 139–149.

Marshall, J. (1986). 'Living life as inquiry'. Systematic Practice and Action Research, 12(2), 155–171.

Mattis, M. C. (2004). 'Women entrepreneurs: Out from under the glass ceiling'. Women in Management Review, 19(3), 154–163.

Maxwell, J. A. (1996). 'Qualitative Research Design: An Interactive Approach'. Thousand Oaks: Sage Publications.

McGowan, P., McCarthy, C. and Bridge, S. (2010). 'Building the Case for Entrepreneurship in Higher Education Institutions'. The Northern Ireland Centre for Entrepreneurship (NICENT) Case Study.

McGowan, P., Redeker, C. L., Cooper, S. Y. and Greenan, K. (2012). 'Female entrepreneurship and management of business and domestic roles: Motivations, expectation and realities'. Entrepreneurship and Regional Development, 24(1), 53–72.

McIntosh, J. C. and Islam, S. (2010). 'Beyond the veil: The influence of Islam on female entrepreneurship in a conservative Muslim context'. International Management Review, 6(1), 103–109.

McNall, L. A., Nicklin, J. M. and Masuda, A. D. (2010). 'A meta-analytic review of the consequences associated with work-family enrichment'. Journal of Business and Psychology, 25(5), 381–396.

McNeill, P. and Chapman, S. (2005). 'Research Methods' (3rd ed.). Routledge: London.

Mehdi, R. (1994). 'The Islamisation of Law in Pakistan'. Curzon Press: London, pp. 47–50.

Mehmood, N and Ringheim, K. (1996). 'Factors affecting contraceptive use in Pakistan'. The Pakistan Development Review, 35(1), 1–22.

Mehmood, B., Khalid, S., Sohail, M.M and Babak, I. (2012). 'Exploring motivations and barriers in the way of Pakistani female entrepreneurs'. British Journal of Education, Society and Behavioral Science, 2(4), 353–368.

Mernissi, F. (1991). 'Women and Islam: an historical and theological inquiry'. Basil Blackwell: Oxford.

Mernissi, F. (1996). Femininity as subversion: reflections of the Muslim concept of Nushuz. In F. Mernissi (Ed.), 'Women's rebellion and Islamic memory', Zed Books: London, pp. 109–120.

Miles, M. B. and Huberman, A. M. (1994). 'Qualitative data analysis: An expanded sourcebook' (2nd ed.). Thousand Oaks, CA: Sage publication.

Ministry of Education (2009). 'National education Policy: Government of Pakistan'. http://planipolis.iiep.unesco.org/upload/Pakistan/Pakistan_National_education_policy2009REV.pdf! [Accessed 16 April 2013].

Minniti, M. (2005). 'Entrepreneurship and network externalities'. Journal of Economic Behavior and Organization, 13(2), 221–238.

Minniti, M. and Naudé, W.A. (2010) 'What Do We Know About The Patterns and Determinants of Female Entrepreneurship Across Countries?'. European Journal of Development Research, 13 May, 1–17.

Mirchandani, K. (1999). 'Feminist insight on gendered work: New directions in research on women and entrepreneurship'. Gender, Work and Organization, 6(1), 224–235.

Moen, P. (2001). 'Constructing a life course'. Marriage & Family Review, 30, 97–109.

Moen, P. (2010). 'From 'work family' to 'gendered life course and 'fit': Five challenges to the field'. Discussion Paper (2010), Social Science Research Center Berlin (WZB).

Moen, P. and Erickson, M. A. (1995). 'Linked lives: A transgenerational approach to resilience, Examining Lives in Context: Perspectives on Ecology of Human Development. In Moen, P., Elder, G. H. Jr, and Luscher, S. (Eds.), American Psychological Association: Washington. **Moen, P. and Sweet, S.** (2004). 'From 'work-family' to 'flexible careers' Community: A life course reframing'. Work and Family, 7(2), 209–226.

Moen, P. A. and Yu, Y. (2000). 'Effective work/life strategies: Working couples, work conditions, gender and life quality'. Journal of Social problems, 47(16), 291–326.

Moen, P., Kelly, E. and Huang, R. (2008). 'Fit inside the work-family black box: An ecology of the life course, cycles of control reframing'. Journal of Occupational and Organizational Psychology, 81(3), 411–433.

Moghadam, V. M. (1992). 'Patriarchy and the politics of gender in modernising societies: Iran, Pakistan and Afghanistan'. International Sociology, 7(1), 35–53.

Moghadam, V. M. (2003). 'Modernizing women: Gender and social change in the Middle East'. Lynne Rienner Publishers.

Moore, D. P. and Buttner, E. H. (1997). 'Women Entrepreneurs: Moving Beyond the Glass Ceiling'. Thousand Oaks: Sage Publications.

Mordi, C., Simpson, R., Singh, S. and Okafor, C. (2010). 'The role of cultural values in understanding the challenges faced by female entrepreneurs in Nigeria, Gender in Management'. An International Journal, 25(1), 5–21.

Morris, M. H., Webb, J. W. and Franklin, R. J. (2011). 'Understanding the manifestation of entrepreneurial orientation in the nonprofit context'. Entrepreneurship Theory and Practice, 35(5), 947–971.

Morris, M. H., Miyasaki, N. N., Watters, C. E., and Coombes, S. M. (2006). 'The dilemma of growth: understanding venture size choices of women entrepreneurs'. Journal of Small Business Management, 44(2), 221–244.

Mostafa, M. (2003). 'Attitudes towards women who work in Egypt'. Women in Management, 18(5), 255–266.

Mumtaz, S. (2000). 'Targeting Women in Microfinance Schemes: Objectives and Outcomes'. Pakistan Development Review, 39(4), 877–890.

Mumtaz, K. and Shaheed, F. (1991). 'Women of Pakistan: one step forward, two steps back. Lahore: Vanguard.

Murray, S. (2003). 'Characteristics of opportunities search of entrepreneurs versus executives'. Journal of Business Venturing, 15(3), 153–166.

Nahapiet, J. and Ghoshal, S. (1998). 'Social capital, Intellectual Capital, and the Organizational Advantage'. The Academy of Management Review, 23(2), 242–266.

Namasivayam, K. and Zhao, X. (2007). 'An investigation of the moderating effects of organizational commitment on the relationships between work–family conflict and job satisfaction among hospitality employees in India'. Tourism Management, 28(5), 1212–1223.

Na Ayudhya, U. C. (2009). Too much of one and less of the other: Graduates' conceptualizations and expectations of `work-life balance' (Doctoral dissertation). Retrieved from http://www.ohiolink.edu/etd/

Naqvi, Z. F. A. and Shahnaz, L. (2002). 'How do women decide to work in Pakistan?'. Pakistan Development Review, 4(2), 495–513.

Neergard, H. and Ulhoi, J. P. (2007). 'Handbook of qualitative methods in entrepreneurship research'. Edward Elgar: Cheltenham, UK.

Neergaard, H., Frederiksen, S. and Marlow, S. (2011), "The Emperors new clothes: rendering a feminist theory of entrepreneurship visible", paper to the 56th ICSB Conference, Stockholm, 17-19 June.

Nilufer, A. K. (2001). 'Jobs, Gender and Small Enterprises in Bangladesh Factors Affecting Women Entrepreneurs in Small and Cottage Industries in Bangladesh'. Seed Working Paper (14). International Labor Office: Geneva.

NIPS, National Institute of Population Studies (2008). 'Pakistan demographic and health survey 2006–07'. National Institute of Population Studies and Macro International Inc: Islamabad, Pakistan.

Oakley, A. (1998). 'Gender, Methodology and people's ways of knowing: some problems with feminism and the paradigm debate on social sciences'. Sociology, 32(4), 707–731.

Oakley, A. (1999). Peoples ways of knowing: gender and methodology. In Hood, S., Mayal, B. and Oliver, S. (Eds). 'Critical issues in social research', Open University Press.

Offenhauer, P. (2005). 'Women in Islamic Societies: A selected review of social scientific literature'. Library of Congress Federal Research Division: Washington, D.C.

Oliver, D. G., Serovich, J. M. and Mason, T. L. (2005). 'Constraints and opportunities with interview transcription: Towards reflection in qualitative research'. Social Forces, 84(2), 1273–1289.

Orhan, M. and Scott, D. (2001). 'Why women enter into entrepreneurship: An explanatory model'. Women in Management Review, 16(2), 232–243.

Othman, N. (2006). 'Muslim women and the challenge of Islamic fundamentalism/extremism: An overview of Southeast Asian Muslim women's struggle for human rights and gender equality'. Women' Studies International Forum, 29, 339–353.

Özbilgin, M. F., Beauregard, T. A., Tatli, A. and Bell, M. P. (2011). 'Work–life, diversity and intersectionality: a critical review and research agenda'. International Journal of Management Reviews, 13(2), 177–198.

Pakistan Bureau of Statistics (2011). 'Labour Force Survey'. Federal Bureau of Statistics, Statistics division.

Pakistan country strategy (2010–2015). 'Water Aid Pakistan'. http://www.wateraid.org/~/media/Publications/annual-reports-and-strategies/WaterAid-pakistan-country-strategy-2010-2015.pdf [Accessed 15 April 2013].

Pakistan Economic Survey (2011–2012). 'Population Labour Force and Employment'. Ministry of Finance.

Pakistan Tribune (2013), 'Global Gender Gap Report 2013: Pakistan second worst in gender equality'. http://tribune.com.pk/story/622688/global-gender-gap-report-2013-pakistan-second-worst-in-gender-equality [Accessed 23 February 2014].

Papanek, H. (1982). Pardah in Pakistan, Seclusion and modern occupations for women. In Papanek, H. and Minault, G. (Eds), Separate Worlds: Studies of Purdah in South Asia. Dehli: Chanakya Publications, 1982

Parasuraman, S. and Simmers, C. A. (2001). 'Type of Employment, Work-Family Conflict and Well-Being: A Comparative Study'. Journal of Organizational Behavior. 22 (5) 551–568.

Parker, S. C. (2009). 'The economics of entrepreneurship'. Cambridge University Press: Cambridge, UK.

Patterson, N. and Mavin, S. (2009). 'Women entrepreneurs, Jumping into corporate ship and gaining new wings'. International Small Business Journal, 27(2), 173–192.

Patton, M. Q. (2002). 'Qualitative research and evaluation methods'. Thousand Oaks, Sage Publication: CA, London.

Powell, G. N. and Eddleston, K. A. (2013). 'Linking family-to-business enrichment and support to entrepreneurial successes'. Journal of Business Venturing, 28(11), 261–280.

Rabbani, G. and Chowhdury, M. S. (2013). 'Policies and Institutional supports for women entrepreneurship development in Bangladesh: Achievements and challenges'. International Journal of Research in Business and Social Science, 2(1), 31–39.

Rehman, S. A. and Roomi, M. A. (2012). 'Gender and work life balance: A phenomenological study of women entrepreneurs in Pakistan'. Journal of Small Business and Enterprise Development, 14(2), 132–152.

Reynolds, P. D., Bygrave, W. D., Autio, E., Cox, L. W. and Hay, M. (2003). 'Global entrepreneurship Monitor 2002 executive report'. Babson College and London Business School, Babson Park, MA and London.

Richards, T. J. and Richards, L. (1994). Using computers in qualitative research. In Denzin, N. K. and Lincoln Y. S. (Eds.), 'Handbook of qualitative research', Thousand Oaks, Sage publication: CA, USA, pp. 445–462.

Roomi, M. A. (2006). 'Women entrepreneurs in Pakistan, Profile, challenges and practical recommendations'. Doctoral researcher paper, Unpublished School of Management Royal Holloway, University of London, London.

Roomi, M. A. and Harrison, P. (2010). 'Behind the Veil, Women's Capacity Building and Enterprise Development in Pakistan'. International Journal of Gender and Entrepreneurship, 53(9), 526–572.

Roomi, M. A. and Parrott, G. (2008). 'Barriers to Development and Progression of Women Entrepreneurs in Pakistan'. The Journal of Entrepreneurship, 17(1), 59–72.

Rotondo, D. M., Carlson, D. S. and Kincaid, J. F. (2003). 'Coping with multiple dimensions of work-family conflict'. Personal Review, 32(3), 275–296.

Roudi-Fahimi, F and Moghadam, V.M. (2003). 'Empowering women, developing society: female education in the Middle East and North Africa'. MENA Policy Brief. Population Reference Bureau: Washington D.C. USA.

Rouse, J. (2005). 'Pregnancy and Maternity in Self-Employment, Individualized Social Reproduction?'. Paper presented at the 28th Institute for Small Business Entrepreneurship National Conference, Blackpoll.

Rouse, J. and Kitching, J. (2006). 'Do enterprise programmes leave women holding the baby?'. Environmental Planning Government and Policy, 19(5), 5–19.

Saadawi, N. E. (1982). 'Woman and Islam'. Women's Studies International Forum, 5(2), 193–206.

Sabir, M. and Abdullah, T. (2002). 'Gender and Public Spending on Education in Pakistan: A Case Study of Disaggregated Benefit Incidence'. The Pakistan Development Review, 477–493.

Saigol, R. (2011). 'Women's Empowerment in Pakistan: A scoping study'. Aurat Publication and Information Services Foundation'. Retrieved on April 16, 2013 from http://www.af.org.pk/gep/deskStudies/Women_s%20Empowerment.pdf.

Salwa, A,B., Shahabudin, A.S., and Kamruzaman, J. (2013). 'Religion and business values for Muslimpreneurs'. Middle East Journal of Scientific Research, 13, 61–68.

Sarri, K. and Trihopoulou, A. (2005). 'Female entrepreneurs' personal characteristics and motivation: A review of the Greek situation'. Women in Management Review, 20(1), 24–36.

Sathar, Z. A. (1996). Women's schooling and autonomy as factors in fertility change in Pakistan; Some empirical evidence'. In Jeffery, R. and Basu, A. M. (Eds.), 'Girls' schooling, woman's autonomy and fertility change in South Asia', Sage Publication: New Delhi.

Sathar, Z. A. and Kazi, S. (1988). 'Women's autonomy in the context of rural Pakistan'. The Pakistan Development Review, 89–110.

Schegloff, E. A. (1997). 'Whose Text? Who's Context?'. Discourse & Society, 8(2), 165–187.

Sena, V., Scott, J. M. and Roper, S. (2008). 'Entrepreneurial choice, gender differentials and access to finance'. MS_WPS_MAN_08_5, Queen's University, Belfast.

Shabbir, A. and DiGregorio, S. (1996). 'An Examination of the Relationship between Women's Personal Goals and Structural Factors Influencing their Decision to Start a Business: The Case of Pakistan'. Journal of Business Venturing, 11(6), 507–529.

Shah, A. (2002). 'Changing role of women in Pakistan: a study of social and economic activities of women entrepreneurs', University of Karachi.

Shaheed, F. (1981). Purdah and Poverty in Pakistan. In Afshar, H. and Agarwal, B. (Eds.), 'Women, Poverty and Ideology in Asia', Macmillan: London.

Shaheed, F. (1990). 'Pakistan's Women: An Analytical Description'. SANJH, Lahore.

Shaheed, F. (1999). 'Constructing identities: culture, women's agency and Muslim world'. International Social Science Journal, 51(159), 61–73.

Shaheed, F. and Mumtaz, K. (1990). 'Women's Economic Participation: A Status Report'. United Nations Children's Fund (UNICEF): Islamabad.

Shahid, A (2007), 'Silent voices, Untold stories: women domestic workers in Pakistan and their struggle for empowerment', PhD dissertation, The University of Warwick.

Shane, S. (2008). 'The Illusions of Entrepreneurship'. Yale University Press: New Haven.

Shane, S. (2012). 'Reflections on the 2010 AMR decade award: Delivering on the promise of entrepreneurship as a field of research'. Academy of Management Review, 37, 10–20.

Shane, S. and Venkataraman, S. (2000). 'The Promise of Entrepreneurship as a Field of Research'. Academy of Management Review, 25(8), 217–226.

Shane, S., Locke, E. A. and Collins, C. J. (2003). 'Entrepreneurial motivations'. Human Resource Management Review, 13(2), 257–279.

Shaw, E., Carter, S., Lam, W. and Wilson, F. (2005). 'Social capital and accessing finance, the relevance of networks'. , On November 2005, 28th Institute of Small Business and Entrepreneurship National Conference, Blackpoll.

Shaw, E., Marlow, S., Lam, W. and Carter, S. (2009). 'Gender and entrepreneurial capital, implications for firm performance'. International Journal of Gender and Entrepreneurship, 1(1), 25–41.

Shaw, J. D., Duffy, M. K., Johnson, J. L., and Lockhart, D. E. (2005). 'Turnover, social capital losses, and performance'. Academy of Management Journal, 48(4), 594–606.

Shelton, B. A. (1992). 'Women, men, and time: Gender differences in paid work, housework, and leisure (No. 127)'. Greenwood Pub Group.

Shelton, L. M. (2006). 'Female entrepreneurs, work life conflict and venture performance: New insight into work family interface'. Journal of Small Business Management, 44(2), 285–297.

Siddiqui, R., Shahnaz, H. and Rizwana, S. (2006). 'Gender and Empowerment: Evidence from Pakistan'. Pakistan Institute of Development Economics: Islamabad.

Silverman, D. (2001). 'Interpreting qualitative data methods for analyzing talk, texts and interaction'. Sage Publications: London.

Simon, M., Houghton, S. M., and Aquino, K. (2000). 'Cognitive biases, risk perception, and venture formation, how individuals decide to start companies'. Journal of Business Venturing, 15(2), 113–134.

Singh, G. and Belwal, R. (2008). 'Entrepreneurship and SME's in Ethiopia, Evaluating the role, prospects and problems faced by women in this emergent sector: Gender in Management'. An International Journal, 23(2), 120–136.

Sloane, P. (1999). 'Islam, modernity and entrepreneurship among the Malays'. Basingstoke: Macmillan.

Smith, J. and Osborn, M. (2003). Interpretative phenomenological analysis. In Smith, J. (Ed.), 'Qualitative Psychology, A practical guide to methods', London: Sage Publication, pp. 55–80.

Smithson, J. (2000). 'Using and analyzing focus groups: Limitations and possibilities'. International Journal of Social Research Methodology, 3(2), 103–119.

Smithson, J. and Stokoe, E. H. (2005). 'Discourses of work–life balance: negotiating 'gender blind' terms in organizations'. Gender, Work & Organization, 12(2), 147–168.

Stanley, L. and Wise, S. (1983). Back into the personal or: our attempt to construct feminist research. In Gloria Bowles and Renate Duelli Klein (Eds.), 'Theories of women's studies', London: Routledge & Kegan Paul, pp. 20–60.

Stevenson, H. H. (2000). 'Why entrepreneurship has won'. Coleman White Paper.

Stevenson, L. (1990). 'Some Methodological Problems Associated with Researching Women Entrepreneurs'. Journal of Business Ethics, 9(6), 439–446.

Stevenson, H. H. and Cooper, D. (1997). 'The heart of entrepreneurship'. Harvard Business Review, 85(6), 85–94.

Steyaert, C. (2007). 'Entrepreneuring as a Conceptual Attractor? A Review of Process Theories in 20 Years of Entrepreneurship Studies'. Entrepreneurship and Regional Development, 19(11), 453–477.

Strauss, A. L. and Corbin, J. (1998). 'Basics of qualitative research: Techniques and procedures for developing grounded theory'. Thousand Oaks, Sage publication, CA.

Sullivan, D. M. and Meek, W. R. (2012). 'Gender and entrepreneurship: a review and process model'. Journal of Managerial Psychology, 27(5), 428–458.

Sweet, S. and Moen, P. (2006). Advancing a career focus on work and family: Insights from the life course perspective. In Pitt, M., Catsouphes, E. E., Kossek, S. A. and Sweet, M. (Eds.), 'The work and family handbook, Multi-disciplinary perspectives, methods, and approaches', Mahwah: Lawrence Erlbaum Associates, pp. 189–208.

Swierczek, F. W. and Ha, T. T. (2003). 'Entrepreneurial orientation, uncertainty avoidance and firm performance: an analysis of Thai and Vietnamese SMEs'. International Journal of Entrepreneurship and Innovation, 4(1), 46–58.

Tambunan, T. (2009). 'Women entrepreneurship in Asian developing countries: Their development and main constraints'. Journal of Development and Agricultural Economics, 1(2), 27–40.

Tambunan, T. (2011). 'Development of small and medium enterprises in a developing country: The Indonesian case'. Journal of Enterprising Communities, 5(1), 68–82.

Thornton, H, P., Ribeiro-Soriano, D. and Urbano, D. (2011). 'Socio-cultural factors and entrepreneurial activity: An overview'. International Small Business Journal, 29(2), 1–14.

Tomlinson, J. (2007). 'Employment regulation, welfare and gender regimes: a comparative analysis of women's working-time patterns and work–life balance in the UK and the US'. The International Journal of Human Resource Management, 18(3), 401–415.

Tribune Express (2014) Global gender gap report: Pakistan second worst in gender equality. Published October 26, 2013.

Ufuk, H. and Ozgen, O. (2001). 'Interaction between the business and family lives of women entrepreneurs in Turkey'. Journal of Business Ethics, 31(6), 95–106.

Ul Haque, N. (2007). 'Entrepreneurship in Pakistan'. Working Paper: 2007, Pakistan Institute of Development Economics: Islamabad, 29–31.

UNDP, United Nations Development Programme (2009). 'Overcoming barriers: human mobility and development'. Human development report, USA.

UNESCO, Global Monitoring Report (2009): Overcoming inequality: why governance matters, Paris, UNESCO/Oxford University Press.

UNESCO (2013). 'Adult and Youth Literacy: National, regional and global trends, 1985–2015'. UNESCO Institute for Statistics: Canada.

UNU, United Nation University (2010). 'Promoting Entrepreneurship in Developing Countries: Policy Challenges'. World Institute of Development And Research. Retrieved on December 16, 2013 from http://archive.unu.edu/publications/briefs/policy-briefs/2010/UNU_PolicyBrief_10-04.pdf

USAID, United States Agency for International Development (2012). 'USAID Partners with Cherie Blair Foundation for Women and Millicom to support women entrepreneurs in Africa'. Dec 18, 2012 published online, http://www.usaid.gov/news-information/press-releases/usaid-partners-cherie blairfoundation- women-and-millicom-support.

Ussher, J. M. (1999). Feminist approaches to qualitative health research. In Murray, M. and Chamberlain, K. (Eds.), 'Qualitative Health Psychology', Sage publication: London.

Van Auken, H. (2005). 'Differences in the usage of bootstrap financing among technology based versus nontechnology-based firms'. Journal of Small Business Management, 43(1), 93–103.

Van Auken, H. (2006). 'The influence of role models on entrepreneurial intentions'. Journal of Developmental Entrepreneurship, 11(2), 157–167.

Vanaker, T., Manigart, S., Meuleman, M. and Sels, L. (2011). 'A longitudinal study of relationship between financial bootstrapping and new venture growth: Entrepreneurship and Regional Development'. An International Journal, 23(9), 681–705.

Vossenberg, S. (2013). 'Women entrepreneurship promotion developing countries: what explains gender gap entrepreneurship and how to close it'. Working paper, Maastricht School of Management: Netherlands.

Warhurst, C., Eikhof, D. R. and Haunschild, A. (2008). 'Work less, live more? Critical analyses of the work-life boundary'. Palgrave Macmillan.

Wasim, P. M., Herani, G. M., Farooqui, W. and Qureshi, M. A. (2008). 'Family Types, Authority Structure and Women Workers in Sindh Labor Force, Problems and Prospects'. Indus Journal of Management and Social Sciences, 2(1), 29–49.

Watkins, J. and Watkins, D. (1984). 'The Female Entrepreneur, Background and Determinants of Business Choice – Some British Data'. International Small Business Journal, 2(1), 21–31.

Wazir, A., Coujon, A and Luiz, W (2013). Education and population: closely linked trajectories for Pakistan. In Sathar, Z.A., Royan, R., and Bongarts (Eds), 'Capturing the demographic dividend in Pakistan', Population Council Inc, pp. 25–40.

WEF, World Economic Forum (2008). 'The Global Competitiveness Report'. World Economic Forum: Geneva, Switzerland.

WEF, World Economic Forum (2013). 'The Global Gender Gap Report' retrieved on December 16, 2013 from http://www3.weforum.org/docs/WEF_GenderGap_Report_2013.pdf

Weiss, A. M. (2002). Gendered power relations: perpetuation and regeneration. In Weiss, A. and Gilani, Z. (Eds). 'Power and Civil society in Pakistan'. Oxford University Press: Karachi, p. 66.

Weiss, A. M. (2012). 'Moving forward with legal empowerment of women in Pakistan'. Special Report. United States Institute of Peace.

Welter, F. (2010). 'Contextualizing Entrepreneurship—existing conceptual Challenges in entrepreneurial field'. Entrepreneurship Theory and Practice, 37(4), 785–802.

Welter, F. (2011). 'Contextualizing entrepreneurship: Conceptual challenges and ways forward'. Entrepreneurship Theory and Practice, 35(1), 165–184.

Westmarland, N. (2001). 'The Quantitative/Qualitative Debate and Feminist Research: A Subjective View of Objectivity' [28 paragraphs]. Forum Qualitative Sozialforschung / Forum: Qualitative Social Research, 2(1), Art. 13, http://nbn-resolving.de/urn:nbn:de:0114-fqs0101135.

William, D. R. (2004). 'Effects of Childcare activities on the duration of self employment in Europe'. Entrepreneurship Theory and Practice, 28(5), 467–486.

William, J. (2007). 'From Difference to Dominance to Domesticity: Care as Work, Gender as Tradition'. Chicago-Kent Law Review, 76(3), 1441–1493.

Willig, C. (2001). 'Introducing qualitative research in psychology'. Buckingham: Open University Press.

Willing, T. (2003). 'A critical discourse analysis of the Malaysian smart schools (mss) conceptual blueprint and implications to implementation'. The International Journal of Language Society and Culture, 11(30), 142–154.

Wilson, F. and Tagg, S. (2010). 'Social constructionism and personal constructivism: Getting the business owners view on the role of gender and sex'. International Journal of Gender and Entrepreneurship, 2(1), 68–82.

Wilson, F., Marlino, D. and Kickul, J. (2004). 'Our entrepreneurial future, examining the diverse attitudes and motivations of teens across gender and ethnic identity'. Journal of Developmental Entrepreneurship, 9(7), 177–197.

Wood, W. and Eagly, A. H. (2010). 'A cross-cultural analysis of the behavior of women and men, Implications for the origins of sex differences'. Psychological Bulletin, 128(7), 699–727.

World Bank (1994). 'The World Development Report 1994: Infrastructure for Development'. World Bank: Washington, DC.

World Bank (2005). 'Global Economic Prospects, Trade, Regionalism, and Development'. World Bank: Washington DC.

World Bank (2012). 'Are Pakistan's women entrepreneurs being served by the micro finance sector?'. World Bank: Washington DC.

World Bank (2013). 'Doing Business 2013: Smarter Regulations for Small and Medium-Size Enterprises'. World Bank: Washington DC.

Yetim, N. (2008). 'Social capital in female entrepreneurship'. International Sociology, 23(6), 864–885.

Zha, L. A. and Chu, M. H. (2010). 'Motivations, success factors and problems encountered by Chinese women entrepreneurs: A factor analysis'. International Review of Business Research Papers, 6(5), 164–180.

APPENDICES

Appendix 1: Information Letter to the participants

Work–life experiences of women entrepreneurs in Pakistan: A Life Course Approach

Researcher: Sumaira Rehman

Supervisors: Professor Suzan Lewis and Anne Degaure

Middlesex University Business School, Human Resource Department

This information letter is aimed to explain the details of the nature of the study and your participation in it. If you have any question related to any aspect of the study, please do not hesitate to contact me. I will be more than happy to address any of your concern.

Aims of the study

This study is related to my PhD degree at Middlesex University Business School. Overall, the research is aimed at exploring work–life experiences of women entrepreneurs in the context of Pakistani culture. In that, this study will explore how women's work–life choices are either constrained or facilitated in the light of social structures in Pakistan. Much of the literature in context of Pakistan has focused on traditional barriers encountered by women entrepreneurs derived through quantitative measures. As a result we do not have clear understanding of the actual experiences of women entrepreneurs in relation to work and family in context of socio-cultural environment. None of the study to date has actually explored the subjective experiences of women entrepreneurs to enrich the understanding of how women's entrepreneurship looks like in Pakistan. This study, therefore, aims to gain better understanding of the experiences of women entrepreneurs.

Participation in the study

The study will examine the views, opinions and experiences of women entrepreneurs from diverse backgrounds. Before you consider your participation in the study please read carefully what your participation would entail. This study is entirely built on qualitative approach. In this you will be asked to attend an individual face to face interview session asking you about your entrepreneurial journey and your views about work–life experiences. Your participation

will involve an approximate 40 to 60 minute interview with open ended question and some of the objective questions related to your background information to contextualize the research conclusions. Your actual lived experiences as an entrepreneur, mother and or wife are particularly important to the data collection for the study. Your interviews will be tape recorded and transcribed. The transcribed document will be sent to you for cross-checking to ensure accuracy. All participants' data will remain confidential and anonymity will be ensured at all times.

Right to withdraw from the study

Your participation in this study is voluntary. If you choose not to participate or to withdraw from the study at any time, you can do. You will not be asked to tell the reason of withdrawal and any information you have provided up till that point will be destroyed.

Usage of interview data

All information provided by you in the interview will be used for my PhD study. The data derived from the interviews will be only handled by me. At this point, it is important to note that the research data cannot be kept entirely confidential. This is because it must be available for discussion with research team and some data may be included in some of the publications of the study. However, while full confidentiality of the data cannot be possible, full anonymity of all the participants will be ensured at all times.

Reporting the findings of the study

After data analysis, the findings of the study will be reported in my PhD thesis to fulfil degree requirements. It may be possible that some of the findings may also be reported in some scholarly publications. This study endeavours to make significant contribution to the knowledge in the area of women's entrepreneurship and may serve as guide to reform future policies and practices. A written report of the key findings of the study will also be made available to all participants at the end of the study.

Further information

In this research, there are no foreseeable risks to you. Although there may be no direct benefit to you, the possible benefit of your participation is that existing and future women business owners will benefit from your success strategies. You will be participating as a co researcher since your input is the essence of the research, and this information may help other women business owners improve their work–life circumstances.

Enclosed is the consent form and interview schedule. Please sign the consent form and send to me via electronic to ensure your participation in the study. The purpose of sending interview questions prior to the interview will help you to gather your valuable experiences in order to make interview discussion more fruitful. I hope that you will be able to serve as a participant of this study.

Contact Details

Email: sumaira.rehman@hotmail.co.uk

sumaira2@mdx.ac.uk

Mobile no. 0321xxxxxxxxxxxx

Work–life experiences of women entrepreneurs in Pakistan: A Life Course Approach

Researcher: **Sumaira Rehman**

Supervisors: **Professor Suzan Lewis and Anne Degaure**

Middlesex University Business School, Human Resource Department

Informed Consent

I have read and understand the attached information letter explaining the nature of the doctoral study. I also understand the conditions of my participation in the study. I accept that while research data cannot be entirely confidential, full anonymity is guaranteed at all times. I have also been made aware of my right of withdrawal at any stage of the study. After understanding all the above mentioned conditions I agree to participate in the study.

Below are the details of the my availability for the interview

Day   ……………………….

Date   ………………………..

Time   ……………………………

Phone   ……………………………

Venue   ……………………………

Participant Name ……………………………….

Signature   …………………………………..

Please send your signed consent form via email at <u>sumaira2@mdx.ac.uk</u> or at <u>sumaira.rehman@hotmail.co.uk</u>. Please do not hesitate to contact me for any further assistance.

Appendix 3: Interview Guide/schedule
Part A: Background Information

Date _____   *Time of the interview*_____

Interviewee Name _____   *Name of the Business* _____

Nature of Business _____   *Number of years in Business* _____

Age ☐ 20-30 ☐ 31–40 ☐ 41–50 ☐ 51–60 ☐ 61 years and above	Size of the business ☐ Small ☐ Medium ☐ Large
Marital Status ☐ Married ☐ Single ☐ Divorced ☐ Widow	**Educational Qualification** ☐ Bachelor ☐ Master Degree ☐ PhD ☐ Any other
Number of Children _____	**Number of Elder Dependent**_____
No. of Employees _____	**Type of Family** ☐ Nuclear ☐ Joint ☐ Independent
Sources from which you received initial funding? ☐ Personal savings ☐ Mother/Father ☐ Husband ☐ Friends and other family members ☐ Banks ☐ Any other financial institution	**How much capital invested at the time of the startup?** ☐ Rupees Less than 10,000 ☐ Rupees 10,000 --------- 20,000 ☐ Rupees 21,000 --------- 40,000 ☐ Rupees 41,000 --------- 50,000 ☐ Above Rupees 50,000
Entrepreneurial background Did anyone in your family own a business? **Yes/No**	**What was your Occupation before starting the business?** _____ _____

Part Two: Interview Questions

A) Motivation

1. Tell me about your experience as an entrepreneur?
2. What has led (Prompt Motivation) you to start your own business? Prompt: What are the facilitators that encourage you to start your business venture?
3. Why did you choose to become a business owner?
4. What kind of barriers/challenges did you face while starting and running your business?
5. How did you cope up those barriers to become an entrepreneur?

B) Entrepreneurial History

1. Did anyone in your family own a business? Do you feel that you learned from them about business that helped you in your business?
2. How would you describe your work experience prior to starting your business?
3. What skills and knowledge did you bring to your business?
4. How did you choose the type of business you are in?

C) Funding

1. How did you finance your business?
2. From where did you get the initial funding?
3. Have you ever approached the bank? If yes, how do you perceive the lending practices of the banks or other financial institutions?

D) Work–life

1. What work–life balance means to you?
2. How do you balance your professional and personal life (Prompt, Family, Leisure etc)
3. Do you see that entrepreneurship help you to balance work and family? Prompt: How?
4. What are the biggest challenges you face to balance work and family?
5. Do you know the techniques that help to balance family and work?
6. Can you describe a time when your life had a balance and vice versa? Example?
7. Tell me the support of your parents?
8. Tell me about the support of your in-laws?

9. Tell me about the support of your husband?

10. Do you think having a family might affect your work?

11. How do you deal with multiple role of being mother, daughter, wife and an entrepreneur?

E) Gender

1. How do you feel being women into this profession?

2. What has been the most difficult issue that you have confronted as a woman business owner?

3. Can you tell me that have you ever personally experienced gender bias or gender discrimination during your career? (Prompt. Access to finance, Training Opportunities in SME, Networking etc.)

4. How did you cope up when you treated differently?

F) Role of Government

1. What do you think of business environment for women?

2. Do you think that Govt. policies are encouraging and supportive for women business owners?

3. Have you ever get any support from Govt. institutions in terms of training and development or easy access to finance?

4. How about the role of institutions in promoting and providing access to entrepreneurial opportunities

5. Are you aware of any new policies introduced by Government to promote women's entrepreneurship?

G) Role of the Society

1. How do you see the role of society for working women?

2. Can you reflect on the transformation related to the attitudes of society towards women?

H) General information

1. How do you manage your staff or workers?

2. Are you friendly with your staff or very strict?

3. How do you describe success? What do you think are the success factors in your business?

4. What do you want to suggest to other women to be successful in the business?

Thank you very much for your time and cooperation