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## Struggling with social capital: Pakistani women micro entrepreneurs' challenges in acquiring resources

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### ABSTRACT

A crucial aspect of successful venturing is social capital. In contrast to traditional Western-oriented research where social capital is construed positively, we found that in the traditional, patriarchal society of Pakistan, social capital puts high restrictions on women micro entrepreneurs – where social capital prevents or slows venturing efforts. Results also show that although women do get *some* selective access to resources from family members, they are restricted by limited access to social capital outside of family members. As women entrepreneurs have the potential to play an important role in the development of any society, and especially so in developing countries, based on the insights derived from this qualitative study, we propose suggestions for further research on women micro entrepreneurs in non-Western contexts.

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Women entrepreneurs; social capital; context; resource acquisition; developing countries; Pakistan

## 1. Introduction

Women entrepreneurs make significant contributions to innovation, job creation and income growth in developed countries (de Bruin, Brush, and Welter 2006, 2007; Brush et al. 2006a; Brush, de Bruin, and Welter 2009; Brush and Cooper 2012; Cetindamar et al. 2012). Social capital, or actual and potential resources embedded in social ties (Nahapiet and Ghoshal 1998), is positively associated with venture outcomes (Stam, Arzlanian, and Elfring 2014), and is especially beneficial to female entrepreneurs (Carter et al. 2003; Farr-Wharton and Brunetto 2007; Tinkler et al. 2015). Calling for a more contextual understanding of social capital, recent works have increasingly questioned whether theoretical frameworks on social capital from mature economic contexts apply to women entrepreneurs in developing country contexts, where religious and cultural norms could be a prominent hindrance in leveraging social capital (Mair, Martí, and Ventresca 2012; Al-Dajani et al. 2015).

Institutional and cultural contexts could explain why similar social capital could lead to different gains and costs for women entrepreneurs. Moving beyond the traditional conceptualisation of social capital by Bourdieu (1977) and Coleman (1961) that has generally been adopted in the literature on social capital and entrepreneurship, we draw on Portes (1998,

2010) characterisation of social capital as not only central to the provision of resources through family and nonfamily group members, but also, more importantly, as a means of social control, which functions as a constraint and hindrance to individual development. Portes' framework shifts the emphasis away from the benefits of bridging and bonding ties (De Carolis and Saporito 2006) and deviates from the generally positive assessment of the benefits of social capital in the broader entrepreneurship literature, instead highlighting that social capital could 'derail economic goal seeking' (Portes and Sensenbrenner 1993, 1322).

The present study focuses on a unique context – Pakistani women micro entrepreneurs – where social, cultural and gender issues affect social capital in venturing efforts. Our study builds on Al-Dajani et al. (2015) who challenge the normative masculine theorisation of self-employment found in research in developed countries and highlight the power of hidden network formations in overcoming institutional restraints imposed by intermediaries in emancipatory entrepreneurship programmes for Palestinian women in Amman, Jordan. The proposed framework is complementary to Mair, Martí, and Ventresca (2012) and Al-Dajani et al. (2015), wherein cohesive networks restrict firm founding and constrain future resource access by limiting access to both family and non-family social capital.

The overall aim of the present paper is to deepen understanding of how the degree and type of social restrictions, transmitted through social capital, hinder or slow down women entrepreneurs' venturing efforts. The unit of analysis is women entrepreneurs in Islamic countries. We are guided by the following research questions: (1) Do social restrictions enable or constrain preconditions for women entrepreneurs in the studied context? (2) Do family networks facilitate access to or hinder women from leveraging social capital? We also aim to understand how Pakistani women micro entrepreneurs 'manoeuvre' through these constraints and acquire resources for their enterprise by managing complex social restrictions. We explain that Pakistani women micro entrepreneurs experience both gains and losses in transactions mediated by social capital.

Our qualitative study not only revealed these constraints, but also helped us understand how these entrepreneurs manage social capital with select individuals, choose accessible sectors of entrepreneuring, and avoid 'landmines' in their social networks when seeking resources. Our contribution is based on extending the economic sociology framework developed by Portes (1998) – who cautions against 'unmitigated celebration of community' (2010, 46) and calls for a greater focus on both the enabling and restrictive aspects of social capital – to demonstrate restrictive aspects of social capital in Islamic contexts.

We first explore the theoretical background and then describe the research approach we used. Thereafter, we present our empirical findings and analysis. Finally, conclusions and implications are examined.

## **2. Theoretical background**

### **2.1. Social capital in entrepreneurship**

While social capital is central to entrepreneurial success (Bourdieu 1977; Estrin, Mickiewicz, and Stephan 2013), it is distinct from the concept of social network. Social network literature focuses on emergent and complex structures of relationships (Brass et al. 2004) whereas social capital literature focuses on the aggregative effects of network structure that result in goodwill, trust, and exchange of information. The network connections aggregate over

time and/or space to provide entrepreneurs with access to resources and help gain legitimacy from stakeholders (Kim and Aldrich 2005). Investments in social relations create goodwill at the actor, group, and community levels to help mobilise resources for venturing. Over the years, a wide range of studies have explored the role of social capital at multiple levels. Social capital influences new firm performance (Florin, Lubatkin, and Schulze 2003), corporate entrepreneurship efforts (Chung and Gibbons 1997), spill overs from regional clusters (Staber 2007), and institutional transformation (Mair and Martí 2006).

The theoretical bases for social capital in entrepreneurship have been divergent, and as a result, there are 'marked differences in construct definitions, research designs, and sampling contexts across prior studies' (Stam, Arzlanian, and Elfring 2014, 152) – with definitions of the unit of analysis ranging from a group (Bourdieu 1977; Putnam 1993) to an individual (Lin 1999) to Coleman's (1988) proposition that social capital includes both group (collective) and individual dynamics. A recent meta-analysis found that social capital is positively associated with small firm performance ( $r = 0.21$ ) (Stam, Arzlanian, and Elfring 2014). The meta-analysis also showed that effect of weak ties on firm performance was lower relative to that of network density and that network size and strong ties benefit older firms whereas weak ties, network diversity and structural holes are beneficial to younger firms (Stam, Arzlanian, and Elfring 2014). The central debate in regards to social capital is over the value of bridging (i.e. large, diverse, and weak ties) and bonding (i.e. small, cohesive, and strong ties) ties in entrepreneurial outcomes. Highlighting this tension, in one of the earlier works on this topic, Sexton and Smilor (1986) proposed that embeddedness in social context could enable or constrain entrepreneurial behaviour. While broad categorisations of social capital are applied at the individual, group, community, and regional level, three gaps in the literature can be identified.

First, the enabling or constraining effects of social capital could also be contingent on culture, religion, gender, or other contextual factors. Similar social capital in different contexts could yield different benefits. Second, although the enabling and constraining effects of social capital are acknowledged (Sorenson and Stuart 2008), whether contextual factors lead to the dominance of constraining or enabling mechanisms is less well understood. While the frameworks of 'ties that bind' or suggestions to balance the bridging and bonding ties are espoused, it is possible that the context could act as a 'switch' that significantly changes the returns of similar ties in different environments. Finally, while Portes (2014) proposes that social capital could have persistent negative effects, the literature on social capital and entrepreneurship has found support for positive to neutral aspects of social capital.

Contextually varying returns to social capital were earlier highlighted by Aldrich and Cliff (2003), who proposed that changes in family composition in North America has moved the focus from a social embeddedness perspective to a family embeddedness perspective in attempts to explain the influence of family structure in entrepreneurial efforts. Renzulli, Aldrich, and Moody (2000) found systematic variations among females in deriving higher returns from social capital.

Our work complements and supports Al-Dajani et al. (2015) who explore the emancipatory potential of entrepreneurship for home-based women entrepreneurs in Amman, Jordan). Contractual limitations imposed by NGOs and restrictions from close ties (especially, their husbands), community, and institutional environment – were overcome through 'collaborative production networks were formed by women living in close proximity and sharing

established social relationships' (Al-Dajani et al. 2015, 724). Extending their work on 'intermediary organizations contract[ing] traditional handicrafts from female home-based producers' (2015, 713), we focus on how independent women entrepreneurs (not contracted through an intermediary) in an Islamic context leverage social capital. Drawing inspiration from Al-Dajani et al., we challenge the 'normative masculinity [based in] mature economy bias within normative entrepreneurial theorizing' (2015, 713, 714).

## **2.2. The double-edged nature of social capital**

As a theoretical undergird to assessing the value of social capital that varies with context, we draw on Alejandro Portes' work. Portes (1998, 6) and Portes and Landolt (2000, 532), refer to social capital as the 'ability of actors to secure benefits by virtue of membership in social networks or other social structures'. A core ingredient in social capital for resource acquisition is *trust*, which Hirschman (in Putnam 1993) described as, 'resources whose supply increases rather than decreases through use and which become depleted if not used. The more two people display trust towards one another, the greater their mutual confidence.' (1993, 34, 35) Trust can be formed through different processes, for example through information availability, which lowers information asymmetry. Trust can also be formed through long socialisation processes, where local institutions are created and reinforced, and trust becomes 'normal'. Frequent face-to-face meetings in different settings also stimulates individuals to trust (or distrust) each other (Mathews and Stokes 2013). Another ingredient of social capital is *goodwill*. Adler and Kwon (2002) referred to goodwill as the 'sympathy, trust and forgiveness offered us by friends and acquaintances' (2002, 18).

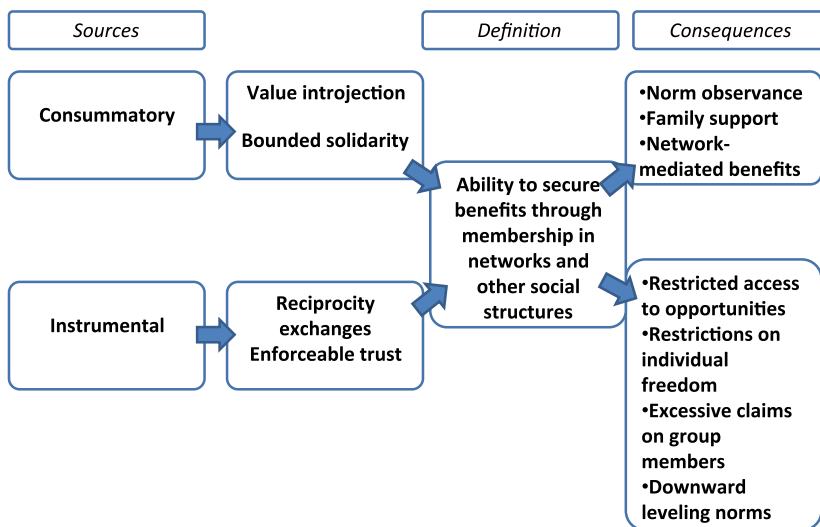
According to Portes, trust and goodwill also come with costs and risk. Traditionally, the concept of social capital has focused mostly on its positive effects for individuals, groups, and society as a whole. This is problematic, however, as embeddedness in social ties also can function as a constraint. In previous literature, this form of social capital has been used to explain access to employment and the success of entrepreneurship. Granovetter (1973) emphasised the 'strength of weak ties' in explaining the positive influences of relationships outside the immediate family in getting new employment. Burt (1992) built on the same theory by developing the concept of 'structural holes' and argued that a dense network is not the most useful for the individual, but rather social capital that is built on the relative paucity of network ties. Solidarity through strong ties comes with risks, since strong solidarity may embed the actors too deeply within their relationships to develop beneficial ties outside the network. This can reduce the inflow of new ideas and input into the group. Clearly, risks can affect both the focal actor and the aggregate whole (Adler and Kwon 2002).

The strong ties that are instrumental in improving odds of early entrepreneurial success in one context could be a constraint in an alternate context. Portes (1998) argued that two sources motivate others to make resources available for the 'owner' of social capital. The first motivation is consummatory, which consists of value introjection and bounded solidarity. Value introjection relates to following norms in a given society as a form of pre-programmed behaviour, resulting from shared social norms, culture and institutions. Bounded solidarity is defined as altruistic actions bounded by the limits of a specific community. The motivation to act in an altruistic way, which is beneficial for others, is driven by identifying with one's own group or community. The second motivation, referred to as instrumental, is based on norms of reciprocity. Compared to consummatory motives, instrumental motives are more

calculative and rely on enforceable trust and reciprocity exchanges. One can also imagine situations where these two overlap, where the same relationship is built on both consummatory and instrumental sources. It could be that resources are provided by someone partly because the person feels an obligation to act in a certain way due to internalised norms in a given society, but also with an expectation that they will get something in return at a later point.

Portes (1998) model of the dual-edged nature of social capital is presented in Figure 1. The model acknowledges that social capital can be a double-edged sword. Just as the individual’s embeddedness in social structures can lead to certain benefits in some cases, it can lead to less desirable outcomes in others (Portes 1998). On the positive side, observing norms relates to enforcing rules. Secondly, social capital provides familial support, such as appreciation, financial means or other resources. Thirdly, in general, the most common function attributed to social capital is that it is a source of benefits mediated by networks that go beyond the immediate family (Portes 1998).

On the negative side, the first consequence relates to restricted access to opportunities. The same mechanisms that provide members of a group with benefits tend to exclude others from access. Examples include situations in which a specific ethnic group controls the majority of a market, such as Jewish merchants and the diamond market in New York or how Cubans control several sectors of the economy of Miami. Secondly, belonging to a network or community also comes with expectations of conformity, thus restricting individual freedom. In a small village where everyone knows each other, the level of social capital tends to be high, which also means that the level of social control is strong. The same is true for a context in which the family is the most important informal institution. The third potential negative consequence of social capital relates to free-riding problems through excessive claims by group members. In some cases, business success can be thwarted by excessive expectations of mutual assistance toward kinsmen. Examples abound where successful entrepreneurs have been hindered constantly by job- and loan-seeking kinsmen, because



**Figure 1.** Model of the dual-edged nature of social capital. Source: The figure is adapted from Portes (1998). In our study, we mainly focus on the consummatory sources.

norms state that mutual assistance should be offered to members of the extended family and community in general (Geertz 1963). The last negative outcome of social capital, as identified by Portes (1998), is downward levelling norms. This happens when individuals succeed and lift themselves to a standard above the group average, which undermines the group's cohesion. These norms compel those in the subordinated group to stay in place, while more ambitious individuals will try to escape from it. These norms can be passed through generations, especially if the group faces outside discrimination.

### **2.3. Resource acquisition for women entrepreneurs in developing countries**

In a review of previous research on women entrepreneurship, limited access to capital and discrimination when applying for loans are the most frequently discussed barriers to venturing (Berglund 2007). To start or expand a business, entrepreneurs need to acquire resources (Austin, Stevenson, and Wei Skillern 2006) and locating, acquiring, and managing capital is a critical challenge for the majority of new entrepreneurs, but it is even more difficult for women to gain access to capital and venture resources compared to men (Marlow and Patton 2005; Brush et al. 2006b; Johansson and Malmström 2008). This causes great difficulties, as lack of adequate resources in creating and developing the company may result in under-performance or failure. Thus, there is a gender dimension in the acquisition of resources, which prevents women's businesses in developing countries from reaching their full potential (Marlow and Patton 2005). Even in developed countries, Brush, Greene, and Hart (2001) find that women are hampered by myths that perpetuate the notion that women entrepreneurs lack the ability to develop businesses relevant for venture capitalists. In other words, women face informal barriers based on values and beliefs associated with male and female stereotypes.

Cetindamar et al. (2012) focus on resources in terms of human, family and financial capital. Based on a study in Turkey, they found that family capital facilitates women's venturing only when family size is large (more than seven people). They also argue that the most important factor in encouraging women to become entrepreneurs is increasing their access to education (Cetindamar et al. 2012). Limited access to business associations, restrictions in choice of business sectors and discriminatory attitudes (Amine and Staub 2009; SIDA 2009) are also all contributors to limited participation by female entrepreneurs. Due to the absence of collateral and a greater likelihood of failure, it is often difficult for small or new firms in developing countries to acquire resources and support. They often seek small amounts of capital, are likely to generate lower returns, and are more likely to fail (Winborg and Landström 2000), which makes it particularly difficult for women entrepreneurs, who often run micro scale businesses and therefore have lower chances of obtaining bank loans or gaining legitimacy (Hisrich and Brush 1984; Winborg 2003). With limited property ownership and often little in the way of savings, they lack collateral to get access to formal credit (Amine and Staub 2009). In particular, it is more difficult for women in many developing countries to overcome these types of regulatory discrimination (Amine and Staub 2009).

Many businesses run by women in developing countries are home-based, because they do not have the funds to buy or rent other business premises. Although this might be a convenient arrangement, especially when the professional responsibilities must be combined with family responsibilities, it also hinders the development of the business (Amine and Staub 2009). This also relates to gender aspects of spatial contexts, as gender, place and

entrepreneurship are intertwined (Welter 2011). Home-based ventures often find it difficult to gain legitimacy with clients and creditors, as they tend to be seen as lifestyle businesses with limited growth potential.

Although several actors (e.g. micro financiers) are working to fill the financial gap for micro entrepreneurs in developing countries, and many of these actors target women, the majority of microfinance institutions operate with the help of loan groups, where a group of entrepreneurs obtain individual loans, but have a collective responsibility to repay the financier. The group thereby functions as security toward the lender. Trust among the group members is therefore essential, because no one will be granted a second loan unless everyone in the group has repaid the first loan (Jaffer 1999; Robinson 2001). Another widely used approach is rotating credit associations, in which a group of entrepreneurs agree to contribute regularly to a fund. Funding is then given to each contributor in rotation. Rotating credit associations, also called SACCOs (Saving and Credit Cooperations) exist in slightly different forms worldwide (Putnam 1993). In traditional patriarchal societies, women may engender lower trust, have restricted access to credit associations, and face cultural and social hurdles in accessing resources.

#### **2.4. Entrepreneurship and contextual understanding**

Continuing from the earlier discussion of social capital, Portes' framework, and the review of the literature on female entrepreneurs in developing countries, we now discuss the importance of contextual understanding and the role of social capital. Based on Whetten (1989, 2009) we focus on 'who' gets involved in the entrepreneurial efforts of women in Islamic contexts, 'where' do they search for and access resources for their ventures (business, social, spatial and institutional Welter (2011)).

Related to involvement of stakeholders in women entrepreneurship, the household and family contexts can also influence opportunity recognition, business decisions, business development and provision of resources (Welter 2011). Large numbers of women, unlike men, become entrepreneurs to combine potential income with domestic and familial responsibilities (Berglund 2007; McGowan et al. 2012; see also Brush 1992 concerning the North American context and Dzisi 2008 concerning the African context).

Related to where women entrepreneurs seek resources, the earliest work on social networks salient to entrepreneurship looked at the strength of weak ties. Granovetter (1973) proposed that a person's strong ties form a dense network, and weak ties form a less dense one. As weak ties are more socially distant from the individual, they function as channels to indirect contacts, which provide the individual with new ideas, influences and information. Individuals with more strong ties and fewer weak ties are more isolated from knowledge beyond the immediate circle of ties. Those with more weak ties are more likely to move beyond their immediate circle and will therefore have access to variegated information and resources. Research on female entrepreneurs in Africa has shown that women's networks are more extensive compared to men's networks (Spring 2009). Women entrepreneurs might have different social networks: they have more family and relatives among their strong ties compared to men. As the ties become weaker, nonfamily ties become more and more important and are oriented toward business networks. Male entrepreneurs have more weak ties with partners, colleagues, or ethnic group members. Thus, the different networking behaviour among men and women results in variations in strong and weak ties, resulting in



differences in business performance as women, due to their preference for strong ties and limited ability to form weak ties, are excluded from more rewarding business networks (Spring 2009).

The spatial dimension of context, as discussed by Welter (2011), refers to geographical environments, such as countries, communities and neighbourhoods. Although focus has mainly been on the positive effects of social and spatial embeddedness, it may also lead to contradictory or negative effects on entrepreneurship. If spatial proximity leads to 'over-embeddedness', there is a risk that embedded ties are used as control mechanisms, or that trust at the local level leads to 'closed' local networks, hindering communities from possible social change (Welter 2011).

The institutional dimension of context, drawing on institutional theory, Baughn, Chua, and Neupert (2006) discussed how the normative context affects women's participation in entrepreneurship in several industrialised and transition economies and cultural norms and values affect the proportion of women-owned businesses, influencing the kind of support that will be available for individual women (Baughn, Chua, and Neupert 2006). Variations in culture and society and in political and economic systems affect development and sustenance of strong and weak ties. Formal institutions related to political and judicial rules, economic rules and contracts, private property and inheritance (North 1990) affect the need to invest in strength of ties. Informal institutions, on the other hand, refer to norms and attitudes in a society, influencing the recognition and exploitation of opportunities by, for example, impacting the value placed on entrepreneurship in a society. Huggins and Thompson (2014) argue that different community cultures affect rates of entrepreneurship and the level of economic and social development at a micro-spatial level, where social and community culture values affect entrepreneurship as much as economic and business-oriented values of the place.

### 3. Contextualising women entrepreneurship in Islamic societies

In order to understand preconditions for women micro entrepreneurs in a patriarchal developing country, and specifically within an Islamic context, it is necessary to understand the importance of the contextual influences related to social capital (Welter 2011). Building on Portes' double-edged notion of social capital, we leverage it further to understand the complex interplay of gender with cultural and contextual factors in developing countries that results in women facing multiple obstacles that diminish their potential as entrepreneurs and businesswomen.

As Dechant and Lamky (2005) have argued, women entrepreneurs in Arab countries face similar formal and informal barriers to those found in other countries, except for one difference: the influence of Islamic values. For example, women in these countries only recently got the right to vote, and they still often need the signature of their husband or a male relative to apply for a loan. They can also still be denied the right to open a bank account. Thus, several formal barriers impede resource acquisition, which originates from different religious values (Dechant and Lamky 2005). Due to institutional, cultural, and religious norms, women entrepreneurs would rely less on weak ties (cf. Tillmar 2006; Smallbone and Welter 2009).

In traditional Islamic contexts, it is generally not socially accepted for women to run their own business or even to work outside the home. The fear is that a married woman who starts

to make her own money can change traditional family roles and undermine patriarchal domestic relations. When a married woman works for money outside the home, it is interpreted as the result of the husband's inability to 'control' his wife or his inability to provide for his family. Because of this fear of losing control, social standing, and personal honour, many men prohibit their wives from operating their own business. The social stigma becomes worse if the wife is more successful than the husband (Amine and Staub 2009). This kind of social discrimination based on gender – that is, 'who should be an entrepreneur' – is found in many cultures worldwide (Baughn, Chua, and Neupert 2006).

In traditional Islamic societies, women must abide by social norms such as *purdah* and *izzat*, which further restricts women's opportunities to engage in self-employment (Roomi and Parrott 2008; Roomi and Harrison 2010; Roomi 2011). *Purdah* literally means 'veil' and refers to a system of seclusion between men and women. The seclusion is upheld with both spatial and symbolic barriers. Women are expected to act modestly and stay within domestic spheres, with men working outside the home (Roomi and Harrison 2010). Many Muslim women wear the *burqa*, which covers the whole body including the face, and which has been described as a portable means of seclusion (Papanek 1982). The second mode, *izzat*, means 'honour' and refers to the norm that women are repositories of their families' honour. This places immense pressure on girls and women to maintain a decent reputation (Roomi and Parrott 2008). Women are therefore restricted from spatial mobility and are generally not allowed to move around freely. A practical implication is that it is difficult for women to travel due to inadequate private and public transportation. In many cases, throughout their lives women are discouraged from taking initiatives or doing things on their own (Roomi and Harrison 2010).

These restrictions suggest that women in Islamic countries who wish to become entrepreneurs are forced to search for capital and resources through informal channels, such as strong ties. At the same time, they are often hindered by their strong ties through informal norms and values inherent to their society. Given the debate over variations in male and female entrepreneurship and the double-edged nature of social capital, we conduct an exploratory study to understand the nature of women micro entrepreneurship in an Islamic society, and how these women entrepreneurs achieve their entrepreneurial goals despite social, cultural, and religious constraints.

## 4. Methods

### 4.1. Pakistan: the field-study context

In traditional Islamic societies such as Pakistan, deeply rooted sociocultural values and traditions add hurdles for women who seek to start and manage a business (Roomi and Parrott 2008). Women often lack access to capital, knowledge, and training and agency assistance (Roomi and Parrott 2008). The Global Gender Gap Report ranks 136 countries according to gender-based disparities concerning economic-, political-, education-, and health-based criteria. In 2013, Pakistan ranked number 135, before only Yemen (World Economic Forum 2013). Thus, women entrepreneurs in Pakistan not only face the gender-neutral barriers that everyone living in an underdeveloped economy face, but they also face additional gender-related barriers. However, we note that the status of women in the Pakistani context is not homogenous – religious teachings and cultural norms regarding the status of women

vary within the country and depend on socio-economic background; indeed, they are sometimes even contradictory. As very little previous research has addressed this phenomenon, especially in non-Western contexts, qualitative research in which a contextual case is used can be useful for developing relevant insights (Langley 1999; Siggelkow 2007). We selected women entrepreneurs operating in and around Lahore, the second largest city in Pakistan, where data was collected over a three-month period in 2011–2012.

#### **4.2. Pilot study**

To increase contextual validity, a pilot study was conducted before the main data collection started. This approach is particularly useful when research is conducted in a cultural context foreign to the researcher (Bryman and Bell 2007). We therefore carried out four interviews with women entrepreneurs to obtain a better understanding of key issues regarding the study. This also gave us a chance to test our interview questions and modify the interview guide to directly focus on the most relevant areas. We also collected secondary data from local magazines, daily newspapers and specialised periodicals to gain a better understanding of the preconditions for women entrepreneurs and of the local context in general. Furthermore, we discussed the structure of the study with researchers at one of the local universities.

#### **4.3. Semi-structured interviews**

After we reached a satisfactory understanding of the contextual preconditions regarding women's entrepreneurship, social norms, and structures, based on Miles and Huberman (1994), we started a sampling of entrepreneurs. We targeted middle-class and lower-middle-class respondents in order to assess the 'treatment' effect of differences in socioeconomic status faced by women in these two classes. This approach allowed us to gain a deeper understanding of whether norms in the society affect women's venturing efforts based on socioeconomic strata. It is plausible that women in the upper socioeconomic strata tend to have more opportunities, could run a business as a hobby, and could generally have families that are less discouraging of women being entrepreneurs (Roomi and Harrison 2010). Women from the lower socioeconomic strata can be pushed into entrepreneurship by poverty, which may also require self-employment. Within our target group of respondents, we strived for a sample that would reflect various perspectives on family situations, relationships, and business conditions.

We started the sampling by asking around among friends, relatives and colleagues at the university where our local research assistant was employed. This led us to some interviews. Other participants were found in marketplaces. Each respondent was asked if she knew of any other women entrepreneurs who would match our sampling criteria. Thus, a combination of serendipitous and snowball sampling was used, and by taking new leads from university and markets, we decreased the risk of getting a biased sample.

We conducted a total of 21 interviews with women entrepreneurs operating in the service and retailing sectors, including beauticians, tailors and shopkeepers. Each respondent runs a microenterprise, defined as businesses with fewer than 10 employees. Each is a major owner of the business except in four cases: one shared the business with her sister, two shared the business with their husbands, and one had recently handed over the business

to her brother. In all cases, the business generated the main source of income for the owner. The interviews were semi-structured with the help of a local interpreter. We used this approach because we needed some standard information, but also wanted to reach a deeper understanding of respondents' feelings, attitudes, and behaviours, which are central perspectives in the present study (Miles and Huberman 1994). During the interviews, respondents were asked to describe situations, incidents, and activities in their venturing and relate those to family situation and other social relationships. We asked follow-up questions when we needed more details on specific topics and to get as comprehensive narratives as possible.

Ten interviews were held in English and eleven were held in Urdu, interpreted by a local research assistant. Interviews were conducted at either the respondents' business location or her home (which in some cases were the same place), and they lasted between 35 min and 1 h and 30 min. A digital voice recorder was used, and all interviews were transcribed within a few days following the interview. A local female research assistant was present during all interviews (even those conducted completely in English), which was very valuable because it helped us to understand the nuances of the respondents' answers, as each interview was discussed with the assistant afterward.

#### **4.4. Participant observation**

With inspiration from field studies in anthropology, the present field study was complemented with participant observation and writing field journal notes (Van Maanen 1988). One of the authors was living in Pakistan during the time of the study, both with Pakistani families and at a university hostel for students, which gave unique insight into the cultural context. Significant time was spent studying family and gender roles and social norms and values to reach a deeper understanding of context-specific phenomena. During the field study, several observations of what was occurring in the context of daily situations in family life, among university students, and in the public sphere were noted in a field journal for later discussion with the research team and with researchers at a local university.

As recognised by Welter (2011), it is likely that an outsider can identify the importance of context more easily than an insider, since an outsider does not take things for granted in the studied context. We believe this was an advantage in this study, but as we wanted to eliminate cultural misunderstandings, we also discussed preliminary results with local research colleagues. Altogether, this procedure supported our ability to draw relevant conclusions.

#### **4.5. Data analysis**

In analysing the data, our goal was to develop a narrative of how social capital in the Pakistani context leads to both positive and negative consequences for women entrepreneurs. With inspiration from research by LeCompte (2000), Van Maanen (1979), Gioia and Chittipeddi (1991) and Nag, Corley, and Gioia (2007), we sought to uncover patterns in the data, but also mechanisms and links among diverse but related themes. The transcriptions were re-read several times, and similarities and differences between respondents were discussed. Gradually, we identified codes that expressed similar ideas among respondents and sorted these into first-order categories. We continued with this coding until no more patterns shared by the respondents could be identified. The next step was to develop second-order themes,

in which the themes represented a more abstract level of theoretically distinct groups. The last step was to develop more abstract overarching dimensions, or third-order categories. At this point, the different phenomena arising from the data were linked to a theoretical framework of social capital.

## **5. Exploratory understanding of Pakistani women micro entrepreneurs**

In the following section, empirical findings from the field study are presented. We start by presenting sources of motivation for social capital, which, in the studied context, were mainly related to value introjection and bounded solidarity. Thereafter, we discuss positive as well as negative outcomes of social capital for the studied entrepreneurs. Finally, we discuss situations where women are hindered by lack of access to social capital.

### **5.1. Sources of motivations for social capital**

In our data, we found that the majority of mechanisms we identified relate to consummatory sources. It is, of course, possible that a relationship between two individuals is built on both consummatory and instrumental sources, where one person provides resources to the other because he or she feels obliged to do so, but at the same time also expects to get something in return at a later point. It could be expected that even within families or other strong ties, instrumental mechanisms would be present. In the studied case, however, we found that sources of motivation for social capital primarily were related to value introjection and bounded solidarity. These were related to the business of the respondent, family roles or a more general aspect of society, as summarised in Table 1. In the last column of Table 1, we list whether the inferences from the quote align with Portes' framework.

#### **5.1.1. Value introjection**

As we studied women entrepreneurs in Pakistan, we found that there are several norms, with deep cultural roots, working against women with ambitions to run their own business. Notably, our sample only reflects 'success cases' in the sense that all the respondents were active entrepreneurs and thus had managed to overcome or mitigate these barriers. However, all the respondents have dealt with the norm that women are best suited to stay at home and are not expected to work outside the house (Roomi and Parrott 2008). This not only applies to self-employment, but to labour outside the house in general. Due to the norm of *pardah*, it can be difficult or unacceptable for women to share a workplace with men. As Beenish, one of our respondents explained, '... ladies can't work in offices with men, you know ...' Women who want to succeed as entrepreneurs are therefore forced to choose sectors where they can target female clients, which reduces their opportunities dramatically. A limited number of sectors target only women customers, such as stores offering women's clothing, undergarments, and cosmetics in the retail sector, and beauty parlours and tailoring within the service sector. It is also possible for women to engage in activities that target children, such as private schools, day-care, or children's clothing. Although beauty parlours only target female clients and are an important way for many women to get into self-employment, an old prejudice in Pakistani society holds that these venues are disguised brothels. Farah, who has been running a beauty parlour and training centre for beauticians for many years, said, *In this culture, people are not looking at you with good eyes if the woman*

**Table 1.** Sources affecting acquisition of resources.

Drivers	Definition from Portes (2010)	In the current context	Define/explain	Proposition	Quotes	Supports Portes (1998)
Value introjection	Internalised norms that lead to behaviours later appropriate by others as a resource, pre-programmed behaviours (p. 7,8)	Business-related value introjects	Women are not expected to run business	- Acquisition of resources	'... in our society, ladies can't work in offices with men, you know. So in our society, it is very difficult for a woman to feel free.' <i>Beenish</i>	No; Value introjection related to business severely limits gains from consummatory social capital
			If women run business, it has to target female clients only Beauty parlours are perceived as covered brothels Strong family bonds	- Acquisition of resources	'In this culture, people are not looking at you with good eyes if the woman is working outside, especially in the beauty parlour business. The people here don't see it with good eyes.' <i>Farah</i>	
		Family-related value introjects	Traditional gender roles	- Acquisition of resources	'First, when I wanted to start the business, my husband said "no, I don't want you to, you are my wife and I want to see you in the house only".' <i>Shabana</i>	No; Family values driven religion and culture severely limits business pursuits from consummatory social capital
			Low status of women Purdah (veil)	- Acquisition of resources	'... at start, my husband was complaining, that 'you are not giving proper time to your home' and initially there was a bit of reluctance and hesitation and he complained, but not now ... He still does not appreciate, but it's like, 'ok'... (laughing). In Pakistan, there is no appreciation, ha ha ...' <i>Parveen</i>	
		Society/Family-related value introjects	Izzat (honour)	- Acquisition of resources	'There are so many challenges, like ... women can't move alone here, it's a big, big challenge. In the family as well as outside, everyone criticises you all the time. To the women - don't do this, do this, all the time, in the family. So it's difficult to move, but ... I can manage myself.' <i>Saba Bina</i>	
					'In Pakistan, if a woman is separated from her husband, no one respects her. That's why I was emotionally disturbed.' <i>Umaira</i>	

(Continued)



Table 1. (Continued).

Drivers	Definition from Portes (2010)	In the current context	Define/explain	Proposition	Quotes	Supports Portes (1998)
Bounded solidarity	Altruistic actions bounded by the limits of a specific community, motivated by the identification with own group (p. 7, 8)	Business-related bounded solidarity	Motivation to run business because it stimulates the economy and helps to develop the country	+ Acquisition of resources	'The main reason for us to open this, is that we have to play a role for the welfare of Pakistan. If we don't do that, then how can we be developing as a country? We are underdeveloped, you know. The main reason for that is that women are not working.' <i>Beenish</i>	No; Bounded solidarity restricts access to instrumental ties necessary for business
		Family-related bounded solidarity	Running business strengthens the economy in the family, increases the financial means to run the family	+ Acquisition of resources	'Like in Pakistan there is a lot of work, but there are not workers to do the work, so we need to involve our women in that work.' <i>Neelofar</i>	No; Family values driven religion and culture severely limits possibilities to pursue instrumental ties and insulate consummatory ties from instrumental influence
		Society/Family-related bounded solidarity	Religion states that men and women should stand 'shoulder to shoulder'; that all should contribute for the benefit of everyone	- Acquisition of resources	'I was interested in this kind of business, and I wanted to do it, to help my husband.' <i>Tasawar</i> 'But thanks to my God, I can fulfil my expenditures. I have two kids, my son and my daughter, I fulfil their needs. Their basic needs.' <i>Shabana</i>	No; Religious values severely limit pursuit of instrumental ties and reinforce consummatory ties

is working outside, especially in the beauty parlour business. The people here don't see it with good eyes. She has chosen to run her business from her home, as do many other beauticians. This might be a convenient arrangement, especially for women who are also wives and mothers. At the same time, such conditions make it difficult to reach clients and limit potential growth.

While traditional gender roles restrict both men and women, women are regarded as subordinate and of lower status. Many of our respondents explain how this has made it difficult for them as entrepreneurs, particularly during the initial stages, as their husbands were reluctant to let them start a business. A core question is whether the woman will continue to give full attention to her children's and husband's needs. Shabana, who runs an evening tutoring business for children, expressed it this way: 'First, when I wanted to start the business, my husband said "no, I don't want you to, you are my wife and I want to see you in the house only"'. With *purdah* (veil) and *izzat* (honour) permeating Pakistani society, expectations and restrictions are placed on women's behaviour. Saba Bina, who exports jewellery and stores her inventory some distance from her home, summarises:

There are so many challenges, like...women can't move alone here. It's a big, big challenge. In the family as well as outside, everyone criticises you all the time. To the women – don't do this, do this, all the time, in the family. So it's difficult to move, but...I can manage myself.

Umaira, who has been in charge of a family business for 10 years following the death of her father, cries when she talks about her recent losses. After three years of marriage with a violent husband, she decided to get a divorce and moved back to her family home. After the divorce, she experienced that her family *was not cooperative anymore*, and that responsibility for the business has now been handed over to her younger, less experienced, brother. She concludes that, 'In Pakistan, if a woman is separated from her husband, no one respects her'.

In all these aspects, we found that internalised norms work against women who want to develop as entrepreneurs, making it difficult for them to acquire resources. In Portes (1998) framework, the context provides an extreme example where consummatory motives could lead to social and emotional support, but providing resources for economic mobility is restricted by family and friends.

### 5.1.2. Bounded solidarity

In our data, we further identified that bounded solidarity is a source for altruistic behaviour. Based on the respondents' narratives, we found that the women entrepreneurs in general express bounded solidarity toward their families and toward Pakistani society. This affects how they relate to their business as well. Respondents seemed to be aware of how their own feelings of bounded solidarity affect their behaviour, but do not recognise whether the bounded solidarity of others helps them secure benefits or gain resources.

Many of the respondents emphasised the importance of involving women in economic activity to help develop Pakistan, and argued that their own business activities were important steps to improving the country's economy. Neelofar, who is running a beauty parlour and training centre for other women, stated that there is a lot of work to be done in the country, and this requires women to participate. Beenish, also a beautician, went even further, and said, *the main reason for us to open this [business] is that we have to play a role for the welfare of Pakistan*. She argued that the main reason behind the underdevelopment of Pakistan is *that women are not working*. Thus, several women expressed strong feelings of



bounded solidarity toward the Pakistani community and saw this as an important reason to be involved as entrepreneurs. In some cases, their husbands actually encouraged their wives to be involved in the business so they could play a role in developing the country. However, we found very few examples where women expressed bounded solidarity toward other women entrepreneurs or towards the group of working women. This could be because women network with other women to a very low degree, and therefore do not feel connected to other businesses operated by women.

The most obvious expressions of bounded solidarity are targeted toward their own family. This is not surprising, as the family plays an extremely important role in Pakistani society. The expressions of bounded solidarity go both ways – many of the respondents said that they run the business to support their families, to support their husband in bringing in an income, and to increase their financial means for the sake of their children. At the same time, the family is the most important source of support for the women, financially as well as through other forms of resources. Fakhira, together with her sister, manages a retail store for women's clothing in one of Lahore's shopping centres. After the death of their father, their brother financially supported them in starting the business. She explains that, 'The most important thing is support from the family, that the family should support their females, the women, to start their businesses; otherwise they will not be able to do anything on their own.' Many respondents gave similar examples, in which fathers, husbands, or brothers supported them in starting the business. To be able to support the family is also one of the important driving forces for getting into business. The clothing designer Sabiha said, 'But thanks to my God, I can fulfil my expenditures. I have two kids, my son and my daughter, I fulfil their needs. Their basic needs.'

Many of the respondents apparently do feel bounded solidarity on a society level or even obligations to improve their country's situation. One problem is that women who are educated usually quit working after marriage and thus only contribute to the labour market for a few years. Some of the respondents recognised this as a waste of qualifications. Beenish became upset when explaining the downward levelling norms (see quote, under 'downward levelling norms' in Table 1).

Next, in Table 2, we list benefits and gains from social capital. In the last column of Table 2, we list whether the inferences from the quote align with Portes' framework.

## **5.2. Positive outcomes of social capital**

Family support is by far the most important source of support for women entrepreneurs in Pakistan and necessary for a business to succeed. Nearly every respondent in our sample expressed either how they have gained important resources from family, most often from the father, the husband, or a brother, or how they have been struggling with the business due to lack of support from their family. In a cultural context in which women are discouraged from taking their own initiatives, emotional support seems to be almost equally as important as financial support. Beenish happily explains, 'Actually, my husband likes it when there is creative thinking. And he always says "you can do this, you can do this." He gave me confidence, he gave me faith...everything.' Surayya expresses a similar notion, 'My husband is very cooperative, and he said that "if you have any interest in opening a business, do it."'

Rashida is less fortunate when it comes to support from her husband. He is a drug addict, and although they started a vegetable shop together, she is the one in charge because the

**Table 2.** Gains and costs of resources gained.

Gains	Norm observance (Social control)	Definition/ description or examples from Portes (2010)	Relevance for women entrepreneurs in the Pakistani context	Quotes	Agrees with Portes (1998)
		Possibility of enforcing rules to maintain discipline and promote compliance within the group (p. 10)	For WEs with low status, this is not a gain, because they are rather subjects under the social control of others. However, when running business, it could be seen as a positive thing when they contribute to the welfare of their families	<p>'But thanks to my God, I can fulfil my expenditures. I have two kids, my son and my daughter, I fulfil their needs. Their basic needs.' <i>Shabana</i></p> <p>'And I think that we [WEs] have to play a role for the welfare of Pakistan, and this is the best field for women, in Pakistan.' <i>Beenish</i></p> <p>'But I'm struggling for the ... what should I say ... for my kids, especially. I want to see them in a good place, in good condition, in a good society. That's why we are struggling – we both are struggling. And you know, women can play a big role in this society – many women are staying at home, I don't know why. Rather, they can work.' <i>Beenish</i></p> <p>'I was interested in this kind of business, and I wanted to do it, to help my husband.' <i>Tasawar</i></p> <p>'... if the parlour is running, I have money, and I can spend money on our children or on our personal needs. That's why this is the best thing for me.' <i>Surayya</i></p> <p>'The most important thing is support from the family, that the family should support their females, the women, to start their businesses, otherwise they will not be able to do anything on their own. Like my brother who supported me and my sister and now we are working as managers, as owners of this business.' <i>Fakhira</i></p> <p>'Yes. My husband is very cooperative, very, very. That's why I'm moving around a lot. Every month, ten days, fifteen days ... Yes, my husband is supporting and encouraging me in doing business. I don't have my mother or father.' <i>Saba Bina</i></p> <p>'The fixed assets for the start-up of the business were purchased by my father's money and the working capital was contributed by myself, my own savings.' <i>Parveen</i></p>	<p>Yes; Consummatory ties allow some possibility of providing economic slack for business</p> <p>Yes; Consummatory ties allow some possibility of providing social and emotional support for business</p>
Family support		Familial support with appreciation, financial means or other resources (p. 11)	By far the most relevant positive outcome for the WEs, as they are strongly dependent on support from their families. Many examples of how they gain benefits from husbands and fathers, through financial means and other resources		

(Continued)



Table 2. (Continued).

Definition/ description or examples from Portes (2010)	Relevance for women entrepreneurs in the Pakistani context	Quotes	Agrees with Portes (1998)
Network-mediated benefits	Assets gained through membership in non-familial networks (p. 12)	<p>'My brother motivated me. Firstly, my brother encouraged my husband, and then my brother motivated me to start this business.' <i>Rashida</i></p> <p>'Actually, my husband likes it, when there is creative thinking. And he always says, 'You can do this, you can do this.' He gave me confidence, he gave me faith ... everything.' <i>Beenish</i></p> <p>'I only spend money on the business, which I have earned from the business. If I have no money, I can borrow from my husband. My husband is very cooperative, and he said that "If you have any interest in opening a business, do it".' <i>Surayya</i></p> <p>'I have the support of my parents, so that I can stand. But those ladies who do not have any support or no money, for those ladies, the government should do something to support them.' <i>Gulab</i></p> <p>'I don't have a social network, but my family has supported me to initiate the business.' <i>Irum</i></p>	Yes; consummatory ties facilitates a cohesive network, with some limits, to help with business formation
'Strength of weak ties' and 'Structural holes' (p. 12)	As they are restricted from networking outside the family, they can most often only benefit from resources within the extended family, or get access to customers through family networks	<p>'My very first customers were my own relatives, and then their friends, and friends' friends, and the circle kept increasing.' <i>Sabiha</i></p> <p>'My parents support us, me and my siblings, and obviously, they are using their contacts as well, my aunts and relatives and their friends and they are the ones helping me in the beginning. So that was obviously my parents helping in the beginning.' <i>Sabiha</i></p> <p>'Yes, I have too many friends, travelling with me to Kathmandu, from the Chamber (of Commerce), Chamber members. Many Chamber members are travelling. We are going as a group.' <i>Saba Bina</i></p> <p>'... it is very important to have contacts with people. And a few days back, a lady contacted me with some reference, and she ordered the same twenty pieces. Twenty same design. So, it is important to have contacts, and I want to develop contacts and networks with other business people, females and customers.' <i>Parveen</i></p> <p>'I saved all 25,000 that I used as start-up capital in a committee. Saving in a committee is better than taking a bank loan, because everyone participates, and you know which one that gets the money. This is much better than the loan.' <i>Irum</i></p>	

Costs	Restricted access to opportunities	Exclusion of outsiders (p. 15)	As outsiders are excluded, it also means that the women lack opportunities to gain potential benefits from networking with these outsiders, and thus lack access to potential resources	<p>'When I started the business, lots of family friends, my father's and mother's family friends and their children supported me and would stand with me and now I am in this position.' <i>Neelofar</i></p> <p>'... ten years ago, I joined a committee, and I saved money in that committee, and I could establish my business with that money.' <i>Neelofar</i></p> <p>'In order to totally move towards doing your business, it is important that you have contacts. And you must have networks with people around. And definitely, I want to do only my business, but since I don't have a lot of contacts, that's why I am continuing my teaching as well, along with it.' <i>Parveen</i></p> <p>'Well, I need bank loan, but I don't have any property for a mortgage. They want... they are giving money on a collateral basis, and I don't have ...' <i>Saba Bina</i></p> <p>'But it is very hard to get the loan from the bank. Because if you know somebody, if you have some connections, you can get the loan easily, but otherwise it is very hard.' <i>Farah</i></p> <p>'... the women need money, because that's why they can't make decisions. Obviously, to make the decision to start a business, to take the initiative, they need money. That is the only thing, that if they can arrange money from anywhere.' <i>Rashida</i></p> <p>'First, when I wanted to start the business, my husband said "No, I don't want you to, you are my wife and I want to see you in the house only." But when I told him, that "you have problems, and I also have problems," then he realised, and then he gave me permission.' <i>Shabana</i></p> <p>'There are so many challenges, like ... women can't move alone here, it's a big, big challenge. In the family as well as outside, everyone criticises you all the time. To the women – don't do this, do this, all the time, in the family. So it's difficult to move, but ... I can manage myself.' <i>Saba Bina</i></p> <p>'Because I will hand over to my brother so that he can run it. Because after the break-up of my marriage, my family was not ... cooperative with me anymore.' <i>Umaira</i></p> <p>'... in our society, ladies can't work in offices with men, you know. So in our society, it is very difficult for a woman to feel free. That is why I suggest that women should work on their own.' <i>Beenish</i></p> <p>'... it is difficult to work in a market. In your country, in foreign countries, women have so many rights, so many things, and they are feeling free, and they are working. But here, women have rights, but only limited rights.' <i>Beenish</i></p>	No; Limits to developing instrumental ties restrict access to opportunities
Restrictions on individual freedoms	Strong demands for conformity, social norms put restrictions on personal freedom (p. 16)	For WEs in Pakistan, the most obvious restrictions on their individual freedom are related to the norms of <i>purdah</i> and <i>izzat</i> , restricting women from access to the public arena	<p>No; Limits to developing instrumental ties restrict access to opportunities</p>		

(Continued)



Table 2. (Continued).

Definition/ description or examples from Portes (2010)	Relevance for women entrepreneurs in the Pakistani context	Quotes	Agrees with Portes (1998)
Excessive claims by group member Success of business initiatives can be prevented due to expectations of mutual assistance toward kinsmen, free-riding problems (p. 16)	Women are expected to take full responsibility for household and children, even if they also work outside	<p>'Otherwise, if the gym was mixed [with men and women], no women would come here.' <i>Rahela</i></p> <p>'Some women like to work outside the home, and some cannot do that, and mostly, in Pakistan, women are working from their homes because their husband will not allow the wife to work outside the home at the market or to open a shop.' <i>Tasawar</i></p> <p>'My family did not support me when I started the business, and my husband did not support me, and the family was against it. I live in a joint family system. But I had to start this, because I had an interest in this business and I thought that this was good.' <i>Neelofar</i></p> <p>'... at the start, my husband was complaining, that "you are not giving proper time to your home" and initially there was a bit of reluctance and hesitation and he complained, but not now ... He still does not appreciate it, but it's like, "ok" ... (laughing). In Pakistan, there is no appreciation, ha ha ...' <i>Parveen</i></p>	Yes; Reinforcing cycles of consummatory ties increase claims to gains from entrepreneurship
Discouragement of women running beauty parlours for example, due to the belief that these places are brothels in disguise	<p>'I look after my family myself. I look after my house, my husband's food, my child – everything, I'm doing myself.' <i>Saba Bina</i></p> <p>'But I'm very much committed to all my family members, and I am one of those siblings, as I explained to you, that first come all the family obligations, and then I come.' <i>Nadiya</i></p>	<p>'The negative side is, that at the end of the day, all the responsibility is yours. If there is profit, if there is loss, any kind of activity that is negative ... If everything is fine, nobody is going to say anything to you, but if there is any tiny little bit of problem, you have to take it seriously. I take it very seriously. That's why my health suffered ...' <i>Nadiya</i></p> <p>'One negative thing is that I don't give proper time to my children. This is the very big, negative thing ...' <i>Shabana</i></p>	



<p>Downward levelling norms</p>	<p>Norms that operate to keep members of a downtrodden group in place and force the more ambitious to escape from it (p. 17)</p>	<p>In general a lot of discouragement and discrimination toward women</p> <p>Not socially acceptable if a wife makes more money than her husband does.</p> <p>Many women in Pakistan are highly educated, but never get a chance to work within their profession</p>	<p>'In this culture, people are not looking at you with good eyes if the woman is working outside, especially in the beauty parlour business. The people here don't see it with good eyes. Because we have a different kind of culture over here. That's the main problem. So that's why I decided to stay at home, and started my own business.' (running a home-based beauty salon) <i>Farah</i></p> <p>'In Pakistan, if a woman is separated from her husband, no one respects her. That's why I was emotionally disturbed.' <i>Umaira</i></p> <p>'Yes, it depends, mostly the husbands don't like [that the women are running business], and especially not in this field [beauty parlour] ... I think in Pakistan, mostly, people dislike this field. But I don't care! <i>Beenish</i></p> <p>'I miss that I don't have enough time for the children. And I try very hard ...'</p> <p><i>Rahela</i></p> <p>'Even in our religion, it says that you can stand shoulder to shoulder, our religion is the only one that says shoulder to shoulder everywhere, in everything you are equal, ok? But in this area, in Pakistan, I don't know about other countries, I think in the other countries, but in our area it is very difficult for men to think that "oh, we will listen to her." Even though they might be very highly educated, they feel like, "oh, do we have to listen to her? Why?" That's what we face, every day. But we still manage; we still manage it somehow ...' <i>Nadiya</i></p> <p>'For finance, I say there should be some options at least, the loan system should be easier for women, at least for the youngsters who are inexperienced and who at least want to do something. The banks should give them loans and at least help them. Of course, they would only go to the bank if they don't get money from their parents, only then. Otherwise the parents support their children.' <i>Sabiha</i></p> <p>'Opportunities given, I think we can do very well. And we have so much talent, we have so much creativity, we have so much time and passion that we want to give, but our talents are not marketed properly.' <i>Nadiya</i></p> <p>'I don't have so many problems, but what I think in general is the family basically, or the in-laws. Some husbands don't like, they don't give attention, or money to their wives, but they don't like that they work outside or inside the house. Around me, where I live, and in my family, among relatives ... lots of women are in trouble.' <i>Shabana</i></p> <p>'When I was starting, the suppliers totally rejected me. Because they said "She is too young, how can we deal with it? How can we trust, how can we take it?"' <i>Umaira</i></p>
<p>No;</p>	<p>Such norms generally operate in Portes' framework in later stages, however, these norms are functional even before the business is started</p>		

(Continued)



**Table 2.** (Continued).

Definition/ description or examples from Portes (2010)	Relevance for women entrepreneurs in the Pakistani context	Quotes	Agrees with Portes (1998)
		<p>'The main reason for us to open this, is that we have to play a role for the welfare of Pakistan. If we don't do that, then how can we be developing as a country ...? We are underdeveloped, you know. The main reason for that is that women are not working. Only few women are working. A lot of women are housewives and they are enjoying their husband's salaries, you know, they don't want to work. Even though they are educated people, and they can work, one is a doctor, I have so many clients who are doctors, but they are not in their fields, they are only staying at home ... It is a waste of money and time. <i>Beenish</i></p> <p>'The women, working women in Pakistan, they have to stand up with the men, shoulder to shoulder ... They should work. <i>Tasawar</i></p> <p>'Like in Pakistan there is a lot of work, but there are not workers to do the work, so we need to involve our women in that work. <i>Neelofar</i></p>	

addiction makes life difficult for her husband. She found support, however, from her brother. She said, 'My brother motivated me. Firstly, my brother encouraged my husband, and then my brother motivated me to start this business.' Gulab, who is not married and thus living with her parents, discussed the fact that not everyone has support from their families: 'I have the support of my parents, so that I can stand. But those ladies who do not have any support or no money, for those ladies, the government should do something to support them.'

The women entrepreneurs we studied had only small opportunities to exercise social control and instead were subjects to be controlled. Some of the respondents expressed that their financial contributions to the family were valued, which potentially can increase their social status. To summarise the potential positive outcomes of social capital, we found that the process is complex. Because women are discriminated against as a group, some of the potential benefits rather turn against them. However, there is no doubt that family members are the most important source of social capital, support, and benefits.

### **5.3. Negative outcomes of social capital**

Umaira, who was cut off from her business after a divorce, explained how her ex-husband used to take advantage of her, and used the income from the business for his own purposes, but refused to allow her to give financial support to her own family. She said,

Actually, he was a greedy person. I was working here and approximately 30,000 to 40,000 I gave to renovate [my mother's] house. But he wanted me to give only 10,000. And after this he wanted to take over part of the property. He said, 'Please take your heritage and give it to me' ... my father was dead, and I was supporting my family and this business was the only source of income for my mother, sisters, and brother ... I was giving them 30 to 40,000 every month. And when I was married, my husband stopped me from giving that much money. He let me only give them 10,000 Rs, which is nothing. So that's why it created problems.

This was one of the reasons Umaira decided to divorce her husband and move back to her mother's house, even though she paid a high price for this decision.

From our data, we identified only a few cases of this kind of free-riding problem. More common were excessive claims by group members where women are expected to take full responsibility for the household and children, even if they also work outside the home. Many of the respondents struggled with this, both because of the specific burdens, but also because they struggle with feelings of guilt toward their children. Saba Bina, who trades jewellery, said: 'I look after my family myself. I look after my house, my husband's food, my child – everything, I'm doing myself.' Nadiya, principal of a private school, expressed a similar sentiment: 'But I'm very much committed to all my family members, and I am one of those siblings. [...] First come all the family obligations, and then I come.' She continued,

The negative side is that at the end of the day all the responsibility is yours. If there is profit, if there is loss, any kind of activity that is negative ... If everything is fine, nobody is going to say anything to you, but if there is any tiny little bit of problem, you have to take it seriously. I take it very seriously. That's why my health suffered ...

Shabana, who tutors children in the evenings, said, 'One negative thing is that I don't give proper time to my children. This is the very big, negative thing ...' Raheela, who runs a gym for ladies, expresses the same feelings: I miss that I don't have enough time for the children. And I try very hard ...



In Pakistan, there are many examples of how downward levelling norms operate to keep women in Pakistan in place. As discussed, girls at a young age are discouraged from doing things on their own or taking initiatives. This attitude toward women continues all through life, as practically all of the respondents expressed in various ways. Nadiya explained how this permeates the whole society (see quote under 'downward levelling norms' in Table 2). Shabana, who tutors children in the evenings, feels she has support from her family, but recognises the struggles of others,

I don't have so many problems, but what I think in general is the family basically, or the in-laws [is the main problem]. Some husbands don't like, they don't give attention or money to their wives, but they don't like that they work outside or inside the house. Around me, where I live, and in my family, among relatives ... lots of women are in trouble.

Umaira, who became a manager in a business within a male-dominated sector at a young age, had to overcome a discriminating attitude from suppliers as well, 'When I was starting, the suppliers totally rejected me. Because they said, "She is too young, how can we deal with it? How can we trust, how can we take it?"'

The women in the present study know from their own experiences that they have significant capacity and that they can play an important role in society. Nadiya said, 'Opportunities given, I think we can do very well. And, we have so much talent, we have so much creativity, we have so much time and passion that we want to give, but our talents are not marketed properly.' Many of the women also recognised the problem that highly educated women only work for a few years. After marriage, they usually stay at home and never get back to work. As expressed by Neelofar, a beautician; 'Like in Pakistan there is a lot of work, but there are not workers to do the work, so we need to involve our women in that work.'

For women entrepreneurs in Pakistan, due to the norms of *pardah* and *izzat*, a major problem is mobility. Saba Bina, who needs to travel often for business-related reasons, talked about how challenging it is for women to move around alone (see quote under 'value introjections' in Table 1). Beenish, who is running a beauty parlour in the market place, also complained about the situation for women in Pakistan and especially the limited rights for women (see quote under 'restrictions to individual freedoms' in Table 2). Tasawar, who runs a tailoring business in her home, explains that most women operate home-based businesses, due to restrictions from husbands (see quote under 'restrictions to individual freedoms' in Table 2). Neelofar, who runs a beauty parlour and training centre for other women, talked about all the obstacles she had to overcome, but also the strong desire to keep going despite challenges (see quote under 'restrictions to individual freedoms' in Table 2).

#### **5.4. Limited access to social capital**

The most important network to which the women entrepreneurs belong is the family, and as previously discussed, the family network consists of dense ties. Outsiders are excluded from this network. Because women are restricted from networking with others, especially men, outside the family, they also lack opportunities to gain potential benefits and resources from outsiders. This is a major challenge in their search for resources. Many of the respondents specifically mentioned the problem of not getting a loan due to lack of contacts and networks. Parveen, the designer, explained how this has hindered her business development (quote under 'restrictions to opportunities' in Table 2). Farah, who is running a home-based

beauty parlour and a gym for ladies, indicated that women also need to have the 'right' connections (quote under 'restrictions to opportunities' in Table 2).

Even though women may be allowed to network with other women, even this becomes difficult, since it is a challenge for women to move around, to travel, or even meet in the public arena. Therefore, the family network is still the most important for these entrepreneurs, not only as a provider of resources, but also when it comes to reaching clients. Irum, a clothing designer, said, 'I don't have a social network, but my family has supported me to initiate the business.' Sabiha, who is also designing clothes, is selling and exporting primarily to Pakistanis living in the US. Her relatives in the US are crucial links to the customers. She said, 'My very first customers were my own relatives, and then their friends, and friends' friends, and the circle kept increasing.' She continued,

My parents support us, me and my siblings, and obviously, they are using their contacts as well, my aunts and relatives and their friends, and they are the ones helping me in the beginning. So that was obviously my parents helping in the beginning.

Parveen, a clothing designer and tailor, recognised the lack of extra-familial networks as a problem. She said, ... *it is very important to have contacts with people. ... So it is important to have contacts, and I want to develop contacts and networks with other business people, females, and customers.*

Although the financial markets are underdeveloped in Pakistan, there are more or less informal ways for people to organise certain financial services. Some of the respondents are or have been participating in committees, which function as rotating credit and savings associations. Here, a group of people join and save a set amount of money every week or month and the money is given to one of the group members. This goes on until everyone has received a portion of the collected money. The committee is based on trust among the members and functions as a network outside the family. Irum, the designer, said,

I saved all 25,000 that I used as start-up capital in a committee. Saving in a committee is better than taking a bank loan, because everyone participates, and you know which one that gets the money. This is much better than the loan.

Neelofar, a beautician, had the same experience. She said, '... ten years ago, I joined a committee, and I saved money in that committee, and I could establish my business with that money.'

## 6. Discussion

Our main conclusion from this study is that social and cultural norms in the Pakistani context may restrict others' willingness to encourage women to engage in venturing, and that social capital with close family members interferes with the women's primary sources of resource acquisition. In addition to the economic benefits of entrepreneurship, the findings provide a much needed understanding of the household and family effects of entrepreneurship. Rarely do studies in entrepreneurship focus on emotional and social aspects of filial dynamics that affect family relationships. The current context demonstrates spill overs from such non-business related dynamics on entrepreneurial activities. In addition, our empirical contribution is drawing inferences from a rare study context, women micro entrepreneurs in Pakistan, a context that provides insights into entrepreneurial activities in an Islamic setting. While much of research on Western samples of women entrepreneurs focuses on economic benefits from entrepreneuring, the current context offers an understanding of how

entrepreneurship could be a tool for emancipation, and has much deeper implications for social outcomes from entrepreneuring than economic ones.

Next, we discuss implications for Portes' framework, the broader social capital literature, and for entrepreneurship literature.

### **6.1. Implications for Portes' framework**

The present study suggests that framework provided by Portes (2010) does not present a clear outline of how to understand social capital in countries such as Pakistan. As such, our research indicates a lack of strong support for the current conceptualizations of social capital drawing on Western samples. This observation is important because it suggests we need to search for new explanations to understand resource acquisition by women entrepreneurs in Islamic and/or developing country contexts. Our findings provide initial support for future theory building surrounding social capital in developing countries. As Rumbaut (1977) noted, 'family ties bind, but sometimes these bonds constrain rather than facilitate particular outcomes' (1977, 39).

We attempt to re-conceptualise Portes (1998) social capital lens. Focusing on what Portes (1998) labelled consummatory rather than instrumental sources of social capital, we primarily identified a negative side of social capital for the studied women entrepreneurs and that the potential positive outcomes through consummatory motivations of social capital were less present. Although following norms in Pakistani society enables some benefits, what Portes (1998) identified as aspects of consummatory motivations that could help with the provision of resources to others (value introjections and bounded solidarity) seem to have limited influence on Pakistani women entrepreneurs in several ways.

Our findings also differ from Portes (1998) framework in three ways. First, Portes and Sensenbrenner (1993) describe the double-edged nature of social capital on a temporal continuum – cohesive social capital facilitates the establishment of firms but constrains future development. Our findings demonstrate that even in the early stages, cohesive social capital limits the establishment of firms. Second, Portes (1998) proposes the role of consummatory and instrumental ties in securing benefits from social capital; however, in the Islamic context, instrumental ties may not be accessible to females, or are mostly absent, as women are less likely to reach into the general social realm to develop these weak ties. Therefore, in the proposed context, we explore how social capital influences venturing activities when instrumental ties are likely absent. Third, while Portes (1998) explains that network mediated benefits come from norm observance, in the current context, observance of norms does not enable, but rather constrains, venture activities.

### **6.2. Implications for social capital literature**

It is surprising how little utility women entrepreneurs in the present study gain from their social ties and their social structures. Instead, these purported social structures, though at times supportive, are also restrictive. For the women in the present study, the only clear positive outcome in terms of acquiring resources occurs when they have supportive fathers, husbands, or brothers, yet these ties also retard the progress of venturing efforts. Respondents in our study show low levels of trust towards other business owners and they miss out on potential benefits from networking with others (Tillmar 2006). However, women micro

entrepreneurs in Pakistan have limited opportunities to network with people outside the family, especially with men, thus their opportunities to network with other businesses could be limited to other women-owned businesses.

By re-conceptualising the role of social capital for women entrepreneurs in patriarchal Islamic societies, and challenging previous studies that have generally highlighted how women are restricted in their access to capital and venture resources compared to men (Marlow and Patton 2005; Brush et al. 2006b), we provide a perspective of social capital that may be significantly worse than what has been reported previously.

### **6.3. Implications for entrepreneurship literature**

A common view is that social capital is similar to other forms of capital, just like physical capital or human capital, in the sense that it is productive – it makes the achievement of certain ends possible, which would otherwise have been not possible or much more difficult (Coleman 1988). Our study outlines the necessity of re-evaluating social capital and the downsides of social structure, in contrast with most research into social capital and entrepreneurship.

In the developing country context, limited human capital and discrimination increasingly compel women entrepreneurs to rely on their social capital. Literature on social capital and entrepreneurship has generally focused on bridging and bonding benefits of social capital, found support for its positive effects and explained how negative effects of social capital could be mitigated (Anderson and Jack 2002; Kim and Aldrich 2005; De Carolis and Saporito 2006; Stam, Arzlanian, and Elfring 2014). However, this framework is challenged in two recent studies. In a qualitative study of participants from rural Bangladesh, Mair, Martí, and Ventresca (2012), found that 'market-building processes in institutionally complex contexts' are feasible when 'gender, race, religion, and social class' (2012, 812) distinctions are more diffuse. Extending their argument on market-building to social capital building, the findings show that due to stronger distinctions in gender role and preference for religious institutions in socio-economic exchanges in the Pakistani context, social capital is not simply a constraint, but is a preventer or a retardant to venturing activities for women micro entrepreneurs in Pakistan.

In observing a rather different picture of strong expectations, social norms and obligations on women in Pakistan, we show that entrepreneurship is not an easy pursuit and that there are clear downsides of social capital that have not previously been examined. While other works have focused on 'ties that bind' to pursue entrepreneurship with cultural and social norms (e.g. ethnic enclaves) the current framework finds support for 'ties that retard' entrepreneurial pursuits, outlining the strength of the dysfunctional side of norms and informal capital in society and how this can influence women's entrepreneurship.

Our data highlight the potential downsides of social capital, strengthening values such as *pardah* and *izzat* for women entrepreneurs, which previous research has largely overlooked. As such, dysfunctional social capital highlights how these women entrepreneurs need to engage in different strategies to compensate for this complication, with implications for the broader literature on social capital.

Moreover, this research has implications for research on benefits of heterogeneous and weak-tie networks in entrepreneurship (Adler and Kwon 2002; Jack 2005; Tillmar 2006). Women entrepreneurs need weak ties and other women in their networks (Marlow and

Patton 2005; Brush et al. 2006a). The strongest social capital for the studied women entrepreneurs comes from their close male networks. This is in line with previous studies. Roomi and Parrott (2008) found that almost 70% of women entrepreneurs had close male relatives who were working with the business in its early days and that these (mostly) fathers and husbands greatly supported the business start-up.

Finally, studies of individual volition finds general support for factors such as self-efficacy and not necessarily networks as being crucial for a start-up decision. Current findings focus on a context where volition may be restricted by institutional and cultural factors.

#### **6.4. Practical implications and further research**

The Swedish world development organisation SIDA has defined economic empowerment as the process that

increases women's real power over economic decisions that influences their lives and priorities in society ... [this] can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market, including a better sharing of unpaid care work. (SIDA 2009, 7)

Empowering of women lowers poverty and promotes growth and human development.

Many of the research and policy discourses on gender and entrepreneurship are limited to industrialised countries and the obstacles faced by women in the search and acquisition of resources compared to their male counterparts (de Bruin, Brush, and Welter 2006). Our results suggest that a crucial way of strengthening women as economic actors is to improve support for business startups from close ties.

The findings also provide several questions for further research. Reflecting on studies by the Global Entrepreneurship Monitor (GEM) group, one could ask if the barriers and implications of social capital in Pakistan are evident in other countries. Furthermore, what is the external generalisability of the present research? Moreover, can the narratives on bridging and bonding social capital be extended to Portes' framework, in order to derive richer insights? Are there ways of understanding social capital other than what we have presented here, where we re-conceptualised Portes (1998) framework? In addition, we believe that we may need to consider new frameworks to understand social capital in developing countries. Are there alternative conceptual elements we could consider? Such an approach was beyond the ambitions of the present research. We believe, however, there could be new models that explain how women entrepreneurs use their male networks to run their business, and models that could expand on the exceptions we observed and presented in this paper.

#### **Disclosure statement**

No potential conflict of interest was reported by the authors.

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