

Embedded or Constrained Informal Institutional Influences on Women Entrepreneurship Development in Pukhtoon Culture

Madiha Gohar and Ayesha Abrar

Shaheed Benazir Bhutto Women University, Peshawar

This paper takes an institutional approach to explore and understand women entrepreneurship development in Peshawar, Pakistan. Social embeddedness perspective proposes that institutional framework conditions not only influence type and level of entrepreneurial activities but also the entrepreneurial behavior. Entrepreneurship flourishes in countries where formal institutions are strong and functional and informal institutions are flexible. Formal institutions like laws of entry and exit, contracts for managing business and laws that ensure equal opportunities encourage entrepreneurship. While informal institutions determine the likelihood and legitimacy of entrepreneurship; however, little is known about the impact of informal intuitions on women entrepreneurship development. Current paper is an effort to unveil the institutional context and its role in women entrepreneurship development in a developing country (Pakistan). To understand the role of informal institutions in women entrepreneurship development, qualitative research approach was adopted. Emergent themes were interpreted using phenomenological lens. Results revealed that socio-cultural, economic and political factors facilitate and inhibit women's entrepreneurship development by shaping social legitimacy and opportunities of venture start-up. Inferring from the data, informal institutions are stronger in their impact as compared to the formal institutions.

Keywords: women entrepreneurship development, Institutional theory, qualitative research, Phenomenology

The multidimensional and multifaceted construct of 'entrepreneurship' is getting an ever increased attention in the recent era. Entrepreneurship has been explored from various perspectives and in various research disciplines, however, the academia and practitioners have failed to agree on common definition (Hébert & Link, 1989; Van Praag, 1999). Nevertheless, there is a consensus that it is more a process i-e 'entrepreneurship' than a state of being (Álvaro et al, 2007; Steyaert, 2007). The 'process' perspective consider it as interaction of enterprising individuals with the environment (and other social actors) to create/recognize opportunity, gather means to exploit it and establish venture (Krueger, 2003). This network oriented view of entrepreneurship highlights the importance of social context in entrepreneurial process. Entrepreneurs draw on their social context and relations for various tangible and in-tangible resources. The nature of these interactions is subject to social expectations about individuals and their associated behaviour that are shaped by social and economic context, commonly known as 'institutions'. Institutions are 'rules of the game' (North, 1990), or any form of constraints that human beings devise to shape social interactions. This social embeddedness of entrepreneurship calls for exploration and discussion of 'the institutions' and its role in women entrepreneurship development.

Welter and Smallbone (2003) proposed that formal institutions generate entrepreneurial opportunities, while informal institutions shape the perception of those opportunities. With the realization of contextual influences on entrepreneurial process, recent scholarship further its conceptualization beyond 'the personality' towards socially constructed gendered norms, cultural values, traditions and other institutional factors that have implications for women entrepreneurship development. This paper attempts to explore the impact of institutional context in shaping the entrepreneurial processes of women in Pukhtoon society.

Rest of the paper proceeds by elaborating 'gender' and institutions in entrepreneurship research in section two. Section three discusses the institutional embeddedness of women entrepreneurs. Section four describes, the methodology, reports and discusses the findings. Last section concludes the paper.

Gender and Institutions in Entrepreneurship Research

"The history of business has been written as if sex and gender have not mattered, at least not in ways that have significantly affected the conduct, structure and performance of business institutions", (Mary Yeager 1999b : xvii as cited in Kyro & Hyrsky, 2008). Past researches on entrepreneurship can best be depicted as 'men's description of men's activities and conduct' (Ahl, 2002; 2006). Female entrepreneurs and their ventures were either not part of the study sample or were studied through theoretical frameworks developed for male entrepreneurs. However, we believe that gender is a social construct and it must be looked into everyday interactions in cultural and relational context and in symbolic domains of the society (Bruni et al., 2004).

Recent research also takes gender as lens and a context dependent construct determined by the institutionalized concepts of masculinity and femininity. The institutional construct of a society establishes the meanings of masculinity, femininity and legitimate codes of conduct for males and females (entrepreneurs) in that context. An all-inclusive process of women entrepreneurship development can fairly be explicated by taking the contextual and institutional embeddedness (Allen & Elam, 2008) of gender and entrepreneurship. Social embeddedness serves to be the fundamental assumption of all the theoretical frameworks (Baum & Oliver, 1992; Hollingsworth & Boyer, 1997; Hollingsworth, 2002) that consider contextual factors as significant while studying the behavioural enactment of social actors. Such contextual factors not only legitimize but determine the systems of rewards and responsibilities for social actor, which in turn shapes social attitude towards a particular phenomenon.

Institutions are factors that "define what actors can do, what is expected from them, or they must do, and what is advantageous for them, in this way they give stability and predictability to economic interaction" (Dallago, 2000, p. 305). Scott and Meyer (1994) Scott (2001; 2008) state that, "institutions are comprised of regulative, normative and cultural-cognitive elements that, together with associated activities and resources, provide stability and meaning to social life" (Scott, 2008). The mentioned pillars work in complex combinations but can operate independent of each other. However, isolating them in the real world is not fairly possible.

Entrepreneurship is strongly affected by these institutional pillars. It flourishes in countries where formal institutions (regulative pillars) are strong and functional. The existence of a regulatory framework, laws of entry and exit, contracts for managing business and laws that ensure equal opportunities (Audretsch et al., 2005; Welter, 2011) encourage venture creation. However social norms, values, and attitudes (informal institutions) towards entrepreneurship determine entrepreneurial behaviour (Welter, 2011). If social values and attitudes are appreciative of entrepreneurship, people will opt for it as career option. Thus, formal institutions shape the opportunity fields and informal institutions determine legitimacy of the endeavor. This escorts the view that entrepreneurship is embedded in institutional framework of the country (Audretsch et al., 2005) and an institutional theory should be used to understand entrepreneurship (Naudé, 2010).

Scott's institutional pillars provide a framework of the institutions in totality that together crafts the social framework and situate entrepreneurship in it.

Regulative Pillar

Regulative institutions are manifested in contractual laws that are enforced, and codified. These institutions are conventional and based on realist perspective considering individuals as rational beings (Hechter et al., 1990). It determines the regulatory framework, the system of property rights and financial arrangements that affect the nature, type and extent of entrepreneurship by framing laws and policies related to bankruptcy, taxes and commercial activities etc, which is significant for entrepreneurship development (Smallbone & Welter, 2008; Wesley & David, 2010). On the other hand, weak regulatory system, high levels of corruption and fostering of unproductive entrepreneurial activities e.g rent seeking (Smallbone & Welter, 2008; Boettke & Coyne, 2009) negatively affects entrepreneurship development.

Normative Pillar

Normative institutions are about collective sense making and the societal realities (Welter, 2005). It is combination of real and ideal, real that can be assessed according to the ideal. Normative institutions can be formed at national, social and familial level. At social level, norms and values shapes the attitude of people towards entrepreneurship and manifest its self through codes of conduct (Smallbone & Welter, 2008), while at familial level the appreciation of entrepreneurship as career option determine the family support.

Culture-Cognitive Pillar

Cognitive institutions represent culturally legitimate habits that shape the behaviour of social actors (Kshetri, 2010). Scott believes, these institutional elements "...institute the nature of reality and the frame through which meaning is made" (1995, p. 40). Social actors interpret their own and other's action according to the existing frame of reference based on common understanding of the action and actors in the context of its occurrence. This pillar shapes the behaviour and attitude of investors towards the associated risk and availability of capital by determining social attitudes towards money. If a society favours profit making activities it will encourage entrepreneurs to take risk (Audretsch, 2005; Smallbone & Welter, 2008; David, 2010).

All three institutional pillars influence entrepreneurship in a 'gendered' way. The next section elaborates the connection of institutions and women entrepreneurship.

Institutional Embeddedness of women entrepreneurs

Previous literature on institutions reflects the ambivalence of institutional theorists towards gender. Veblen (1889), believes that the presentation of women in a dress code and the way men and women of a particular culture enact are the manifestation of their institutional structure. North (1990) shared the same opinion.

Taking institutional theory as a lens to understand women entrepreneurship development has suddenly got impetus, particularly from the seminal scholarship of Welter and Smallbone in transitional context. They suggest, formal institutions produce the opportunity fields while informal institutions influence the perceptions about a particular opportunity (Welter & Smallbone, 2010). Gender based formal (regulatory) institutions assure the prevalence of equal opportunities and access to them and the informal institutions (cultural-cognitive and normative) determine the likelihood of women becoming entrepreneurs. Cultural norms are stronger in influencing women's intentions to be entrepreneurs (Welter et al., 2003); societies that appreciate women in housebound role face conflict of identities, once women intend to become entrepreneurs. The dishonour and discredit of women's entrepreneurial role constrains their entrepreneurial spirit.

Rahman (1999) argues that social values, customs and religious beliefs have a significant impact on the enactment of women entrepreneurship. Several factors e.g lack of awareness, social superstitions and the nonexistent rule of law count for low level of women entrepreneurship in Bangladesh (Nawaz, 2009). However, even in such circumstances women enact their agency and are able to confront the general conceptualizing of them as "doormats" (Chen 2005 & Chong 2006 as seen in Al-Dajani & Marlow, 2010) through the use of "cultural repertoires" they find a way out to exercise their agency.

Research Methodology

Purpose of this study is to explore the role of institutions in women entrepreneurship development in a Pukhtoon society. A qualitative research approach was adopted as the aim is not only to highlight but to have a deeper understanding of the phenomenon. Qualitative approach is well suited to "the problems that need to be explored to obtain a deep understanding" (Creswell, 2005, p. 54). To further understand the multiplicity of the responses an interpretive stance was adopted, that considers the existence of multiple realities.

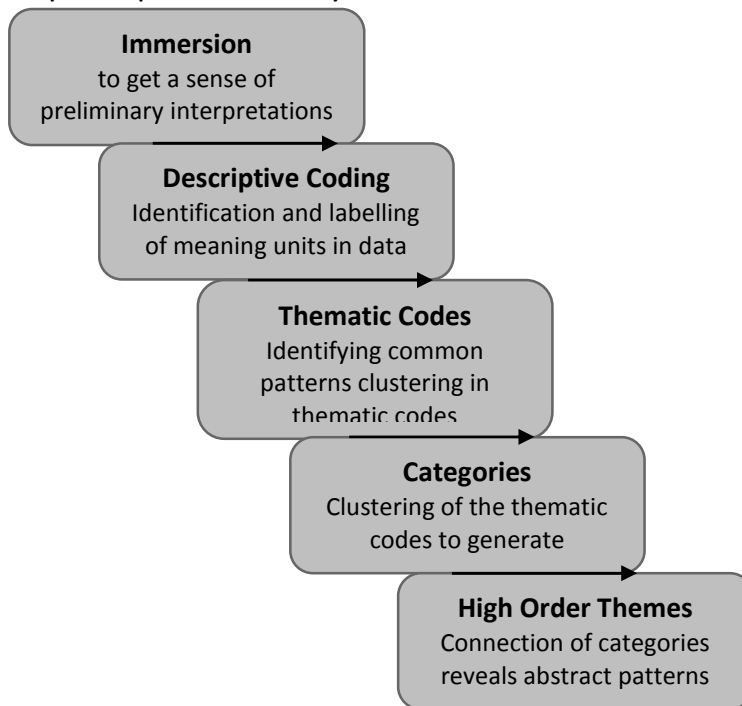
Data was gathered through face to face in depth interviews with 35 female entrepreneurs at their business sites, in two phases over a period of 5 months. Entrepreneurs were selected using purposive, criterion and snowball sampling techniques (Patton, 1990). Convenience sampling is a method where the sample is selected for the handiness of the researcher and people who are available and can be easily accessed forms the sample (Creswell, 2009). Criterion samples are chosen because of certain characteristics or features and are also

called judgment sampling (King & Horrocks, 2010). Purposive sampling involves the selection by the researcher of some elements, events or phenomenon to include in the sample. Another commonly used technique to recruit research participants is snowball sampling. "Snowball refers to the process of accumulation as each located subject suggests other subjects" (Babbie, 2008). This method of sampling is used when the members of a particular community are hard to find. Snowballing is a technique of expanding the sample size by asking the already interviewed participants for further recommendations (Miller & Crabtree, 1992).

This research employs all three techniques based on our judgment of the research context and study needs (Schwandt, 1997). It was not easy to locate women entrepreneurs in Peshawar; therefore, purposive sampling was used in combination with convenience sampling and snowballing to reach the required number of participants. Purposive sampling was used to reach to the primary participants. The researchers' personal and family network was of help as well. Sharhad Chamber of Commerce was contacted for the identification of the participants and acted as a gatekeeper. Neuman (2002), defines a gatekeeper as "someone with the formal or informal authority to control access to a site" (352).

In first phase, data was collected and analyzed to develop themes whereas, second phase interviews aimed at enriching the results. Thematic analysis was used to capture the emergent themes. It is one of the widely used qualitative data analysis tools, that provides researchers an opportunity to reflect on the lived experiences of the participants and to understand the structure of the experience through the emergent themes (Munhall, 1994). Patterns emerging from and within the data were seen as essence of entrepreneurial experiences of women. There is no agreed upon method of carrying out thematic analysis. However, we took guidance from King and Horrocks (2010) represented below.

Stepwise depiction of data analysis



Source: Author – developed from King, Nigel, Christine Horrocks (2010)

First step of the analysis was familiarization of data, referred to 'immersion' followed by developing first hand codes, refining and clustering them to generate themes and sub-themes. Patterns developed from themes were compared to generate categories, conceptual relations of which gave rise to theoretical themes.

Research Findings

A typical Pukhtoon woman entrepreneur is in her early 30s to late 50s, married and lives in nuclear household. Most of the respondents hold higher academic degrees but a few are either illiterate or have elementary education. Below is a discussion on the institutional pillars that influence women entrepreneurship development in Peshawar Pakistan.

Regulative Pillar

This pillar represents the efforts of government for the development of women entrepreneurship in Pakistan, Peshawar in particular. Being a developing country the formal institutional structure of the area is weak and people rely on their informal relations in their daily life. Though there are several legal bodies for the support and encouragement of women entrepreneurs, but they are located in more developed cities like Karachi and Islamabad. Another issue with these bodies is that women are least aware about them and their services. The services that they provide require too much of paper work and are considered costly and time consuming. So the entrepreneurs prefer to contact and use their personal networks than the formal organizational network of support available to them.

a. Institutional support:

Women mentioned about the lack of institutional support. Rather they viewed these institutions as detrimental to their entrepreneurial activities.

negativities here...the presence and interference of different types of departments...they really create problems for you, like our work is of kind that we cannot do and sit into market place because a girl from the respectable family cannot come to the market as we are in Cantt Area so we have got problems with cantonmentThis is not only here but in the entire Pakistan salons are in residential areas.... so the problems that we have faced are from different institutions otherwise from the culture we don't have any problem, (Res3).

b. Non-existing copy rights: Another major issue mentioned by the entrepreneurs is non-existence of the copy rights in Peshawar. This has resulted in several replicative entrepreneurs, a potent threat for the innovators, as a stage decorator mentioned

I tell you one thing about these people that they are very you know quick in learning and...they don't really-in our country there is no consideration of copy rights in many things, I mean even now if you go to one of these people and see their album more than half of the photographs in it are of our stages...so many of them have gone in to business for themselves by copying our ideas and redoing it at very low cost (Res 5).

Women in Peshawar find it easy to venture in fields like beauty salons after taking a short course of three months. An entrepreneur mentioned that there is no regulatory body for any check and balance on these new start-ups, which is basically unhealthy.

c. Financial institutions: Entrepreneurs throughout their interviews were vocal about financial dependence. Family was the only source of financing for them. Though there are banks and other financial institutions that disperse loans to facilitate women entrepreneurs but those who have taken the loan are highly discouraged by the system. The paper work and the issue of collateral have increased the complexities for women.

No, no they give loan, but for women all the formalities are same as are for males. A woman goes to the bank, she wants to do a business as her conditions are asking her for that what a woman will do she will start making something in home, in this setup man is not open hearted (if he is father or brother or

husband) that they will give woman money to do a business with. Because they are afraid that she will sink the money. For this if a woman has taken the initiative she needs loan and when she goes, so those who are not giving her money to start business and bank ask her to bring the bank statement. So where will she bring it from? She had no business and then naturally she gives her father's or husband's statement like will fill it with them. Those men who are not giving her money to start a business with how will they help her they will say if you take loan against our account we will be in trouble...For her the criteria are as strict as for man, (Res1).

In numerous other cases women were not even aware about the availability of these services. To several women it come as surprise when they hear from the researchers (us) that there are some institutions that help women entrepreneurs. The need is that these governmental institutions not only should realise the financial dependence of women but also mould their policies, to be least cumbersome for less educated women.

The limited size of available institutional support to women entrepreneurs was least detrimental for their ventures. Like other developing countries, in Pakistan too the formal institutional structures are substituted by informal organisations of family and friends, or other communal level support structures.

Normative Pillar

This pillar manifests itself in social norms and values that regulate the behaviour of social actors. Normally these institutions are considered as constraints imposed on the behaviour but alongside they confer rights as well. It is composed of both values and norms, values are personal judgments of right and wrong, good and bad. These personal judgments have become a taken for granted reality and is shared by all individuals. While norms are the social standards of behaviour, or it is 'the ideal' against which 'the real' is judged.

A traditional Pakistani society circles around family and kin. Family is the basic social organization that provides members' identity and protection. Norms and values of the household are an important consideration for entrepreneurial activity. From motivation to be an entrepreneur, to running, managing and growth stage of the business, entrepreneurs and enterprises are dependent on the household and wider social framework.

- a. **Construction of gender:** To be born as a man or woman is a simple biological fact but with several social implications. Gender represents the socio-cultural formulation of men and women which can only be understood in the context of its occurrence. In the culture of Peshawar, under the code of Pukhtoonwali women are seen as "repository of family honour". Inappropriate behaviour of women brings disgrace to entire family. Hence to save family's honour, the modesty and piety of women of the family is made sure by limiting their interaction with the outside world. Family and household are central to women's life, which constitutes their identity. Women think that their main role is within the household and they strongly portray their traditional gendered identity

Household is the first and foremost responsibility of women. We are the homemakers, so first we have to put our home, children and everything in place and then should think about other things. Being an entrepreneur is not bad, however if you are a good business lady but a poor housewife, then this is not appreciable. First you have to be a good home maker, then comes the rest (Res13).

- b. **Social stigma:** The code of Pukhtoonwali does not appreciate women in public. They have power within the households but at social level they are economically and socially disadvantaged in terms of ownership of resources. The local interpretations of purdah prevent them to take part in social, economic, cultural and political activities.

Pukhtoons don't consider business good they think that women have no right to do it. Why? Because these are not their norms, this breaks purdah. But they are busy in their world as they have made their own laws. They are not talking about Allah and His Prophet they are showing their own self, that this is our ego the Pukhtoon women will not go out, (Res8).

In such circumstances it becomes difficult for women to start their ventures and if they do, they come across several gender based problems which de-motivate and reduce their growth aspirations.

- c. **Perception of various occupations:** Interestingly in Pakistan in general and in Peshawar in specific, the associated legitimacy of various occupations varies. Those which have lower social acceptance are the jobs that used to be performed by the lower class people or people of particular ethnicity. With the changing trends for the new generation these lines and boundaries are blurring. They opt for jobs that best suit their requirements but after starting it up, they realise that social perceptions attached to particular occupations are also important. Research participants come across familial and social problems when they decided to venture in less legitimate fields.

For family the issue was/is this profession, as Pukhtoons do not consider this profession legitimate and equate it with barber shop which is not considered very appropriate so they used to say (da Sahebzadkanu jenai da ow nai toob kai), "you are the daughter of Sahebzada tribe and you will do hair dressing, what will people think of us.....(Res23)¹

Social perceptions of various occupations have detrimental impact on women choices of various fields. As respondent 23 was deprived of family support due to her field of choice.

- d. **Problems in Mobility:** Travelling or mobility of woman while not being accompanied by someone else preferably male in Islamic society and in Peshawar in particular is not desirable. Women were supposed to be accompanied by someone, preferably men of the household or any other female. This condition has increased their dependability on others with negative consequences for their venture.

And then the problems that a female face is mobility if I was a male I would go out of my home without any hesitation and may be the place I am today I would be many times higher than this one, but I don't have permission I have to think several times before I go somewhere. There were several opportunities which I could have explored but as I was not permitted. All these things count I cannot do things according to my will as boys can do and they can go (Res25).

- e. **Financial dependence:** Women in Peshawar are financially dependent on men. They are discouraged to take any economic activity although they do have property rights, but this is an Islamic law which is not practiced in the country. So when entrepreneurs are to start a business they have to take money from their family, mainly from males of the household.

When you are to start a business, a female in our society is not that independent to start a business with her own property or her own money she must have to have a back ground from her father side or from her husband side so for me it was like if I am borrowing from my husband or from my family for business, as this is my personal interest so I should go for the one which has minimum margin of loss. I am a woman. In any case I have to ask male either father, brother or husband, (Res1)

Working with family's money has consequences for women entrepreneurs; they have to choose a business where they are sure about the low margin of loss, not only to save the money but also to save their face in front of their investors.

Women at the first hand are embedded in the normative structure of the household which has been derived from the wider social and religious prescriptions. Conventional gender roles limit their labour force participation and family values and traditions shape their entrepreneurial choices.

¹This respondent of ours runs a beauty salon, which in Pukhtoon culture is not considered legitimate for every cast. Rather there is a specific group of people titled barbers (nayaan) as per their occupation, carrying less social legitimacy.

Cognitive Factors

Third pillar of social institutional construct stresses the centrality of cultural cognitive elements and shared conceptions that shape the reality and sense making of social actors. These are the perspectives that deal with the internal subject matter of women's life and their interaction with the wider society.

- a. **Risk assessment capacity:** Capacity to assess the risk is a facilitating factor for entrepreneurship development in any country. Risk and risk assessment is normally associated to the technologies but in present research it is more about the start-up decision of women entrepreneurs. Women in the present study mentioned that starting a business was risky but they always had some motivating factors to take the risk.

when we were launching business, people said that you are doing a blunder because in Peshawar there is no concept of these things and you are investing huge amount in it, this will not work but me and my husband used to think that no, it will work here as here is vacuum, here we have educated people with proper back ground and they want to go to a clean place and to served, so I thought that it will be more successful here and same happened when we launched...suddenly and immediately people started coming to us (Res1)²

Women from a strong and educated family background are able to take the calculated risk in their ventures.

- b. **Education and access to information:** Education is an important factor in development of women entrepreneurship. Previous findings about the relation of the two are ambiguous but in current study, most of the research participants had their post graduation degrees. Interestingly the recurring theme was that business is more about skills than about education, alongside they were constantly stressing the importance of education for girls. Women mentioned that their brought-up in an educated environment gave them the courage and confidence to face the challenges of life. Along with education several entrepreneurs, particularly those who were in the beauty field or dress designing have taken formal courses from various institutions and had worked with others before starting their own business

I took a diploma in almost every field, for example hand embroidery, stitching, hand knitting, machine knitting. I had these diplomas with my education (Res6)

But this was not the case with every entrepreneur and they stressed the need and importance for training programs for women entrepreneurs with the help and support of the government.

- c. **Facilities of Entrepreneurial training:** Unfortunately, there is no avenue for women to get proper entrepreneurial training and learn about start-ups and marketing their ventures. Only one of the entrepreneurs, who owned a training institute, mentioned that she started training programs once she realised its benefits in her own business. But at the government or community level there are no such training institutes for women entrepreneurs.

In our country in general and in Peshawar in particular there is no such institution where any training of entrepreneurship is offered. In rural areas micro enterprise training programs are needed, to tell people how to choose a business irrespective of that how small it is and how to make a feasibility report of it. There is nothing which is a basic problem (Res8).

- d. **Business knowledge:** Among several other problems that women entrepreneurs came across one was lack of business knowledge. Lack of knowledge in keeping accounts, estimating cost and profit and determination of price, dealing with clients and time management had adversely affected their

² Respondent 1 is the sole owner of the venture; however, her husband is the single investor, so she preferred the narrative 'we' when narrating her start-up.

operations. But entrepreneurs mentioned that this was the case in the initial years of their business, with the passage of time, they learned through trial and error about these things.

Conclusion

The empirical results represent the existence of a weak structure of 'formal institutions' in Peshawar with a negligible impact on women entrepreneurship development. Women are least connected to these institutions. However, the regulatory authority and other government institutions were mentioned as problem creators. Women also spoke about the non-serious attitudes of the government towards their ventures (Estrin & Mickiewicz, 2009).

Women entrepreneurship in Peshawar is an interplay of economic, social and institutional factors significantly affected by normative and cultural cognitive forces at play. A traditional Pukhtoon woman is less visible in the socio-economic milieu due to socio-cultural and normative context and conventional gender beliefs that legitimise women in the housebound role. The unique normative context of Peshawar has bearing on start-up motivation, sector and choice of location of the business. The results clearly revealed that women only start the venture once they get approval from the head of the household, (and in some cases even the elderly extended family members) but their business sector and location also has to be in accordance with the choices of the household. Further, women normally venture in a field that enjoys high social legitimacy. As per extant research women entrepreneurs in Peshawar too are concentrated in the informal sector with family and household as a source of monetary and non-monetary support (Anna et al., 2000; Bird & Brush, 2002).

Pukhtoon women entrepreneurs draw legitimacy from the larger institutional framework which is based on the codes of Pukhtoonwali and Islamic prescriptions. Both are the governing bodies and codes of conduct for Pukhtoons. Islam and Pukhtoonwali do not ascribe legitimacy to women outside her household. The social construction of gender acted as hurdle in entry to mainstream economy. In the male dominant society women were not convinced to run a business on their own therefore, they need help of male members of family (Zachary, 2011). Data reflects that social approval is essential for these embedded women entrepreneurs. Embeddedness in the institutional framework made them realize that breaking of social norms (which constrain them and confer rights too) or acting rebelliously towards the traditions, can result in withdrawal of support, making venture creation nearly impossible. The nice mix of rights and obligations gave women a chance to manipulate the norms in their favour and to find a legitimate way to venture. Women entrepreneurship in research context is institutionally embedded but it is not determined by the institutional forces entirely, there exists a feedback loop between individuals and their context (Aidis & Welter, 2007), both individuals and institutions have the capacity to shape and re-shape each other.

Contribution to the existing knowledge

Currently, the studies conducted in Pakistan and particularly in Peshawar are focusing more on the characteristics and problems faced by women entrepreneurs. Present research is first of its kind to move away from traditional research and focus the developmental aspects of women entrepreneurship. In addition, this study has also taken an initiative to employ institutional theory as lens to understand women entrepreneurship development in the normative context of Peshawar, Pakistan. This research has paved ways for further studies to undertake institutional theory as lens in women entrepreneurship research.

References

- Ahl, H. (2006). Why Research On Women Entrepreneurs Needs New Directions. *Entrepreneurship Theory and Practice*, 30(5), 595-621.
- Ahl, H. J. (2002). The Making Of The Female Entrepreneur: A Discourse Analysis Of Research Texts On Women's Entrepreneurship, Jönköping International Business School [Internationella handelshögsk. i Jönköping].
- Aidis, R., & Welter, F. (2007). Female Entrepreneurship In Transition Economies: The Case Of Lithuania and Ukraine. *Feminist Economics*, 13(2), 157-183.
- Al-Dajani, H., & Marlow. S. (2010). Impact of Women's Home-Based Enterprise On Family Dynamics: Evidence from Jordan. *International Small Business Journal*, 28(5), 360-378.

- Allen, E., & Elam, A. (2008). Global Entrepreneurship Monitor 2007 Report on Women and Entrepreneurship. Babson Park, MA: The Center for Women's Leadership at Babson College and the London Business School.
- Álvaro, C., Domingo, R., & Salvador, R. (2007). Introduction. In Álvaro Cuervo, Domingo Ribeiro and Salvador Roig (Eds), *Entrepreneurship: concepts, theory and perspective*, (pp 1-22): UK, Springer Verlag.
- Anna, A., Chandler, G., Jansen, & Mero, P. (2000). Women Business Owners In traditional And Non-Traditional Industries *Journal of Business Venturing*, 15(3), 279-303.
- Babbie, E. R. (2008), *The Basics of Social Research*, USA: Wadsworth Publication
- Baum, J. A. C., & Oliver, C. (1992). Institutional Embeddedness And The Dynamics Of Organizational Populations. *American Sociological Review*, 57, 540-559.
- Bird, B., & Brush, C. (2002). A Gendered Perspective on Organizational Creation. *Entrepreneurship: Theory and Practice*, 26(3), 41-66.
- Boettke, P., & Coyne, C. (2009). Context Matters: Institutions and entrepreneurship. *Foundations and Trends in Entrepreneurship*, 5(3), 135–209
- Bruni, A., Gherardi, S., & Poggio, B. (2004). Doing Gender, Doing Entrepreneurship: An Ethnographic Account of Intertwined Practices. *Gender, Work & Organization*, 11, 406–429
- Creswell, J. (2005). *Educational research: Planning, conducting, and evaluating quantitative and qualitative research*. New Jersey, NJ: Upper Saddle River.
- Creswell, J. W. (2009), *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, USA: Sage Publications, Inc.
- Dallago, B. (2000). The Organisational and Productive Impact of The Economic System. The Case Of Smes. *Small Business Economics*, 15(4), 303-319.
- Elam, A. B. (2008). *Gender and Entrepreneurship: A Multilevel Theory and Analysis*, Cheltenham, UK: Edward Elgar Publication Press.
- Estrin, S., & T. Mickiewicz (2011). Institutions and Female Entrepreneurship, *Small Business Economics*, 37 (4), 397-415
- Hébert, R. F., & Link, A. N. (1989). In Search of the Meaning of Entrepreneurship. *Small Business Economics*, 1(1), 39-49.
- Hechavarria, D., & Reynolds, P. (2009). Cultural Norms and Business Start-ups: The impact of National Values on Opportunity and Necessity Entrepreneurs. *International Entrepreneurship and Management Journal*, 5(4), 417-437.
- Hechter, M., Karl-Dieter, O., & Reinhard W. (1990). *Social Institutions. Their Emergence, Maintenance and Effects*. New York, NY: Aldine de Gruyter.
- Hollingsworth, J. R. (2002). On Institutional Embeddedness. In J R Hollingsworth, K Müller and E J Hollingsworth. (Eds), *Advancing Socio-Economics: an Institutional Perspective*, pp. 87–108. New York, NY: Rowman and Littlefield.
- Hollingsworth, J., Boyer, R. (1997). Coordination of Economic Actors and Social Systems of Production. In Hollingsworth, J., Boyer, R., (Eds), *Contemporary capitalism: The Embeddedness of Institutions*. Cambridge, UK: Cambridge University Press
- King, N., & Horrocks, C. (2010). *Interviews in Qualitative Research*. London: Sage Publications
- Krueger, N.F. (2003). The Cognitive Psychology of Entrepreneurship. In Z. Acs & D.B. Audrestsch (Eds.), *Handbook of entrepreneurial research*, 105-140. London: Kluwer Law International Press.
- Kshetri, N. (2010). *The Global Cyber-crime Industry: Economic, Institutional and Strategic Perspectives*, London and New York, Berlin and Heidelberg, Springer-Verlag: Berlin and Heidelberg.
- Kyrö, P., & Hyrsky, K. (2008). From Marginality to Centre Women Entrepreneurship Policy Challenges Government's Gender Neutrality in Finland. In Kyrö, P, and Sundin, E (Eds), *Women entrepreneurship and social capital: A dialogue and construction*, (67-94), Denmark: Copenhagen Business School Press
- Miller, W. L., & Crabtree, B. F. (1992), *Primary care research: A multimethod typology and qualitative road map*.
- Munhall, P. L. (1994). *Revisioning phenomenology: Nursing and Health Science Research*. New York: National League for Nursing
- Naudé, W. (2010), *Entrepreneurship, Developing Countries, and Development Economics: New approaches and Insights*. *Small Business Economics*, 34(1), 1-12.

- Nawaz, F. (2009). Critical Factors of Women entrepreneurship Development in Rural Bangladesh, Bangladesh Development Research Working Paper Series (BDRWPS) 5, Bangladesh Development Research Center (BDRC), 508 Fowler Street, Falls Church, VA 22046-2012, U.S.A. [Online] available: http://www.bangladeshstudies.org/files/WPS_no5.pdf (March 29, 2012).
- Neuman, L. W. (2002), *Social research methods: Qualitative and quantitative approaches*.
- North, D. (1990). *Institutions, Institutional Change, and Economic Performance*. London. Cambridge: Cambridge University Press.
- Patton, M. Q. (1990). *Qualitative Evaluation and Research Methods*, London: Sage Publications.
- Rahman, A. (1999). *Women And Microcredit in Rural Bangladesh. Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending*. Boulder, CO; Oxford: Westview Press
- Scott, W. R., & John W. M. (1994). *Institutional Environments and Organizations: Structural Complexity and Individualism*. Thousand Oaks, CA: Sage.
- Scott W. R. (1995). *Institution and Organization*. Thousand Oaks: Sage
- Scott, W. (2001). *Institutions and Organizations*. Thousand Oaks: Sage
- Scott, W. (2008). *Institutions and Organizations: Ideas and Interests*, Thousand Oaks: Sage
- Schwandt, T. A. (1997), *Qualitative inquiry: A dictionary of terms*, Thousand Oaks: Sage Publications Inc.
- Smallbone, D., & Welter, F. (2008). *Entrepreneurship and Small Business Development in Post-Socialist Economies*. Routledge Publication
- Steyaert, C. (2007). Entrepreneurship as a Conceptual Attractor? A review of Process Theories in 20 years of Entrepreneurship Studies. *Entrepreneurship & Regional Development*, 19(6): 453-477.
- Van, P.C. (1999). Some Classic Views on Entrepreneurship. *De Economist*, 147(3), 311-335.
- Welter, F. & Smallbone, D. (2003). Entrepreneurship and Enterprise Strategies in Transition Economies: An Institutional Perspective; In David Kirby and Anna Watson, (Eds). *Small Firms and Economic Development in Developed and Transition Economies: A Reader*. pp. 95 – 114. Aldershot, Hampshire, UK: Ashgate.
- Welter, F. (2005). Entrepreneurial Behaviour in Differeng Environment. In Audretsch, D., H. Grimm, et al. (Ed), *Local heroes in the global village: globalization and the new entrepreneurship policies, Volume 7 of International Studies in Entrepreneurship* Springer Science & Business Media.
- Welter, F. & Smallbone, D. (2008). Women's Entrepreneurship from an Institutional Perspective: The case of Uzbekistan. *International Entrepreneurship and Management*, 4, 505–520.
- Wesley D. S., & Robert J. D. (2010). Institutions and Entrepreneurship, in Wesley D. Sine, Robert J. David (ed.) *Institutions and Entrepreneurship*, Emerald Group Publishing Limited.
- Welter, F., & Smallbone D. (2010). The Embeddesness of Women's Entrepreneurship in a Transition Context In Candida G. Brush, Anne de Bruin, Elizabeth J. Gatewood, and Colette Henry (Eds), *Women Entrepreneurs and the Global Environment for Growth: A Research Perspective*, Edward Elgar Publishing.
- Welter F. (2011). Contextualizing Entrepreneurship: Conceptual Challenges and Ways Forward. *Entrepreneurship Theory and Practice*, 35(1), 165–178.
- Zachary, R. K. (2011). The Importance of The Family System in Family Business. *Journal of Family Business Management*, 1(1), 26-36.

Received: September 9th, 2015
 Revisions Received: Juna 17th, 2016