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Southampton Business School

**Informal Women Entrepreneurship amidst Institutional Voids through the lens of
Institutional logics**

by

Lalarukh Ejaz

Thesis for the degree of Doctor of Philosophy

August 23, 2019

University of Southampton

Abstract

Southampton Business School

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Informal women entrepreneurship amidst institutional voids through the lens of

institutional logics

Lalarukh Ejaz

The purpose of this research is to study why and how informal women entrepreneurship unfolds in economies that are riddled with gendered and concurrent institutional voids. It consists of three distinct research papers. The first paper integrates the institutional voids perspective with the institutional logics approach to conceptualize how informal women entrepreneurs may strategize when facing both enabling and constraining conditions arising from gendered and concurrent institutional voids, and across different institutional orders. By bridging the discourses on institutional orders, institutional voids and institutional logics, it strengthens the conceptual sensitivity of the developed framework, extends prior work on complexity of institutional environment that influences women entrepreneurs in the informal sector and their response strategies, and presents a research agenda for advancement of knowledge to other socio-spatial and cultural contexts.

The second paper qualitatively explores the conflicting influences of the institutional order of family on the motivations to pursue informal entrepreneurship and on the response strategies informal women entrepreneurs devise to resolve the conflicting and contending logics. It focuses on the impact of enabling, orienting or constraining family logics on decision making; hence rendering visible the reflective and pre-reflective agency of informal women entrepreneurs. This paper provides novel empirical evidence of the engagement of micro-process such as strategy formulation with existing meso and macro-institutional structures. It expands the theory of

institutional logics perspective by taking into account the unexplored environmental dimension of gendered and concurrent institutional voids.

The third paper explores the role of digital space in enabling informal women entrepreneurship in developing economies, characterized by gendered and concurrent institutional voids. It discovers the unique mechanisms of interaction between societal and digital logics which result in transposing and diffusing entrepreneurial practices across societal and digital contexts. This study advances the understanding of the role of digitisation as a contemporary, and emerging institutional logic. It also addresses institutional complexity in developing economies in stimulating digital entrepreneurship opportunities for women entrepreneurs operating in the informal sector.

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Research Thesis: Declaration of Authorship

I, Lalarukh Ejaz, declare that this thesis and the work presented in it are my own and has been generated by me as the result of my own original research under the topic of 'Informal Women Entrepreneurship Amidst Institutional Voids through the Lens of Institutional logics

I confirm that:

1. This work was done wholly or mainly while in candidature for a research degree at this University;
2. Where any part of this thesis has previously been submitted for a degree or any other qualification at this University or any other institution, this has been clearly stated;
3. Where I have consulted the published work of others, this is always clearly attributed;
4. Where I have quoted from the work of others, the source is always given. With the exception of such quotations, this thesis is entirely my own work;
5. I have acknowledged all main sources of help;
6. Where the thesis is based on work done by myself jointly with others, I have made clear exactly what was done by others and what I have contributed myself;
7. None of this work has been published before submission.

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I dedicate this thesis to my parents and my parents in law,

Shahida and Ejaz Iqbal & Tanvir (Late) and Khalid Quraishi

Definitions

Terms	Definitions
Institutions	Forms of social structure that are reproduced through relatively self-activating processes. These established structures forms the basis of prevailing procedures and practices
Formal institutions	Procedures and workings that are backed by laws and conventions established by political, legal, and economic systems
Informal institutions	Unwritten rules or customs that are shared by all in a given social context such as norms, traditions, and beliefs
Institutional voids	Institutional voids occur when formal institutions are riddled with inefficiencies
Concurrent institutional voids	When formal and informal institutions are both inefficient and unpredictable
Gendered institutional voids	Voids or inefficiencies that manifest differently, and discriminate between, processes for men and women
Institutional orders	The overarching institutional structures of family, religion, market, state, community, and profession
Institutional logics	The guiding principles or prescriptions of each institutional order, which directs sense making and behaviours of social actors when working in the given dominion
Institutional complexity	Tensions, ambiguities, and incongruences arising as a result of opposing logics from two or more institutional orders
Extreme institutional complexity	Extreme institutional complexity is when social actors not only face opposing logics from multiple institutional orders but also face conditions of gendered and concurrent institutional voids

Enabling logics	Logics are enabling when they open up possibilities for action
Orienting logics	Logics are orienting when they make a range of possibilities self-evident (limiting or increasing) so that the actor is pre-reflectively drawn toward certain behaviours and actions
Constraining logics	Logics are constraining when they restrict and limit the set of possibilities for action
Agency	Actors' engagement with institutional structures, through which they reproduce or transform institutions
Reflective agency	Active engagement with institutional structure(s) whereby actors visualise means in view of end to devise behaviours
Pre-reflective agency	Automated engagement with institutions, whereby courses of action appear as self-evident
Patriarchy	The superiority of the male gender and subordination of women's attributes and interests
Security	State of being free from danger or threat. This results in actions which seek freedom from, or resilience against potential harm (unwanted/coercive change).
Mobility	The ability to move freely in a society relative to one's current social position
Digital Space	Digital space is what is displayed on the screen of a digital device (e.g. laptops, computers, tablets, or smartphones)
Societal logic	The logic prevalent across institutional orders of the society
Digital logics	The guidelines or behavioural scripts for action in the context of digital space
Spreadability	The amplification of social connections among individuals by the virtue of digital media
Importating logics	Logics from one order are picked and used in another's domain, deliberately and strategically, to achieve an end

Transposing	Migration of practices that fit in one institutional order/context to another
Integrating	A strategy created by assimilating logics from different institutional orders
Accommodating	A strategy created by adjusting to to the existing logics. This strategy manifests in reflective agency and behaviour
Bricolage	A micro-level action of utilizing or making use of whatever resources are available
Compliance	A strategy developed to show an acceptance to the norms without protest to avoid conflict; this strategy is automatically developed through pre-reflective agency and accompanying behaviours
Diffusion	Diffusion is when an imported logic seamlessly fits in with the guiding principles of the dominant societal logic

Chapter 1 Introduction

1.1 Research Overview

This project studies how and why informal women entrepreneurship unfolds in developing economies, riddled with concurrent and gendered institutional voids. At the intersection of informal women entrepreneurship, institutional voids, and institutional logics perspective, this exploration is based on the premise that institutional voids, both gendered and concurrent, motivate women to pursue informal entrepreneurship; and that entrepreneurial behaviour is governed by multiple institutional orders and logics simultaneously. This creates extreme cases of institutional complexity that can be resolved by cherry picking logics to devise strategies by informal women entrepreneurs to navigate gendered and concurrent institutional voids.

Much of the research on entrepreneurship focuses on women in the formal sector, and that too from the developed world (Bruton et al., 2008; Bowman and Cole, 2014). Informal women entrepreneurship has recently started receiving an increase in scholarly attention (Thapa Karki and Xheneti., 2017; Langevang et al., 2018). However, the discourse tends to be restricted with the opportunity versus necessity constructs and their respective push and pull factors (Chen et al., 1999, 2004; ILO, 2002a in Williams and Gurtoo, 2011; Amorós et al., 2019). It is often argued that the phenomenon of opportunity driven informal entrepreneurship is the feature of developed countries, whereas the context of the developing world lends itself to necessity driven informal entrepreneurship (Gerxhani, 2004; Maloney, 2004; Williams and Gurtoo, 2011; Thapa Karki and Xheneti, 2017). However, recent studies on entrepreneurial motivations call for a reinterpretation of informal entrepreneurial behaviour (Welter et al., 2015; Williams and Shahid, 2016; Williams and Horodnic, 2016) because a linear application limits the understanding of informal women entrepreneurship as an international phenomenon. Such an approach also makes it difficult to reconcile literature on diverse manifestations of informal women entrepreneurship. Hence, reducing the transferability of respective empirical findings and theory development.

While growing literature examines how institutions influence informal entrepreneurs (Aguilar et al., 2009; Williams and Shahid, 2016; Williams et al., 2016), there is a dearth of knowledge on informal women entrepreneurs' experience of institutional complexities, ambiguities, barriers and contradictions that warrants scholarly attention (Williams and Shahid, 2016).

Grounded in the belief that informal women entrepreneurship is embedded in an inter-institutional system which is governed simultaneously by the established institutional orders of state, market, family, religion, community and profession (Friedland and Alford, 1991; Greenwood et al., 2014; Reay and Jones, 2016; Thornton and Ocasio, 2008; Thornton et al., 2012); and that each order has its own guidelines, prescriptions, or logics influencing behaviour and decision making of informal women entrepreneurs; this PhD produces three research papers (each briefly introduced in section 1.3) exploring the phenomenon of informal women entrepreneurship amidst gendered and concurrent institutional voids.

1.2 Theoretical Underpinnings: Institutional Voids, Informal Women entrepreneurship, and Institutional Logics Perspective

The extant literature on institutional voids (Mair et al., 2012; Puffer et al., 2010; Stephan et al., 2015; Khoury and Prasad, 2016; Rehman and Roomi, 2012; Mair and Marti, 2009; Prasad, 2012; McAdam et al., 2018) is particularly relevant for shaping our understanding of informal women entrepreneurship as it allows to delineate the situated nature of the entrepreneurial process by focusing on the lack of specialised social structures and institutionalised exchange mechanisms. Despite these conditions, entrepreneurs still find tools and ways to navigate through the economic and social systems (Khanna et al., 2005; Stephan et al., 2015) which motivated us to study this phenomenon in-depth, acknowledging the role of the institutional context and institutional logics in micro-processes of entrepreneurial behaviour and strategy design.

In this section, we introduce the constructs of institutional voids, informal sector, informal women entrepreneurship, and institutional logics perspective which form the theoretical basis of this PhD thesis.

1.2.1 Institutions and Institutional Voids

Institutions shape human interaction, structure and define acceptable framework in which agents carry their day-to-day activities (North, 1991; Scott, 2004; Hodgson, 2006, in Kalantaridis and Fletcher, 2012). North (1991, p.97) terms institutions as rules of the game and labels them as “humanly devised constraints that structure human interaction”. Institutions, according to North (1994), are both formal and informal. Formal institutions manifest through rules and regulations established by political, legal and economic systems. Informal institutions, on the other hand, manifest through social or cultural features such as norms of behaviour, conventions, and self-imposed codes of conduct.

Formal institutions have a clearly defined set of rules, a shared work ethic, and a system of operation and monitoring; are guided by institutional networks and mechanisms; are regulated by laws and codes, and are usually written down (North, 1994). Informal institutions, on the other hand, are not regulated by the state, are “socially constructed” and are directed by cultural norms, mores, traditions (Meyer, 1970 in Scott, 2005). Informal institutions are a set of unwritten, undocumented rules which differentiate between what is acceptable and what is not. Non conformity to institutions is costly; ‘economically, it increases risk; cognitively, it requires more thought; socially it reduces legitimacy and the access to resources that accompany legitimacy’ (Phillips et al., 2000 in Tracey and Phillips, 2011, p.27)

Developing and emerging economies often have an inefficient system of exerting authority. It is believed that institutional voids occur when institutional provisions that sustain markets are fragile, and are unable to fulfil their expected role (Mair and Matri, 2009; Mair et al., 2012; Puffer et al., 2010; Stephan et al., 2015). Institutional voids can manifest in the form of discriminatory application of the rule of law, regulations and freedom of movement (Goltz et al., 2015). Under such conditions, strong informal institutions such as norms, family, relationships, religion, culture, and social networks are said to substitute for the lack of formal institutional governance (Mair and Marti, 2012; Puffer et al., 2010). However, in emerging and developing economies, informal institutions tend to be weak and non-supportive, creating informal institutional voids (Prasad, 2012; Khoury and Prasad, 2016). In such a condition, culture-specific behaviour cannot occur with certainty, constancy, and reliability (Roy, 2004; Mair and Marti, 2009; Puffer et al., 2010; Khoury et al., 2015). An environment where “fall back” informal institutions cannot adequately overcome the failure of inefficient formal institutions create conditions of concurrent institutional voids which can have an impeding impact on entrepreneurship (Khoury and Prasad, 2016; Rehman and Roomi, 2012; Mair and Marti, 2009; Prasad, 2012).

Developing economies especially, are understood to be lacking in formal institutional systems and often have weak informal institutions (Aguilar et al., 2009; Webb et al., 2013; Thai et al., 2014; Williams, 2009 a & b; Khoury and Prasad, 2016). Concurrent institutional voids especially influence women entrepreneurship in developing economies because the political, economic and social institutions within these economies (for e.g. Pakistan, India, Bangladesh, Uganda, Tanzania, Kenya, Ethiopia etc.) seemingly reinforce a patriarchal system of traditions, customs, and constraints (Rahman and Roomi, 2012; Vossenberg, 2013; Lindvert et al., 2017). Simultaneous occurrence of concurrent institutional voids, however, may be specific to a region such as city, village, or country. It is, therefore, imperative to realize that evidence of such concurrent voids are distinct to the contextual setting (Khoury and Prasad, 2016).

Chapter 1

Women from across the world are seen to face lack of support, fear failure, and lack of competency and experience due to male dominated hierarchies at multiple levels (Brush et al., 2012; Welter et al., 2014; Shinnar et al., 2012; Winn, 2005; De Vita et al., 2014). Pressures to not pursue higher education or a job, lack of funding and family support, and gender related discrimination have adverse effects on the confidence and success of women-run businesses (Winn, 2005; Roomi et al., 2011; Jamali, 2009). These conditions create gendered voids. Patriarchal systems institutionalize a clear delineation between the public and private life, which further restricts women entrepreneurial activities (Vossenbergh, 2013; Lindvert et al., 2017). Therefore, the performance of women entrepreneurs is influenced by several informal and formal influences such as social relations, traditions, religious beliefs, and governance structures (Tracey and Phillips, 2011; Mair and Marti, 2009). It can be argued that due to ineffectiveness of the formal institutions in supporting a business, women turn to informal entrepreneurship (Mair and Marti, 2009; Puffer et al., 2010).

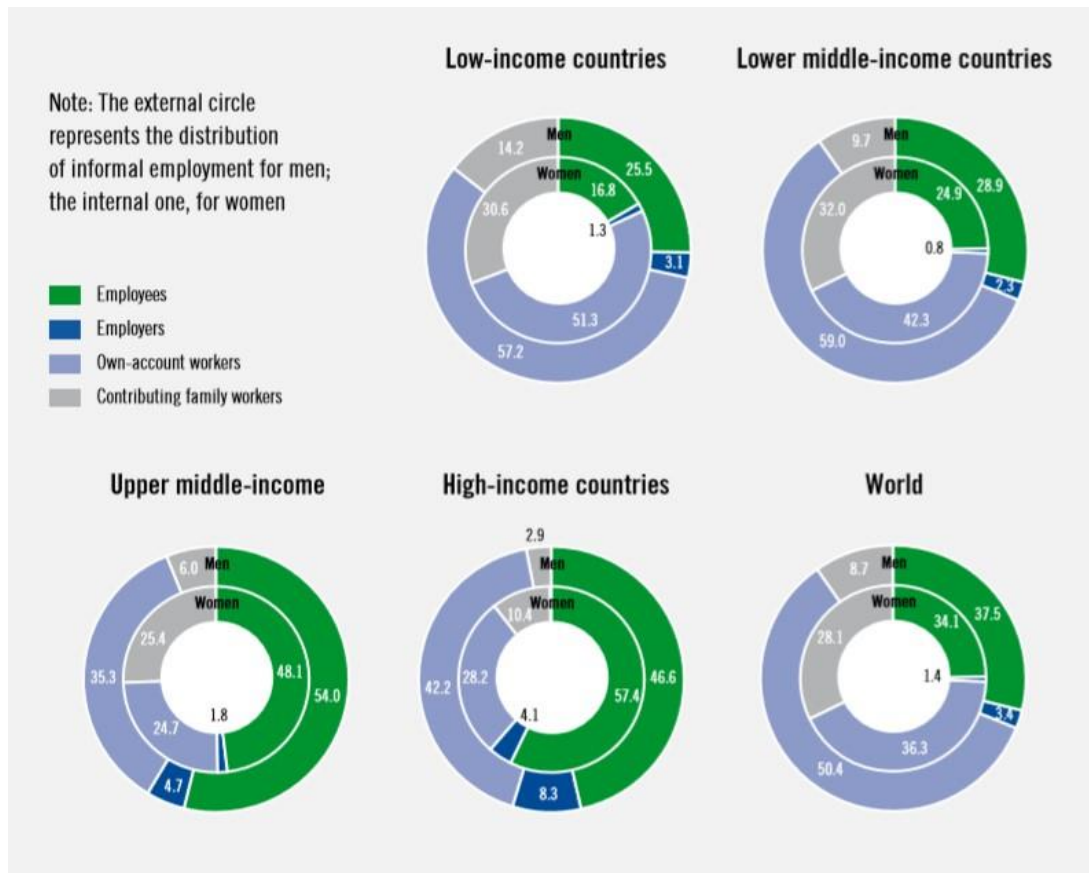
1.2.2 Informal Economy and Women Entrepreneurship

Expressions such as 'unobserved economy', 'underground economy', 'irregular economy', 'shadow economy' and 'hidden economy' have been used to refer to the informal sector (Aguilar et al., 2009, p.446; Webb, et al., 2013 p.600). Activities in the informal sector go beyond the remit of policymakers and are often described as hidden from tax, social security, and labour law authorities (Thai et al., 2013; Williams and Nadin, 2012; Williams and Nadin, 2014). Although this makes entrepreneurship activity 'illegal', but since these activities are accepted by a large majority of the population, they are considered 'legitimate' (Webb et al., 2013, p. 492; Webb et al., 2009, p. 599; Nichter and Goldmark, 2009, p. 1455 in Bruton et al., 2012; Williams and Nadin, 2013). In fact, legally registered and compliant firms often source part of their operations/production through the informal sector, making the formal and informal divide indistinctive (Williams and Padmore, 2013; Woolfson, 2007 in Williams and Shahid, 2016).

The informal sector is characterized by low entry barriers, dependence on local input markets, small-scale production, unregulated, labour-intensiveness, and on the job skills development (Bromley, 1976). Unlike the formal sector entrepreneurship, it does not require access to educational opportunities, skills, financial institutions, credit facilities and supporting infrastructure (Williams and Gurtoo, 2011). This may explain why emerging and developing countries (representing 82 per cent of world employment) engage in 93 per cent of the world's informal employment. More than two thirds of the employed population in emerging and developing countries are in informal employment (69.6 per cent), while less than one-fifth of the employed population (18.3 per cent) are in developed countries (ILO, 2018).

Even though the overall global share of women in the informal sector is lower than that of men, 55 percent of the countries have a higher proportion of women working in informal jobs. Breaking this down further, more women than men are employed in the informal sector in over 90 percent of countries in sub-Saharan Africa, in 89 percent of South Asian countries and in approximately 75 percent of Latin America (ILO, 2018). A key difference between men and women who work informally is that the proportion of women who make up contributing family workers¹ is three times that of men; 28.1 percent of women in informal employment compared to 8.7 percent for men and in low and lower middle income countries this number is over 30 percent. Furthermore, the work by women is mostly unpaid (ILO, 2018). Figure 1, sourced from a study by the International Labour Office (2018) about men and women in the informal sector, represents the distribution of the employed population in informal employment by categories of employment status and sex (percentages, 2016). Own-account workers or entrepreneurs represent the largest group of workers in informal employment globally and in low- and lower-middle-income countries. Worldwide, more than half of men and 36.3 percent of women are informal entrepreneurs. In higher-income countries, men make up a higher percentage of informal entrepreneurs than women.

¹ Workers who hold a 'self-employment' job in a market-oriented establishment operated by a related person living in the same household, who cannot be regarded as partners, because their degree of commitment to the operation of the establishment, in terms of working time or other factors to be determined by national circumstances, is not at a level comparable to that of the head of the establishment
Source <http://uis.unesco.org/en/glossary-term/contributing-family-workers>

Figure 1 Informal Employment for Men and Women

Source: Women and men in the informal economy: a statistical picture (third edition) / International Labour Office – Geneva: ILO, 2018

Entrepreneurship in the informal sector is often seen as the people's "spontaneous and creative response" to the state's incapacity to satisfy and is believed to have occurred as a response to government over-regulation (Williams and Gurtoo, 2011, p.354). Studies argue that greater the institutional asymmetry (what this thesis refers to as concurrent institutional voids) higher will be the levels of (in)formalization in an economy (Williams and Shahid, 2016). This lack of clarity in governmental policy and stance and the inefficiency and unpredictability it creates is what we refer to as formal institutional voids (Prasad, 2012). For women entrepreneurs, the simultaneous existence of informal voids, manifesting in traditional gender roles and stereotyping, may make business entry, survival, and development even more difficult. Conditioning women to follow professional paths such as teaching, nursing, or secretarial work (Brush and Gatewood, 2008). Family, friends, colleagues, and factors like work experience, education, and the media impact the outlook for women and condition their responses (Shinnar et al., 2012)

Women are less likely to have access to formal business networks than men and are more likely to be charged higher interest rates, since banks will see a female-led business as having a greater risk than one led by a man (Warnecke, 2013; Mair and Marti, 2009). Managerial chain-of-command is often male-dominated; this refers to the proverbial glass-ceiling where women are deprived of the chance to advance at high-level organisational decision-making which could be beneficial for them if they were to start an entrepreneurial venture (Brush and Gatewood, 2008; Welter et al., 2014, p. 8). Such formal and informal institutional voids may make informal businesses more feasible for women entrepreneurs. Informal sector promises advantages such as, flexible hours, control, and independence. Which may be the reason why women entrepreneurs are motivated to enter informal sector for their businesses. This flair for informal markets could be affected by a number of factors such as avoiding tedious procedural requirements by the government for setting up businesses; avoiding taxes, inability of the existing formal sector to accommodate their product/service, or sheer ignorance. What might be the real motivations is a question worth an academic investigation. Whether they do so to avoid tedious procedural requirements by the government for setting up businesses, or to avoid taxes, or just because the existing formal sector is not developed enough to accommodate them, or indeed out of sheer ignorance, needs to be investigated.

1.2.3 Institutional Logics Perspective and Institutional Complexity

Institutional logics perspective is a meta theory built on the work of Meyer and Rowan (1977), DiMaggio and Powell (1983), Friedland and Alford (1991) and proliferated by Thornton and Ocasio (2008). The Institutional Logics Perspective (Thornton et al., 2012) offers cross-level framework to study the relationship between macro and meso-level institutions and individual agency. "The institutional logics perspective is a meta-theoretical framework for analyzing the interrelationships among institutions, individuals, and organizations in the social system" (Thornton et al., 2012, p2). Therefore, it builds on the strengths of the neo-institutional theory of how macro-structures influence and shape organisations (Meyer and Rowan, 1977; Zucker, 1977; DiMaggio and Powell, 1983) and extends it by placing actors in the social system. By doing so, it allows exploration and understanding of the underlying influences on social action. Although popularly used in organization studies, institutional logics perspective has been used for institutional research across social sciences and entrepreneurship (Amine and Staub, 2009; Battilana and Dorado, 2010; Beiracka et al., 2018).

Thornton et al., (2012) describe a society to be made up of an inter-institutional system composed of simultaneously existing sub-systems, called institutional orders. These institutional orders have been categorized by Thornton et al. (2012) as family, religion, state, market, profession and

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community. Each institutional order has an established system of governance guiding behaviour, choices, and sense making of social actors. Each order has its own set of behavioural prescriptions or guidelines which are called institutional logics (Thornton and Ocasio, 1999 in Thornton et al., 2012). Institutional logics are “socially constructed, historical patterns of cultural symbols, material practices, assumptions, values, and beliefs by which individuals produce and reproduce their material subsistence, organize time and space, and provide meaning to their daily activity” (p. 51). Social actors ascribe to these institutional logics or societal logics to gain legitimacy for their actions. This is where institutional logics perspective connects micro-level actions and meso-level institutions (i.e. societal norms and values) and macro-level (i.e. rules, regulations and public policies) institutions.

Each institutional order has its distinct logics which guide action. Hence the co-existing societal orders maybe simultaneously placing a different set of expectation for social relations and behaviour. Social actors, when embedded in more than one institutional order simultaneously, face an overlap between dominions that leads to institutional complexity. Institutional complexity is believed to be a result of opposing logics of two or more institutional orders that results in tension, ambiguities, and incongruences influencing social actions (Greenwood et al., 2010; Spedale and Watson, 2014; Welter et al., 2015). Gaining legitimacy of action under one institutional order is typically at the risk of losing legitimacy under the other, hence creating tensions for social actors (Thornton and Ocasio, 2008; Smets et al., 2015). Several studies discuss institutional complexity and its influence on responses at an organizational level (Greenwood et al., 2010; Greenwood et al., 2011; Kraatz and Block, 2008; Besharov and Smith, 2014; Mair et al., 2015; Smith and Tracey, 2016). Institutional complexity brings ambiguities and contradictions, which allows firms to further their operations by developing practices in response to the prevailing institutional environment. These responses, to deal with complexity, range from segmenting logics (Reay and Hinings, 2009; Pache and Santos, 2013; Smets et al., 2015), to prioritising a particular logic over others, combining logics, generating new logics defying or selectively coupling them (Pache and Santos, 2013; Mair et al., 2015; Battilana and Dorado, 2010; Peng, 2000; Smets et al., 2015).

For this research, this implies that informal women entrepreneurs embedded in gendered and concurrent institutional voids arising from the inefficient and unpredictable institutional orders face institutional complexity in an extreme form. Informal women entrepreneurs, therefore, must be resolving the tensions and contradictions arising from gendered and void institutional orders by the interaction of logics. In the field of entrepreneurship, studies demonstrate how informal entrepreneurs navigate between institutional voids (De Castro et al., 2014; Webb et al., 2014). However, extant literature demonstrates a lack of understanding about the role of institutional

logics and complexities in shaping informal women entrepreneurship, especially in developing economies.

Social actors when facing such institutional complexity exercise agency to resolve tensions between contending logics (Thornton et al., 2012, p.57). Agency can be reflective or pre-reflective (Thornton et al., 2012; Cardinale, 2018). Institutional logics perspective allows the researcher to explore automatic attention, depicted in taken for granted, routinised behaviour, which Cardinale (2018) calls pre-reflective agency. It also allows the exploration of- willed attention which is required for decision making, trouble shooting, planning for dangerous or difficult situations which is also referred to as reflective agency (Thornton et al., 2012, p.89; Cardinale, 2018). Entrepreneurs operating in areas with gendered and void institutional orders and extreme institutional complexities adjust their behaviour to navigate in their environment. While there is a growing body of studies exploring gendered institutional contexts for informal women entrepreneurship (Xheneti et al., 2018; Langevang et al., 2018), the institutional complexity facing informal women entrepreneurs tends to be theorised without reference to institutional voids, limiting the understanding of the phenomenon. This research, therefore, utilises institutional logics perspective to understand the phenomenon of informal women entrepreneurship, their motivations and strategies to pursue their businesses amidst gendered and concurrent institutional voids.

1.3 Thesis Objective and the Three Research Papers

This thesis aims to provide a multi-layered understanding of informal women entrepreneurship amidst concurrent and gendered voids. Informed and connected by this overarching aim, we produce three standalone research papers to address various theoretical and empirical gaps as a part of this study. This section briefly highlights these gaps, the rationale for the three papers and the use of institutional logics perspective as an overarching lens to provide a holistic understanding of the phenomenon of informal women entrepreneurship. An in-depth literature review and key contributions of each paper are discussed in detail in their corresponding chapters (3, 4, and 5).

The overarching objective of this thesis is to understand why and how informal women entrepreneurship unfolds in areas riddled with concurrent and gendered institutional voids. Within this broad objective, three sub-objectives developed as this PhD study progressed. These are addressed in the three research papers that form this dissertation (See chapter 3, 4, and 5). Table 1 illustrates these sub-objectives, their corresponding research papers and chapter numbers.

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The first research paper is conceptual in nature. It builds on discourses on institutional voids, institutional orders and logics to consistently explain the underlying influences on informal women entrepreneurship across differing contexts around the world (see chapter 3). The second paper is empirical in nature. It seeks to understand the conflicting influence of the institutional order of family on the motivations and entrepreneurial strategies of informal women entrepreneurs from the developing economy of Pakistan, riddled with concurrent and gendered voids (see chapter 4). In doing so, it identifies the conflicting influence of family (enabling, constraining, and orienting simultaneously) on the agency of informal women entrepreneurs to devise strategies to navigate around gendered and concurrent voids. The third and final paper of this study is also empirical. It explores the role of digital spaces in bridging concurrent and gendered institutional voids for informal women entrepreneurs from Pakistan. It examines the mechanisms of interaction between the already established society-level institutional logics (or societal logics in chapter 5) and new and emerging digital logics to resolve the institutional complexity faced by these women (see chapter 5).

1.3.1 Paper 1: Informal Women Entrepreneurship through the Lens of Institutional Voids and Institutional Logics

The first paper of this thesis is under review for publication in the Journal for Entrepreneurship and Regional Development (ERD). This conceptual paper builds on the body of literature on informal women entrepreneurship, providing valuable insights about the identity of women entrepreneurs in the informal sector, as well as challenges and constraints they face when establishing and developing their businesses.

With many studies pointing to the context-specific nature of the phenomenon of informal women entrepreneurship, there is a question about the extent to which these findings can be transferable across wider contexts. Exploring the generalizability of the findings is worth an academic inquiry. This paper addresses this gap and attempts to answer the calls for broader perspectives that can coherently explain the underlying stimuli for informal women entrepreneurs and their entrepreneurial response strategies (Langevang et al., 2018; Xheneti et al., 2019; Williams and Gurtoo, 2011).

We attempt to do this by integrating the insights from literature on institutional orders, institutional logics, and institutional voids in order to provide a comprehensive theoretical model, which can consistently explain the institutional influences underlying informal women entrepreneurship across different contexts. We critically review one hundred and sixty (160) research papers from three streams of literature i.e. informal women entrepreneurship,

institutional voids, and institutional logics to theorise informal women entrepreneurship across different contexts. As a result of this integration, we develop a holistic multi-layered framework, which demonstrates a high degree of conceptual sensitivity to multiple combinations of contextual factors and logics influencing informal women entrepreneurship and individual entrepreneurial responses.

We contribute by extending prior work on the complexity of the institutional environment that influences informal women entrepreneurship. The developed conceptual model provides a harmonised platform for further theory development and empirical interrogation of developed propositions (See chapter 3) related to institutional inter-influences on informal women entrepreneurship and associated individual strategies. It provides researchers with a guiding framework for undertaking context-specific empirical work, which can comprehensibly advance understanding of the constituencies and interrelationships involved in informal women entrepreneurship and associated individual entrepreneurial strategies exercised.

1.3.2 Paper 2: Informal Women Entrepreneurship and the Conflicting Role of the Institution of Family

The second paper explores the motivations to pursue informal entrepreneurship by women in developing economies and the strategies they devise to navigate around gendered and concurrent institutional voids. It specifically looks at the influence of the informal institution of family on the motivations and entrepreneurial strategies of these women. Literature discusses that informal institutions often fill in the voids when weak and inefficient formal institutions fail (Mair and Marti, 2009; Khoury and Prasad, 2016). Family, as an informal institution, however, presents a curious phenomenon. For example, on the one hand, it can be an enabling institution for women entrepreneurs in running their ventures by providing different kinds of support such as advice, or loans which may not be available otherwise due to weak market structures which are ineffiecent and gendered. Family as an enabling institution, then, facilitates and encourages informal women entrepreneurs (De Massis et al., 2018; Li and Zahra, 2012 in Mathias et al., 2014). On the other hand, family is constraining when it dissuades, limits or bans activities making women choose between work and family (Mathias et al., 2014). Research focuses extensively on these expectations imposed on women by the gendered nature of the family (e.g. Jennings and Brush, 2013). Studies found that when faced with institutional complexities, entrepreneurs adopt proactive strategies and responses to comply with or defy societal and institutional expectations and work their way around pressures arising from such complexities (Welter and Smallbone, 2011; Greenhaus and Beutell, 1985; Nippert, 1996). However, little is known about informal women entrepreneurs from developing economies and how they respond to the conflicting

nature of the institution of family (for an exception see Langevang et al., 2018). By analysing the conflicts faced by informal women entrepreneurs and the strategies used to pursue informal entrepreneurship, this study responds to calls for examining entrepreneurial motivations, decisions, processes and outcomes and determining how women entrepreneurs are influenced by the existing institutions (Welter et al., 2015; Williams and Shahid, 2016; Gimenez and Calabro, 2018; Jennings and Brush, 2013; Langevang et al., 2018; Xheneti et al., 2019). A closer examination of the strategies used by informal women entrepreneurs can enhance our understanding of the micro-level processes (strategies), meso-level institutions (family) and macro-level institutional voids (gendered and concurrent). To achieve this aim, we deploy an institutional logics perspective, which allows us to explore how informal women entrepreneurs not only reinforce the existing institutional logics of the family by conforming to them but also exercise pre-reflective and reflective agency. Their decision to deviate from conflicting logics or to comply with them is guided and determined by their objectives (Sutter et al., 2013). We argue that informal women entrepreneurs are influenced by the conflicting family logics and they show agency in strategy formulation. Whether reflective or pre-reflective, agentic behaviour is shown by informal women entrepreneurs so that they are the prime beneficiaries of their maneuvered and crafted navigational strategies in an institutionally complex environment (Bruton et al., 2010; Sutter et al., 2013; Cardinale, 2018).

Our analysis is based on the materials of forty-two open-ended interviews with informal women entrepreneurs in Karachi, Pakistan. We find that the motivations for pursuing entrepreneurship in the informal sector centres around four major themes; maintaining the work-life balance, for security and protection, avoiding tedious procedures and requirements and the lack of information on how to formalise businesses. We also find that the gendered institution of family not only constrains and enables but also orients informal women entrepreneurship (Cardinale, 2018). The orienting influence of family predisposes women towards certain actions and behaviours. Navigational strategies that these women utilise are integrating, accommodating, and compliance, evident in micro-level behaviours of use of ICT, bricolage, using chaadars and chaperones, scaling back and down, and work flexibility.

Our study makes three distinct contributions. First and foremost, it contributes to the fast-developing subject of informal women entrepreneurship in developing economies (Langevang et al., 2018; Xheneti et al., 2019). It adds to knowledge by highlighting the interplay between micro-level agency and the meso-level institution of family and the macro-level gendered and concurrent institutional voids for informal women entrepreneurship (Biggart and Beamish, 2003; Khoury and Prasad, 2016; Puffer et al., 2010; Webb et al., 2009). While much research on informal entrepreneurship has centred on the role of macro-institutional structures such as governments,

regulations, etc., we feel that this focus on the macro element may have precluded attention to and enhancement of the interface between the meso (relational/normative) and micro (individual entrepreneur) dimensions. Second, we shed light on how informal women entrepreneurs combine conflicting institutional logics of family with gendered and concurrent institutional voids to make micro-level strategic decisions to further their businesses. Third, we make a novel attempt to identify the conflicting influence of family on pre-reflective and reflective agency in strategizing behaviour of informal women entrepreneurs in a developing economy context (Cardinale, 2018; Biernacka et al., 2018; De Groot et al., 2017; Langevang et al., 2018; Roomi et al., 2018; Williams and Gurtoo, 2011; Thapa Karki and Xheneti, 2017; Xheneti et al., 2018).

1.3.3 Paper 3: Logics of Digital Space, Informality and Women Entrepreneurs in Developing Economies

This paper explores the role of digital space in enabling informal women entrepreneurship in developing economies, riddled with gendered, and concurrent institutional voids. Digital space is defined as to what is displayed on the screen of a digital device (e.g. laptops, computers, tablets, or smartphones) (Buskens and Webb, 2009) and digital logics, therefore, are the guidelines or behavioural scripts for actions in context of digital space (Dy et al., 2017; McAdam et al., 2018; Ukepre et al., 2014). Literature argues that digital spaces and networks can persist through local, regional or national crises (Lugo and Sampson, 2008; Ajjan et al., 2015; Steel, 2017; McAdam et al., 2018). Using digital space must create opportunities for informal women entrepreneurs to resolve institutional complexity and bridge gendered and concurrent voids. This involves unique processes warranting attention (Lugo and Sampson, 2008; Nambisan, 2017). Recent studies have started looking at women entrepreneurs and their use of digital spaces (McAdam et al., 2018). There is barely any literature available on the use of digital spaces by informal women entrepreneurs (Jiyane et al., 2013). In this study, therefore, we try and address this gap by examining the use of digital spaces by informal women entrepreneurs in a developing economy such as Pakistan. We utilize the institutional logics perspective to explore the extreme institutional complexity that informal women entrepreneurs face. Extreme institutional complexity is a result of tensions emanating from contending societal logics (state, market, family, and emerging digital logics) but also due to the simultaneous prevalence of gendered and institutional voids.

Literature discusses how organisations resolve institutional complexities and ambiguities (Reay and Hinings, 2009; Pache and Santos, 2013; Smets et al., 2015) by prioritising a particular logic over others, combining logics, generating new ones, defying them or selectively coupling them (Pache and Santos, 2013; Mair et al., 2015; Battilana and Dorado, 2010; Peng, 2000; Smets et al.,

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2015). It implies that informal women entrepreneurs might be resolving these tensions and institutional fragmentations by active engagement and interaction of societal logics and digital logics. Therefore, in this paper, we explore how informal women entrepreneurs interpret and make sense of extreme institutional complexity and how societal logics (state, family, religion, and market) interact with digital logics to resolve tensions arising from this complexity.

This study contributes to entrepreneurship literature by advancing the understanding of the role of digitisation as a contemporary, emerging, institutional logic (Nambisan, 2017). It adds to the limited empirical studies that have focused on informal women entrepreneurship from developing economies, by providing insights into some context-specific institutional and gendered voids (e.g. Bhatta or extortion and religious values of gender segregation) that are often accommodated and transformed by informal women entrepreneurs into informal digital entrepreneurship. This paper also suggests institutional complexity in developing economies to be stimulating digital entrepreneurship opportunities for women.

Table 1 Thesis Aim and Sub-Aims

Thesis aim To examine how and why informal women entrepreneurship unfolds in developing economies, riddled with concurrent and gendered institutional voids through the lens of institutional logics		
Sub aims	Paper title	Chapter number
1-To problematize informal women entrepreneurship to develop consistent understanding of the phenomenon across different contexts	Informal women entrepreneurship through the lens of institutional voids and institutional logics	Chapter 3
2 - To examine the influence of conflicting family logics on the motivations and agentic responses of informal women entrepreneurs in an	Informal women entrepreneurship and the conflicting role of the institution of family	Chapter 4

institutionally complex and void contexts		
3- To explore the use of digital space and the mechanisms of interaction between digital logics and societal logics in bridging concurrent and gendered institutional voids for informal women entrepreneurs	Digital space, informality, and women entrepreneurs in developing economies	Chapter 5

1.4 Methodological Underpinnings

This thesis follows the interpretivist paradigm. The choice of this paradigm is based on the fundamental philosophical assumptions, as well as the nature of the research questions and existing literature on the phenomena under investigation (Hindle, 2004). Following an interpretivist philosophical stance, we assume the existence of multiple realities, constructed and co-constructed through social interaction. We also assume that the construction of a meaningful understanding of a social actor's reality can only occur through a continuous interpretation of the meanings they assign, experiences they share, and perceptions they have of their social settings (Lincoln et al., 2011). Given the sub aims of this research (as discussed in 1.3 above), the first research paper of this study is conceptual in nature and is a result of extensive reviews of three different streams of literature. One hundred and sixty (160) research papers linking entrepreneurship to institutional voids, institutional logics, and informal economy were studied in detail. The critical engagement with the discourses leads to the development of proposition and eventual theorisation of informal women entrepreneurship. For research papers two and three, which involved data collection and analysis, the role of a 'passionate participant' was assumed by the researcher, interpreting meanings, experiences, and perceptions of informal women entrepreneurs (Guba and Lincoln, 2005) in an economy (Pakistan) with concurrent and gendered

institutional voids. Through this process, we were able to generate an understanding of the reality of informal entrepreneurial context for women from their perspective and how it shapes their agency.

Guided by the philosophical assumptions and the nature of the research propositions developed as a result of active engagement with literature, a qualitative approach was considered to be an apt method (Pratt, 2009). By following qualitative methods, this thesis responds to increasing calls for enriching the understanding of entrepreneurship phenomena and generating new insights into entrepreneurship theory (Gartner and Birley, 2002; Hindle, 2004; Neergaard and Ulhøi, 2007; Karatas-Ozkan et al., 2014; Suddaby et al., 2015).

This research follows a qualitative naturalistic inquiry design, which is concerned with examining the phenomenon within its existing settings (Lincoln and Guba, 1985). For the data collection of the second research paper, data collection occurred via in-depth open-ended interviews following an interview guide. This interview guide was developed using the theoretical framework of institutional logics perspective (Appendix- A6). Forty-two (42) participants were interviewed using the snowball sampling technique. Given the hidden nature of the informal sector, it proved to be an effective way to access the sample and ensured the comfort level of participants. Interviews were conducted face-to-face and recorded using an MP3 device. Interview duration ranged between 30 minutes to 1 hour and 30 minutes, generating about forty-six (46) hours of data. In an iterative process, interview guidelines were revisited to realign the focus towards the conflicting role of the institution of family that emerged during interviews, hence the process of data collection and analysis was iterative and abductive in nature.

The objective of the third research paper was to understand the role of digital space for informal women entrepreneurship, data collection occurred in two phases. In the first phase of data collection open-ended interviews were carried out with forty-two (42) participants following an interview guide. A snowball sampling technique was used to reach potential participants. An interview guide was developed around the institutional orders of the state, market, family, and religion, using the institutional logics perspective as a guide. It was done to explore the institutional complexity faced by informal women entrepreneurs. The use of digital space and digital logics to bridge tensions emanating from extreme institutional complexity emerged inductively from data analysis. It prompted us to go back to the field for further data collection to understand the interaction of emergent digital logics (from the collected and analysed data) with the societal logics of state, family, market and religion. It was done to get a deeper understanding of digital logics as well as the choice of the digital space for informally run entrepreneurial ventures. Ten (10) information-rich participants, running their informal business solely on digital

spaces, were selected through purposive sampling. A list of questions was developed with the help of already collected and analysed data, on how digital spaces were being extensively deployed in carrying out and furthering business activity by informal women entrepreneurs (see Appendix A7). The self-administered interview guide was shared with the respondents over email. The set of responses was used to understand the digital logics which informal women entrepreneurs prescribed to and the interaction of these digital logics with societal logics.

The collected data in both phases was analysed using a pattern inducing technique to capture logics by analysing qualitative data from a bottom-up, inductive approach (Reay and Jones, 2016). In using the “pattern-inducing” technique, we followed grounded theory, within an interpretivist tradition, rooted in the assumption that meaning is tightly intertwined with context and “the only way [to] understand a particular social or cultural phenomenon is to look at it from the inside” (Myers, 2013 in Reay and Jones, 2016). The analysis involved an iterative process of coding data into significant themes and sub-themes that were then organized in a pattern that enabled interpretation and answered the research questions.

Each paper has its own methodological details that reflect the particularities of that paper (See chapters 3, 4 and 5). A detailed description of the philosophical and methodological choices and rationale is provided in Chapter 2 along with the details of the reflective procedures that were undertaken to establish ‘trustworthiness’ while maintaining ethical compliance in the thesis (Lincoln and Guba, 1985).

1.5 Thesis Contribution

This research thesis makes a number of contributions at both the paper level (as discussed in the previous section) and thesis level. This thesis offers theoretical, methodological, and contextual contributions at a broader level. First, the overall study highlights the interrelatedness between informal women entrepreneurship and institutional voids and institutional logics. The thesis, also, demonstrates how actors can reconstitute institutional environment through social interactions and interpretations (i.e. the second paper). At the same time, the institutional conditions can shape entrepreneurship practices (bricolage, compliance, and use of ICT) used by informal women entrepreneurs (the second paper) and the mechanism of interaction of logics such as transposition and diffusion (digital logics with societal logics in the third paper). Second, this thesis responds to the growing calls for multilevel understanding of the entrepreneurship phenomenon (Shepherd, 2011). Through the three papers, informal women entrepreneurship is shown to be influenced by multilevel interactions (i.e. macro, meso and micro-levels). The first paper shows the influence of macro-level institutional configurations on micro-level

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entrepreneurial actions. The second paper demonstrates how informal women entrepreneurs rely on meso-level institutional logics (orienting, constraining and enabling nature of family logics) to justify their entrepreneurial behaviours at the micro-level (use of ICT, bricolage, using chaadars, and chaperones) to navigate around gendered and concurrent voids through the navigational strategies of compliance, accommodation, integration. The third paper examines the mechanisms behind the micro-processes in exploring the kind of interaction that takes place between logics emanating from different orders (state, family, family, religion and digital logics) which form the basis of action. This thesis, thus, contributes to the limited research examining entrepreneurship within an institutionally void context (Bruton et al., 2008; Jennings and Brush, 2013; Vossenberg, 2013) and the unique characteristics of the institutional environment generates new insights for the field of entrepreneurship. This thesis also makes a methodological contribution; providing an extension in entrepreneurship research by exploring new dimensions and processes qualitatively (Institutional voids, informal women entrepreneurship and institutional logics) and answering multiple calls for qualitative exploration in the field of entrepreneurship (Gartner and Birley, 2002; Suddaby et al., 2015; Karatas-Ozkan et al., 2014; Neergaard and Uhløi, 2007).

1.6 Thesis Structure

This thesis follows the three-paper model, comprising of papers that are publishable. It is divided into seven chapters. The details of each chapter are outlined below.

Table 2 Thesis Structure

Chapter No.	Chapter Title	Description
Chapter 1	Introduction	It provides an overview of the thesis, research aims and rationale for the three papers, the theoretical framework, the methodological approaches and thesis structure.
Chapter 2	Methodology	It highlights a full-fledged account of the selected philosophical paradigm, research design, data collection and data analysis technique and procedure followed, as well as ethical considerations, such as establishing trustworthiness of the research.

Chapter 3	Informal women entrepreneurship through the lens of institutional voids and institutional logics	These chapters make up the core of the thesis. Each of these chapters is a standalone research paper with an introduction, literature review, methodology, findings, discussion, and conclusions. Together these chapters combine to form the thesis.
Chapter 4	Informal women entrepreneurship and the conflicting role of the Institution of Family	
Chapter 5	Logics of digital spaces, informality and women entrepreneurs	
Chapter 6	Conclusion	This chapter produces conclusions for the entire thesis. It outlines the complete research process and findings, contributions, and thesis implications.

1.7 Chapter Summary

This chapter provides an outline of the research objectives, theoretical, and methodological underpinnings of the thesis. It starts by identifying and explaining the gaps that inspired and moved this research and is followed by an introduction to the theoretical insights on institutional voids, informal women entrepreneurship, and institutional logics perspective. It further discusses methodological underpinnings; and the approach and design that has been followed. The chapter then presents a summary of the three papers with a focus on the relatedness of the papers, and the key contributions of each paper to theory and practice. It also discusses key theoretical, methodological, and contextual contributions of this thesis as a whole. The chapter ends with outlining the structure of this thesis.

Chapter 2 Research Methodology and Design

2.1 Introduction

To conduct any research, it is imperative to know the fundamental philosophical rules and assumptions in which that research is grounded. Therefore, this chapter focuses on the philosophical assumptions, methodological approaches, techniques, and procedures used in this body of this research i.e. the PhD thesis. The later chapters, based on the research papers that have been produced, will have corresponding sections on the methods followed, detailing data collection and analysis for each of the papers (see chapters 3, 4, and 5).

2.2 Research Paradigms

A paradigm consists of an ontology, epistemology, methodology, and methods. Ontology is the study of reality (Crotty, 1998, p. 10). Ontological assumptions therefore relate with enunciating the nature and structure of the world (Wand and Weber, 1993, p. 220). Epistemology is related to the nature of knowledge. Its assumptions are concerned with how knowledge is generated, assimilated and transferred. Different paradigms intrinsically differ in ontological and epistemological outlooks. Hence, they differ in their assumptions of reality and knowledge which forms the basis of any research approach utilised by a researcher. This is further reflected in both the methodology followed, and methods of data collection in a research project. Methodology is a strategy or an action plan which forms the basis of selection and usage of any specific method (Crotty, 1998. p. 3). Methods are the techniques and procedures utilised to gather data and analyse it. It is, therefore, not possible to research without pledging to an ontological and epistemological stance (Grix, 2004, p. 64). Therefore, a paradigm is composed of an ontological position, epistemology along with methodology and methods.

Gephart (2004) classified research paradigms into three philosophically distinct categories of positivism, critical theory, and interpretivism. We briefly discuss each paradigm's worldview, the nature of knowledge sought, and means by which knowledge is created and assessed as follows.

2.2.1 Positivism

The positivist model is founded on the philosophical concepts of the French Philosopher August Comte (1988). According to him, the most effective way of getting to know how human behaviour works is observation and reason. It also posits that correct knowledge is based on an understanding of the senses and can be gained by observing events and experimentation. From an ontological point of view, those who believe in positivism believe that reality around us can be objectively measured and that this can be done using tools and properties that are not dependent on the researcher and his instruments. Thinkers who subscribe to this point of view embrace scientific methods and structure the process of knowledge generation by quantification so as to achieve a level of precision in the depiction of parameters and the relationship between them.

In its pure form, positivist tradition is represented in the realist perspective. However, an amended objectivist view called post-positivism, argues that even though the object of the inquiry may be external to and not dependent on the human mind, it cannot be seen and understood with complete accuracy by observations. It represents the critical realist ontology, as articulated by Cook and Campbell (1979). Hence the positivists emphasize on quantitative and experimental approaches, and concern themselves with unearthing truth and making it available through a thorough process of observation and deduction (Henning et al., 2004, p. 17).

2.2.1.1 Ontology and Epistemology of Positivism

The ontological position of positivism is of realism. Realism lies in the belief that the object's existence (i.e. the discoverable reality) is independent of the knower (i.e. the researcher) (Pring, 2000). Positivists assume that reality is independent of human sense making and perception. Positivist researchers use words and language to represent what the reality is (Frowe, 2001). The positivist epistemology is of objectivism (Klakegg, 2016). Positivist researchers approach world impartially, to discover absolute knowledge about objective reality. The researcher and the researched are independent of each other. Meaning resides in objects, not in the conscience of the researcher, and it is the aim of the researcher to obtain this meaning. This discoverable knowledge, therefore, is considered to be absolute and value free; and not situated in either political or historic context.

2.2.2 Critical Theory

Critical theory was founded by the Frankfurt School and is based on Germany's political and philosophical traditions of Karl Marx, Immanuel Kant, Georg Hegel and Max Weber. It uses a more subjectivist means of studying knowledge – one in which 'the investigator and the investigated

object are assumed to be interactively linked, with the values of the investigator . . . inevitably influencing the inquiry' (Guba and Lincoln, 1994, p. 110). Unlike the positivist and post-positivist method where the objective is to predict, explain and control; critical theory allows a critique of the status quo. By doing so, it focuses on conflicts and limitations in contemporary society, thereby making it possible for socio-political and cultural change to happen, which, in turn, would be able to remove from society the sources of exploitation and disunity (Willmott, 1997).

The critical theory rests on the precept that social reality has its basis in history and its foundations, and is produced and perpetuated by people, implying that producers and perpetrators of socio-economic circumstances can also alter the same. This theory also acknowledges that ability to bring about such change is limited by various forms of domination, such as political, cultural, and social. Critical theorists seek to surpass beliefs, values, and social structures by encouraging self-conscious criticism and making problems produced by existing structures evident and recognisable (Kincheloe and McLaren, 2011).

2.2.2.1 Ontology and Epistemology of Critical Theory

The ontological position of the critical paradigm is historical realism. Historical realism views reality to be shaped by social, political, cultural, economic, ethnic, and gender values (Guba and Lincoln, 1994, p. 110). Realities, according to this view, are socially constructed and are under continuous internal influence. Thus, they are created through an interplay between language and different facets of an autonomous world. The epistemology of critical theory is of subjectivism. Subjectivism is based on the belief that knowledge is not only socially constructed, but is also influenced by power relations existing within a society. This in turn means that reality is alterable by human action. The critical paradigm, hence, seeks to address issues of social justice and marginalism.

2.2.3 Interpretivism

Interpretivism is associated primarily with Max Weber (Crotty, 1998) and Alfred Schutz (Pring, 2000). Interpretivists view reality as made up of an individual's subjective experiences of the external world and stimuli. The natural and social worlds are intertwined and not separate from each other. It means that researchers who study the world and the social reality contained in it are not detached or separate from the subjects they study. According to Crotty (1998) the "object cannot be adequately described apart from the subject, nor can the subject be adequately described apart from the object". Therefore, the relationship between subject and the individual studying, and observing the subject is one of interaction and involvement.

The interpretive model seeks to study and explain a phenomenon under investigation through the meanings that people assign to it (Deetz, 1996). Interpretivists believe that it is important to be able to look at things, and the world around us through a subjective lens (Pring, 2000), therefore, they do not presume or assume dependent or independent variables, but focus on the complexity of human sense (Kaplan and Maxwell, 1994). The interpretivists use meaning oriented methodologies (versus measurement-oriented methodologies), for example interviews, that rely on a subjective or more personal relationship between the participant and the researcher. In this model, researchers deploy techniques that produce qualitative data (Thanh and Thanh, 2015), and although numerical data may well be present, they aren't solely relied upon. Examples of data collection methods that provide qualitative data include: open-ended interviews with varying degrees of structure (standardized open-ended interviews, semi-standardized open-ended interviews, and informal conversational interviews), observations, field notes, personal notes, and documents etc.

2.2.3.1 Ontology and Epistemology in Interpretive Research

The ontological position of interpretivism is relativism. Relativism is the understanding that reality is based on perception and differs among individuals (Guba and Lincoln, 1994). Realities surface when realization interacts with objects that are loaded with meaning (Crotty, 1998; Saunders et al., 2009). The world exists as we perceive it (Grix, 2004), and meaning is constructed through the social interaction between humans and their world (Crotty, 1998). Reality and the associated knowledge is, therefore, culturally derived and historically situated (Pring, 2000). The interpretive paradigm does not question ideologies; it accepts them and believes that the societal contexts can only be understood from the standpoint of individuals who are participating in it (Scotland, 2012).

The relativist ontology is usually associated with the sociological theory of knowledge known as social constructivism that aims to answer the question of how subjective meaning becomes a social fact, institutionalized in reciprocal interactions between actors (Berger and Luckmann, 1991). The interpretive epistemology is one of subjectivism which is based on real world phenomena (Scotland, 2012). Following from the interpretivist philosophy, social constructivism conceives of reality as being socially constructed and re-constructed through a complex array of phenomena that include social interactions and physical factors to which individuals attach certain meaning, rituals, and myths.

Interpretivist research represents a move away from the deterministic explanation of human behavior by establishing causal relationships between variables (Leitch et al., 2010). Rather, it is concerned with the understanding of human behavior which involves, "capturing the actual

meanings and interpretations that actors subjectively ascribe to phenomena in order to describe and explain their behaviour” (Johnson et al., 2006, p. 132). Interpretivist inquiry, therefore, tries to embrace the complex social intricacies and allows the researcher to view a social research problem holistically, get close to participants, enter their realities, and interpret their perceptions as appropriate (Bogdan and Taylor, 1975; Hoepfl, 1997; Shaw, 1999). This is achieved by generating thick and rich descriptions of actual events in real-life contexts that uncover and preserve the meanings that those involved attribute to them (Gephart, 2004).

Table 3 Philosophical Paradigms

	Positivism	Interpretivism	Critical theory/post modernism
Nature of knowledge or form of theory	Verified hypotheses involving valid reliable and precisely measured variables	Abstract descriptions of meanings and definitions of situations produced in natural contexts	Structural or historical insights revealing contradictions

Source: G Ryan 2018

2.3 Rationale for Choosing the Interpretive Paradigm

This research lies within the constructs of institutions and entrepreneurship. Literature shows that both these concepts have considered the interpretive paradigm an apt method to understand the issues being explored. For instance, institutional perspective has been widely used across different fields of social sciences to analyse political, socio-economic, and cultural contexts influencing behaviour of societal actors (e.g. individuals and organisations) (Greenwood et al., 2014). Institutions are understood as the rules, regulations, codified and non-codified norms, and belief systems that shape human interaction. They define acceptable frameworks in which individual actors carry on with their day-to-day activities (North, 1991; Scott, 2004; Kalantaridis and Fletcher, 2012). Expanding on the notion of institutions, Thornton and Ocasio (2008) define institutional logics as explicit and implicit guidelines that have a bearing on the action, interaction, and interpretation, facilitating or restricting the actions of individuals. Importantly, from the institutional logics perspective, the world is sensed and acted upon in an institutional field by a given social actor (Thornton et al., 2012).

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Similarly, Jack and Anderson (2002) show the embeddedness of entrepreneurship in the social context. Entrepreneurs are considered as social actors that co-construct reality through various interactions and manipulations of the social context by their day to day actions. Both constructs of entrepreneurship and institutions are therefore underpinned by relativist ontology. Studying these phenomena involves interacting with the members of the entrepreneurial community and living the experience to decipher and associate meanings for a deeper understanding, reflecting reality (e.g. informal women entrepreneurship and institutional voids, orders, and logics) (Lincoln et al., 2011).

The main aim of this thesis is to examine informal women entrepreneurship and institutional voids through the lens of institutional logics. Karatas-Ozkan et al. (2014) emphasize the need to make a clear explanation of the connection between the paradigmatic position and the nature of research problems. The novelty of the topic being examined (informal women entrepreneurs and institutional voids) required the researcher to immerse oneself in the context to examine how the phenomena under question unfolds. It was necessary to interpret meanings and understand processes through which participants constructed their realities. Since positivism treats collected data objectively and considers a researcher to be an independent observer, external to the reality under study, it would not answer the 'how' and 'why' questions that this research sought to answer (Guba and Lincoln, 2005; Holstein and Gubrium, 2011). Similarly, critical theory tends to assign the role of a 'transformative intellectual' to the researcher, assigning a job for 'critique and transformation of the social, political, cultural, economic, ethnic, and gender structures that constrain and exploit human kind, by engagement in confrontation, even conflict' (Guba and Lincoln, 1994). It also differed from the objective of this study which required the researcher to explore and understand the informal women entrepreneurship phenomenon rather than to critique or transform it (See Table 1 in Chapter 1 of thesis).

The interpretivist paradigm enabled the researcher to achieve the underlying aim by unpacking entrepreneurial practices as detailed by the relevant social actors, informal women entrepreneurs. This approach required the researcher to engage and interact with the social actors within their contextual settings in order to interpret the meanings that they assign to the phenomenon being studied. To construct these realities, the researcher took on the role of the 'passionate participant' facilitating the reconstruction of these realities (Guba and Lincoln, 2005). By doing so, it is acknowledged that the researcher was value-laden, and influenced by their background and perspectives (Burrell and Morgan, 1979). Table 4 displays the characteristics of interpretivism, categorised into the purpose of the research, the nature of reality (ontology), nature of knowledge and the relationship between the inquirer and the inquired-into (epistemology) and the methodology.

Table 4 Characteristics of Interpretivism

Feature	Description
Paradigm	Interpretive
Ontology	<p>Relativist</p> <ul style="list-style-type: none"> • There are multiple realities • Reality is explored, and constructed through human interactions • Many social realities exist due to varying human experience, including people's knowledge, views, interpretations and experiences
Epistemology	<p>Social Constructivism</p> <ul style="list-style-type: none"> • Events are understood through the mental processes of interpretation that is influenced by interaction with social context • Researchers immerse themselves in the natural setting of participants to make sense of their social worlds, of their daily routines, by conversations with them and observations • Those active in the research process socially construct knowledge by experiencing the real life or natural settings • Inquirer and the inquired-into are interlocked in an interactive process of talking and listening, reading and writing.
Methodology	<ul style="list-style-type: none"> • Qualitative: Understanding of the how and why of a phenomenon • Narrative inquiry, Ethnography, Grounded theory, Case studies
Method and techniques	<ul style="list-style-type: none"> • Interviews (unstructured/ semi structured/ structured), focus groups, field notes, reflexive journals, Observation, Analysis of documents and materials • Data collection and analysis are interconnected and often cyclical processes

2.4 Interpretive Qualitative Inquiry

Despite increased calls for the adoption of qualitative approaches in entrepreneurship research, the field is still dominated by positivist research and its associated quantitative approaches (Gartner and Birley, 2002; Hindle, 2004; Neergaard and Uhløi, 2007; Karatas-Ozkan et al., 2014; Suddaby et al., 2015), which aims to discover causal relationships and achieve objectivity by investigating phenomena using numerical data that is suitable for mathematical analysis (Creswell and Poth, 2017).

While recognising the significant role played by quantitative research in furthering entrepreneurship, literature contests the dominance of positivism in theorising entrepreneurship, and calls for multiplicity in methodological design. It is argued that the nature of entrepreneurship is intermittent and non-linear and that quantitative approach is better suited for examining continuous processes (Churchill and Bygrave, 1989; Gartner and Birley, 2002; Edmondson and McManus, 2007; Karatas-Ozkan et al., 2014; Welter et al., 2016). This non-linearity in entrepreneurship calls for an exploration, needing observation, assessment, and understanding to gauge its richness and multiplicity. Recognising the importance of the qualitative approach for the development of the entrepreneurship field, there have been calls for qualitative research in special issues of leading entrepreneurship journals such as the *Journal of Business Venturing* in 2002 (Gartner and Birley, 2002) and 2015 (Suddaby et al., 2015), and the special issue of the *Journal of Small Business Management* (Karatas-Ozkan et al., 2014).

In this thesis, therefore, an attempt has been made to contribute towards bridging this gap by contributing to a methodological extension of entrepreneurship research by exploring new dimensions and processes qualitatively (i.e. Institutional voids, informal women entrepreneurship and institutional logics).

2.5 Qualitative Inquiry Design in the Context of the Three Papers

Qualitative research seeks to understand the ways people experience events, places, and processes differently as part of fluid reality, a reality constructed through multiple interpretations and filtered through multiple frames of reference and systems of meaning-making. Rather than trying to measure and quantify aspects of a singular social reality, qualitative research draws on methods aimed at recognizing 'the complexity of everyday life, the nuances of meaning-making in an ever-changing world and the multitude of influences that shape human lived experiences' (DeLyser et al. 2010). Several theoretical positions have been established, within qualitative research, with different ontological and epistemological assumptions. The similarities and

differences that are displayed make it impossible to have a conclusive way to classify philosophical and theoretical positions (Patton, 2002). Examples of these qualitative traditions are ethnography, phenomenology, case study, and grounded theory, among several others (Crotty, 1998; Denzin and Lincoln, 2011). The expansion of these qualitative approaches can only be seen as continuously developing (Patton, 2002; Creswell and Poth, 2017).

In this section, we detail the account of the research process and design followed in this PhD thesis; explaining the design, step-by-step procedures in the sampling, data collection and analysis, and reflecting on the ethical issues for this research (Leitch et al., 2010).

The first research paper of this PhD thesis is a conceptual paper whereas the second and third papers are both empirical in nature. Given that this research aims to understand how and why informal women entrepreneurship unfolds in developing economies, it was important to explore the experiences of informal women entrepreneurs, and how they make sense of their world, and the contextual conditions that inform their social reality. Given the nature of the research aim, the three papers were informed by interpretive practice (Holstein and Gubrium, 2011), with focus on both elements of the 'how's and whys' of social reality for these women (Steyaert, 2007; Dodd et al., 2013).

2.5.1 Grounded Theory and Abductive Approach

It was essential to identify a research design that assists in understanding the participants' behavior from their point of view, how they see and understand things, their interpretations of their world, and their interactions with agents acting within their world - and Grounded Theory declares such principles. Grounded Theory according to Glaser emphasizes on the 'emergence' of categories (also called conceptual codes) out of data. It is up to the researcher to constantly compare field notes (or 'memos') to identify 'indicators' that reveal the concerns of participants. Furthermore, the researcher compares categories to reveal an underlying core category or concern, which represents a theory explaining behavioural processes at work within the given context (Catherall, 2006).

The key features of Grounded Theory of interest to us is a 'substantive area' as opposed to a research question or hypothesis and the faculty to develop a theory from raw data. Grounded Theory (Glaser and Strauss, 1967) depicts as a meticulous research process that reveals understanding of human action from the perspective of the agent (emic) rather than from dominant nomothetic inquiries and etic interpretations (Luthans and Martinko, 1987 in Douglas, 2004). Strauss and Corbin (1990) claim that grounded theory can be used to better understand

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any occurrence about which little is yet known and in answering socially purposeful questions such as 'what is happening' and 'why'.

Unlike other research methods that start from a predefined hypothesis, in the Grounded Theory method, the main concern is with the meanings, definitions, and interpretations that arise from the detailed study of the investigated object. "What is pertinent to social research, through grounded theory, is that it seeks to approximate to the context of that being studied, that is for example a small enterprise, its actors, their interactions and interrelationships; thus conveying a conceptual understanding of issues that make up their naturalistic world" (Van Maanen, 1979 in Douglas, 2004). The goal is to describe the context and the priorities based on the object, without preconceived visions of what it should mean, starting from general questions and interrogations related to the experiences being explored.

Grounded theory can be divided into two categories depending on whether the focus is on existing theoretical knowledge or research (Strauss, 1987; Strauss and Corbin, 1990). These differences have been the object of heated debates (Glaser, 2002; Kendall, 1999; Miller and Fredericks, 1999). Glaser (2002) argues that codes and categories arise directly from the data, whereas Strauss and Corbin (1990) insist that theoretical pre-knowledge flows into the data's interpretation. The latter is based on the belief that prior frameworks guide and influence the observation and the development of new theory. "Every type of inquiry rests on the asking of effective questions" (Strauss and Corbin, 1990, p.73). Prior theoretical knowledge allows the researchers to amend or even reject concepts during and due to observation.

With this logic of research, grounded theory falls within the realm of abductive research logic. Within the grounded theory approach, the importance of abduction has been recognized by many scholars (Richardson and Kramer, 2006; Coffey and Atkinson, 1996; Haig, 1995; Kelle 2007; Locke, 2007; Reichertz, 2007; Strubing, 2007). The concept of abduction, developed by Charles S. Peirce (1935 in Fann, 2012), recognizes the phenomenon in question and observations around it. The phenomenon, thus, is seen as similar to other phenomena that have already been experienced and explained in other situations. Therefore, abduction seeks a situational fit between observed facts and rules.

According to Pierce (1935 in Fann, 2012) people perform abduction all the time in their everyday life, for e.g. realigning their expectations of the future when they face unexpected occurrences. The unexpected occurrences that trigger the formation of a new theory can be a novelty and /or an anomaly. A new theory emerges, methodologically, through careful data analysis against a background of already existing theoretical knowledge. The methodological principles of grounded theory encourage abductive reasoning through a process of revisiting, defamiliarizing, and

alternative casing in the light of already existing theoretical knowledge. Abductive analysis argues that rather than putting aside the previous theoretical expertise, researchers enter the field with broad-based theoretical knowledge to further develop theoretical collections. In line with abduction, for this research, we utilised the theoretical lens of institutional logics perspective to develop a broad interview guide. By following Peirce's (1935 in Fann, 2012) most procreative way of explaining abduction, we focus on the relationship between theoretically nurtured ways of observing Institutional orders and abductive reasoning. The grounded theory method allowed us to see the phenomenon by analysing the collected data inductively, compelling us to reconsider the same observation again, and again, de-familiarising how we knew the world, and apply alternative participant views to our observations.

Abduction requires careful coding, further classification, operationalization of concepts, processes, and theoretical links. Thus, revealing surprising bits of new information. We force ourselves to try to form as many links as possible in light of our theoretically positioned knowledge, even after we feel we have no other possible casings to provide. It was done by analyzing the data word by word, line by line, paragraph by paragraph, which sometimes results in the creation of a new dimension for thinking about the relationship between different concepts (Timmermans and Tavory, 2012).

2.5.2 The Context of the Study

This study is embedded in the context of developing economies that are most often riddled with concurrent and gendered institutional voids (see section 1.2.1 of Chapter 1). Concurrent and gendered institutional voids occur when the formal and informal institutions of economies are inefficient and compromised and prescribe different norms, behaviours, and processes (Aguilar et al., 2009; Webb et al., 2013; Thai et al., 2014; Williams, 2009 a & b; Khoury and Prasad, 2016). The existence of voids especially influences informal women entrepreneurship because these compromised political, economic and social institutions reinforce themselves in traditions, customs, and constraints (Rehman and Roomi, 2012; Vossenbergh, 2013; Lindvert et al., 2017; Goltz et al., 2015).

To understand how and why informal women entrepreneurship unfolds in such economies, we use Pakistan as a representative economy riddled with voids, for data collection.

2.5.2.1 Background about Pakistan

Pakistan is a developing country in South Asia. It covers a total land area of 796,095 square kilometres and has an estimated population of 208 million as of 2018 (Pakistan Bureau of Statistics, 2018). It is the world's 26th largest economy and has the 7th largest labour force. The World Bank classifies Pakistan as a lower-middle-income country, with per capita gross national income of around USD 1,600 (2017). Pakistan's economy averaged real annual GDP growth of 5.7 per cent in 2017, with 2018 growth estimated at 5.8 per cent (SBP, 2018). However, the growth rate for the current fiscal year has been revised down by the State Bank of Pakistan to 3 percent because of various economic challenges that the country faces, not least among them a widening fiscal deficit and a massive trade deficit.

The United Nations Development Programme (UNDP) ranks Pakistan 150th out of 189 countries in its 2018 Human Development Index. In 2018, Pakistan ranked 136th out of 190 economies for ease of doing business (Dawn, 2019). Pakistan's security situation, energy shortages, and regulatory environment deter foreign and domestic investment, and affect economic growth. Slow growth leads to a lack of employment opportunities for Pakistan's growing numbers of people who turn towards the informal sector for income-generating opportunities. Over the last decade, Pakistan's informal sector has grown, prompting alarm bells to go off, given its impact on potential tax collection. Despite being neglected by Pakistan's economic policymakers, the informal and small-scale sector's contribution to the country's output is almost 50 per cent (Syed, 2010). According to estimates the informal economy, using 2007-08, was 91 per cent of actual GDP (Kemal and Qasim, 2012).

2.5.2.2 Informal Sector in Pakistan and Women

According to the labour force survey (2018) the informal sector is defined and identified with respect to two factors. It includes those business that are owned and operated by self-employed workers and/or employ less than ten workers usually including the owner themselves. The informal sector makes up 72 per cent of employment outside the agricultural sector in Pakistan. The table below shows the distribution of formal and informal employment with respect to males and females.

Table 5 Formal and Informal sector: Distribution of Non-Agricultural Workers (%)

Sector	2014-15			2017-18		
	Total	Male	Female	Total	Male	Female
Total	100.0	100.0	100.0	100.0	100.0	100.0
Formal	27.4	27.5	26.5	28.0	28.0	28.2
Informal	72.6	72.5	73.5	72.0	72.0	71.8
Rural	100.0	100.0	100.0	100.0	100.0	100.0
Formal	23.9	24.3	22.0	24.0	24.3	22.3
Informal	76.1	75.7	78.0	76.0	75.7	77.7
Urban	100.0	100.0	100.0	100.0	100.0	100.0
Formal	30.8	30.7	31.5	31.7	31.4	33.9
Informal	69.2	69.3	68.5	68.3	68.6	66.1

Source: Annual report Labour Force Survey of Pakistan 2017-18

As evident from the data women participation in the informal sector of Pakistan in both urban and rural areas average 72 per cent as compared to only 28 per cent of men.

The socio-cultural environment in Pakistan influences occupational choices from multiple angles, reinforcing gender biases (Rehman and Roomi, 2012). Women's role, opportunities, and participation in the labour market are determined by these sociocultural influences (Ali and Knox, 2008; Ali and Kramar, 2015; Ali and Syed, 2017). For example, women face gender division of labour, where they are seen as care-givers for family and bear most of the responsibility for raising children. The notion of single mothers living on their own and supporting their children is not something seen very often in Pakistan. Even where women are on their own, as in the case of a widow or an unmarried female, they tend to live with their families. Therefore, the decision to work usually depends on how much time they can spare apart from family responsibilities. Hence, family influence is a factor that effects a woman's decision on whether she should be working from home or at a workplace, for a 9-5 job (Azmat and Fujimoto, 2016).

Pakistan constitutionally is an Islamic Republic with more than 96 per cent of its citizens adhering to the Islamic faith (Syed, 2008b in Ali and Syed, 2017). Religion and its commonly practised patriarchal interpretations have historically restricted women's opportunities in the social, economic, and political spheres (Syed and Ali, 2005). Women in Islamic societies are, in general, subject to sexual segregation as prescribed by their religious beliefs (Kazemi, 2000; Ali and Syed, 2017; McAdam et al., 2018). A woman is expected to remain in chadaar (loose piece of cloth, a

form of veil) whenever she is in the presence of men, related or unrelated to her, as a sign of modesty. Her mobility outside chardiwari (the four walls of the house) is restricted because of the socio-religious norms of modesty (Hassan et al., 2014). Therefore, Pakistani women are seen to voluntarily enter professions that are small and already ‘feminized’ such as beauty parlour services and other personal care services where they do not have to directly interact with men. A further breakdown of informal sector participation (Table 6) by occupational groups shows that 60 percent of the women working in the informal sector in 2017-18 are involved in craft and related trade activities whereas only 0.3 per cent are managers, 10.4 per cent are professionals, 10.4 per cent are sales and service workers and 17.1 per cent belong to elementary occupations.

Table 6 Distribution by Major Occupational Groups in the Informal Sector of Pakistan

Major Occupational Groups	2014-15			2017-18		
	Total	Male	Female	Total	Male	Female
Total	100.0	100.0	100.0	100.0	100.0	100.0
Managers	2.3	2.6	0.4	2.4	2.6	0.3
Professionals	3.2	2.4	9.7	3.5	2.6	10.4
Technicians & associate professionals	3.3	3.7	0.8	3.8	4.1	1.2
Clerical support workers	0.4	0.4	0.2	0.4	0.5	-
Service and sales workers	33.1	36.0	9.7	31.8	34.8	10.4
Skilled agricultural, forestry & fishery workers	0.1	0.1	-	0.1	0.1	-
Craft & related trades workers	28.5	24.3	61.4	29.4	25.4	59.7
Plant/ machine operators & assemblers	10.6	11.8	1.3	11.1	12.4	0.9
Elementary occupations	18.5	18.7	16.5	17.5	17.5	17.1

Source: Annual report Labour Force Survey of Pakistan 2017-18

Women working in the formal sector, because of inherent gender biases, face the proverbial glass ceiling – meaning that they often receive lower pay for the same position and responsibilities given to a man and that, by and large, they have to work twice as hard as male colleagues to prove themselves (Shafiq, 2014).

Pakistani women have to face challenges of weak entrepreneurial networks, lack of role models, low levels of education, skills and training, career guidance, limited support services, control over finance and religion based societal attitudes (Jamali, 2009). Lack of affordable and reliable public transport services further limits physical movement (Roomi and Harrison, 2010; Syed, 2010). Weak infrastructure and law enforcement with rampant corruption and an organized extortion system (Agha, 2012; Pakistan State Times, 2014; Sayeed, 2010) worsens working conditions for women entrepreneurs.

Pakistan's constitution disallows gender discrimination and affords that 'steps shall be taken to ensure full participation of women in all spheres of national life' (Article 34 in Ali and Syed, 2017). However, the exercise and implementation of laws, especially related to gender remains a challenge. There is failure of the Pakistan's constitution and law to guarantee security and protection of property rights, corruption of judicial and criminal justice system, and lack of accountability at different levels of the government (Khan, 2014; Pakistan State times, 2014). In line with the theoretical underpinnings of this research, lack of formal and informal support creates both gendered and concurrent institutional voids for Pakistani women entrepreneurs (Mair and Marti, 2009; Puffer et al., 2010).

The context of Pakistan provides entrepreneurship scholars with thought-provoking developments in informal women's entrepreneurship. It is a country where political, economic, and social institutions seem to be reinforcing themselves as a patriarchal system of traditions and customs, where a woman is always seen as subordinate to a man, results in informal constraints for women entrepreneurs (Rehman and Roomi, 2012). Women participation, curiously so, in the labour force has been gradually increasing in Pakistan over the years, e.g. an increase from 16.2 percent in 2002 to 25 per cent in 2016 (ADB, 2016). A staggering 66 per cent of urban women work in the informal sector, whereas 72 per cent of all economically active women are involved in the informal sector (Table 5). It is this critical observation that prompted us to use Pakistan as our context of study to understand how (navigational strategies) and why (motivations) Pakistani women entrepreneurs engage in the informal sector, especially for the empirical research papers produced in this PhD thesis (see chapters 4 and 5).

2.5.3 The Sample and Sampling Techniques

For the two empirical research papers that make up this thesis (see chapters 4 and 5), a total of forty-seven (47) informal women entrepreneurs were engaged through snowball sampling approach (see research paper 2 /chapter 4) and purposive sampling (see research paper 3/ chapter 5). We did not start data collection with a specific count on how many participants would be interviewed but we stopped data collection once participant responses became repetitive implying that data saturation has been achieved.

In order to provide a holistic account of the phenomenon, the sample included women who represented a variety of businesses in the informal sector of Pakistan (See Participants Characteristics Table 7). These were not just feminized businesses (catering only to women) but a number of them catered to both genders. All participants had at least three years of experience in

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running their ventures. This ensured that they had some experience of dealing with the institutionally void context and may have devised certain behaviours for navigating these voids.

Table 7 Participant Characteristics

Name	Marital status	Income	Education	Profession	Age of business	Age of participant	Previous work experience	Family structure	Children
Ainee Shehzad	Married	>500 000	Masters	Furniture and Event Management	18	35-45	yes and working side by side	Nuclear	yes
Saba Sadiq	Single	>100 000	Bachelors	Footwear	5	25-35	No	Lives with parents	no
Kanza Sohail	Single	>100 000	Masters	Footwear	5	25-35	yes and working side by side	Lives with parents	no
Salma Mian	Married	>200 000	Masters	Gym Owner and Instructor	20	>45	No	Lives with in laws	yes
Mehr Khan	Single	80 000	ICOM and Masters	Home Tuitions	4	25-35	No	With parents	no
Aiza Mariam	Married	>200 000	Bachelors	Event planning and management	5	25-35	No	Joint Lives with parents	no
Amal Qadri	Married	>200 000	Bachelors	Hair Stylist and Personal Stylist	18	35-45	yes	Nuclear	yes
Erum Jhumra	Married	>300 000	Masters	Nutritionist	6	35-45	yes and working side by side	Lives with in laws	Yes
Lailumah Nasr	Married	>100 000	Bachelors	Home based chef	3	25-35	No	nuclear	Yes
Mahrugh Abid	Married	>100 000	Bachelors	Home based chef	20	>45	No	Lives with in laws	Yes
Samina Adam	Married	>100 000	Masters	Gym owner and Instructor	13	35-45	Yes	Lives with in laws	no
Meena Munawar	Married	>30 000	Grade 12	Beautician	6	35-45	Yes	Nuclear	yes
Naeema	Divorced	>100 000	Bachelors	Clothing Business (designer replicas)	10	35-45	yes and working side by side	Lives independently	Yes

Ambreen Khan	widowed	> 300 000	Masters	Education Consultancy and Teacher Training	10	>45	yes and working side by side	Joint – lives with in laws	Yes
Ayesha bela	married	>500 000	Masters	ABM Consultant and Training firm	4	35-45	Yes	nuclear	Yes
Ayesha Fahad	married	>100 000	Masters	Hang bags business	6	25-35	yes and working side by side	Joint –lives with in laws	yes
Asma Bilal	married	>100 000	Bachelors	Clothing Business	7	35-45	Yes	Joint – lives with in laws	yes
Anum Arshad	single	>100 000	Mastres	Clothing Business (designer replicas)	4	25-35	Yes	Lives with parents	No
Farhana Khan	divorced	> 300 000	Masters	Clothing Business (Wedding and Formal wear)	24	>45	Yes	Lives with parents	no
Fareha Khan	married	>100 000	Bachelors	Clothing Business (designer replicas)	8	35-45	Yes	Joint – lives with in laws	yes
Faiza Khan	Single	>200 000	Masters	Textile designers (free lance)	7	25-35	Yes	Lives with parents	no
Faiza Yusuf	Single	>200 000	Masters	Business developepment consultant	3	25-35	Yes	Lives with parents	No
Ghazal Pirzada	married	>100 000	Masters	Ghazal Pirzada Creative Studios for hand made accessories	8	25-35	no	Joint – lives with in laws	Yes
Lubna Javed	married	>50000	MBBS	Home Based baker	6	35-45	yes and working side by side	Nuclear	yes
Maria Subhan	married	>50000	ACCA	Hand made crafts	4	35-45	yes	Nuclear	yes
Nida Arsalan	married	>100 000	MBBS	Home based baker	5	35-45	no	Joint – lives with in laws	yes

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Nida Rizki	Married	>100 000	Masters	Salon owner and hair stylist	8	25-35	no	Joint – lives with in laws	yes
Rubina Feroz	Married	>200 000	Mphil (Psychology)	Psychologist (home based)	13	>45	yes	Nuclear	yes
Saba Sidiq	Single	>100 000	Masters	3 Foot wear	6	35-45	yes and working side by side	Lives with parents	no
Sadia Tariq	Married	>200 000	Masters	Photographer and Consultant (Food Industry)	8	35-45	Yes	Nuclear	Yes
Saira Danish	Married	>300 000	Mphil (Design)	Clothes Designer + Art Studio owner	5	35-45	yes and working side by side	Nuclear	yes
Zoreed Raza	Married	>500000	Bachelors	Event planning and management	26	>45	No	Nuclear	Yes
Zainab Khokar	Single	>300 000	Bachelors (Atchitecture)	Architect (home based)	9	35-45	yes hybrid	Lives with parents	No
Roma	Married	>100 000	Bachelors	Owner and Manager Sports Club	6	35-45	Yes	Nuclear	yes
Yasmin Zaman	Married	>300 000	Bachelors (Fine Arts)	Clothes Designer	8	>45	Yes	Joint – lives with in laws	Yes
Shahwar	Single	>100 000	Masters	Tuition Center Owner	6	35-45	No	Lives with siblings	no
Sukaina Abbas	Married	>100 000	Masters (Software Engineering)	Jewelery Designer	5	35-45	Yes	Joint – lives with in laws	yes
Uzma Tariq	Married	>300 000	Bachelors	Printing press owner	8	>45	No	Joint- lives with in laws	Yes
Sabeen Zubair	Married	>100 000	Bachelors (Part one)	Jewelery Designer	5	35-45	No	Joint – lives with in laws	Yes
Eshal Ghazi	married	>200 000	PhD	Clinical psychologist	4	35-45	Yes	Lives independe ntly (husband lives in	Yes

								another country	
Riffat Aliani	married	>200 000	Bachelors (Fine Arts)	Clothes Designer	10	>45	Yes	Nuclear	yes
Ayesha Tehsin	married	>50000	Bachelors	Clothing Business	7	35-45	No	Joint – lives with in laws	no
Salima Feeratsa	married	n/a	Masters	social media fashion influencer	8	35-45	yes	Nuclear	Yes
Nazish Hussain	Single	n/a	Master	Online store for used branded items	6	25-35	Yes	Lives with parents	No
Maheen	Married	n/a	Masters	Online Consultancy (talent related services)	7	35-45	yes	Nuclear	yes
Shamim Rajani	married	n/a	Master	IT consultancy Software solutions	13	35-45	yes	Nuclear	yes
Ayesha Farooq	married	n/a	Bachelors	On line Weight loss programme & products	5	25-35	no	Lives with in lawe	yes

For our second research paper (see chapter 4), which explores the conflicting influence of family on informal women entrepreneurs from Pakistan, we connected with forty-two (42) participants through snowball sampling technique and collected data through open ended interviews. This technique was crucial to this study as the participants otherwise may not have been comfortable in disclosing the informality of their businesses. Initially, the researcher's networks were used to gain access to critical and information-rich participants. Each participant of the study was requested to refer the researcher to two other active Pakistani women entrepreneurs in the informal market that they were acquainted with. This allowed for trust in the researcher, and reflected in the participant's readiness to engage in extended conversations, their willingness, and accessibility for follow-up interviews, questions or clarifications if sought.

As the process of data collection and analysis was iterative and ongoing (Patton, 2002), one of the findings in the second paper, about the strategic utilisation of ICT to overcome conflicting family logics (see chapter 4), led us back towards our sample. This was done to explore the phenomenon

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of informality, women and digitisation in institutionally void economies. This organically developed into our third research paper of this PhD thesis (see chapter 5).

To explore and analyse the context of digital space in enabling informal enterprise for women in Pakistan, we reconnected and interviewed the forty-two (42) participants from our previous study. This engagement allowed us to explore the influence of the institutional orders of market, state, family, and religion in utilization of digital spaces in running their businesses. However, to extend our understanding of the collected data, and to examine the interaction between digital logics and societal logics (state logic, family logic, religious logic, and market logic), we engaged with ten (10) participants operating informal enterprises solely using digital spaces through purposive sampling (five of the participants were a part of the initial data collection and five new participants were added to the sample). Purposive sampling, also referred to as a judgmental or expert sampling, is a type of nonprobability sampling. It yields a sample that can logically be assumed to be a representative of the population (Patton, 2014). A set of self-administered questions was developed and shared with the participants over email (see Appendix A 7) and their responses analysed further.

The total sample for the whole research was forty-seven (47) participants. The following table (Table 8) provides a detailed account of all participants, their descriptions, the duration of the interviews, and the mode of interview. For ethical and anonymity considerations, only brief details of participants are provided.

Table 8 Participants and Interview Details

	Participant Name	Description of Work	Place of Interview	Mode of Interview	Duration (minutes)
1	<i>Aniee Shehzad</i>	Furniture designer manufacturer & event planner	Participant's office at her home	Face-to-Face	60
2	<i>Aiza Mariam</i>	Event Planner	Participant's office at home	Face-to-Face	60
3	<i>Amal Qadri**</i>	Fashion consultant & personal stylist	Coffee shop	Face-to-Face	60
4	<i>Ambreen Khan</i>	Education consultant	Participant's office	Face-to-Face	76

5	Asma Bilal	Women clothes designer	Participant's office at home	Face-to-Face	55
6	Anam Arshad	Women clothes designer	Participant's place of employment	Face-to-Face	55
7	<i>Ayesha Bela</i>	Personal coach	Participant's home	Face-to-Face	70
8	Ayesha Fahad	Hand bags designer	Researcher's office	Face-to-Face	60
9	Ayesha Tehsin	Clothing manufacturer	Participant's home	Face-to-Face	70
10	<i>Eshal Ghazi*</i>	Psychologist	Participant's home	Face-to-Face	60
11	<i>Erum Jhumra</i>	Dietitian	Participant's home	Face-to-Face	60
12	<i>Faiza Yusuf**</i>	IT consultant	Participant's office	Face-to-Face	60
13	<i>Faiza Khan</i>	Textile designer	Researcher's office	Face-to-Face	60
14	Fareha Khan	Women clothes manufacturer	Participant's home	Face-to-Face	65
15	Farhana Khan	Wedding clothes designer	Participant's office at home	Face-to-Face	45
16	Ghazal Pirzada**	Home-accessories designer & manufacturer	Participant's home	Face-to-Face	95
17	Kanza Sohail	Women shoe designer	Researcher's office	Face-to-Face	75
18	<i>Lailumah Nasr</i>	Home-based chef	Researcher's office	Face-to-Face	55
19	Lubna Javed*	Home-based baker	Participant's home	Face-to-Face	60
20	<i>Mahrukh Abid</i>	Home- based chef	Participant's home	Face-to-Face	50
21	Maria Subhan	Crafts & accessories manufacturer	Researcher's office	Face-to-Face	35
22	<i>Mehr Khan</i>	Arabic, Urdu & Quran teacher	Researcher's office	Face-to-Face	75
23	Meena Munawar	Beauty services	Researcher's office	Face-to-Face	45
24	Nida Arsalan	Home-based baker	Participant's home	Face-to-Face	80

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25	Nida Rizki	Salon owner & hair dresser	Participant's home	Face-to-Face	50
26	Riffat Aliani	Women clothes designer	Participant's office at home	Face-to-Face	60
27	Naeema	Women clothes designer	Researcher's office	Face-to-Face	50
28	<i>Roma</i>	Athletic club owner	Participant's office	Face-to-Face	90
29	<i>Rubina Feroz</i>	Psychologist	Participant's home	Face-to-Face	50
30	Saba Sadiq	Women sandal manufacturer & seller	Researcher's office	Face-to-Face	50
31	Saba Khan**	Women shoe designer & seller	Researchers office	Face-to-Face	75
32	Sabeen Zubair	Jewelry designer	Participant's home	Face-to-Face	35
33	<i>Sadia Tariq</i>	Food photographer	Participant's home	Face-to-Face	60
34	<i>Saira Danish</i>	Wedding clothes designer & Art school owner	Participant's home	Face-to-Face	75
35	Salma Mian	Exercise instructor	Participant's home	Face-to-Face	65
36	Samina Adam	Exercise instructor	Participant's home	Face-to-Face	50
37	<i>Shahwar</i>	School and tuition center owner	Researcher's office	Face-to-Face	50
38	Sukaina Abbas**	Jewelry designer	Researcher's office	Face-to-Face	90
39	<i>Uzma Tariq</i>	Printing press	Participant's office	Face-to-Face	55
40	Yasmin Zaman	Women's clothes designer	Participant's office	Face-to-Face	55
41	<i>Zainab Khokhar</i>	Architect	Participant's office	Face-to-Face	70
42	<i>Zoreed Raza</i>	Event planner	Participant's office	Face-to-Face	80
Participants for Round 2					

43	<i>Ayesha Farooq</i>	Seller of on-line weight loss programme products
44	<i>Maheen</i>	Consultancy (talent related services)
45	<i>Nazish Hussain</i>	Online store for branded items that owners may be looking to sell
46	<i>Salima Feeratsa</i>	Fashion blogger and influencer
47	<i>Shamim Rajani</i>	Software IT consultancy
(*) indicates participants whose names have been changed to maintain anonymity		
(**) indicates participants who have been interviewed again in round 2 data collection		
Participants with the names written in <i>italics</i> cater to both men and women customers		

2.5.4 Data Collection Method and Process

The data for this PhD research was collected in two rounds. In the first round data collection was done through open ended interviews and the second round a qualitative questionnaire was developed and shared with participants electronically to seek input.

Given the interpretive paradigm and qualitative naturalistic inquiry design followed in this research study, in-depth interviews were chosen as the most appropriate data collection technique within this methodical field. Interviews are considered as the best approach to generate data for qualitative studies and valuable in capturing ‘the other person’s perspective’ (Yin, 2003; Patton 2002; Arthur et al., 2014; Lincoln and Guba, 1985). In the first round of data collection, interviewing allowed for interactions through which the researcher could interpret the meaning and experiences of the participants to construct their reality. Interviews were useful in capturing the observations and experiences of the entrepreneurs regarding the influence of institutional environment on entrepreneurial activities. Their voice was essential to reveal the unobserved phenomena, such as the informal entrepreneurial practices and concurrent institutional voids.

The interview questions were informed by the overall research aim, which was to examine the influence of the concurrent and gendered institutional voids on informal entrepreneurial activities of women. Using the abductive approach an interview guide was developed around broadly defined institutional orders of the market, state, family, religion, community, and profession as defined by institutional logics perspective (Thornton et al., 2012). Patton (2002) posits that the ‘[interview] guide provides a framework within which the interviewer would develop questions,

sequence those questions, and make decisions about which information to pursue in greater depth’.

To inform participants about the nature of the research and the kind of questions the interview may entail, a participant information sheet (See Appendix A4) was sent to potential participants via email. This was done to acquaint them with the interview process; to make them aware of their rights; the potential benefits of this research; and to seek their informed consent (Minichiello et al., 2008). Before the interview started, these details were, again, shared with the participants; hard copies of the same were provided to them; formal consent was obtained by asking the participants to sign a consent form before the interviews (See Appendix A1).

Open-ended interviews were conducted with the participants. These were especially useful for holding a dynamic conversation, and to keep the focus on influences from the institutional environment surrounding their businesses, and how the participants dealt with it. The flow and length of the interviews depended on the participants. We also paid keen attention to the interview protocol, making sure that it focused on the research questions, that the line of questioning was thorough and anticipatory on the possible related issues that the researcher may have to deal with during interviews, and that interview questions were not leading questions, potentially prompting the participant towards certain responses.

As the data collection progressed, the questions were refined (Appendix A6), to cover specific issues in the entrepreneurial context of Pakistan, emerged during the initial 5 interviews (for example many participants spoke about the support or lack of it from their family which we included in our interview guide for following interviews). Therefore, the interview guide was revisited to ensure that similar constructs were discussed with each participant (Minichiello et al., 2008). This allowed the research to concentrate on areas that promised generation of important insights.

Information and insight generated from the first round of data collection led us back to participants to explore their dependence on digital space for running their informal enterprises (see paper 3/chapter 5). Open-ended interviews were conducted analysed with forty-two (42) informal women entrepreneurs to understand the kinds of digital spaces informal women entrepreneurs engaged with. From the findings gleaned from these interviews, we developed a questionnaire and reached out, through purposive sampling, to ten (10) participants who were solely dependent on digital space for running their informal enterprises. Questionnaires are useful for gathering original data about people, their behaviour, experiences and social interactions, attitudes and opinions, and awareness of events (Parfitt, 2005). Using questionnaire allowed us the needed insights into the trend, processes, values, and attitudes for informal women

entrepreneurs digitally running their businesses. They proved to be a practical research tool in terms of time management and cost-effectiveness (Sue and Ritter, 2012). Their flexibility allowed respondents the privacy and time to consider and develop their responses to sensitive questions. Since we used these questionnaires as a complementary instrument with the open-ended interviews, the resultant data provided an in-depth perspective on social process and digital contexts.

This self-administered question set was shared with the respondents over email. It was done to get a deeper understanding of digital logics and the choice to delve into digital space for informally run entrepreneurial ventures in areas of concurrent and gendered institutional voids.

2.5.4.1 The Data Collection Process

Once the participant agreed to be a part of the study, a place where the interviews were conducted was decided. It was left to the preference of the participants to choose a place of meeting which usually was their office, or home. An option, to be interviewed at the researcher's office site was given, however, only twelve participants utilized it. The interviews were recorded using a MP3 electronic recording device. One interview lasted anywhere between 30-90 minutes and the total number of interviews generated about 46 hours of recorded data. While all interviews were conducted face-to-face, for any clarification sought later, we used emails or social media platforms (WhatsApp and Facebook Messenger) to reconnect with the participant in question. Most of interviews were conducted between December 2015 to December 2016 in Karachi, Pakistan. The follow up questionnaire was however shared with select participants between December 2017 and December 2018.

2.5.5 Data Analysis

Qualitative data analysis is an 'intuitive, difficult, creative, and dynamic process'. This engaging process leads towards an understanding of 'assumptions, categories, and relationships' that make up the 'situated experiences' of participants (Basit, 2003 in Leitch et al., 2013). Very few interpretivist researches however, elaborate on the principles they follow for data analysis (Bryman, 2004; Lietch et al., 2010; Leitch et al. 2013).

The process of data analysis in qualitative research involves continuous engagement with the data, organizing, managing, synthesising, inducing patterns, discovering what is important and what is to be learned, and deciding what you will share with others (Bogdan and Biklen, 1982). The most important objective for data analysis is to create an understanding of the participants'

sense-making in the research context. Data analysis, in this study, involved close reading and re-reading of the interview transcripts, which proceeded in three stages described below.

First for our preliminary framework for analysis, we identified six broad categories or themes. This “start list” (Miles et al., 1994) of six preliminary codes or categories were derived from the inter-institutional system developed by Thornton et al. (2012), that informed both, our prior understanding of the research topic; and the popular understandings of the phenomenon of informal women entrepreneurship. Since institutional logics perspective informed our data construction from the outset the priori codes consisted of the institutional orders of family, religion, market, state, community and profession (Appendix A6- Table 15). This start list was used to recognize existing conditions, added dimensions, or any misguided predeterminations to represent the participant view. Through inductive and intensive coding of data and constant comparisons across interview transcripts, we looked for corroboration of generalizations, patterns, outliers, and salient themes in the data (Gioia et al., 2013). This initial coding was done to identify concepts from the participant lens. Numerous codes and categories emerged as open codes early in the research (Strauss and Corbin, 1998). These numerous codes or raw data was made manageable by identifying similarities and differences among the many initial codes to develop constructs reflecting participant voice. We arrived at the resultant first order codes by analysing qualitative data from a bottom up; inductive approach (Reay and Jones, 2016); grounded in the assumption that meaning is tightly intertwined with context and “the only way [to] understand a particular social or cultural phenomenon is to look at it from the ‘inside’” (Myers, 2013). In doing so, we made a series of judgments based both on our own personal interaction with the data and on our commitment to give voice to the participants at all stages of the process.

The process of constant comparison of the codes and categories was performed alongwith a comparison with data collected subsequently and with the concepts drawn from institutional logics literature (Strauss and Corbin, 1994; Heath and Crowley, 2004). We engaged the literature on the basis and mechanisms of logics of action. It was done to question whether the emerging themes suggest constructs that might help us describe and explain the phenomena we are observing. Upon consulting the literature, the research process transitioned from “inductive” (to a form of first order coding) to “abductive” (to a form of second order coding). By comparing and combining categories, we not only described, but also developed insights into the phenomenon of informal women entrepreneurship (Hoepfl, 1997). The coding was in English and in case the quotes were in Urdu (the local language) they were translated into English – the latter was done simultaneously with the analysis. For this reason, computer assisted software that supports qualitative analysis, such as Nvivo, was not used, as it does not support the Urdu language. Hence,

reliance was placed on the features of MS WORD, which were helpful to data analysis, although it was time consuming.

We further investigated reoccurring views, issues, explanations, regularities or irregularities, and relationships, gradually elaborating a small set of emerging aggregate dimensions discerned in the data collected. We use 'Gioia type' representation and data organization to show the data structure and associated codes (see Gioia et al., 2013) in both of the empirical researches produced as a part of this thesis. This form of organization of data allowed for a systematic analysis and made it comprehensible to display the breadth of data along with the 'groundedness' of the emergent themes. The data structure allows us to configure data into a sensible visual aid, it also provides a graphic representation of how we progressed from raw data to terms and themes in conducting the analyses (see Chapter 4 and 5).

Here, we must mention that the analysis process was not linear or sequential, as it will appear to be in this description. It was characterized by considerable going back and forth between the raw data, the interview transcripts and constant comparisons between them, the explanations, and then sometimes even reconnecting with participants to seek more insight of emerging issues that were deemed to merit further clarification. Miles et al., (1994, p 224) picture the process as 'the abstraction ladder', on which the researcher moves up and down. Also, Ormston et al. (2014) highlight that good qualitative analysis requires the ability to form concepts and relate them together in terms of their generality. More customised discussion of the analysis process and illustration of the data structure and coding for each paper is outlined in the methodology section of the corresponding chapters (See Chapter 4, 5).

Drawing on guidelines for data analysis in interpretivist research in entrepreneurship develop by Leitch et al., (2010) and Leitch et al., (2013) we present our approach to analysis and interpretation adopted in this study in Table 9.

Table 9 Levels of Data Analysis

Process of analysis	Level of analysis	Description
Familiarization and gaining insight	Reading the transcripts of the interviews	Careful examination of interview Transcripts to assess the peculiarities of each case
Sense making	Diagnosing the case	Described key activities, concepts and motivations of each participant, simultaneously distinguishing broad categories of themes which was our start list
Categorization	Developing intra-case themes	Raw data was fragmented into manageable pieces which were later grouped under first order constructs- these were meaning clusters from participant perspective
Association and pattern recognition	Developing inter-case themes	The distinguished sub- categories were used to identify similarities and differences across cases for constant comparison to contrast themes among cases
Coding	Creating labels	Creation of labels and descriptions and ascertained indicators and differentiators
Checks and extension	Elaboration and extension of themes	Verified the reliability of the code through checks by the two supervisors on coding of data and the analyzation process.
Interpretation and Representation	Writing up	Cross-checked the findings by going back theoretical underpinnings to push data against theory
Explanation and Abstraction	Contribution to Theory	Assessed the potential of the research by checking its capacity of generating new queries and understandings through a comparison between existing theory and the evidence provided by the informants

Source: Adapted from Leitch et al, (2013)

2.6 Ethical Considerations

Ethical considerations are central to good quality research (Webster et al., 2014). It is widely known that research that involves humans brings ethical concerns with it, which need to be addressed throughout the research study (Patton, 2002). Hence, right from the start, ethical implications were clarified with the supervisory team, and were addressed by following the

ethical compliance procedure prescribed by the University of Southampton. A research project for ethical approval was filed via the ERGO system (Ethics and Research Governance Online), which was approved by the Ethics Committee. Various documents and details, such as the ethics application form, risk assessment form, consent form, participant information sheet, debriefing statement, and the interview guide were developed and filed during this process. Informed by the guidelines, all ethical issues were considered during the conduct of the research, including the trustworthiness of research, informed consent of the participants, voluntary participation and avoidance of pressure, identifying, and avoiding the risks associated with participation, respecting participants' anonymity, and confidentiality.

Participants were explained the benefits of the research through an informal conversations and formally, by sending them an information sheet via email (See Appendix A4). This was to communicate to participants the importance of this research and to try and ensures that there was no 'undue intrusion' (Webster, 2014, p 87). The participant information sheet contained details about the researcher, an overview of the research, why they had been chosen, and what was expected from them if they decided to take part in the research, what benefits the research would bring (i.e. adding new knowledge to the entrepreneurship field, generating new insights into the understudied contexts, and how it may benefit entrepreneurs, stakeholders, researchers, and policymakers). It informed the potential participants that there was no risk in taking part in the study, apart from the sacrifice of one or two hours of their valuable time for the interview. Participants were informed about their rights regarding confidentiality, anonymity, and free withdrawal from the study, anytime they wanted. Participants' identities and personal information were kept confidential, if they desired so, in compliance with the Data Protection Act and the Data Protection Policy of the University of Southampton by replacing their names with pseudo names during the analysis and the write-up stages of the study. All information was kept in a password-protected folder in a password-protected computer.

A 'situational approach' was taken by considering what is best for participants, in particular situations, to negotiate ethical issue reflexively (Kvale, 1996), given that the qualitative nature of this study allowed for new issues to emerge while data collection and analysis (Murphy and Dingwall, 2007). For instance, an interviewee asked to stop recording during the interview, because she wished to share confidential information and preferred it be kept off the record. In such emergent situations, the trust and honesty of the participant was appreciated and upheld by keeping that information off-record. Moreover, careful attention was given to the analysis and reporting of the data, to ensure that it is accurate, free from any biases and/or distortion during all the stages of analysis and reporting.

Ethical issues were carefully considered during the interviewing, analysis, and reporting process as well. Before the interviews, it was ensured that participants have a clear idea of the nature of the interview, its duration, and location. During the interview, they assured of their rights to refuse an answer if they wished. The importance of their participation and the promise that everything would be kept confidential, if they so wished, were repeated.

After the interview, participants were thanked, given a small token of appreciation and provided with a debriefing sheet, which contained detailed information about the research. The willingness to share the findings of the research, if they wished, was also communicated.

2.6.1 Establishing 'Trustworthiness' in our Qualitative Studies

Despite the growing number of research studies that use a qualitative approach, 'the legitimacy of these approaches is still subject to debate on the grounds of rigor and relevance' (Karatas-Ozkan et al., 2014, p.590). Setting up a framework where there was both rigour and relevance presented are challenge, in particular because of the lack of any standard guidelines. Pratt(2009, p.856) argues that there is 'no accepted boilerplate for writing up qualitative methods and determining quality', which makes it an uphill task for a researcher using the qualitative approach to legitimise his or her research outcomes.

Lincoln and Guba's (1985) acriteria that shapes how the quality of qualitative research can be judgedwas followed while determining the quality of the research papers for this thesis. In place of internal validity (used for establishing trust worthiness in quantitative studies), Lincoln and Guba (1985) use 'credibility', in place of external validity they use 'transferability', reliability is replaced with 'dependability', and objectivity with 'confirmability'. These four constructs represent the trustworthiness (rigour) of this study.

Integrity in qualitative research has to do with findings being consistent with reality (Lincoln and Guba, 1985). Research should ensure that the phenomenon is accurately studied (Shenton, 2004). In this research, as explained in earlier sections, a well-established approach, design, and methods for data collection, analysis, and display, which are widely acknowledged in the social science and entrepreneurship fields, were adopted. Furthermore, for the second and third papers of this research, secondary data was referred to from publicly available sources such as websites of government organizations and institutions, economic data from the State Bank of Pakistan, the Ministry of Finance, and newspapers to enrich the literature reviewed for Pakistan and enhance the understanding of the phenomenon and context in which it occurs. Moreover, it was made sure that – barring gender, which was the foundation of the research question – a diverse group of participants was interviewed to have a variety of voices in the study. This, in turn, enabled this

research to present a complete picture of the phenomena being observed, studied, and researched.

Credibility was also attained by using measures to establish trust and honesty with the research participants, so that they provided as accurate details as possible to the questions that were posed to them (Shenton, 2004). As explained in the section above, no pressure was exerted on the informants to participate. Participation was voluntary and participants had the right to withdraw from the study at any time. Furthermore, they were told in clear and unambiguous terms that their anonymity would be safeguarded and that complete maintained. Trust with the informants was established through finding mutual social ties and linkages. Moreover, 'member checks' were conducted 'on the spot' by asking the informants to provide examples and explanations of their perceptions, to ensure accurate findings that matched what they intended to say (Lincoln and Guba, 1985). Last, but not least, credibility was demonstrated in the detailed description of the phenomenon and the context under study.

Also, credibility was enhanced through continuous debriefing with the supervisory team. Frequent discussions allowed the development and exploration of new issues and angles. The supervisory team helped with interpretation and in the recognition of any bias and facilitated in its removal as much as possible. Frequent discussions with PhD colleagues and their insights as a result were useful for strengthening the arguments of the papers and the development of the research. This research was also presented and discussed with peers at well-known conferences in Paris and Reykjavik, hosted by the European Association of Management (EURAM) and the European Group for Organisation Studies (EGOS), which provided valuable feedback that enriched the researchers understanding.

Additionally, the researchers' educational background and experience as an instructor for over 15 years in one of Pakistan's top-rated universities provided the confidence needed to pursue this topic for a doctorate and carry out the research needed for it at a professional level. The competence was further developed through attending various research methods courses that are offered by Southampton Business School and the graduate school at the University.

The second construct of trustworthiness is transferability, which answers questions related to the extent to which findings can be applied to other contexts (Lincoln and Guba, 1985). Although generalisation should not be sought in qualitative research, the findings of the research can be transferred to similar contexts (Patton, 2002; Lincoln and Guba, 1985). In this research, the theoretical model developed in the first paper offers to integrate insights from the literature on institutional orders, institutional logics, and institutional voids to provide a comprehensive theoretical model which can consistently explain the underlying institutional influences behind

informal women entrepreneurship across different contexts. For the second and third papers, one cannot assume the applicability of the findings to any other contexts. One may assume a potential transferability of our findings to neighbouring Gulf region countries, which share similar institutional contexts. A detailed explanation, however, of the phenomenon under study, the methodology, findings, and conclusions, and information describing the institutional and entrepreneurial context of Pakistan has been included in each research paper. It is now left to the readers to decide whether the explained phenomenon and context conform to their own.

The third construct for trustworthiness is dependability, which is reached by establishing the 'credibility' of the research, as argued by Lincoln and Guba (1985). Dependability is concerned with the extent of confidence in the research process itself, its findings and outcomes (Shenton, 2004). In order to address the issue of dependability, a detailed description, explanation, and justification of the methodology design and process are clearly stated within this chapter and following chapters (see chapters 3, 4, 5). Research methods and the details of their execution have been carefully demonstrated.

Confirmability is the fourth construct of trustworthiness that was addressed in this research. It requires researchers to establish that the findings represent the informants' perceptions and experiences, rather than that of the researcher (Shenton, 2004). To achieve this, the research methods, design and procedures have been outlined and described clearly and in detail, reflecting the integrity of this research. Additionally, the reflective beliefs and assumptions of the researcher are clearly spelt out in the methodology (this chapter) and throughout the thesis. Again, crosschecking by supervisors and colleagues was utilised to ensure that bias was eliminated or kept to a minimum. This was also useful to ensure the authenticity of the research process.

2.7 Chapter Summary

In this chapter, the philosophy of the methodology used, the research design, and detailed procedures underpinning the fieldwork undertaken to gather the empirical data have been discussed. The research project was informed by the assumptions of the interpretivist paradigm. All three papers followed a qualitative naturalistic inquiry design (Lincoln and Guba, 1985; Patton, 2002). Data was collected using open-ended interviews with 42 participants and a guided questionnaire with 10 participants. The collected data was analysed using an abductive approach in the grounded theory analysis. The research followed a rigorous methodological design and process, and careful procedures to ensure that it was ethical and trustworthy (Lincoln and Guba, 1985).

Chapter 3 Informal Women Entrepreneurship through the Lens of Institutional Voids and Institutional Logics

3.1 Abstract

This paper problematises informal women entrepreneurship by drawing insights from the concepts of institutional orders, institutional logics and institutional voids as a bridging perspective to develop consistent understanding of the phenomenon across different contexts. We develop a holistic multi-layered framework which demonstrates a high degree of conceptual sensitivity to multiple combinations of contextual factors and logics influencing informal women entrepreneurship and individual entrepreneurial responses. We extend prior work on complexity of institutional environment that influences informal women entrepreneurship, by putting at the heart of our theoretical model propositions about gendered institutional orders transitioning to gendered institutional voids and, in combination with other gendered formal and informal institutional orders, creating distinct configurations of gendered contexts which shape informal women entrepreneurship. This model provides a harmonised platform for further theory development and empirical interrogation of propositions related to institutional inter-influences involved in informal women entrepreneurship and associated individual strategies involved.

3.2 Introduction

Informal women entrepreneurship has attracted an increasing scholarly attention in recent years (De Groot et al., 2017; Williams and Gurtoo, 2011; Thapa Karki and Xhenti et al., 2017; Crittenden et al., 2019). While it has been widely claimed that in developing countries informal women entrepreneurs represent a necessity driven phenomenon (Car and Chen, 2004; Bhatt, 2006; Kapoor, 2007), in the developed world, informal entrepreneurship is often viewed as a voluntary and creative choice of women seeking flexible hours, economic independence and opportunities to test new business ideas, combined with no need to pay taxes and comply with the excessive red tape (Maloney, 2004; Williams and Martinez, 2013). This necessity versus opportunity approach has been criticised not only for being too linear and dichotomous in explaining informal women entrepreneurship, but also for creating intellectual lock-ins and stifling developments in the conceptualisation of informal women entrepreneurship as a global phenomenon, which can feature scenarios of both marginalisation and pragmatism (De Groot et al., 2017; Williams and Gurtoo, 2011; Williams and Shahid, 2016).

Bringing the role of institutions at the fore of the discourse on informal women entrepreneurship has transformed the field, by giving new leads for theorising the phenomenon through the prism of gendered institutional orders being constructed and reconstructed across regulative, normative and cultural-cognitive institutions (Ahl, 2006; Brush et al., 2009; Vossenberg, 2013; Langevang et al., 2018; Xheneti and Thapa Karki, 2018). In particular, there have been a small but growing number of insightful studies on entrepreneurial identity of informal women entrepreneurs, and institutional contexts influencing their choices, preferences and actions (Chasserio et al., 2014; Estrin and Mickiewicz, 2011; Langevang et al., 2018; Xheneti and Thapa Karki, 2018). While acknowledging the limitations of gendered institutions and their implications for informal women entrepreneurship, this literature remains largely disconnected from relevant insights provided by studies on institutional voids (Khouri and Prasad, 2016; Williams et al., 2016), with their focus on the contexts featuring the complete failure or absence of formal and informal institutional orders prescribing boundaries and logics for entrepreneurial behaviour, as well as the way in which entrepreneurs may possibly navigate through such uncertain contexts. Conversely, the institutional voids debate has not sufficiently engaged with the academic discourse on gendered nature of entrepreneurship, although its key constructs describing challenges of institutional voids (such as individual autonomy, security and mobility) can be highly influenced by pre-existing gendered beliefs and relations. To add to this disconnectedness of the field, there are common concerns that emerging context specific studies on informal women entrepreneurship may not gain findings which could be generalisable across to coherently advance our understanding of the phenomenon (Ahl and Marlow, 2012; Langevang et al., 2018; Stephan et al., 2015).

Hence, the aim of this conceptual paper is to address the above disconnectedness of the field by offering a coherent problematisation of informal women entrepreneurship, which can (a) consistently bridge together critical theoretical insights from the discourses on institutional orders, institutional logics and institutional voids, and (2) provide a harmonised framework capable of integrating and guiding different context sensitive studies, with the aim of consistent theory building.

We propose a holistic approach for theorising informal women entrepreneurship which exposes in a structured way a multi-layered institutional complexity influencing informal women entrepreneurship, comprising of multiple combinations of gendered institutional orders and gendered institutional voids, which, in turn, allows informal women entrepreneurs to actively and creatively exercise agency, by combining any valid institutional prescriptions with personal choices. This approach also helps to understand the nature, scale and dynamics of informal women entrepreneurship in any given context.

Based on the notion of gender as a social construction deeply embedded in entrepreneurship (Ahl, 2006), we extend prior work on informal women entrepreneurship (Grant, 2013; Kwami, 2015; Williams and Youseff, 2016; Thapa Karki and Xheneti, 2017; Xheneti and Thapa Karki, 2018) by proposing that gendered institutional orders are combining with, and transitioning to, gendered institutional voids, to shape distinct configurations of gendered contexts for informal women entrepreneurship; and that it is a gender identity which is leveraged by informal women entrepreneurs to navigate through extreme conditions of institutional voids, characterised by concurrent total failures of both formal and informal institutions. Related to this, we extend prior work on institutional logics and agency (Mair et al., 2015; Smith and Tracey, 2016; Spedale and Watson, 2014; Langevang et al., 2018) exercised by informal women entrepreneurs by proposing that it is the logic of the family which plays a salient role in shaping creative response strategies to conditions of formal and informal institutional voids. We further contribute to the field, by theorising the differences between formal and informal institutional orders and voids, when defining boundaries of informal women entrepreneurship.

Our contributions are, therefore, threefold. First, we address the calls for broader theoretical approaches that can coherently demonstrate a high degree of conceptual sensitivity to multiple combinations of contextual factors and logics influencing informal women entrepreneurship and individual entrepreneurial responses (Langevang et al., 2018; Xheneti and Thapa Karki, 2018; Williams and Gurtoo, 2011; Williams and Nadin, 2012b). Second, we advance prior work on complexity of institutional environment (Reay and Hinings, 2009; Mair et al., 2015; Martin et al., 2016) that influences informal women entrepreneurs, and their response strategies. Third, we provide a harmonised platform for further theory development and empirical interrogation of propositions related to institutional inter-influences involved in informal women entrepreneurship and associated individual strategies enacted.

The rest of our paper is structured as follows. Section 2 provides an introduction to the concepts of institutional orders, institutional logics and institutional voids, and sets the scene for problematising informal women entrepreneurship. Section 3 represents a theory development discussion whereby gendered institutional orders and gendered institutional voids are explained as core building blocks of the proposed multi-layered theoretical model of informal women entrepreneurship. The section develops a series of propositions related to gendered institutional complexity facing informal women entrepreneurs, and the nature of related agentic responses. Section 4 provides further discussion of the insights generated from this proposed conceptual framework, and related contributions offered to scholarship on entrepreneurship. Section 5 concludes with a summary of the key arguments.

3.3 Literature Review

3.3.1 Institutional Orders and Logics

Institutional perspectives have been widely used across different fields of social sciences to analyse political, socio-economic, and cultural contexts influencing behaviour of societal actors (e.g. individuals and organisations) (Greenwood et al., 2010; Greenwood et al., 2014; Smets et al., 2015). Institutions are understood as the rules, regulations, codified and non-codified norms, and belief systems. Institutions shape human interaction, structures and define acceptable frameworks in which individual actors carry on with their day-to-day activities (North, 1991; Scott, 2004; Scott, 2005; Kalantaridis and Fletcher, 2012). Following this notion of institutions, Thornton and Ocasio (2008) define institutional logics as explicit and implicit guidelines that have a bearing on action, interaction and interpretation, facilitating or restricting the actions of individuals. Importantly, from the institutional logics perspective, the world is sensed and acted upon in an institutional field by a given social actor exercising agency.

Each social actor can play multiple roles in an inter-institutional system. For example, a woman entrepreneur can be an employer, a customer, a wife, mother, daughter, friend, mentor, role model, etc. This inter-institutional system is governed by multiple institutional orders, such as family, religion, market, community, profession, state, with each of them having distinct logics to guide action (Thornton and Ocasio, 2008; Thornton and Ocasio, 2012; Thornton et al., 2015). Conforming with the prescriptions of existing institutional orders increases the predictability and legitimacy of actions and behaviours of social actors, and reinforces the existing institutions. Different institutional logics may be competing, contradicting, or complementing each other, creating an environment of an institutional complexity and ambiguity (Lounsbury, 2007; McPhearson and Saunder, 2013; Pache and Santos, 2013; Bertels and Lawrence, 2016). Under such conditions, social actors may strategically choose to draw a logic from competing orders without risking to appear illegitimate (Bruton et al., 2010; Thornton et al., 2012; Welter et al. 2014).

3.3.2 Institutional Voids

Institutional perspectives have been increasingly applied in entrepreneurship studies to explore how characteristics of institutions (including their quality and efficiency) can affect access to resources, transaction costs, and survival and growth of enterprises (Peng and Khoury, 2009; Jennings et al., 2013). Institutional deficiencies manifested in inadequate or absent law enforcement mechanisms, specialised intermediaries and regulatory systems have become

known in the literature as institutional voids, and linked to an increase in cost of starting and doing business, reduced economic growth and limited scope for entrepreneurial activities (Aghion et al., 2010; Goltz et al., 2015; Khanna and Palepu, 1999; Khanna et al., 2005; Mair and Marti, 2009; Mair et al., 2012).

It is argued that in the presence of deficient formal regulatory systems failing to predictably define the parameters for institutional orders of the market and state, it is less formal institutions such as traditions, culture, community, and family norms that can provide critical guidance on relational conventions and habitual practices to social actors such as entrepreneurs (Biggart and Beamish, 2003; Khoury and Prasad, 2016; Puffer et al., 2010; Webb et al., 2009). The institutional voids view has received further development by arguing that in some contexts compensating informal institutions may not be free of voids either, failing to provide a stable and consistent institutional environment for entrepreneurship in the absence of deficient formal institutions. These contexts have been labelled as concurrent institutional voids or constraints (Prasad, 2012; Khoury and Prasad, 2016).

Unpredictability of environments characterised by concurrent institutional voids is mainly arising from challenges to individual autonomy, which are in turn interrelated with challenges to individual mobility and security (Khoury and Prasad, 2016; Mair and Marti 2009; Moser and McIlwaine, 2006). Under such conditions, the failure of the state and market to guarantee basic security and safety to individuals and their exchanges, due to, for instance, political and economic corruption, is combined with and exacerbated by the failure of informal institutional systems to support property rights, freedom of movement, and social and economic exchanges within and between communities, due to, for instance, boundaries imposed by culture, religion, ethnicity, race, family, etc. (Bornstein, 2001; Prasad, 2012; Khoury and Prasad, 2016; Khoury et al., 2015; Roy, 2004).

Concurrent institutional voids are more prevalent in but not limited to the developing world, as they can be observed at different levels of institutional analysis such as village, region, country (Khoury and Prasad, 2016; Steer and Sen, 2010; Puffer et al., 2010; Stephan et al., 2015). In their extreme manifestation, concurrent institutional voids can be observed during the times of political and social conflicts, social unrest and violence, wars, natural disasters etc., with all types of formal and informal institutions being largely dysfunctional. In such contexts informal institutions can totally fail to compensate for weak formal institutions, and predictably enact societal norms and culture to provide safe institutional environment for entrepreneurs. This presents the latter with extreme challenges when it comes to deciding what logic to follow in order to navigate through such extreme institutional complexity.

3.3.3 Informal Women Entrepreneurship

The phenomenon of informal entrepreneurship is deeply embedded in institutional contexts. It exists and evolves in the domain of the informal economy which is not protected or regulated by the institution of the state (Aguilar et al. 2009; Webb et al. 2013; Thai et al., 2014; Williams 2009a & b; Sarreal, 2019), yet acknowledged and tolerated by societal informal institutions (Webb et al. 2013; Webb et al. 2009; Williams, 2014 a&b; Welter et al., 2015). It also has a distinct gender profile, with women entrepreneurs dominating the informal sector of the economy (Williams 2009 a&b; Williams and Round 2009; Williams and Youseff, 2013; Kwami, 2015). Assuming the socially constructed nature of gender, this indicates strong influences of gendered contexts on informal entrepreneurship as they reproduce themselves through societal norms, professional practices, family expectations and cultural beliefs (Al-Dajani and Marlow, 2010; Jamali, 2009; Thapa Karki and Xheneti, 2017).

Until very recently the literature on informal women entrepreneurship has been dominated by the necessity versus opportunity debate. Each side of the debate acknowledges that it is dysfunctional state institutions which lead to the rise of informal entrepreneurship. However, dysfunctionality is understood in a different way, with contrasting conclusion being reached on the origins of informal women entrepreneurship. Advocated by the structuralist approach, the necessity perspective views informal entrepreneurship as involuntary exclusion, last resort and survival strategy of individuals and enterprises under the conditions of de-regulation of the world economy and diminishing involvement of the state (Castells and Portes, 1989; Gallin, 2001; Davis, 2006; Slavnic, 2010; among others). The opportunity perspective has been represented by neoliberal studies arguing that informal entrepreneurship is a voluntary exit from over regulated markets, and bureaucracy of the state, to avoid red tape and complexities of taxation and business registration systems (De Soto, 2000; Perry and Maloney, 2007; Williams, 2014 a&b; Amorós et al., 2019). Equipped with these two dominating perspectives, some studies find that informal women entrepreneurship tends to be driven by necessity and involuntary exclusion, whereas voluntary exit and creative choice orientation is more common for men-led informal enterprises (Franck, 2012; Grant, 2013; Williams, 2009c; Faveri et al., 2015).

The necessity versus opportunity interpretation of informal women entrepreneurship has come under critique for being dichotomous and simplistic, creating risks for intellectual lock-in (De Groot et al., 2017), failing to take into account explanations which can reconcile scenarios of both marginalisation and pragmatism, and overlooking gendered institutional context and sociocultural embeddedness of informal women entrepreneurship (Ahl and Marlow, 2012; De Bruin et al., 2007; Henry et al., 2016; Marlow and Swail, 2014; Williams and Gurtoo, 2011;

Xheneti and Thapa Karki, 2018). The literature by institutional theory scholars has started addressing this critique by providing a more nuanced understanding of regulative, normative and cultural-cognitive contexts, their complexity, pressures and gender effects, and how these shape responses, choices, motivations and strategies of informal women entrepreneurs (Amine and Staub, 2009; Langevang et al., 2018; McAdam et al., 2018).

This strand of research suggests that informal entrepreneurship is a gendered phenomenon, driven by gendered effects of formal and informal institutions. It also suggests that informal women entrepreneurs can exercise agency and deploy a repertoire of active strategies which creatively combine, manage and negotiate gender biases of different institutional orders and constraints. While reinforcing the argument that entrepreneurship is a gendered phenomenon, this emerging literature on informal women entrepreneurship is yet to consistently conceptualise the gendered institutional embeddedness of informal entrepreneurship. Work is needed develop a theory of informal women entrepreneurship which would incorporate critical insights from the ongoing debate in the institutional theory domain and also represent a transferrable analytical framework for new research inquiries across different contexts. Hence, we propose to enhance theorising of informal women entrepreneurship by using institutional orders and logics combined with institutional voids as a bridging perspective to understand the phenomenon, as it is emerging from the literature. Extending prior conceptualisations of gender and entrepreneurship, the following section analyses the link between gendered institutional orders and gendered institutional constraints as the core of the new enhanced conceptual framework for informal women entrepreneurship, followed by developing propositions on the nature of agentic responses and underlying institutional logics deployed.

3.4 Methodological Pathway in Proposition Development

This research critically reviews three streams of literature i.e. informal women entrepreneurship, institutional voids and institutional logics, to theorise informal women entrepreneurship across different contexts. The literature was carefully selected and analysed to cover aspects of entrepreneurship literature. The literature was checked for relevance with the aim of the PhD thesis (see chapter 1; section 1.3.1). One hundred and sixty (160) research papers were examined in detail to develop the propositions in this conceptual paper (Table 10).

Table 10 Reviewed Literature

Streams of Literature	Indicators	Authors
Informal Entrepreneurship	Necessity driven	Aguilar et al (2009)
	Opportunity driven	Amorós et al. (2019)
	Gendered phenomenon	Bowman and Cole (2014)
	Home based	Bruton et al (2012)
	Informal economy	Carr and Chen (2004)
	Resource availability	Castells and Portes (1989)
	Culture	Chant (2007)
	Shadow	Davis (2006)
	Family based	De Soto (2000)
	Petty trade	Franck and Olson (2014)
	Ease of entry	Gallin (2001)
	Unregistered	Gerxhani (2004)
	Flexible	Grant (2013)
	Decentralized	Kapoor (2007)
	Marginalized population	Kelly et al (2013)
	Lack of education	Kemal and Qasim (2012)
	Survival strategy	Kemal and Mehmood (1998)
	Subsistence entrepreneurship	Khaliq (2011)
	Public sector corruption	Khan (2014)
	Cost of doing business	Lince (2011)
		Lund and Srinivas (2000)
		Maloney (2004)
		Nelson (1997)

		<p>Perry and Maloney (2007)</p> <p>Sarreal (2019)</p> <p>Thai et al (2014)</p> <p>Thapa Karki and Xheneti (2017)</p> <p>Webb et al (2009)</p> <p>Webb et al (2013)</p> <p>Welter et al (2015)</p> <p>Williams (2009a)</p> <p>Williams (2009b)</p> <p>Williams (2009c)</p> <p>Williams (2014)</p> <p>Williams et al (2016)</p> <p>Williams and Gurtoo (2011)</p> <p>Williams and Martinez (2014)</p> <p>Williams and Nadin (2012b)</p> <p>Williams and Round (2009)</p> <p>Williams and Yousef (2013)</p> <p>Xheneti et al (2019)</p>
Women Entrepreneurship	<p>Institutional embeddedness</p> <p>Context dependence</p> <p>Informal sector</p> <p>Gendered</p> <p>Agency</p> <p>Family</p> <p>Gender bias</p>	<p>Agergaard and Thao (2011)</p> <p>Ahl (2006)</p> <p>Ahl and Marlow (2012)</p> <p>Ahl and Nelson (2015)</p> <p>Al-Dajani et al (2016)</p> <p>Al-Dajani and Marlow (2010)</p> <p>Aldrich and Cliff (2003)</p>

	Feminism	Anna et al (2000)
	Bootstrapping	Bhatt (2006)
	Spousal involvement	Brush et al (2009)
	Colocation of home and business	Brush et al (2019)
	Positive societal attitudes	Crittenden et al (2019)
	Formalization	De Bruin et al (2007)
	Independence	De Groot et al (2017)
	Mobility	De Vita et al (2014)
	Moral support	Faveri et al (2015)
	Socio cultural influences	Franck (2012)
	Gender norms	Frank and Olsen (2014)
	Gender roles	Gimenez and Calabro (2018)
		Goltz (2015)
		Gray (2001)
		Hennings and Akoob (2017)
		Jennings et al (2013)
		Kalyanaraman (2016)
		Kwami (2015)
		Langevang et al (2015)
		Lindvert et al (2017)
		Mari et al (2016)
		Meier and Gekker (2011)
		Ntseane (2004)
		Rehman and Roomi (2012)
		Roomi (2005)

		Roomi et al (2011) Roomi (2013) Roomi et al (2018) Spedale and Watson (2016) Warnecke (2013) Welter et al (2014) Xheneti et al (2017) Voydenoff (2004) Yousufzai et al (2015)
Institutions and Institutional Voids	Inadequate law enforcement Political and economic corruption Skewed justice Cost of doing business Boundaries imposed by culture religion and family Limitations to freedom of movement Restrictions on occupational pursuits Limited social engagement Resource constraints Bricolage Career paths Institutional Asymmetry Procedural injustice Strategy	Addo (2017) Aghion et al (2010) Anugwom (2011) Ali and Kramer (2015) Ali and Syed (2017) Biggart and Beamish (2003) Bornstein (2001) Bullough et al (2017) Bushell (2008) Jamali (2009) Iodice and Yourougou (2016) Jennings and Brush (2013) Khoury et al (2015) Khoury and Prasad (2016) Kistruck et al (2015) North (1991)

		<p>Mair and Marti (2009)</p> <p>Mair et al (2012)</p> <p>Malmstorm and Wincent (2018)</p> <p>Manolova et al (2007)</p> <p>Martin et al (2016)</p> <p>Marlow and Swail (2014)</p> <p>McAdam et al (2018)</p> <p>McCarthy and Puffer (2016)</p> <p>Moser and McIlwaine (2006)</p> <p>Oliver (1991)</p> <p>Prasad (2012)</p> <p>Puffer et al (2010)</p> <p>Roomi and Harrison (2010)</p> <p>Roomi and Parrot (2008)</p> <p>Scott (2004)</p> <p>Scott (2005)</p> <p>Stephan et al (2015)</p> <p>Vossenbergh (2013)</p> <p>Viswanathan et al (2014)</p> <p>Welter et al (2018)</p> <p>Winn (2005)</p> <p>Williams and Shahid (2016)</p> <p>Xheneti and Thapa Karki (2018)</p> <p>Zahra et al (2014)</p>
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Institutional Orders and Logics	Complexity	Amine and Staub (2009)
	Ambiguity	Azmat and Fujimoto (2016)
	Plurality	Battilana (2004)
	State	Battilana and Dorado (2010)
	Market	Berner et al (2012)
	Family	Beirnacka et al (2018)
	Religion	Bertel and Lawrence (2016)
	Profession	Bjerregaard and Luring (2012)
	Community	Bruton et al (2010)
	Legitimacy	Chasserio et al (2014)
	Gaining access to resource	Estrin and Mickiewicz (2011)
	Networking	Greenwood et al (2010)
	Heterogeneity of entrepreneurial responses	Greenwood et al (2011)
	Institutional environment	Henry et al (2016)
	Creative action	Kalantaridis and Fletcher (2012)
	responses	Khanna and Palepu (1997)
	Balancing mechanisms	Khanna and Palepu (1999)
	Segmenting	Khanna et al (2005)
	Bridging	Langvange et al (2018)
	Complementing	Lounsbury (2007)
	Coexisting logics	Mair et al (2015)
		McPhearson and Saunder (2013)
		Pache and Santos (2013)
		Peng (2000)
		Peng and Khoury (2009)

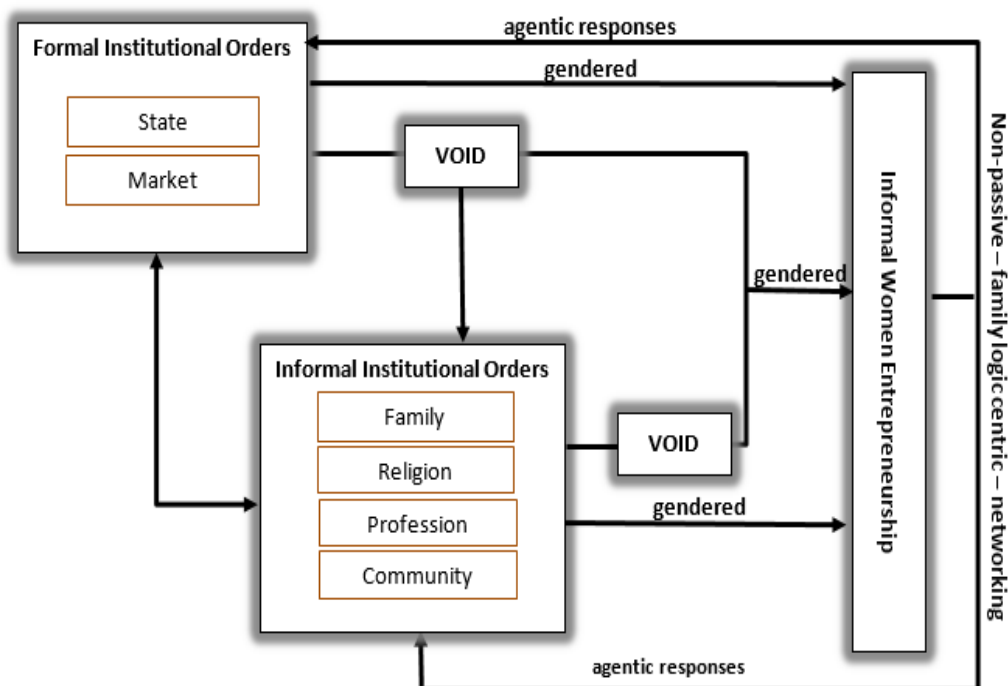
		<p>Reay and Hinnings (2009)</p> <p>Roy (2004)</p> <p>Slavnic (2010)</p> <p>Smets et al (2015)</p> <p>Smih and Tracey (2016)</p> <p>Spedale and Watson (2014)</p> <p>Steer and Sen (2010)</p> <p>Sutter et al (2013)</p> <p>Thornton and Occasio (2008)</p> <p>Thornton et al (2012)</p> <p>Tlais (2014)</p> <p>Welter et al (2015)</p> <p>Welter and Smallbone (2011)</p>
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3.5 Theory Development

3.5.1 Gendered Institutional Orders and Gendered Institutional Voids

The combination of recent theoretical advances in relation to institutional influences on women entrepreneurship (Jennings and Brush, 2013; Bullough et al., 2017; Giménez and Calabrò, 2018; Manolova et al., 2007), and those related to institutional voids (Prasad 2012; Khoury and Prasad, 2016) paves the way for developing an integrated multi-layered theoretical model capable of explaining underlying drivers and triggers of informal women entrepreneurship, and its nature and scale.

Depicted by Figure 1, this integrated model analytically dissects complexity of institutional environment shaping and influencing informal women entrepreneurs, as well as dynamic interrelationships between its gendered effects.

Figure 2 - Conceptual Framework for Informal Women Entrepreneurship

Building on a large body of prior literature on institutions and women entrepreneurship (Giménez and Calabrò, 2018), the model, in terms of its structure, adopts the distinction between influences by formal institutions (e.g. laws and market regulations), and those by informal normative and cultural-cognitive institutions (e.g. social norms, cultural beliefs, religion, ideology, family), which is traced back to the seminal institutional theory contributions by North (1991), Scott (2004) and Thornton and Ocasio (2012). The model suggests that for each type of institutions there can be different combinations of gendered effects related not only to institutional orders but also institutional voids which determine the scale and nature of informal women entrepreneurship. This makes the proposed model universal in a sense that it is capable of consistently tracking the origins of informal women entrepreneurship in the context of both developed and developing countries, departing from simplified conclusions about informal women entrepreneurship being a temporary poverty driven phenomenon (Bushell, 2008; Williams and Gurtoo, 2011; Hennings and Akoob, 2017; Sarreal, 2019)

As implied by Figure 2, even under conditions of seemingly efficient formal institutions (such as the state, markets and respective regulations and rules), there may be gender effects preventing women from embarking on formal entrepreneurship path. These, for instance, can be related to gender biases in banks' decision-making models which affect ability of women entrepreneurs to

fund their ventures (Malmström and Wincent, 2018), and insensitivity of entrepreneurship development programmes and policies to information and resources (social and cultural) controlled by women (Addo, 2017). In many national contexts, formal regulations and laws can directly discriminate against women by imposing gender based restrictions in relation to inheritance and ownership of property and land (Amine and Staub, 2009; De Vita et al., 2014; Langevang et al., 2018; Mair et al., 2012), effectively annulling legitimacy benefits of women engagement in formal entrepreneurship (such as access to finance and other resources).

To extend theoretical insights from the institutional voids literature (Prasad, 2012; Khoury and Prasad, 2016) one can also argue that formal institutional voids can be highly gendered to mirror pre-existing biases of the failing formal institutions, and further exacerbate their restricting effects on formal women entrepreneurship. While ineffective rule of law, corrupted government and selective system of justice can affect all entrepreneurs, it is women formal entrepreneurs who may become disproportionately vulnerable due to legally ingrained gender discrimination, constraining, among other things, women's mobility, access to basic inheritance rights and property protection (Estrin and Mickiewicz, 2011; Roomi, 2013; Roomi and Parrott 2008; Roomi and Harrison 2010; De Vita et al., 2014; Vossenberg 2013). Hence, we propose:

Proposition 1A: Gendered formal institutional environments lead to informal women entrepreneurship.

Proposition 1B: When failing, gendered formal institutions translate into gendered formal institutional voids.

Proposition 1C: Gendered formal institutional voids lead to informal women entrepreneurship.

In the presence of formal institutional voids, informal institutions (e.g. community, family, religion, profession) can provide guidance and legitimacy for entrepreneurial activities. Operating under the umbrella of informal institutions can also reduce costs of experimenting with new business ideas and doing business in general (Puffer et al., 2010; Welter et al., 2015). While this compensating function can be stable, consistent and predictable (Khoury and Prasad, 2016), informal institutions can demonstrate strong gender effects.

Due to gender stereotypes, there can be specific expectations about women's role in business and society. For instance, entrepreneurs are often associated with masculine qualities (e.g. being risk taking, independent, aggressive, etc.), which can be incompatible with what gendered society may expect from women such as being caring and looking after children (Ahl and Nelson, 2015; Langevang et al., 2015). From women's point of view, being seen as an aspirational and independent entrepreneur can lead to the breakaway from established social norms and loss of

legitimacy (Kistruck et al., 2015; Lince, 2011; Viswanathan et al., 2014). This gendered societal context explains why even successful women entrepreneurs may choose to leverage their gendered role identity as a homemaker, caregiver, wife and/or mother to pursue their business informally and present it as a household activity (Agergaard and Thao, 2011; Frank and Olsson, 2014; Bowman and Cole, 2014).

It is, therefore, implied by the literature that gendered informal institutional orders tend to have conflicting effects on informal women entrepreneurship. On the one hand, they can provide necessary protection and legitimacy for informal enterprises led by women; on the other hand, they can reinforce and reproduce stereotypes about women's role and identity within family, community and society. For instance, in a highly gendered context, the institution of family tends to support women entrepreneurs to informally start and develop their business (Gray, 2001; Aldrich and Cliff, 2003; Mari et al., 2016), but this happens as long as entrepreneurial activity of women is considered as an extension of their domestic function. Even where women are on their own (e.g. widowed or single) they may still be expected to live with the rest of family members, with their decision to start business having to conform with the expectations involved in being respectful of their domestic duties (Voydanoff, 2004; Azmat and Fujimoto, 2016).

Similar dual effects can be observed, when it comes to influences of institutional orders of community and profession. While providing informal women entrepreneurs with secure access to resources, supply chains and consumers, they may be very prescriptive in terms of business domains where women should operate. In a highly gendered context, where women are expected to follow certain professional paths (De Vita et al 2014; Roomi, 2005; Roomi et al., 2018), community and professional codes of conduct may legitimise women entrepreneurial activities, which are perceived as traditionally female only, e.g. retail and personal services (Anna et al, 2000). Conversely, starting an enterprise in a sector which is not viewed feminine is most likely to lead to the loss of trust and support on the part of community and informal business networks and eventual social exclusion (Biernacka et al., 2018; William and Gurtoo, 2011; Thapa Karki and Xheneti, 2017).

Societal expectations about the type of entrepreneurial activities that women should engage with can also be influenced by religion and ideologies (Giménez and Calabrò, 2018). In some contexts, religious values and beliefs with strong gendered effects translate into explicit restrictions for women's mobility and autonomy (e.g. in relation to interactions with men other than immediate relatives; or dress code being interpreted as a barometer of honour), reinforcing women's traditional place within family and society (Roomi, 2013; Roomi et al., 2011). The same religious values and beliefs can still be highly instrumental in supporting women entrepreneurs in their

pursuit of wellbeing for their families (Tlais, 2014; Roomi., 2013). Yet, women's entrepreneurial endeavours may be reduced to informal activities only due to prevailing religious and societal practices (e.g. pardah and izzat in South Asia) (Roomi and Parrott 2008; Ali and Syed, 2017).

Highly gendered informal institutional orders may turn into gendered institutional voids once women entrepreneurial activities, as they are expected and accepted by informal institutional conventions, can no longer occur with consistency, predictability and meaning (Prasad, 2012; Khoury and Prasad, 2016). For instance, this may happen when women entrepreneurs that are engaged with the informal sector become exposed to security risks (such as verbal and sexual harassment, and violence) within their households and/or communities (Bhatt, 2006; Nelson, 1997; Ali and Kramer, 2015). Severe individual mobility and autonomy constraints, related to both time and space, represent another example of informal institutions failing to compensate for compromised formal institutions (Chant, 2007; Lund and Srinivas, 2000; Mair et al., 2012).

It is evident from the literature that concurrent (i.e. both formal and informal) institutional voids mirror gender biases of defunct formal and informal institutional orders. In societies where women face different expectations and pressures in terms of law and basic rights, freedom of movement, occupational pursuits, social engagement, compared to those for men, concurrent institutional voids affecting security, justice and mobility can be disproportionately severe in relation to women (Roomi and Parrott, 2008; Roomi and Harrison, 2010; De Vita et al., 2014; Vossenbergh, 2013). Gendered concurrent institutional voids sustain and develop over time and can be traced back to history of asymmetric justice systems and societal divisions driven by gender, family characteristics, religion, etc. (Khoury and Prasad, 2016). While effectively ruling out women's access to formal entrepreneurial opportunities, gendered concurrent institutional voids can still provide a narrow path to informal entrepreneurship, for instance, by allowing women leverage their gender identity to gain access to resources and customers, even under the extreme conditions of conflicts, wars and refugee crises (Al-Dajani et al, 2015; Anugwom, 2011). In less extreme contexts, it is unlikely that all informal institutions are riddled with institutional voids, allowing women entrepreneurs to find ways to navigate across selected broken institutional orders. Hence, we posit:

Proposition 2A: Gendered informal institutions encourage informal women entrepreneurship within designated boundaries only.

Proposition 2B: When failing to compensate formal institutional voids, gendered informal institutions translate into gendered concurrent institutional voids.

Proposition 2C: Gendered concurrent institutional voids are associated with informal women entrepreneurship based on traditional gender identity only.

3.5.2 The Nature of Agentic Response

As gendered institutional orders and gendered institutional voids shape the underlying institutional environment for informal women entrepreneurship, individual women entrepreneurs have to navigate through gender constraining yet very uncertain and constantly changing institutional contexts in order to obtain legitimacy for their entrepreneurial decisions and actions. Ambiguity and uncertainty of institutional contexts can give more flexibility for women entrepreneurs to exercise their agency (Langevang et al., 2018; Welter and Smallbone, 2011; Battilana, 2004; Bjerregaard and Luring, 2012), whereas the challenges posed by institutional voids can lead to creativity and improvisation when responding to deficient institutional orders (Mair and Marti, 2009; McCarthy and Puffer, 2016).

The existing literature provides some valuable insights into potential repertoire of responses that can be deployed by entrepreneurs when facing demands originating from ambiguous institutional environments characterised by several coexisting or competing logics. These, for instance, can involve segmentation practices where individuals may enact selected logics separately, in appropriate contexts, to ensure legitimacy with respective institutional orders (Smets et al., 2015; Reay and Hinings, 2009; Greenwood et al., 2010; Greenwood et al., 2011). Such practices can be based on faking compliance and concealing nonconformity with institutional demands (Oliver, 1991; Welter and Smallbone, 2011). Known as selective coupling, there can also be genuine practices of following prescriptions from different institutional logics, and achieving legitimacy without faking compliance (Pache and Santos, 2013; Martin et al., 2016). Response strategies based on bridging, boundary spanning, and networking are shown to be effective in enacting a broader repertoire of practices to maximise access to vital resources, supply chains and consumers (Battilana and Dorado, 2010; Peng, 2000; Smets et al., 2015) as well as defying and manipulating established cultural-cognitive conceptions of an entrepreneur (Langevang et al., 2018; Welter and Smallbone, 2011). Under the conditions of formal and informal institutional voids, it may be extremely challenging for an entrepreneur to derive the meaningful interpretation of dominant logics. In this context, obtaining legitimacy and gaining access to critical resources may still be possible through pursuing the bricolage strategy aimed at forging new partner networks and new relationships, as well as leveraging the cultural specificity in new institutional environments (Khoury and Prasad, 2016; Welter et al., 2016).

Chapter 3

Studies that are specifically exploring agentic responses to the demands and prescriptions of gendered institutions remain scarce (Langevang et al, 2018; Xheneti et al., 2019), yet the broader literature on challenges facing women entrepreneurs in the informal sector provides strong evidence that women entrepreneurs are far from being passive when responding to biased and efficient institutional orders (De Groot et al, 2017). They actively exercise agency and devise innovative strategies to gain legitimacy and navigate around demands and failures of formal and informal institutional orders. They can choose to cherry-pick and mix logics from any viable institutional orders, and can utilise gender-biased logics to develop and diversify their enterprise.

To illustrate, women entrepreneurs, in response to gender-biased and deficient formal institutions, tend to be proactive in negotiating access to key resources (such as land, property and finance accounts) belonging to their husbands and other male relatives (Langevang et al., 2018; Xheneti and Thapa Karki, 2017; Xheneti et al., 2019). In general, bringing on board and partnering with husbands and male family members consistently emerges across many studies as a key connectivity strategy for informal women entrepreneurs to bridge the gap with gender biased formal institutional structures, as well as to secure acceptance for their engagement in business activities by family, community and broader society (Agergaard and Thao, 2011; Biernacka et al., 2018; Bowman and Cole, 2014; Xheneti and Thapa Karki, 2018). In patriarchal societies, the latter is often achieved by women entrepreneurs explicitly emphasising their 'primary' roles as wives, sisters, daughters, etc., running businesses from family homes, devaluing their business success and inflating their male partner's status.

It is notable that the family logic can deliberately and consciously be leveraged by informal women entrepreneur to enable a wide range of agentic strategies. These include not only disguising non-conformity with gender biased institutions, and compromising and balancing between different institutional expectations, but also directly defying and influencing gendered and deficient institutional orders. The latter, for instance, can be observed when informal women entrepreneurs choose to ignore gender-based scepticism and hostile attitudes to tenaciously continue with their entrepreneurial endeavours, and eventually gain status and recognition within their family and community. As they do so they further develop confidence to resist gender-based stereotypes by promoting entrepreneurial values, such as courage, self-belief and self-determination, to women they socialise with through their business activities (Biernacka et al., 2018; Langevang et al., 2018).

Developing supportive networks through leveraging gender and/or religious identity, and shared experience is increasingly mentioned in the literature as an effective response strategy used by women entrepreneurs operating in the deficient informal sector environment. This allows

women entrepreneurs not only to create opportunities for growth and diversification of their business but also to provide access to entrepreneurship knowledge sharing and training (Biernacka et al., 2018; De Groot et al., 2017; Langevang et al., 2018; Xheneti and Thapa Karki, 2018). The latter are considered critical for shaping cognitive dimension of entrepreneurship (Amine and Staub, 2009; Welter and Smallbone, 2010) via enhancing women's self-belief in challenging the established gendered norms and constructing their distinct entrepreneurial identity (Chasserio et al., 2014). Among relevant examples are informal women entrepreneurs creating and expanding permitted feminine spaces outside their homes, and in central locations (Biernacka et al., 2018; Meier and Gekker, 2011); those collectively organising in women associations, cooperative groups and non-competitive networks providing access to business support and information (Biernacka et al., 2018; Iodice and Yourougou, 2016; Langevang et al., 2018; Ntseane, 2004); those actively deploying new information and digital technologies such as social media to self-organise, enhance their clientele and provide peer advice (Kalyanaraman, 2016; Kwami, 2015). Again, leveraging social networks alongside gender identity is shown to be at the heart of response strategy of women entrepreneurs to the extreme institutional conditions of widespread violence and displacement (Al-Dajani, et al, 2015; Anugwom, 2011). We, therefore, come up with the following:

Proposition 3A: To navigate around gendered institutional orders and voids, informal women entrepreneurs tend to deploy a repertoire of responses dominated by active exercising of agency, with passive responses being rare.

Proposition 3B: Engaging and playing with the logic of the family plays the salient role in shaping the whole range of agentic responses of informal women entrepreneurs to gendered institutional orders and voids.

Proposition 3C: Networking stands out as a key strategic response by informal women entrepreneurs to gendered institutional orders and voids.

3.6 Discussion

Informal women entrepreneurship is receiving an increasing scholarly attention. The debate, however, tends to be locked up within the opportunity versus necessity argument, and the respective pull and push factors. It is often argued that the phenomenon of opportunity driven informal entrepreneurship is the feature of the developed countries, whereas the context of the developing world lends itself to necessity-driven informal entrepreneurship (Gerxhani, 2004; Maloney, 2004; Williams and Gurtoo, 2011; Thapa Karki and Xheneti, 2017). Furthermore, it is regularly claimed that women entrepreneurship tends to be necessity driven, whereas

opportunity seeking is prevalent among men (Berner et al., 2012; Franck, 2012; Grant, 2013; Williams and Shahid, 2016). It is not surprising that informal women entrepreneurship may commonly be presented as a necessity driven phenomenon indicative of the developing world context (Carr and Chen, 2004; Kapoor, 2007; Roomi et al., 2018; Amorós et al., 2019).

Such linear application of the opportunity versus necessity argument limits our understanding of the informal women entrepreneurship as an international phenomenon present across both developed and developing countries. It can also make it difficult to consistently reconcile the literature on diverse manifestations of informal women entrepreneurship, constraining the transferability of respective empirical findings and theory development. Hence, we propose to critically depart from the limitations of the opportunity versus necessity discourse (and its underlying structuralist and pragmatist perspectives) by developing a holistic theoretical approach for understanding informal women entrepreneurship, based on theoretical insights from the institutional logics and institutional voids discourse and backed up by the institutional theory literature on informal women entrepreneurship.

We contribute to research on informal women entrepreneurship in several ways. First, we respond to calls for broader perspectives that can coherently explain the underlying drivers of informal women entrepreneurship and response strategies of women entrepreneurs across different contexts (Langevang et al., 2018; Xheneti et al., 2019; Williams and Gurtoo, 2011; Hennings and Akoob, 2017; Williams, 2009 a&b). Specifically, the proposed multi-layered framework demonstrates a high degree of conceptual sensitivity to multiple combinations of contextual factors and logics influencing informal women entrepreneurship and individual entrepreneurial responses. Yet, it maintains the consistency of the overall theoretical lens, by identifying key contextual junctions defining informal entrepreneurship and antecedents of agentic responses. As such, the proposed framework also provides researchers with a flexible harmonised guidance for conducting context specific empirical work which can coherently advance our understanding of key constituencies and interrelationships involved in informal women entrepreneurship and relevant individual entrepreneurial strategies exercised.

Second, by integrating insights from the literature on institutional orders, institutional voids and institutional logics, not only do we strengthen conceptual sensitivity of our framework to gendered institutional dynamics and their deficiencies, we also extend prior work on complexity of institutional environment that influences women entrepreneurs in the informal sector, and their response strategies. While there is a growing body of studies exploring gendered institutional contexts for informal women entrepreneurship (Langevang et al., 2018; Xheneti et al., 2019; Brush et al., 2019), the institutional complexity facing informal women entrepreneurs

tends to be theorised without reference to institutional voids, limiting our understanding of the phenomenon. Our propositions explicitly acknowledge that the institutional complexity for informal women entrepreneurs is arising from different combinations of gendered institutional orders and gendered institutional voids, which, in turn, require a substantive degree of agency to be creatively exercised in order to successfully navigate around it. Furthermore, the literature on institutional voids has developed valuable theoretical insights into failures of inter-institutional compensatory systems and particular ways through which entrepreneurs can express agency in response to such complex and ambiguous conditions (Khoury and Prasad, 2016; Martin et al., 2016). The relevant literature has not consistently extended this theorising to gendered contexts. Again, our propositions explicitly recognise the connection between gendered formal and informal institutional orders and gendered institutional voids, which exacerbates the complexity of institutional challenges facing informal women entrepreneurs. We further contribute to the discourse on how entrepreneurs confront and adapt to institutional voids by proposing that it is the logic of the family which plays a salient role in shaping creative response strategies deployed by informal women entrepreneurs under extreme conditions of formal and informal institutional voids.

Third, by design our framework provides a platform for further theory development and empirical studies across a number of underexplored research avenues related to informal entrepreneurship and institutional complexity. In particular, these are related to a repertoire of viable strategic responses which can be exercised by informal women entrepreneurs in the context of institutional voids. While we propose that networking stands out as a response strategy which is consistently observed under the extreme conditions of formal and informal institutional voids, we also acknowledge that the existing relevant literature is generally skewed towards describing institutional challenges facing informal women entrepreneurs, with relatively few studies focussing on understanding the agency and its responses (Biernacka et al., 2018; De Groote et al., 2018; Langevang et al., 2018; Roomi et al., 2018; Williams and Gurtoo., 2011; Thapa Karki and Xheneti, 2017; Xheneti and Thapa Karki, 2018). Our framework opens up an opportunity for future research to build up systematic understanding of combinations of strategic responses that are likely to be deployed in the context of certain combinations of gendered institutional logics and institutional voids.

By recognising that informal women entrepreneurs tend to actively and innovatively exercise their agency under conditions of gendered institutional orders and voids, our propositions calls for future research to develop closer understanding of how women entrepreneurs are able to leverage the way in which gendered institutional logics and gendered voids blend, couple, deflect, transmit and refract (Martin et al., 2016; Sutter et al., 2013, p.774; Spedale and Watson,

2016; Smallbone and Welter, 2011, p. 110), and what behavioural and cognitive capacities are most relevant when handling such institutional complexity (Bjerregaard and Lauring, 2012).

3.7 Conclusion

There is a growing body of literature on informal women entrepreneurship providing valuable insights into identity of women entrepreneurs in the informal sector, as well as challenges and constraints they face when establishing and developing their business. With many of these studies pointing out to the context specific nature of the phenomenon, there is a question about the extent to which findings from these studies can be transferable across wider contexts, and, therefore, contribute to the theorisation of informal women entrepreneurship. The application of marginalism and pragmatism perspectives has led to oversimplified interpretations of the phenomenon, sharply demarcating between the contexts of developed and developing countries, and reducing the scope for developing of an inclusive and coherent conceptualisation of informal women entrepreneurship. In this paper we offer to integrate the insights from the literature on institutional orders, institutional logics and institutional voids in order to provide a comprehensive theoretical model which can consistently explain the underlying institutional influences behind informal women entrepreneurship across different contexts.

At the heart of our theoretical model are propositions about gendered institutional orders transitioning to gendered institutional voids and, in combination with other gendered formal and informal institutional orders, creating distinct configurations of gendered contexts which shape and influence informal women entrepreneurship. As we develop our model, we come up with further relevant propositions. These stress the differences between formal and informal institutional orders and voids, when defining boundaries of informal women entrepreneurship. We posit that informal women entrepreneurs rarely remain passive in response to gendered institutional orders and gendered institutional voids, and are able to creatively and proactively deploy the logic of one particular institution, such as the family, to succeed. Importantly, our model provides foundation for future work to build systematic understanding of different combinations of gendered institutional orders and gendered institutional voids shaping informal women entrepreneurship, and the respective strategic responses exercised by women entrepreneurs to handle institutional complexity.

Chapter 4 Informal Women Entrepreneurship and the Conflicting Role of the Institution of Family

4.1 Abstract

This study explores the motivations and strategies of informal women entrepreneurs to navigate around concurrent and gendered institutional voids in developing economies. It focuses on the conflicting influence of the institution of family on the decision making of informal women entrepreneurs, rendering visible their agency in formulating navigational strategies. The data comprises of forty-two in-depth interviews with informal women entrepreneurs working in Karachi, Pakistan. The results of this study provide novel empirical evidence of the engagement of micro processes such as strategy formulation with existing institutional structures. We expand on the theory of institutional orders and logics by taking into account the unexplored environmental dimension of concurrent and gendered institutional voids that further complicate micro-processes of engagement and make the study of entrepreneurial agency even more relevant.

4.2 Introduction

Women entrepreneurs around the world differ substantially concerning race, religion, education experience and networks. However, a homogenous feature that arises by the virtue of their status as businesswomen is that they find themselves struggling to fulfill their different roles and balancing work and family life (Amine and Staub, 2009). Regardless of where they live, women face similar problems when they start their business; and encounter unique challenges in the domestic market as opposed to their male counterparts (De Vita et al., 2014; Thapa Karki and Xheneti, 2017; Langevang et al., 2018). Among the challenges faced by women, particularly notable are the difficulties associated with securing funds (De Bruin et al., 2006; Jamali, 2009; Marlow and Swail, 2014), maintaining family and work life balance (Jennings and McDougald, 2007; Amine and Staub, 2009; Brush and Cooper, 2012), limited access to resources (Jamali, 2009; Brush and Cooper, 2012), dealing with negative social stigmas and perceptions about women entrepreneurs (Jamali, 2009; Marlow and McAdam, 2012). These overwhelming influences of the gendered societal norms and expectations, deep-rooted beliefs and practices, exert an astonishing impact on women entrepreneurship thus explaining the

women domination in the informal sector of the economy (Williams 2009 a&b; Williams and Round 2009).

In developing economies, women participation in the informal economy is higher than that of the developed world (ILO, 2018). This may be not only because of the gendered beliefs and practices, as discussed above, but may also be because of the ambiguities and complexities existing due to concurrent institutional voids prevalent in developing and emerging economies (Khoury and Prasad, 2016; Puffer et al., 2010; Vossenberg, 2013; paper 1 of thesis; Langevang et al., 2018). These voids exist due to the simultaneous failure of formal (for e.g. state and market) and informal institutions (for e.g. family, religion, culture etc.) to support entrepreneurial activity (Paper 1 of thesis). Gendered and concurrent institutional voids manifest in extreme conditions such as violence, security issues, and harassment that hinder entrepreneurial activities, particularly for women (Khoury and Prasad, 2016).

Literature discusses the role of informal institutions which often fill in the voids created when formal institutions are weak or compromised (Mair and Marti, 2009; Khoury and Prasad, 2016). Family, as an informal institution, however, presents a curious phenomenon for informal women entrepreneurs. For example, on the one hand, it can be an enabling institution for women entrepreneurs in running their ventures by providing different kinds of support such as advice, or loans. Such support is essentially missing for women because of gender and inefficient markets. Enabling institutions, such as family, facilitate and encourage women entrepreneurs to engage in productive entrepreneurship (Li and Zahra 2012 in Mathias et al., 2014). On the other hand, family can also be constraining when it exerts influence on informal women entrepreneurs to choose between work and family demands. Family as a constraining institutions then, dissuades, limits, and/or bans certain economic activities (Mathias, 2014). Research focuses extensively on the expectations imposed on women by the gendered nature of the family (Jennings and Brush, 2013; Mari et al., 2016). However, little information is available about the navigational responses and strategies that these women develop to steer their businesses in a gendered and an institutionally void environment (for an exception see Langevang et al., 2018).

The literature identifies that entrepreneurs, when faced with institutional complexities, adopt proactive strategies and responses to comply with or defy societal and institutional expectations and work their way around pressures arising from such complexities, to help themselves achieve their entrepreneurial objectives (Welter and Smallbone, 2011;

Greenhaus and Beutell, 1985; Nippert, 1996). However, little is known about informal women entrepreneurs from developing economies and how they respond to conflicting prescriptions arising from the institution of family and how they deal with such contradictions. By analysing the challenges faced and strategies used by informal women entrepreneurs to pursue informal entrepreneurship in the family and institutional context, this study responds to calls for examining how entrepreneurial motivations, decisions, processes and outcomes influence, and are influenced by the institutions (Welter et al., 2015; Williams and Shahid, 2016; Gimenez and Calabro, 2018; Jennings and Brush, 2013). There is a dearth of research on navigational strategies and agentic responses of informal women entrepreneurs (Langevang et al., 2018; McGowan et al., 2011; Xheneti et al., 2019). A closer examination of the strategies used by informal women can increase our understanding of the micro-level processes (strategies) in relation to meso-level institutions (family) in macro-level gendered and institutionally void context of developing economies. In this study, therefore, we attempt to answer these calls by exploring the motivations and conflicting effects of the institution of family on informal women entrepreneurs and the response strategies they use to navigate their businesses around gendered and concurrent voids arising from such conflicts. To achieve this aim, we deploy an institutional logics perspective, which allows us to explore how informal women entrepreneurs not only conform with existing institutional logic of family, reinforcing it, but also exercise reflective agency in decision making by choosing to deviate from conflicting prescriptions to achieve their objectives (Sutter et al., 2013).

Agency has been identified as both reflective and pre-reflective. Pre-reflective agency is when courses of action appear as self-evident. Prereflective agency is deep-rooted in the traditions and culture of a society. This depicts automatic engagement with existing institutions, rooted in repetitive behaviour making social actions appear as self evident (Thornton et al., 2012; Cardinale, 2018). On the other hand, the act of carefully weighing pros and cons of alternative actions and choices to a given situation; takes a means-ends view approach and depicts reflective agency (Cardinale, 2018). We argue that informal women entrepreneurs are influenced by the conflicting family logics and show agency in strategy formulation to navigate around institutional voids and contradictions. Whether reflective or pre-reflective, this agentic behaviour is to make their businesses and themselves the prime beneficiaries of the maneuvered and crafted navigational strategies in an institutionally complex environment (Bruton et al., 2010; Sutter et al., 2013).

Our analysis is based on the materials of forty-two (42) open-ended interviews with informal women entrepreneurs in Karachi, Pakistan. Our findings are twofold. First, we

find that the motivations to pursue entrepreneurship is context dependent and relate to the macro-level instantiations of weak and gendered institutions. The reasons cited by participants for pursuing entrepreneurship in the informal sector centred around four major themes (maintain the work-life balance; security and protection; tedious procedures and requirements, and the lack of information on how to formalise businesses and the benefits of formal business). Second, we find that the gendered institution of family not only constrains and enables but also orients the behaviour of informal women entrepreneurs (Cardinale, 2018). This orienting nature of family, makes a range of possibilities self-evident, where informal women entrepreneurs are pre-reflectively drawn towards certain behaviours and actions. Navigational strategies that these women utilise are integrating, accommodating, and compliant and these are evident in micro-level behaviours, such as use of ICT, bricolage, using chadars, and chaperones to navigate around gendered are observed.

Our study makes three distinct contributions. First and foremost, it contributes to the fast-developing subject of informal women entrepreneurship in developing economies (Langevang et al., 2018; Xheneti et al., 2019). It adds to knowledge by highlighting the interplay between micro-level agency, the meso-level institution of family, and macro-level gendered and concurrent institutional voids for informal women entrepreneurship (Biggart and Beamish, 2003; Khoury and Prasad, 2016; Puffer et al., 2010; Webb et al., 2009). While much research on informal entrepreneurship has centred on the role of macro-institutional structures such as governments, and regulations, we feel that focussing on only the macro-elements may have precluded attention to and enhancement of the interface between the meso (relational/normative) and micro-level (individual entrepreneur) dimensions (De Castro et al., 2014). We shed light on how informal women entrepreneurs combine conflicting institutional logics of family with gendered and concurrent institutional voids to make micro-level strategic decisions to further their businesses. Third, we make a novel attempt to identify the conflicting influence of family on pre-reflective and reflective agency in strategizing behaviour of informal women entrepreneurs in a developing economy context (Cardinale, 2018; Biernacka et al., 2018; De Groote et al., 2018; Langevang et al., 2018; Roomi et al., 2018; Williams and Gurtoo, 2011; Thapa Karki and Xheneti, 2017; Xheneti et al., 2018). By acknowledging that both the institution of family and informal entrepreneurship are gendered, this study also contributes to the understanding of gender in relation to entrepreneurship by examining how informal women entrepreneurs in particular deal with gendered and concurrent institutional voids (Brush et al., 2019; Eddleston and Powell, 2012; Grant, 2013). This study

also furthers the field of institutional theory by taking not only into account the unexplored environmental dimension of gendered and concurrent institutional voids (Khoury and Prasad, 2016; Mair and Marti, 2009), but also by providing empirical evidence to the new micro foundations of conflicting nature of the institution of family and its influence on informal entrepreneurial behaviour of women (Cardinale, 2018).

The paper is divided into six sections. The next section reviews the extant literature on the institution of family, its conflicting and gendered nature for informal women entrepreneurs. It also contextualises agentic behaviour in the wake of such conflicting prescriptions and how informal women entrepreneurs show agency to resolve conflicts and navigate gendered institutional voids to enable informal entrepreneurship. Section three presents the methodology and data collection of this research. It also rationalises the use of institutional logics perspective as our theoretical lens for this study. In section four, we present the findings of this research followed by section five, discussing the findings of this paper by revisiting theory and extant literature. The sixth section concludes this paper and presents implications and future research prospects.

4.3 Literature Review

4.3.1 The Gendered Institution of Family and Informal Women Entrepreneurship in a Developing Economy Context

Developing economies often have an underdeveloped system of exerting authority, and formal institutions that are not mature can be prone to corruption. Institutional voids occur when institutional provisions that sustain markets are fragile and unable to fulfill their expected role (Mair and Matri, 2009; Khoury and Prasad, 2016). Under such systems, strong informal institutions such as family, relationships, culture, and social networks can substitute for the lack of formal institutional governance (Mair et al., 2012; Puffer et al., 2010). However, typically informal institutions are also weak and non-supportive, especially for women. Being embedded in conditions of such concurrent institutional voids creates multiple challenges for entrepreneurs, especially women (Khoury and Prasad, 2016; Mair and Marti, 2009; Yusafzai et al., 2019). For example, bureaucratic policies impede entry into the formal sector. Women entrepreneurs, therefore, may turn to the informal sector to avoid bureaucratic red tape, lengthy process to register a business venture, licensing requirements, unclear property rights, and byzantine taxation policy in the formal sector. These barriers worsen for women as gendered roles and identities are reflected at multiple levels. Gendered institutions create difference between men and women for property rights, freedom of movement, and for social and economic exchanges

within and between communities, due to boundaries imposed by family, culture, religion, ethnicity, and race. (Bornstein, 2001; Brush et al., 2019; Khoury et al., 2015; Roy, 2004). These gender related prejudices stereotype women defy women's capacity to be assertive, independent and as risk takers, essential qualities for an entrepreneur. Such preconceived notions demarcate roles and professions and pursuing entrepreneurship on a formal scale for women, therefore, means loss of legitimacy and non-alignment with societal medians (Kistruck et al., 2015; Lince, 2011; Viswanathan et al., 2014). It may explain why successful women entrepreneurs limit their ventures close to home and restrict their prime responsibilities under the banner of informal entrepreneurship (Agergaard and Thao, 2011; Frank and Olsson, 2014; Bowman and Cole, 2014; Williams and Gurtoo, 2011).

Recent studies on informal women entrepreneurship from economies riddled with ambiguities and complexities identify that women attempt to utilize resources that are available within the family such as property belonging to husbands, utilize employees and look for business and financial advice from them (Agergaard and Thao, 2011; Alsos et al., 2014; Biernacka et al., 2018; Bowman and Cole, 2014; Langevang et al., 2018; Xheneti et al., 2019). Allying with husbands and other family members increases the outreach and legitimacy of their activities and also enables them to validate their ventures in the society and community. Such endorsement and assistance from male family members' paves way that enables women to carry out their business activities under the umbrella of protection and support from male family members, which emphasizes that pursuing these business ventures is not their prime responsibility and they are only being pursued as a side along with their primary role of household responsibilities. Such conflicting influences of family, on one hand, tend to emphasize and reiterate stereotypes and prejudices, limiting entrepreneurial process for women (Gallaway and Bernasek, 2002; Zhao and Wry, 2016), and on the other hand, it is seen as source of support, protection and legitimacy for women (Mathias, 2014) creating a conflicting influence; i.e. both enabling and constraining, on informal women entrepreneurs. We argue that informal women entrepreneurs, when experiencing such gendered and concurrent institutional voids, adjust their behaviour to accommodate conflicting demands. In such a case support and facilitation from the family is a valuable ingredient in enabling informal women entrepreneurship given the challenges and complexities women have to encounter, particularly in a society with deficient and debilitating formal institutions (Bardasi et al., 2011; De Bruin et al., 2007).

Burgeoning literature, however, discusses struggles arising from the simultaneous fulfillment of family and business responsibilities (e.g. Jennings and Brush, 2013; Brush et al., 2009; Özbilgin et al., 2011; Eddleston and Powell, 2012) and identifies work-life balance as a prime motivator for women entrepreneurship (Alsos et al., 2014; Poggesi et al., 2016). Hence, as a starting point, we

take informal entrepreneurial activity of women from developing economies to be embedded in institutionally void environments and further that under such conditions family has a profound influence on informally run businesses. It means that the motivation to be informal and the choice of strategies to navigate gendered institutional voids must be influenced by the institution of family.

4.3.2 Response Strategies and Institutional Logics

Literature has identified that entrepreneurs living in constrained environments act creatively and strategise to survive and succeed (Welter and Smallbone, 2011; Welter et al., 2018). That creativity is, however, both enabled and constrained by the institutional context and shapes entrepreneurial agency and action (Watson, 2013). For this study, it implies that informal women entrepreneurs, in institutionally void economies, face challenges when pursuing business and that they utilise the conflicting prescriptions arising from the institution of family to formulate strategies and navigate around these institutional voids. These women may adopt proactive strategies and responses which at times comply with or defy societal and institutional expectations and work their way around voids to achieve their entrepreneurial objectives (Greenhaus and Beutell, 1985; Nippert-Eng, 1996).

Entrepreneurs have been seen to try and change certain features of the environment they operate in, in response to institutional pressures. It is reflected in the adjustment of their behaviour in a way to work with or around institutional pressure. Oliver (1991) indicated five types of behavioural responses towards existing institutions: acquiescence, compromise, avoidance, defiance, and manipulation; all indicate active use of reflective agency while taking into account existing institutions, whereas acquiesce indicates the degree of passive or pre-reflective agency in the formulation of this strategy. Another study by Peng (2000) reveals that entrepreneurs enact “prospecting”, “networking” and “boundary blurring” strategies in response to institutional complexity. Later, Welter and Smallbone (2011) add “diversification” and “financial bootstrapping” to this list.

While these researches have provided important insights into the agentic responses of entrepreneurs, none of these studies examines the strategies informal women entrepreneurs use to address concurrent and gender-related institutional difficulties (for an exception see, Langewang et al., 2018). In an attempt to bridge this gap, we utilise institutional logics perspective as our guiding theory (Thornton et al., 2012). Institutional logics perspective has been extensively employed in appreciating how social actors make sense of prevalent institutions, and how the consequent institutional pressures shape their responses, activities, development, and change

(e.g. Smets et al., 2015; Alajoutsijärvi et al., 2014; Snelson-Powell et al., 2016). The strength of institutional logics lies in linking the micro-level agentic actions of entrepreneurs (informal women entrepreneurs) with the meso-level institutional structure (family). In this sense, the institutional logics perspective can help us to visualise how informal women entrepreneurs engage with the prevailing material and symbolic institutions (family) to develop and shape their strategic responses. Thornton et al. (2012), refer to this engagement with external structures as 'attention'. Attention can be automatic, (i.e. routinized behaviour), or willed (i.e. determined behaviour). Automatic attention is a predisposition to certain kinds of action and does not have to consciously think about one's actions in certain situations. Willed attention, however, requires a specific level of determination, weighing out pros and cons resulting from decision making, troubleshooting, planning for dangerous or difficult situations (Thornton et al., 2012, p.89). Cardinale (2018) refers to automated attention as pre-reflective and willed attention as reflective agency. Pre-reflective agency is when courses of action appear as self-evident. Pre-reflective agency or automated attention is repetitive behaviour, deep-rooted in the traditions and culture of a society. It orients informal women entrepreneurs toward certain actions and makes these the most probable outcomes of choice. For example, when women make employment decisions the professional logic may have an orienting effect on their actions, making certain actions more probable than others, such as seeking feminised professions (De Vita et al., 2014). Therefore, a pre-reflective engagement with institutions lies in the extraction of pertinent schemes and their application to current situations (Emirbayer and Mische, 1998; Sewell, 1992 in Cardinale 2018). The reflective agency, however, is the act of carefully weighing the pros and cons of alternative actions and choices to a situation, hence taking a means-ends view approach towards agency shown by individuals (Cardinale, 2018). For example, in Oliver's study (1991), defiance is a strategy that chooses to ignore or openly challenge the rules of the institutions and manipulation, attempts to influence and change the institutional environment. Thus, both are indicative of reflective agency. Hence in this research, we recognise and acknowledge that an informal woman entrepreneur's strategic agency is rooted within prevailing institutional logics (Lok, 2010; Martin et al., 2016; Greenwood et al., 2014; Pache and Chowdhury, 2012). Therefore, this study draws on an integrated framework (paper 1) that combines institutional logics, orders, and voids with the notion of strategic responses to gender-related institutional pressures. This research explores how informal women entrepreneurs respond to conflicts from the institution of Family by studying their motivations and navigational strategies to overcome gendered and concurrent institutional voids.

4.4 Research Methodology

In line with the aim of this research, we follow an interpretivist paradigm. Interpretivists view the world as constructed through an interaction of individuals and belief that the social world has to be seen and understood from the view of individuals who are part of the ongoing action being investigated (Grix, 2004; Cohen and Crabtree, 2006). Drawing on this paradigmatic position of social constructivism, we adopted a qualitative approach because of its usefulness in understanding the context within which participants act, and the influence this context has on their action (Creswell and Poth, 2017). Given our aim to explore the conflicting role of the institution of family, its influence on the motivations and response strategies of informal women entrepreneurs to navigate gendered and concurrent institutional voids, qualitative analysis and reporting of participants' experiences was considered to be most appropriate. The data in this study was drawn from forty-two (42) informal women entrepreneurs from Pakistan.

4.4.1 The Context of Pakistan

Pakistan exhibits a unique culture that incorporates both traditional Islamic values and progressive western economic, consumer, and policy ideas (Qadeer, 2011). The lowest indivisible unit in Pakistan is family, and it plays a huge role in structuring forces of culture (Valliani, 2013). In a typical household, the traditional patriarchal authority of an older person prevails. Under this authority, the family members control and set boundaries, particularly for women. Women are supposed to be homemakers, typically managing day to day running of the house. Their role as caregivers for their children, husbands, and elders of the house takes precedence over everything else. The notion of single mothers living on their own and supporting their children is not something seen very often. Even independent women, such as a widow or an unmarried female, tend to live with their family members. Their decision to work is usually based on two factors: the time they can spare apart from the family and the family's consent (Azmat and Fujimoto, 2016; Vossenberg, 2013; Lindvernet et al., 2017).

Traditionally, the Pakistani family is a close-knit unit following Islamic ideology in their social and religious routines (Nelsen and Rizvi, 1984). Islamic ideals translate into local traditions in Pakistan (Ministry of Information, Broadcasting and National Heritage, 2013). Traditional Pakistani Muslim women divide their social life into private (household) and public (non-household) spheres and

consider any male outsider to be a *na-mehram*²; hence, the concept of *pardah*³ (veil/segregation of males and females) and the concept of *izzat* (honour) is common (Cottam, 1997; Roomi and Parrott, 2008; Syed, 2010; Rehman and Roomi, 2012). The need to maintain distance from outsiders or *na-mahram* men is fulfilled in diverse ways – ranging from no interaction to maintaining an expressionless visage to covering oneself with loose clothes.

The patriarchal societies such as Pakistan consider women's attire⁴ and their actions as barometers of family honour. Any behaviour that falls outside the accepted sphere of femininity and womanliness is considered immoral. It, in turn, attracts harassment and disassociation from the society. Although the traditional Pakistani dress is commonly worn, Euromonitor's report on Consumer Lifestyle in Pakistan (2014) informs that due to increasing urbanization and an increasing number of women in the workforce, the demand for fashionable and non-traditional cloth is increasing. However, there is a reluctant acceptance of the Western style of dressing in the local culture. The State, however, does not enforce any dress code for women in Pakistan. Conservative segments in Pakistani society see the role of women as a traditional one and often use religion to justify it.

Pakistani women working in the formal sector face the proverbial glass ceiling – meaning that they often get lower pay for the same position and responsibilities given to a man and that, by and large, they have to work twice as hard as a male colleague to prove themselves (Rahman et al., 2017). Women are viewed to be voluntarily entering into professions that are small and already feminized, where they do not have to interact with men. Religion also influences relational behaviour in markets and product offerings. For example, interest on capital in the financial markets is considered *haram*⁵ (forbidden). Even though women already have little financing options, they prefer not to take loans. Pakistan has a weak infrastructure (Pakistan State times, 2014), inefficient law enforcement agencies, rampant corruption and an organized extortion system (Agha, 2012; Sayeed, 2010). This is of particular importance to our study

² *Na-mehram*: In Islam, a woman's mahram is anyone whom it is permanently forbidden for her to marry because of blood ties, breastfeeding or marriage ties. This is not based on traditions and customs but in religion. Women are supposed to cover themselves and limit interaction with na mehrams and if they must it should be covered as per Islamic prescriptions

³ *Pardah* is a system for segregation of gender. It is believed that a woman's place is inside the home, and the men go outside for work. If women do have activities outside the home, many carry them out hidden beneath the veil, and are accompanied by the men of the house. *Izzat* is the concept arguing that women are the basis of a family's honour, and that their chastity and reputation needs to be protected and kept untainted.

⁴ Shalwar Kameez is the national dress of Pakistan. Shalwar is a baggy trouser whereas a Qameez is like a flowy tunic upto the knee. A dupatta or chaadar is worn with the Shalwar and Qameez, and is used to cover the head and chest.

⁵ Haraam means forbidden. Anything that is prohibited by Islamic guidelines and are considered sinful if indulged in.

because gendered and concurrent institutional voids closely describe the situation existing in Pakistan for women entrepreneurs, where stepping out of the house is a threat to a woman's security, not just because of religious norms but also because of the anarchy and lawlessness due to political unrest. There is no uniformity in justice; application of laws and rules vary with the level of influence and power one has over judiciary (Pakistan State times, 2014).

Despite such conditions, 66 per cent of urban Pakistani women work in the informal sector, whereas 72 per cent of all economically active women are involved in the informal sector (ILO, 2018). It is this contradiction which intrigued us to explore the conflicting influence of family on informal women entrepreneurs from Pakistan.

4.4.2 Research Sample and Unit of Analysis

The empirical material draws on forty-two (42), in-depth, face-to-face interviews with informal women entrepreneurs with at least three years of operating experience in Karachi, Pakistan. The reason we chose Karachi as our area of study was that being a metropolis it is representative of all the regions of Pakistan. With a population of a burgeoning fifteen million, it houses people from all provinces (Hasan and Mohib, 2003). Having at least three years' experience in running one's venture indicated that the participants must have encountered gendered and concurrent institutional voids in some form and may have developed response strategies to navigate around them.

We chose the participants through snowball sampling technique. It is a method for finding research participants such that one participant gives the researcher the name of another, who in turn provides the name of a third, and so on (Cohen and Arieli, 2011). Snowball sampling is usually used to find, access, and involve people from specific populations in cases where the researcher expects problems in creating a representative sample of the research population. It has been advocated that this is possibly the most effective method to access hard to reach populations (Woodley and Lockhart, 2016). We found this to be an effective way to access the sample of women operating informally without causing mistrust or fear. It also ensured their easy, open, and comfortable communication as we were approaching them through a reference of someone they knew and trusted.

All participants were educated (able to read and write in English) and 44 per cent of the sample ran businesses that catered to both men and women customers (Table 7 Chapter 1). It ensured a rich data set for studying entrepreneurial response strategies to navigate gendered voids.

4.4.3 Production of Empirical Material

For this study qualitative interviews were conducted to generate the empirical material. These interviews were open ended following an interview guide which was developed as a part of a broader study (PhD dissertation). The study drew heavily, theoretically and methodologically both, from the institutional logics perspective (Thornton et al., 2012). The developed interview guide centred around probes that linked to the institutional orders of family, state, religion, market, profession and community (See Appendix A6). This in essence made our methodological approach as abductive. Abductive analysis emphasizes that rather than setting all pre-conceived theoretical ideas aside during the research project, researchers should enter the field with the deepest and broadest theoretical base possible and develop their theoretical repertoires throughout the research process (Timmerman and Tavory, 2012). Hence, using institutional logics perspective as our interview guide allowed us to push data against theoretically defined institutional orders. This interview guide was developed with the underlying belief that strategizing behaviour to encounter gendered and concurrent voids by informal women entrepreneurs is not just a routinized behaviour but is also a mindful action and that the basis of such action is logics arising from the institutional orders.

We adopted a gradual approach in the case of sensitive questions. Starting from personal characteristics of the entrepreneur such as name, age, marital status, education, and number of children, the questions, then, explored characteristics of the business such as the start date, years of operation, sector, customers, suppliers, marketing and distribution, finance, reason for starting the business, challenges of operation, and how they overcome them. The questions also delved in the choice of working in the informal sector, what the participants considered gendered and concurrent voids as, and how they overcame them. The answer to these questions automatically emerged as a result of the conversational styled open-ended interviews. The flexibility of interviews, as a data gathering tool, allowed us to go back and forth between the topics and let the participant share information the way they wanted to; line with the aim of this research.

The interviews were conducted in English and the local language, Urdu, depending on the preference of the participant and at a place of the participants' convenience. Each interview lasted from anywhere between 35-90 minutes and was digitally recorded. These were fully translated and transcribed. A conscientious effort was made to use terms used by participants to help understand their lived experience. Corroborating data with existing theory allowed a higher-level perspective to the researcher, which is necessary for informed theorizing. It also took care that the research does not get lost in the informant's view and remains unbiased.

PhD supervision further ensured to keep researcher perspective unbiased by critiquing interpretations that may have appeared simplistic.

Our engagement with the participants for data collection was continuous and prolonged until we felt that data saturation had been achieved. Most of the participants allowed us to revert back to them for further interviews or clarification if required. Transferability or the degree to which the results can be generalized to other contexts, was established by thick descriptions of the context of study not only by the participants but also utilising newspapers, online discussion forums of women entrepreneurs, especially on social media like Facebook. Checks were carried at different stages of the research process to guide and reinforce the external validity of its findings.

Institutional logics perspective informed our data construction from the outset and used it to recognize changed conditions, added dimensions, or any misguided predeterminations. It was done by inductive and intensive coding of data and constant comparisons across interviews to allow corroboration of generalizations, patterns, outliers, and salient themes in the data (Gioia et al., 2013). We use 'Gioia type' representation and data organization to show the data structure and associated codes (see Gioia et al., 2013). This kind of organization of data allowed for systematic analysis and made it comprehensible to display the breadth of data along with the 'groundedness' of the emergent themes. This initial coding was done to identify concepts from the participant lens. Numerous terms, codes, and categories emerged as open codes early in the research (Strauss and Corbin, 1998). For first-order analysis, we identified similarities and differences among the many emergent codes that eventually connected categories that we report as informant centric first order codes (Table 11). It allowed to induce patterns and capture initial first-order codes by analysing qualitative data from a bottom-up, inductive approach (Reay and Jones, 2016). In using the "pattern-inducing" technique, we followed a grounded theory, within an interpretivist tradition, grounded in the assumption that meaning is tightly intertwined with context and "the only way [to] understand a particular social or cultural phenomenon is to look at it from the 'inside'" (Myers, 2013). Here we must mention we were not uninformed about prior work, however, we allowed "willing suspension of belief" or "witting ignorance of previous theorizing" (as suggested by Gioia et al., 2013).

In this second-order analysis, we engaged with literature on the basis and mechanisms of logics of action. It was done to question whether the emerging themes suggest concepts that might help us describe and explain the phenomena we are observing. Therefore, textual data from the interviews was used to identify family logics by analysing and coding text in ways that show strategic behaviour or beliefs guided by in particular family logics (Friedland and Alford, 1991). Upon consulting the literature, the research process transitioned from "inductive" (to inform first

-order coding) to “abductive” (to inform second-order coding). When relating emergent first order categories with existing literature for second-order codes, abduction in that data and existing theory were in tandem for second-order themes (Alvesson and Kärreman, 2007 in Timmons and Tavoury, 2012).

Through the first order terms and second order themes, we further investigated reoccurring views, issues, explanations, regularities or irregularities and relationships, gradually elaborating a small set of emerging aggregate dimensions discerned in the data collected. Following Gioia et al. (2013) in data coding and structure allowed us to configure data into a sensible visual aid, it also provided a graphic representation of how we progressed from raw data to terms and themes in conducting the analyses (Table 11).

Data analysis, condensation, and extensions reveal that informal women entrepreneurs from Pakistan utilise three major response strategies to fill gendered voids arising from family. Acquiesce, bricolage and use of information communication technologies (ICT); each strategy is rooted in the enabling, orienting or/and constraining nature of family logic, which we will discuss in the following section in more detail.

Table 11 Coding Table

First order codes (informant centric)	Second order themes (researcher centric conflicting family logics)	Aggregate dimensions (conflicting family logics and navigational strategies)
Work life balance Fear of failure Lack of confidence Prior experience Liason with potential work force Space for work Help with initial capital Advice on business Lack of credit facilities Religious beliefs of interest being haraam Encouragement	Enabling nature of family logic Legitimacy Acceptance Confidence	Integration Advisory bricolage Physical bricolage Financial bricolage Emotional bricolage

Traditional role of a home maker Child care responsibilities Elderly care responsibilities Household management Lack of resource ownership Staying within household boundaries (chaardiwari)	Orienting nature of Family logic Patriarchy Work-life balance Limited mobility	Accommodation Scaling down and back Flexibility in work timing Chaadar
Dilapidated and inefficient public transport Unavailability of credit Organised Bhatta (extortion) Corruption Lack of available information Tedious registration process	Constraining nature of family logic Compromised state Inefficient Market Limited Mobility Weak Security	Compliance Chaperone Maximizing outreach through use of social media

4.5 Findings

Our aim, as discussed at the onset of the paper, was to find out the motivations for pursuing informal entrepreneurship by women in an institutionally void environment and to find out the strategies these women devise to navigate around such voids. Hence, the findings of this paper are twofold; First, the analysis of the data, as detailed in section 4.5.1, reveals that the motivations to pursue informal entrepreneurship in a gendered and institutionally void economy of Pakistan. Second, the data (detailed in section 4.5.2) indicate the conflicting nature of the institutional order of family. However, informal women entrepreneurs resolve these conflicts creatively using integrative, accommodative, and compliant strategies.

4.5.1 Motivation for Informal Women Entrepreneurship

The reasons cited by participants for pursuing entrepreneurship in the informal sector centred around four major themes. The informal sector allowed them to maintain the work-life balance and work closer to home or with flexible timings allowed them to fulfill the demands of multiple identities. The informal sector, by virtue of its hidden nature, also allowed women protection from extortion groups and unpredictability of the working environment. It was also evident from the responses that participants actively avoided formal sector entrepreneurship as it entailed

detailed procedures and documentation which they felt they were incapable of doing. Another reason cited by participants was the lack of information and awareness regarding how to formalise businesses and the benefits of formal business.

4.5.1.1 Work-Life Balance

Several respondents said that working in the informal sector allowed them to maintain a desirable balance between the demands of their work and those of the home, especially in their role as mothers and wives. They cite the ability to be based at home for work as instrumental in being able to pursue entrepreneurial activities. They also reported that it allowed them a considerable degree of independence; they could pace themselves in the amount of time that they devote to their work and to the home. Sabeen, a jewellery designer and manufacturer, who also teaches full time at a prestigious school in Karachi, echoes many participants of the study on how an informal business allows for work life balance.

“My husband’s condition was that I wouldn’t go outside for work instead I have to do from home whatever I want to do so I took orders from home; the biggest reason is kids that they shouldn’t be neglected. Second the house should be up to date that when he arrives home it should be clean. Wife should be there. Kids, their studies and like good husbands he wanted me to stay at home as its better for us and our kids, there were no issues otherwise. The same was the case with me. I was not confident in going out”

(Other accounts also illustrate this point can be found in Table 17- Appendix B1; C11, C15- 17).

4.5.1.2 Security

Several respondents said that lack of security in general and feeling of vulnerability while being out of their homes was a reason why they preferred to operate in the informal sector. Several cited real-life examples reflecting the general level of insecurity that they said prevailed in society. It is the lack of security and justice that force women entrepreneurs to prefer the informal sector over the formal one. Whether the requirement to work from within the house is made a compulsion from a family member/ husband or it is the fear of being bothered by lower level government staff for bribes or it is the rampant ‘parchi⁶’ or ‘Bhatta⁷’ (i.e. extortion system in Karachi) the fear for one’s security and gendered voids in law enforcement agencies and skewed justice system makes these women carry on operations in the informal sector. In a system such as Pakistan, where there is weak rule of law, business-people especially women shy away from

⁶ A method of obtaining extortion by passing on a chit containing the extortion amount to the victimised business.

⁷ Extortion money

formalising their endeavours as security and its consequences are serious considerations for women. Nida Rizki, a home-based salon owner talks about her aspirations to go big and her concerns that force her to work on an informal scale.

‘The conditions of the city hold me back from formalizing my business. The city because I can’t deal ---with last year it was a serious consideration you know I found a place and we were formalizing it and you know my husband was also very keen that we go large scale because you come to a plateau and you don’t want to decline you just want to go up from there but when I spoke to these successful women entrepreneurs, Nina Lotia and Bina Khan, they had some experiencesthis when I was looking for place at Zamzama they told us that there exists a very formal Bhatta collection like it comes in register and then you know things like kidnapping and you know people being targeted and reasons like that, I was just that I am not ready I don’t have that emotional strength to battle those things so I think it’s better to be content, be happy and be small.’ (see Table 18-Appendix B2; M10-M17)

4.5.1.3 Tedious Registration Process

Many respondents said that they preferred to operate in the informal sector because registering their business entailed a long and cumbersome process. They also said it entailed at times the payment of bribes to government officials, responsible for registering their business. One respondent said that she was operating a registered company and wanted to dissolve, but the dissolution turned out to be a tedious process. She cited precisely this experience as one key reason for going on to set up a business in the informal sector, so that she didn’t have to deal with these headaches. Faiza Yusuf, IT business development consultant says,

‘Our legal processes are unnecessarily tedious and so detailed that they will make you go crazy. It’s very tedious and once you are in their radar, they’ll annoy you, this is what I’ve seen. Because when we were dissolving the company, we had to face so many difficulties in closing it. We had to dissolve the company, end the partnership, we went to lawyers and all submitted our old accounts and the paper work was so much that it was difficult to handle. But for now it is very easy because I am the one who is providing the consultancy services and whatever the clients are coming they are coming on my behalf so whatever they pay they pay me and then I pay further pay my employees. So there is no share, no partnership nothing. I pay my taxes I am a filer but I have not registered the company’ (see Table 18-Appendix B2; M18-M24)

4.5.1.4 Lack of Information

Some respondents said that they operated in the informal sector simply because they didn’t know any better. They did not have the information or access to such information that could guide

them to register their businesses and come under the formal sector. They said that there was an information void on how a company should register itself with the government and the various agencies such as the tax authorities and so on. Many said that the government needed to bridge this gap by making this information available and easily accessible to all stakeholders as well as general public. Shahwar, a tuition centre owner when asked on why she preferred informal sector entrepreneurship responded,

'Lack of information! I did not have much information like today we had a class (she was enrolled in a training program for entrepreneurs at a local university), it was about Sale Tax Registration so we got to know that my company can be registered easily. Its advantage is this that no one else will be able to use your domain. No one can do anything to your name. Now that I know, so inshAllah gradually we'll think about it' (see Table 18-Appendix B2; M25-M27)

Apart from these major themes that emerged from the data, a few participants identified cheaper costs of production, lack of resources, religious restrictions, and ability to evade taxes as reasons for informal entrepreneurship (Appendix B2; M28-M35). Despite all the deterrents, some women entrepreneurs were enthusiastic about the future of their ventures. The determination comes through from this statement by Sukaina, a silver jewellery designer and manufacturer

'I'm not averse to the governmental procedures, I am already trying to get my brand registered and have had my first meeting, I have heard a lot of stories of bhattas etc. but I'm not thinking about that right now- I think I will cross that bridge when I have to, I would move towards the formal sector of the economy when I have more time. Scalability is also important'

4.5.2 The Conflicting Nature of Family and Navigational Strategies

The second aim of this paper was to explore the conflicting influence of Family on the strategies informal women entrepreneurs devise to navigate around concurrent and gendered institutional voids. Navigational strategies came out to be 1) Integrating; treating work as an extension of family domain and heavily utilising resources available in the family domain in the business, practicing bricolage and making use of whatever resources are available at hand rather than going out to acquire resources 2) Accommodating; scaling up and down to meet family demands, this appears to be the reason for women entrepreneurs to be informal and, 3) Compliance; to follow and uphold accepted behaviours to satisfy orienting and constraining nature of family for example, covering up to preserve modesty or taking along chaperones in public spaces to indicate that the rightful place of a woman is inside her home; for example use of ICT to resolve tensions emanating from the constraining nature of family. The responses were mostly reconciliatory in

nature, and family logic was extensively used to resolve the tensions arising from concurrent and gendered voids. We would like to add here that these strategies are not bounded by the logic we have paired them in the presentation of our finding with, in fact they ‘flow’ between logics to fit the situational requirements.

4.5.2.1 Constraining Nature of Family and Compliance Strategy

We considered family to be constraining if it prohibited or restricted actions for running business enterprise. In numerous instances, the family was seen as placing restrictions on women and their ability to carry out business activities. There are multiple reasons for these restrictions. First and foremost, the overarching patriarchal element in Pakistani society, which acts as a straitjacket for women, strictly defining their roles and boundaries that they are expected not to cross. Constraints stemming from the order of family curb the activities of informal women entrepreneurs in different ways. Several participants highlight the extent of these restrictions and their constraining effects. Many participants discussed how the constraining nature of family restricted their career choices. It, along with the impending threat of early marriages, stifles all chances of pursuing a full-fledged career, including entrepreneurship. Shahwar, a tuition centre owner, who moved to Karachi at a young age, from a smaller town in the province of Sindh recounts,

‘They don’t understand even though they work with you and for the work you need to be responsible and mature and they still don’t understand why a girl is doing this work because girls are supposed to get married and take care of their kids.... from where I belong our restrictions are such that female children after five to seven years of age got bounded at their own home and cannot leave the four walls of their house. Not even for the education’.

Sukaina, a silver jewellery designer and manufacturer, discusses the constraints from family norms on pursuing careers,

‘I have to mention that even though I have women architects, I have dentists, and my own sister is a business graduate, none of them got to work, because the kind of family, an average Pakistani family, where we come from we are packed off and married right after we have completed studies. There are a very few women who are able to pursue their careers or manage work even after marriage. Even though with such ‘degrees and skills’ we don’t get a chance to put them to use’ (see Table 17-Appendix B1; C21, C23-25)

Constraining influences from family also arise because of preconceived notions. Most often career choices most suitable for women are accepted. For example, Islam requires gender

segregation, so businesses catering to only women are 'allowed' by family members. However, if the choice is to pursue an unconventional business, women are degraded or looked down upon and discouraged. Nida Rizki, a hair dresser and salon owner, reflects that she was allowed to work as her dealing involved interactions with only women; and even then she had to face criticism for her choice,

'Mom said just do it and you know it's just women- so there was no man involved in the equation so she said it's okay you can learn. My father's very conservative he said that you'll be a nai (barber) when you grow up, he refused to let me practice. This was considered very bad in my family, as a menial and honourless job. There is no one in this profession from my maternal or paternal family and initially my maternal and paternal uncles used to call me "nai" (barber) because I had come into this field. They weren't exactly unhappy but they would also taunt me like that and used the term as a slur' (see Table 17-Appendix B1; O1–O8, C18)

Under such constraining influences from family, women actively use 'Compliance' as a response strategy. This relates to the issue of obeying unwritten rules, that are defined by family upholding norms, standards, the mind-sets. The participants of the study are seen to avoid venturing out in the market alone. According to Pakistani culture and societal norms, women are supposed to stay home and men venture out as bread earners. This causes mobility issues for women. Maria Subhan, an art and crafts manufacturer and seller through Facebook states,

'neither did my father put this habit in me, and husband is also like this. Though I have worked so much, even at PICIC⁸, but I travelled never alone. I have never gone out alone-----I mostly stay at home, I mean I don't even step a foot outside my house alone, my husband always accompanies me'

If they do, they take a companion or a chaperone, preferably a male, with them. This serves two purposes. It creates acceptance towards their presence in the markets. This also ensures that women are protected against any kind of harassment that they may face in case they were alone. Some participants have reported this being a condition to allow women to pursue their businesses. It has also been reported as a personal choice for the ease of entry into the supposed 'man's world' i.e. a market. Farhana highlights the necessity to conform to norms as follows,

'I am like very careful, I try not to go after maghrib (prayers at sunset), and if I go I should go with driver' (implying a male acquaintance) (see Table 17-Appendix B1; A23, A38, A44-45)

⁸ PICIC stands for Pakistan Industrial and Investment Corporation

The conflicting role of family is starkly evident in this act, where it is constraining a woman entrepreneur's movement by pre-defining boundaries yet enabling it by providing physical support to increase their mobility. While the family can be restrictive for its female members in that their physical mobility may be controlled by the family, the fact also remains that if a woman is to engage in entrepreneurial activity, it is the family which can be a major source of support and even approval, and this can enable her to pursue this kind of economic activity. So, even though her physical mobility and space may still be abridged by the family that she is a part of, a woman may well be able to use this as a source of strength to engage in economic activity, moulding her strategic behaviour in accordance with the logic arising from the institutional order of family. The kind of physical support offered by the family is a curious phenomenon particularly in the male-dominated society of Pakistan with distinct role demarcation, where women are supposed to stay indoors as they are considered storehouse of honour. While this in itself is a constraining family logic, it is resolved by family members (usually men of the house) accompanying women to markets or public spaces where they may need to go for work. Anum Arshad, who runs an online clothing business states,

'My father has told my om that I won't go to markets. My father accompanies my mother whenever we need to get supplies, my father waits in the car while she gets all the work done'

(see Table 17- Appendix B1; C1, A 23, A 38)

Reflective use of information communication technology is done by informal women entrepreneurs to comply with and navigate constraints on mobility by family, religion and culture. Almost all participants barring one, utilised ICT to reach out to customers, to connect suppliers and also network with other entrepreneurs. Such connections were made through telephones, emails, text and WhatsApp messages, skype calls, social media, such as Facebook, Instagram, etc. By posting details of their business operations on Facebook they get orders and run a successful operation without having to leave their home. Social media is used as an effective advertising medium to publicize details of the entrepreneur's business operation, to communicate with the customers, whether local or international. WhatsApp is also a medium for conducting one's business operation in an informal manner, in attracting a loyal client base and for publicizing new offerings, and services. It serves well to communicate with the input market as well, where women can contact their material suppliers for product options, prices, and pictures, Sukaina points out,

'Now it's easy as all work is done from WhatsApp. I have a group on WhatsApp through which I received orders. I have been doing this since 3 or 4 years. I have made good clients and people have started to understand my work.... the thing is my craftsmen are also intelligent and they

have phone and WhatsApp too, they ask me to send a picture of my designs to their WhatsApp'

(see Table 17-Appendix B1; O24-O25)

In a similar vein, Ghazal Peerzada, who runs an arts and craft company, and manages it through social media explains,

'Facebook page message option is for queries like people can ask me questions and I will answer but an order is placed on an email because I feel if you place an order it needs to become a properly written in black and white. Like what are the details of the product, how do you want it, if it's a mug, so the specifications on colour design, delivery date, when do you want it? If you want it dispatched, then it will have extra charges etc. all needs to go on record.'

Informal women entrepreneurs face construing influences from family which they resolve by devising compliant strategies. These are represented in reflective use of ICT to further businesses while staying within their homes and when they venture out they take along a male member along to ensure acceptance and protection in markets.

4.5.2.2 Orienting Nature of Family and Accommodative Strategy

We considered family logic as orienting if the participants appeared more likely to settle on some actions or behaviours, for example pre-defined roles were 'accepted' and 'expected'. Therefore, women had a predisposition or premeditated responses to certain situations. Acceptability and appropriateness, associated with these responses, made it easy for women to reconcile with the gendered and concurrent institutional voids. For example, when faced with contending demands of household and business, women are seen to be giving priority to their household obligations which can be seen as accommodating family logic.

'I keep iterating that to myself as well, that family takes precedence over everything else. This business never was meant to support me financially ---how ever it's now like my baby and I'm very attached to it--, just like my other babies, however the other babies always will take priority over this one....and at times when I have to make a choice over things that need to be done for the brand and simultaneously for my house or family, the family obligations or duties are always fulfilled first' says Sukaina, a jewellery designer.

From the interviews, it was apparent that accommodating family expectations and requirements means informal women entrepreneurs are willing to flexibly schedule their business activities around other familial priorities and scale their operations up and down depending on the demands on their time. It appears that it is this accommodative behavioural response instead of

constraining and orienting logics of family which pushes women to pursue entrepreneurship in the informal sector. The fluid nature of the informal sector, for women pursuing entrepreneurship in economies where costs, both implicit and explicit are already high, allows women the flexibility to adjust time and effort according to the demands of the family domain alongside the work domain. This juggling act of wearing many hats simultaneously would not have been possible in the formal sector. Erum, a nutritionist with twenty years of work experience, reiterates,

‘I didn’t want my kids being raised by anyone else, my fear was neglecting my kids, I felt it wouldn’t be fair of me to even take up a nine to five job. That held me back. But now with this business, it is at my own convenience at my own time, I’m sitting here very comfortably giving you an interview, because the kids have been fed, I’ve attended to all what needed to be done at home and this is my time now’

Similar to Erum, the responsibility to take care of the family is the priority of most informal women entrepreneurs (see Table 17-Appendix B1; O32-35, O48-55) which emerges as a major reason they choose to stay informal to benefit from flexibility and the ability to multitask and pursue both activities simultaneously. A common theme across interviews was the need to make oneself available for the family and children and the need for women entrepreneurs to seek flexibility in timings and keep their business operations close to or at their home. Ainee, a furniture designer and manufacturer, highlights this as follows,

‘The model of my work is such that it is around my house, my office is in my house, we live downstairs and the office is upstairs. The factory is in the industrial area but then I go there once or twice a week. My meetings with clients are at my office which is in my home so I just have to go up and down. My teaching is in the morning so when my children were growing up they come and go with me at the same time. So despite running a very successful business the pivot in my life is still my home. I don’t know how that business model could work with a lot of other women but it worked for me’ (see Table 18- Appendix B2; M1-M9 and Table 17-Appendix B1; O12-14, O32, O34-35, O46, O48-53).

Majority have disclosed that when visiting suppliers and other vendors in male dominated markets they cover themselves up with a chaadar to comply with the existing norms. Chaadar is a big piece of cloth wrapped around a woman’s body as a sign of humility. Many women, while they venture out of their homes are seen complying with the norms of modesty to gain acceptance and respect in terms of dress code. Covering up accommodates behavioural expectation from women. Majority of the Pakistani population follows Islam as a religion, which

requires women to dress modestly, which means that a woman must be clad in loose garment, and her head and bosom should be covered with a wrap sheet kind of cloth called a chaadar. Majority of women population (Muslim or not) follow this as a dress code, hence this is not a typical well thought out action to means towards an end. Most interviewees were, however, of the opinion that a chaadar offers greater protection, commands respect in public areas such as markets and bazaars. It was interesting to note that informal women entrepreneurs, who otherwise did not subscribe to this kind of covering up, also reflectively and consciously chose to do so when venturing out to the markets for general public. Ainee highlights,

‘when you know limited mobility in a sense that you are bound with so many things, by familial structures, by economic structures, cultural structures. So you just can’t get up and live it the life I have is I would wear jeans and t shirt and I would go to a factory may be what I do in my car is just put a chaadar and pull it over myself to respect their wishes. So yeah it’s a tough environment for women’ (see Table 17-Appendix B1; C26-C31)

Saba and Kanza, young partners in a footwear business discuss how they dressed to be accepted and taken seriously in male dominated markets,

‘We took like a chaadar (a long dupatta) we still take chaadars when we go to the market. Yeah obviously you know if you are going there you wouldn’t be dressed like this. Yeah, we wear shalwar kameez (national dress) and we took chaadar but not too much. It’s just because that people take you seriously’

Hence, it is evident that the orienting influences of family are accommodated by informal women entrepreneurs through reflectively scaling back and down their businesses as required, by using chaadars, and wearing the national dress to be accepted and respected in markets.

4.5.2.3 Enabling Nature of Family and Integrative Strategy

We have found and considered family as ‘enabling’ if it has opened up possibilities for action for running informal enterprise for our participants. The enabling nature of family logic allows behaviours that are considered appropriate in the family setting to be carried over to work settings. Integrating family with work allows women-run enterprises to become an extension of the family domain. Participants were seen to integrate emotional, advisory, physical, moral financial and any other kind of support from the family domain to their work, effectively utilising the concept of bricolage. The availability of such support for informal women entrepreneurs creates a sense of acceptability, legitimacy, and confidence for these women.

The enabling nature of family logic is visible in the emotional bricolage informal women entrepreneurs draw upon. Women are encouraged by family to pursue their ventures for self-fulfillment. The provision and utilization of such opportunities by women entrepreneurs require consolation and moral support. Sukaina, a jewellery designer reflects,

‘But I believe the kind of system we have, i.e. close-knit social family network, there is a lot of support, there were a lot of people behind me to encourage me, there was a lot of encouragement, flow of ideas, no leg pulling, lot of moral support. I think when you about to start a business you really need that confidence, especially so if you are a woman, so I think Pakistani family system is really good with that kind of moral support.’ (see Table 17-Appendix B1; A3, A6-12, A15-25, A41-50).

Many participants talked about the consultation and sounding from family members. Mahrukh, a home-based chef reminisces,

‘My father really made me do the homework. He told me this is how to start, take a kilo of flour and measure how many cups in it and then how many tablespoons in each cup!! Yes! to that precision. That helped me in making a formula to calculate profits, overheads, the electricity, water and hard work’. The kind of advisory support ranges financial, marketing, networking, management’ (see Table 17-Appendix B1; A 8-13, A16-20, A 60-73)

Many participants were seen to benefit from networks, contacts, and knowledge of markets and products their family members had. Sabeen points out how her husband has helped her in the search of employees for her business,

‘my husband had a lot of contacts in old town there are many wholesalers and Zubair (husband) had good relations with them. So he took me to that area along with him and suggested that I would find a good craftsman there’ (see Table 17-Appendix B1; A 82-91)

Additionally, a manifestation family enabling informal women entrepreneurship comes by providing physical space to operate from. Informal women entrepreneurs have lack of access to resources and ownership of assets. Many women running gyms, tuition centres, clothing businesses are viewed to start from their home using the physical spaces that belong to their families. It saves them the cost and the trouble of travelling to and from and also allows better management of household responsibilities along with work. Erum Jhumra, a privately practicing nutritionist and dietitian elaborates,

‘And of course I have cordoned off a part of my house for work and its off limits so that support. My husband is okay with my working even though he is the person who wants attention but he

never complains and he also handles the kids will feed them and bathe them. And the extended family is my parents, they always support me and my in-laws, I would specially mention my in-laws, they are also very supportive. I can dump my kids any time.'

Another manifestation of pre-defined roles in Pakistan is that looking after the children is seen as the prime responsibility of women. Women entrepreneurs are seen juggling between home and business responsibilities and they are able to find more time for business if someone can share their child care responsibilities especially when the culture and market both do not support child care facilities. For instance, the presence of an extended family at home means that the entrepreneur can leave the child with the grandparents or with an aunt or uncle while undertaking an entrepreneurial activity. Or, it could be that restrictions placed by the family may limit the scope of work that a female informal entrepreneur may be able to do, especially in relation to mobility. Either way, these factors influence the strategies employed by female internet entrepreneurs as they go about pursuing their line of work. Nida, a home-based salon owner explains,

'I always wanted to start my own salon. When I was 15 but working out logistics as to how it would happen etc. Eventually I opened a place at my mom's. My parents are little conservative, and given the constraints of operating in public spaces like Bhatta (extortion), no one was comfortable. So my parents offered extra space they had at their house, it was an experiment but it worked out really well as my kids were also under supervision of my mom and I could pop in and out of work with supreme ease. So I knew I wanted to do it, this definitely made it easier and sometimes when I think of going large scale or commercial -I am intimidated because I know it will take away from my children and from the ease with which I function but I will do it ultimately' (see Table 17-Appendix B1; A67-A71)

The enabling logic of family also comes across in the financial support extended by family to start or help run ventures. Women running informal businesses face difficulty in securing financing from formal institutions. The constraints arise because of the existence of gendered voids. Women are supposed to get married and not work, the market is less than willing to extend loans to them. On the flip side, Pakistani women themselves refrain from bank loans due to the mind-set of interest being "haram" or not permissible in Islam. In such circumstances, women have to utilize their own savings with whatever little help is available from family members in the form of loans. Sukaina elaborates on the kind of help she received from her family,

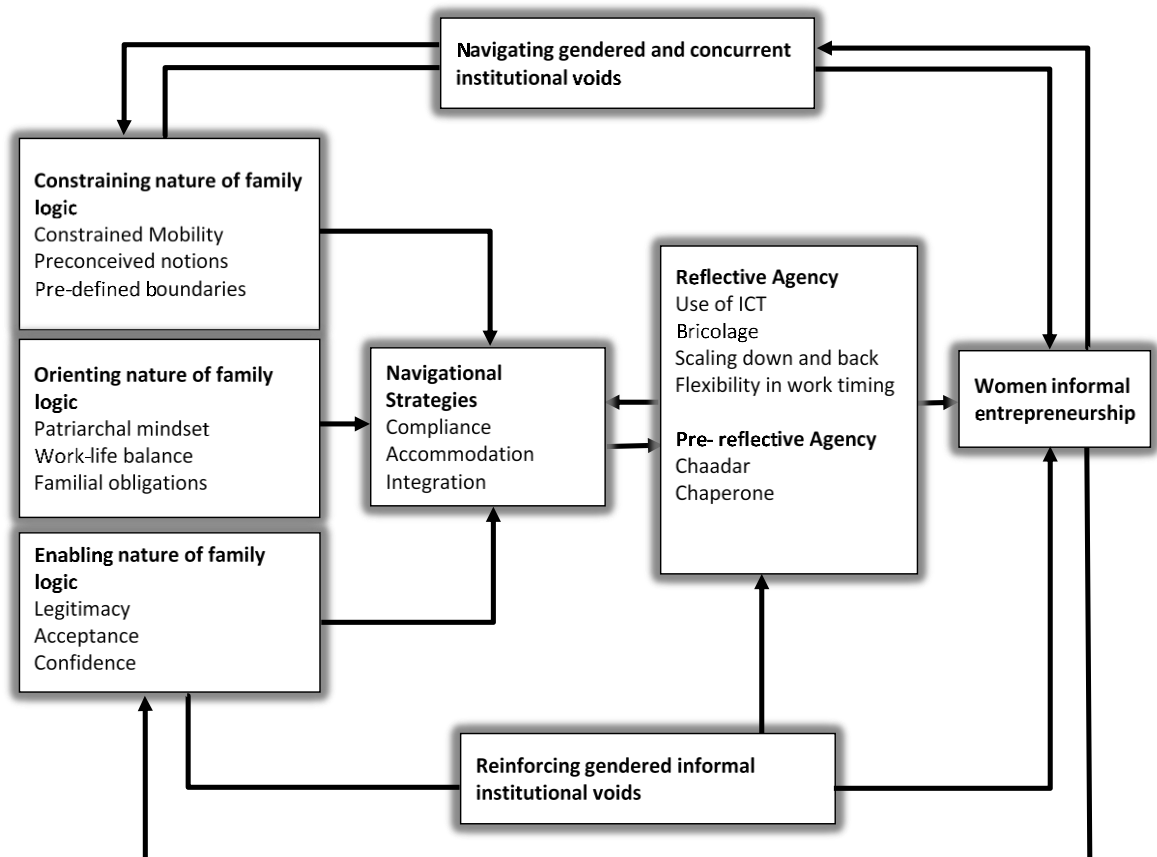
'My father in law however insisted that he will sponsor the bags for my venture and without thinking, because I was so excited, I picked up a design...thinking O this is how it would look- we

went to a printing press and got a 1000 bags printed!!! Dad in law was very happy and every one's attention was focused on the venture -- so I just went with the flow'.

Ghazal Peerzada, sums up the enabling nature of family the integration of her work with family in the following quote,

'I thought over it many times that these are filling so much space, so it's creating a lot load so I should take my work outside. I thought of renting a place but my mother did not let me go. I didn't have a workshop but my parents always encouraged me, so after I have washed screens in bath rooms, blackened the white tiles and scrubbed those tiles later for the fear of a scolding! But my parents have never complained about anything. ... my sister in law is a graphic designer, so I told about my business idea so she said I will do your branding. I didn't spend any money she was kind enough to do it and I had s visiting cards and banners and everything so this is how Ghazal peerzada creative studios was introduced and now it's in the market.'

Figure 3 Diagrammatic representation of the conflicting nature of family logic on strategic behaviour of informal women entrepreneurs amidst gendered and concurrent institutional voids



4.6 Discussion

The findings of this study show that a) the motivation to run informal businesses for women entrepreneurs range from the need to maintain work life balance, to keep themselves and businesses protected from the insecure working conditions, to avoid tedious and lengthy procedural requirements or just from mere lack of information on how to formalize businesses and the benefits it may offer and b) the conflicting nature of family logic appears to be the basis of shaping agency of informal women entrepreneurs in devising response strategies to overcome gendered and concurrent institutional voids. Informal women entrepreneurs prescribe to enabling, orienting and constraining nature of family logics resulting in agentic responses which are either reflective or pre-reflective. These responses may be, a) compliant; to follow and uphold accepted behaviours, b) accommodative; settling for some actions to make do with the situation at hand, and c) integrative; treating work as an extension of family domain.

Pakistani women entrepreneurs are intertwined with the institutional matrix of patriarchy which dominates multiple institutional orders, such as state, market, professions, family, and religion. The findings indicate that informal women entrepreneurs feel that the process of licensing or registering their business with the government presents an obstacle that they cannot overcome (Webb et al., 2009). Such hurdles are magnified due to corrupt practices of government officials who profit personally when kickbacks are paid to them (Yousafzai, et al., 2015). Compromised institutions offer little protection to women. Hence, they choose to therefore work informally to secure their businesses. It appears that these challenges, exacerbated because of a combination of patriarchal interpretations of culture, religion, and family structures, in the society, restrict women's mobility and their access to economic resources (Zaman et al., 2006). Convictions such as "good" women staying within the walls of their house (Syed, 2008) adversely affect women participation in formal entrepreneurship and makes the informal sector an obvious choice. Informal operations, in this case, become more justifiable, as women running family firms, home-based businesses, online businesses are seen as maintaining modesty and family honour. Therefore, maintaining the legitimacy of the role of women in a patriarchal society. Thus, abiding by the role given to them by society allows them legitimacy and at the same time enables them to engage in economic activity in the informal sector (Neuwirth, 2012).

It can be safely said that the interaction between family and informal women entrepreneurship revolves around gendered roles, household structures and the socio-cultural and institutional contexts they inhabit (Backett-Milburn et al., 2008; Xhenti et al., 2019). Linking our findings with

the institutional logics perspective (Thornton et al., 2012), we argue that commitments, goals, experiences, and identities are activated by informal women entrepreneurs to 'fit' the external environment of gendered and concurrent institutional voids. Since women play multiple roles in an inter-institutional system (wife, mother, employer, friend, sister) this creates conflicting pressures on behavioural capacities.

We further find that the behavioural responses are reflectively and /or pre-reflectively formulated to navigate around concurrent and gendered voids but are laced with undertones of patriarchy (Cardinale, 2018). How family orients pre-reflective agency is evident from how women comply with the dress codes set by religion and culture. They avoid stepping out into markets alone and actively choose to seek 'chaperones' to access markets. It appears that this strategy is not 'actively' devised or 'willed' but it is a pre-reflective engagement with existing institutional structures in Pakistan, where the course of action of covering up and using a chaperone is self-evident, expected and unquestioned. The interplay between family logic and market logic gives way to 'compliant' and 'accommodative' strategies whereby women entrepreneurs identify acceptable behaviours or tactics to get their tasks accomplished (Welter and Smallbone, 2011). For example, the orienting nature of family logic signals that business activity is secondary to their prime responsibility of managing the household (Azmat and Fujimoto, 2016). For working in the informal sector, orienting nature of family logic is strategically accommodated by behavioural responses, such as scaling back or down, flexibility in work timing and wearing a chaadar to increase legitimacy in other roles and identities by women. On the same note, the constraining nature of family logic, laced with patriarchy is navigated by women by upholding these constraints and devising complaint strategies (Rehman and Roomi, 2012). The tactic of 'chaperoning' is used to legitimise the presence of women in male dominated areas to ease mobility constraints imposed by family. By the same token, use of ICT eases the conflicts arising from security and mobility for informal women entrepreneurs effectively bridging voids arising from religion, state and market. Not only that, cheap and free technology envisages higher profitability for their ventures. Similarly, by strategically integrating the family domain over to their work, informal women entrepreneurs seem to resolve many institutional voids. For example, women are seen to seek financial help from family effectively bridging for lack of credit services for women in the financial market, transportation and chaperones from male family members making up for the dilapidated public transport mechanisms; consultation and advice making up for lack of role models and lack of information on business-related matters and emotional and moral support from the family that provides legitimacy, acceptance, and confidence to run their ventures. Hence, nature of family in such cases becomes enabling for informal women entrepreneurs (Jennings and McDougald, 2007).

It is interesting to note that doing so informal women entrepreneurs are effectively recreating and reinforcing existing familial institutions and the existing conflicts. Even under conditions of high uncertainty and institutional voids, the gendered nature of societal norms seem to give stability to the system and the social actors are seen to conform to the gendered prescriptions for the fear of normative seclusion (Thornton et al., 2012). Table 7 shows how informal women entrepreneurs pair the enabling, orienting and constraining nature of family logic with actions and tactics that are acceptable, appropriate, provide security, and increase mobility.

Our study makes three distinct contributions. First and foremost, it contributes to the fast developing subject of informal women entrepreneurship. It adds to knowledge by highlighting the interplay between micro-level agency and meso-level institution of family and macro-level gendered and concurrent institutional voids for informal women entrepreneurship. While much research on informal entrepreneurship has centred on the role of macro-institutional structures such as governments, regulations, etc., we feel that this focus on the macro element may have precluded attention to and enhancement of the interface between the meso (relational/normative) and micro (individual entrepreneur) dimensions (De Castro et al., 2014). We shed light on how informal women entrepreneurs combine conflicting institutional logics of family with gendered and concurrent institutional voids to make micro-level strategic decisions to further their businesses. Third, we make a novel attempt to identify the conflicting influence of family on pre-reflective and reflective agency in strategizing behaviour of informal women entrepreneurs in a developing economy context.

Table 12 Analysis Table

The Institutional Order of Family	Constraining Logic	Orienting Logic	Enabling Logic
Belief System (goals and Values to be pursued)	Ability to commute and move around affected by family restrictions, gender norms and the poor infrastructure and public transport situation	Males predominate in roles of leadership, moral authority, social privilege and control of property	It is through acceptance and support of family that informal women entrepreneurs legitimize their informal ventures

Associated Practices (basis of tactic/ strategy)	Chaadar, Chaperone Working from home, Use of technologies to minimize movement and interaction with suppliers and customers, Computer software/ hardware, networks, internet, electronic mail, digital social media platforms like Facebook, twitter, Instagram, YouTube, snapchat, skype, WhatsApp, Viber, etc.	Covering oneself up to venture into markets to be accepted and respected, Not venturing out alone but taking someone along preferably a male member to seek legitimacy and protection, Utilising Previous savings out of fear of failure	Bricolage; Advisory Physical Financial Emotional

4.7 Conclusion and Implications for Future Research

This paper explores the conflicting influence of the institution of family on the motivations to pursue informal entrepreneurship and on the strategies devised to navigate businesses around gendered and institutionally void contexts. We divulge that the need to maintain work life balance, the need for security, lack of information, and tedious and lengthy procedural requirements make women prefer the informal sector entrepreneurship. Our findings indicate that family logic simultaneously constrain, enables and orients strategic behaviour of informal women entrepreneurs. On one hand, the constraining nature of family logic creates gendered voids for women, which result in restrictions and conditions imposed on movement and thought. As a response to it, women are seen to follow complaint strategies. On the other hand, enabling nature of family logic acts as catalyst for informal women entrepreneurship where women are seen to integrate family resources over to their business domains, effectively practicing bricolage. The family logic is also observed to orient entrepreneurial activity of women towards certain

actions, such as following prescribed dress codes to gain legitimacy in different fields of social interaction, scaling businesses back and down, and practicing flexibility in work times. The orienting effects arise due pre-conceived notions of what a woman's role is and what she ought to do and not do (Roomi and Harrison, 2011). In a society like Pakistan, defying the norms of the family means loss of validation and support. Therefore, women are pre-disposed to take certain actions to legitimise their businesses. The orienting nature of family thus leads to the adoption of tactics that ensure conformity and compliance with the familial prescriptions and also reworking their identity to accommodate business activities within those prescriptions (Cardinale, 2018).

Furthermore, our empirical evidence demonstrates the pr-reflective and reflective agency in devising response strategies used by women entrepreneurs in informal markets to navigate around gendered and concurrent voids, are reinforcing existing institutions and mechanisms. Given that our sample is from an economy that is riddled with a patriarchal mindset, these responses come out to be reconciliatory, where women develop intergrative, accommodative, and strategies shaped by the orienting, constraining, and enabling nature of family logic.

Our contributions are threefold. First, we contribute to the field of informal women entrepreneurship by showcasing the interplay between micro-level agency and the meso-level institution of family for informal women entrepreneurship. Second, we add another dimension of macro- level gendered and institutionally void setting to the discourse (De Catsro et al., 2014). These gendered and institutional voids are typical of developing and emerging economies, stemming from weak formal and informal support systems to provide the basic level of support for smooth business operations (Khoury and Prasad, 2016). Third, we make a unique attempt to identify pre-reflective and reflective agency in strategic behaviour and the influence of conflicting nature of family in responsive strategy formulation. Our findings indicate the importance of how an institutional order of family is translated into strategic agency and responses by informal women entrepreneurs in the context of developing economies and how these responses are in turn reinforcing existing institutions of family and the conflicting logics.

This study is bound by focus on women working in the informal economy of Pakistan's largest city, Karachi, hence any generalization from the sample should be done carefully. However, an important implication to arise out of this research is that contextual differences must be acknowledged across context for future studies on behaviour and business strategies for women in the informal sector. The context in which informal women entrepreneurs operate can affect the degree of requirement for assistance and information. Therefore, researches should be developed in a way to take account of local norms and mores when investigating the family and business interface. It can, however, be generalized that the presence of gendered and concurrent

voids, whether in developing, developed, or emerging markets, will result in women entrepreneurs exercising agency to develop response strategies to navigate the business environment.

Future research can be carried out for informal women entrepreneurs working in Pakistan's the rural areas. The field is particularly unexplored and could lend itself to cross-regional studies within Pakistan and can be extended to those within South Asia. Further research can also include cross-cultural depictions and experiences on the role of the family in informal women entrepreneurship. More research can also explore specific strategies employed by informal women entrepreneurs in-depth and aim to theorise institutional logics literature further, considering the plurality of logics at hand and complexity of strategies developed.

Additionally, it is possible to see patterns coming out of these findings and how these can be used by policymakers to fill gendered institutional voids. Informal women entrepreneurs may benefit considerably with focused policies that seek their empowerment through confidence-building exercises and trainings to help them run their businesses; promoting, advertising and selling their products and services. The findings indicate that informal women entrepreneurs are running their businesses with tacitly gained knowledge – it is experiential and disseminated through family-to-entrepreneur learning and doing. Therefore, entrepreneurship for these women can be boosted by providing a range of spaces for beneficial conversations in non-intimidating, facilitative settings that permits women to explore, experiment, and discuss ways in which their business may prosper. Such spaces can allow dialogue, develop confidence, allow information exchange and project women role models.

Chapter 5 Logics of Digital Space, Informality and Women Entrepreneurship

5.1 Abstract

This paper explores the role of digital space in enabling informal women entrepreneurship in developing economies that are mostly riddled with gendered institutional voids. It is based on an in-depth study of forty-seven (47) informal women entrepreneurs from Karachi, Pakistan. We utilize the institutional logics perspective to explore the institutional complexity informal women entrepreneurs face and how they resolve tensions arising from this complexity through the interaction of societal logics and digital logics. The findings of this research indicate the dominance of patriarchal logic at the society level institutional orders, resulting in gendered voids for informal women entrepreneurs and active utilisation of digital logics to bridge these voids. From our data, we further abstract that digital logics as flexibility, affordability, spreadability, and connectivity that govern informal women entrepreneurs' engagement with digital space amidst gendered voids. The interaction between these digital and patriarchal logics seems to be resulting in transposing and diffusion of practices, transforming societal expectations and expanding gender boundaries for informal women entrepreneurs. This research contributes to the literature by examining how digital space amalgamates into business operations enabling informal women entrepreneurship in developing economies. It provides novel empirical evidence for the interaction of digital and societal logics as well as the mechanism by which practices across societal and digital context are transposed and/or diffused.

5.2 Introduction

A growing body of research discusses digitization and its increasingly significant role in various disciplines in developed and developing economies. Journalism (Hermida, 2010), politics (Williams, 2019), information seeking (Ajjan et al., 2015), crisis management (Al-Sagoff and Simmons, 2015), social, political and economic change (Brants and Praag, 2017), marketing strategies and business (Nambisan, 2017), education (Blackwell et al., 2014), healthcare (Miller and West, 2009), gender (Smith et al., 2017), empowerment (Crittenden et al., 2019) have all been researched to be influenced by the use of digital technologies. Despite such interest, we have a limited understanding of digital logics that govern behaviour and decision making in the context of digital space for women entrepreneurs (Dy et al., 2017; McAdam et al., 2019; Ukepre

et al., 2014), especially how informal women entrepreneurship from developing economies benefit from the use of digital spaces (Jiyane et al., 2013). In this study, therefore, we try to address this gap by examining the use of digital spaces by informal women entrepreneurs in a developing economy, Pakistan. We considered Pakistan as an appropriate setting for this study for three reasons. Firstly, Pakistani women face numerous constraints, gendered in nature, from both formal and informal institutions (Paper 1; Paper 2 of thesis). In the formal sector, women are hired without any documented agreement (relying on verbal agreements) and are often paid rates lower than the minimum wage recommended by the government (Faveri, et al., 2015) having long working hours, no medical or minimal benefits and job security. Women not only face discrimination in facilities and entrepreneurial resources but often experience verbal abuse as well as sexual harassment (Sethna et al., 2018). On the other hand, informal institutions, such as family, culture, and religion pre-define roles and boundaries for women; which they have to uphold to gain legitimacy not only for their actions but also identities (Syed, 2010). Contextual conditions such as these resulting in gendered and concurrent institutional voids (Paper 1 of thesis; Khoury and Prasad, 2016) make the informal sector more attractive for women (Duffy and Pruchniewska, 2017; Paper 2 of thesis). It leads to the second reason for choosing to study the Pakistani context and its women's active participation in the informal sector. 72 per cent of the economically active women in Pakistan work in the informal sector, surprisingly this is an area that is not much explored in literature (Ulrichs and Slater, 2016). The third and final reason is that Pakistan has seen remarkable growth in the use of digital spaces in the last few years of development. The Government of Pakistan's Economic Survey (2015-16) noted that broadband connections had risen by over 89 per cent in the first nine months of the fiscal year, compared to the same period last year. A rapidly growing base of regular internet users means over thirty million people use Facebook and around five million use Twitter (Economic Survey 2015-16).

In line with the aim of this study, we use institutional logics theory to understand the logics underlying and governing the use of digital space and their interaction with societal logics (Thornton et al., 2012). According to the institutional logics perspective a society is composed of multiple institutional orders such as state, family, religion, community, market, and profession. These institutional orders together make an inter-institutional system of a society. Each order has its set of guiding principles, which are called institutional logics. Social actors play multiple roles in an inter-institutional system. Therefore, the institutional logics from different institutional orders may, sometimes, create tensions or conflicts in the sense-making and decision making of social actors. Gaining legitimacy of action under one institutional order may risk of losing legitimacy under another (Smets et. al., 2015). Therefore, such asymmetry between logics creates institutional complexity for social actors.

Several studies discuss institutional complexity and its influence on the responses at an organizational level (Greenwood et al., 2010; Greenwood et al., 2011; Kraatz and Block, 2008; Besharov and Smith, 2014; Mair et al., 2015; Smith and Tracey, 2016). Institutional complexity brings ambiguities and contradictions, which allows firms to further their operations by developing practices in response to the prevailing institutional environment. For this research, it implies that informal women entrepreneurs embedded in gendered and institutional voids arising from the broken or compromised institutional orders and logics face extreme institutional complexity (Paper 1). Literature discusses how firms develop various strategies to deal with contending pressures by segmenting logics (Reay and Hinings, 2009; Pache and Santos, 2013; Smets et al., 2015), prioritising a particular logic over others, combining logics, generating new logics, defying them or selectively coupling them (Pache and Santos, 2013; Mair et al., 2015; Battilana and Dorado, 2010; Peng, 2000; Smets et al., 2015). For our research, this implies that informal women entrepreneurs must be resolving the tensions and constraints arising from gendered and compromised institutional orders by the interaction of societal logics and digital logics.

In entrepreneurship studies, scholars show that informal institutions can operate as a backup for deficient formal institutions when pursuing entrepreneurship (Manolova et al., 2008; Mair and Marti, 2009; De Castro et al. 2014; Webb et al., 2014). However, extant literature demonstrates an insufficiency in understanding how institutional logics and complexity shape informal women entrepreneurship, especially in developing economies. An in-depth examination is needed to highlight how societal logics (state, family, religion, and market) interact with digital logic and how informal women entrepreneurs interpret and make sense of institutional complexity to overcome gendered and concurrent voids.

The literature argues that digital spaces and networks can persist through local, regional or national crises and are critical for informal women entrepreneurship (Lugo and Sampson, 2008; Ajjan et al., 2015; Steel, 2017; McAdam et al., 2018). Digital space is defined as to what is displayed on the screen of a digital device (laptops, computers, tablets, or smartphones) (Buskens and Webb, 2009). Digital space, by virtue of its nature, increases outreach, mobility and visibility (Nambisan et al., 2019). We argue that using digital space creates opportunities for informal women entrepreneurs to resolve institutional complexity and bridge gendered and concurrent voids in developing economies. It may involve unique processes warranting attention, which we aim to explore through this research (Lugo and Sampson, 2008; Nambisan, 2017).

The results of this research indicate that in the developing economy of Pakistan, the societal orders of state, market, religion, and family are governed by the dominant logic of patriarchy and

that digital space enables informal women entrepreneurs to work around and reduce its influence by utilising digital logics of connectivity, affordability, flexibility, and spreadability. These serve to facilitate entrepreneurial activities by acting as a bridge to work around the dominant societal logic of patriarchy, governing societal orders of market, state, family and religion, for informal women entrepreneurs. We find that digital logics work in conjunction with or supersede societal logics enabling informal women entrepreneurship. Digital logics are seen to be diffusing with or transposing over societal logics to create unique processes that may ultimately lead to the transformation of societal expectations and expansion of gender boundaries.

The contributions of the paper are three-fold. Firstly, the study contributes to entrepreneurship literature by advancing the understanding of the role of digitisation as a contemporary, emerging, institutional logic that shapes business processes (Nambisan, 2017). Secondly, the paper addresses the limited number of empirical studies that have focused on informal women entrepreneurship from developing economies (Bruton et al., 2008), by providing insights into context-specific institutional and gendered voids in developing economies (for e.g. extortion and norms and values of gender segregation). Thirdly, the paper advances and acknowledges the relevance of institutional complexity for informal women entrepreneurs operating in institutionally void environments (Kraatz and Block, 2008). The study demonstrates how the prevailing multiple and co-existing institutional logics, both societal and digital, are combined by informal women entrepreneurs to resolve institutional complexities.

The rest of the paper is divided into six sections. The next section details extant literature and examines the theoretical underpinnings that form the basis of this research. It is followed by the methodology section, which outlines the methodological framework we chose to follow. The following section of this research paper presents the findings and is followed by a section on analytical discussion of these findings. The sixth and final section concludes the research summarizing the achievement of the research proposition, presenting the research implications and highlighting possible areas for future studies.

5.3 Digital Space, Informality and Women Entrepreneurs: An Institutional Logics Perspective

5.3.1 Digital Space and Digital Logics

Digital space is defined as what is displayed on the screen of a digital device (laptops, computers, tablets, or smartphones) (Buskens and Webb, 2009). The usage options for digital spaces are immense that can be utilized through a number of forms such as mobile or computer applications (or apps), movies, photos, and websites. All these have one thing in common – they run on the technology that has shaped the internet to become what it is today: a worldwide platform for exchanging ideas, information, knowledge, and experiences as well as a source for education, awareness, and recreation. Fast-paced technological change, resulting in widespread availability of the internet, has fueled the use of the digital space, bringing about a change in the way information is processed (Mack et al., 2017). Users of this space are seen to play an active role in the creation of content in the form of comments, opinions, ideas, pictures, and videos (Mangold and Faulds, 2009; Hanna, 2011).

Digital spaces have altered the way people of all ages, interact with one another. The creation, sharing, and exchange of information and knowledge, how people earn a professional livelihood, and gain access to resources, all seem to be changing. The potent influence of digital space is evident from examples of countries like Egypt, where it was used to reconfigure established patterns of communication. Through digital space, Egyptians were able to connect, collect, communicate, mobilize and eventually organize to overthrow President Mubarak (Hansen, 2013). Another example of the influence of digital space was seen in the democratizing of individuals and communities to politically campaign for the promotion of democracy and freedom of expression by university students during the political crises of 2007 in Pakistan (Shaheen, 2008).

Digital space gives access to and allows the use of digital platforms that can either be used individually or for interactions with other people. Digital platforms are “frameworks that permit collaborators – users, peers, providers – to undertake a range of activities, often creating de facto standards, forming entire ecosystems for value creation and capture” (Kenny and Zysman, 2015). These platforms are so many and so extensive that their variety nearly defies categorization. They have surfaced in every aspect of work, markets, and institutions and have become crucial for any form of value creation. For example, Google facilitates research, Facebook not only offers search and social interactions but is also a platform to build other platforms, AWS (Amazon Web Services) provides infrastructure and tools with which others can build their platforms. There are many other kinds of operating system platforms like Android and iOS, payment platforms like

PayPal, Apple Pay and Square, peer-to-peer digital platforms such as Uber, Airbnb and TaskRabbit etc. (Kenny and Zysman, 2015; Sigfusson and Chetty, 2013; Fischer and Reuber, 2014; Leong et al., 2016). These diverse platforms, with varied categorization, are accessed through digital space, and are provoking profound economic reorganization of markets and value creation in the contemporary economy (Kenny and Zysman, 2015; Sigfusson and Chetty, 2013; Fischer and Reuber, 2014; Richter et al., 2017; Leong et al., 2016). The use of digital space and various digital options it provides creates opportunities for entrepreneurs (Jarvinen, 2018; Sussan and Acs, 2017; Leong et al., 2016; de Reuver et al., 2018). Studies on digital entrepreneurship in pursuing opportunities by using of digital space and information and communication technologies have gained popularity in the research field (Davidson and Vaast 2010 in Leong et al., 2016; Nambisan et al., 2019). However, most of the academic literature examines the use of digital spaces in an organisational context (Mangold and Faulds, 2009; Miller et al., 2009; Siqueira and Fleury, 2011; Stockdale et al., 2012). It is not surprising considering the fact that the emerging digital technologies have completely revamped the business environment, starting with the dot com companies that took advantage of the internet technologies in the 1990s to the organizations today that are heavily reliant on digital media tools for marketing and other business operations. There is, however, limited research on the utilisation of digital space by informal businesses and even less when these operations are run by women, which may be influenced by multiple factors and forces (Chew et al., 2010; Sussan and Acs, 2017). Therefore, this research aims to fill the gap by exploring the role of digital space for informal women entrepreneurship from developing economies.

5.3.2 Informality and Digital Space

There is extensive research available on the reasons for informality in businesses (Maloney, 2004; La Porta and Shleifer, 2014; Perry and Maloney, 2007; Sarreal, 2019). Most often it is attributed to avoidance of cumbersome procedures associated with legalization, along with inept and inefficient legal structures (Williams and Shahid, 2016). It has been identified that emerging and developing economies are often riddled by inefficiencies, in both formal and informal institutions, making it difficult for entrepreneurs to pursue entrepreneurship (Marti and Mair, 2009; Khoury and Prasad, 2016; Webb et al., 2013). These inefficiencies manifest in the failure of the legal system to fully guarantee security and protection of property rights, corruption practices within the judicial and criminal justice system, and lack of accountability at different levels of government, non supportive culture and traditions, and pre-defined roles and boundaries (Goltz et al., 2015). These are among many of the reasons why entrepreneurs, especially women entrepreneurs prefer to operate informally (Paper 2).

Informal sector is characterized by ease of entry and a low resource base (Williams and Shahid, 2016). The use of digital space plays a pivotal role in establishing these low entry barriers (ease of entry and low resource base) for actors (Goltz et al., 2015; Nambisan, 2019; Ajjan et al., 2015; Dy et al., 2017; Ajjan et al., 2014; Parveen et al., 2016). It may be particularly useful for women entrepreneurs from developing economies who are actively looking to navigate around inefficiencies created by the non-conducive bureaucratic and cultural environment. Digitisation enhances the chance of success for entrepreneurs and ease of doing business by lowering thresholds. It also provides the flexibility to the user to work from anywhere as compared to a single location for a business. From the creation of the webpage to the hiring of the programmers and the ultimate selling of products, all these activities can be performed using online applications from anywhere (Majchrzak and Markus, 2012). The ability of digital space to reach audiences far and wide provides exceptional opportunities for many entrepreneurs to create new ventures in different business areas (Wetherbe et al., 2006; Ferren and Negroponte, 2016). Various online platforms facilitate different services. Upwork enables the hiring of staff, Square facilitates the payment process online as well as on physical locations, WordPress enables the creation of websites and blogs, and Slack facilitates internal communication. Deen-Swarrray et al., (2013) discuss the way in which mobile phones facilitate internal and external processes for entrepreneurs and highlight greater communication and networking as its consequence. Studies indicate that information and communication technologies play a critical role in enhancing the activities of businesses (Hinings et al., 2018). However, most of these studies, focus on formal businesses whether small or large (Lugo and Sampson, 2008; Leong et al., 2016). There is a dearth of research on the use of digital space by informal entrepreneurs and the influence of this digitization on informal businesses and we found no research (Genç and Öksüz, 2015) focussing on women run informal businesses and their use of digital space. In an attempt to address this gap, we argue that, when operating in the informal sector, digital space may further reduce business entry and operational costs, and increase the chances of business survival and success for informal women entrepreneurs, especially those operating in an institutionally complex and void environment (Dy et al., 2017, Ajjan et al., 2014, Parveen et al., 2016).

5.3.3 Digital Space and Women Entrepreneurs

Throughout the world, women entrepreneurs face difficulties in starting and operating their businesses. Even though these women differ substantially with respect to race, religion, education and experience, a homogenous feature arising by the virtue of their status as business women is that they find themselves struggling with securing funds (De Bruin et al., 2006; Jamali, 2009; Marlow and Swail, 2014), maintaining the family-work-life balance (Jennings and

McDougald 2007; Amine and Staub, 2009; Brush and Cooper, 2012), access to human capital (Jamali, 2009; Brush and Cooper 2012), gender inequality (Arun et al., 2004) and negative social stigmas and perceptions about women entrepreneurs (Jamali, 2009; Marlow and McAdam, 2012; De Vita et al., 2014).

Despite such evidence, high levels of entrepreneurial activity by women, particularly in the informal domain has been observed (Babbitt et al., 2015; Karakire, 2015; Henning and Akoob, 2017). One reason for women's participation in informal entrepreneurship maybe to achieve work life balance balance and to fulfil the traditionally assigned roles and family expectations (Jennings and Brush, 2013; Duberely and Carrigan, 2013; McGowan, 2012; De Vita et al., 2014; paper 2 of thesis). Another reason, however, may be that economies with weak formal and informal institutions are often doubly nonsupportive for women entrepreneurs and often gendered (Amine and Staub, 2009; De Vita at al., 2014; Langevang et al., 2018; Paper 1 of thesis). Such gendered institutions dissuade, limit, and/or ban certain economic activities for women creating gendered institutional voids (Mathias et al., 2014; Paper 1 of thesis). For example, women entrepreneurs may feel that the whole process of licensing or registering their business with the government presents an obstacle that they cannot overcome (Webb et al., 2009; paper 2 of thesis), or constraints on mobility following religious prescriptions makes it difficult to reach markets and customers (Steel, 2017). Using digital spaces resolves these issues of outreach, reduces implicit and explicit costs for women, and increases legitimacy when working around gendered and institutional voids.

In its exclusive capacity, utilisation of digital space helps to balance competing demands at home while also creating a ripple effect in networking and allows women being a part of communities. For example, the use of digital space has stimulated and occasioned women entrepreneurs in creating networking forums that provide access to expert advice while being used simultaneously for interacting with existing as well as potential clients (Kim et al., 2013; Nambisan, 2017). It has been said that women entrepreneurs benefit from the emotional and other material forms of support through the use of social networks. This may be a result of the greater bonding that is facilitated by digital spaces (Smith et al., 2017; Tumbas et al., 2015). Melissa et al., (2015) study provides a good example of women's acquisition of social capital through interactive communities on social media in Indonesia. Social media platforms allow and enable reaching out to members from diverse communities, facilitating mutual exchange of information and opportunities (Ellison et al., 2011; Howard et al., 2001; Beninger et al., 2016). Similarly, the option to make payments to suppliers and to receive payments from clients/customers within their own home and at any convenient time allows women-owned businesses to flourish (Venkatesh et al., 2017; Ukpere et al., 2014). Economies such as Saudi Arabia, where due to patriarchy and religion

strict gender segregation prevails, women are seen to operate through digital spaces where they remain within their cultural boundaries but also carry out their business activities in institutionally void contexts (McAdam et al., 2018). Digital spaces, therefore, create a place for women for refuge, expression, education, network, and trade (Buskens and Webb, 2009; Huyer and Sikoska, 2003; Ajjan et al., 2014).

5.3.4 Digital Logics and Societal Logics and their Interaction

We use institutional logics perspective (ILP) as our theoretical lens for this research. According to ILP, a society comprises of multiple institutional orders that are longstanding guiding pillars. They govern actions and activities and classify them as meaningful and correct (Friedland and Alford, 1991; Greenwood et al., 2014; Reay and Jones, 2016; Thornton and Ocasio, 2008; Thornton et al., 2012). These semi-autonomous institutional orders of family, religion, state, profession, corporation, market, and community form an inter-institutional system for actors. Each institutional order has its own set of unique scripts, prescriptions or organizing principles called institutional logics. These institutional orders are referred to and patronized by social actors to guide and legitimise their actions in a specific institutional setting. With technological development, digital space has emerged as a new institutional order that has unique social and material characteristics that provide new motives and channels for social interaction (Kim et al., 2011; Nambisan, 2017; Smith et al., 2017; Tumbas et al., 2015). Pallas et al. (2016) define four features that offer pathways for an institutional logic to come into the societal context. These are 'artefacts (including objects with specifications or standards for different types of products), routines (mainly the instructions, procedures, duties and scripts associated with processes), symbolical systems (rules, laws, values and categories), and relational systems (systems of governance, power and authority, identities)' (Pallas et al., 2016, p.4). In the context of this study, digital logic is made concrete by material artifacts demonstrated in various forms of digital spaces (smartphones, iPads), and digital platforms (Facebook, Instagram). The digital logic is formed by routines and practices, such as the interaction and networking activities that occur between various users within the digital space, and digital platforms (Smith et al., 2017).

According to Institutional logics perspective, social actors play multiple roles across different institutional orders simultaneously. Such an overlap between domains creates institutional complexity, especially so when the multiple institutional orders are fragmented, and sometimes contested (Lounsbury, 2007; Bertels and Lawrence, 2016; Greenwood et al., 2010). Tensions created from such concurrent demands are resolved by actors by cherry-picking logics across institutional orders (Warnecke, 2013; Amine and Staub, 2009). Extant research has explored and examined how organisations make sense of the prevailing institutions (Greenwood et al., 2010;

Greenwood et al., 2011; Kraatz and Block, 2008; Besharov and Smith, 2014; Mair et al., 2015; Smith and Tracey, 2016), and how the subsequent institutional pressures shape organisational activities, strategy development, and change (e.g. Smets et al., 2012; Alajoutsijärvi et al., 2014; Pallas et al., 2016; Snelson-Powell et al., 2016; Mcpherson and Saunder, 2013). However, there is dearth of literature in examining how such institutional complexity is resolved by informal women entrepreneurs, especially from developing economies, characterised by gendered and concurrent institutional voids.

For an economy like Pakistan, this institutional complexity manifests in an extreme form. The already established formal institutions such as the state (public policies, regulations, and infrastructure provision) and market (requiring documentation and following listed procedures to guide interactions with customers, suppliers, or banks) are compromised and weak. Literature suggests that informal institutional orders, such as family, religion, culture, make up for compromised formal institutions (Mair and Marti, 2009). These set expectations of individuals' sense making, behaviour and decision making (Thornton, 2012). In Pakistan, however, these normative and informal institutions pre-define roles for women, for example in the family domain a woman is supposed to be a care giver and a home maker (Ahl and Nelson, 2015; Langevang et al., 2015) and symbolic elements of Islamic values (for e.g. dress codes) and beliefs (for e.g. gender segregation from *na-mehrams*⁹) guides how informal women entrepreneurs operate. Conditions such as these, where institutional orders both formal and informal, are comprised and make operations difficult for women reflect extreme institutional complexity for women. For informal women entrepreneurs to pursue their operations, they devise mechanisms of interaction between the established institutional orders and logics and the contemporary digital logic. The interaction of societal logics and digital logics result in the idiosyncratic emergence of practices that establish mechanisms of navigation around gendered and concurrent institutional voids (Tumbas et al., 2015).

5.3.5 The Context of Pakistan

We chose Pakistani informal women entrepreneurs as representatives from developing economies to explore how they use digital spaces to run their informal ventures. We considered Pakistan as an appropriate setting for this study for three reasons. Firstly, Pakistan has seen

⁹ Na-mehram: In Islam, a woman's mahram is anyone whom it is permanently forbidden for her to marry because of blood ties, breastfeeding or marriage ties. This is not based on traditions and customs but in religion. Women are supposed to cover themselves and limit interaction with na mehrams and if they must it should be covered as per Islamic prescriptions

remarkable growth in the use of digital spaces in the last few years of development. The Government of Pakistan's Economic Survey for 2015-16 noted that broadband connections had risen by over 89% in the first nine months of the fiscal year, compared to the same period last year. The second reason for choosing Pakistan is its women's active participation in the informal sector. Pakistani women, are concentrated in informal employment, with no access to social protection. 72 per cent of the economically active women in Pakistan work in the informal sector (Ulrichs and Slater, 2016). The third and final reason is that Pakistani women face numerous constraints, gendered in nature, from both formal and informal institutions.

In Pakistan, the clear demarcation between public and private life for women limits their involvement in entrepreneurial activities (Vossenberg 2013; Lindvert et al., 2017). The institutions are highly gendered and the guiding principles not only challenge but also restrict women and their activities. The principal duty of a Pakistani woman is to stay at home and take care of the children, while the head of the household (usually a male) is the primary breadwinner. The State also plays an important role and substantially impacts informal women entrepreneurs. Provision of a feeble infrastructure by the state (Pakistan State Times, 2014), weak law enforcement agencies with rampant corruption, and an organized extortion system in markets (Agha, 2012), along with tedious registration processes and high levels of mistrust of the government makes entrepreneurship difficult to pursue (Puffer et al., 2009). Islamic ideals translate into local traditions, cultural symbols and norms in Pakistan. Like in many Muslim countries, a Pakistani woman's entrepreneurial options are constrained due to the strong system of *pardah*¹⁰ (veil) and the concept of *izzat* (honour) (Roomi and Parrott, 2008). This limits interaction with male members of the society other than immediate relatives such as father, husband, son, and brothers. This is a practice even in the urban areas, in some cases, though there is an increasing percentage of women venturing out of their homes and finding/pursuing economic opportunities (Rehman and Roomi, 2012). Women are viewed to be voluntarily entering to professions that are small and already 'feminized' such as beauty parlour services and other personal care services, where they do not have to interact with men. Religion also has bearing on how markets interactions are governed, and the legitimization of actions; for example, interest in financial markets is considered 'haraam' (forbidden) hence to start a business, an entrepreneur may look for financing avenues other than bank loans.

¹⁰ *Pardah* is a system for segregation of gender. It is believed that a woman's place is inside the home, and the men go outside for work. If women do have activities outside the home, many carry them out hidden beneath the veil, and are accompanied by the men of the house. *Izzat* refers to the concept that women are the basis of a family's honour, and that their chastity and reputation needs to be protected and kept untainted.

Given that the use of digital spaces for pursuit of businesses may fall beyond the regulation and control of the state (especially developing economies), and online trade activities, particularly over social media are not 'taxed' per se. Digital space can be used by Pakistan women within the confines of their homes, managing their family life while simultaneously furthering business on digital platforms. This also may allow women to uphold religious prescriptions. The use of digital spaces may be particularly attractive for Pakistani informal women entrepreneurs. The conversations necessary to run a business such as ordering and purchasing inputs, communicating with clients and customers, making payments to suppliers, marketing, and even selling of products can all be conducted through these options.

5.4 Methodology

The focus of this study is to explore the use of digital space by informal women entrepreneurs from developing economies. Central to this focus is to explore the institutional logics both from the societal context and digital context that shape informal women entrepreneurship. Therefore, an interpretive qualitative approach, using in-depth interviews and a questionnaire, was deemed appropriate to achieve these research objectives (Gephart, 2004; Pratt, 2009). Interpretivists worldview is that of relativism. Reality is constructed through an interaction of individuals and the social world has to be seen and understood from the view of individuals who are part of the ongoing action being investigated (Grix, 2004; Cohen and Crabtree, 2006). Drawing on this paradigmatic position of social constructivism, we adopted a qualitative approach because of its usefulness in understanding the context within which participants act, and the influence this context has on their action (Creswell and Poth, 2017). The qualitative approach provides capacity and allows the researcher to explore situated understandings, in-depth details, and rich descriptions (Gartner and Birley, 2002; Jack and Anderson, 2002; Steyaert, 2007; Suddaby et al., 2015). Essential to this approach is the attention to process and context, which generates rich research (Steyaert, 2007; Maxwell, 2012). Following the qualitative approach shaped an understanding of the content and meaning of institutions, for both society level institutions and the emergent and contemporary institution of digital space. It also allowed us interpret and make sense of institutional complexity faced by informal women entrepreneurs allowing us to deliver explanations about how and why institutional logics interact across societal and digital context (Gartner and Birley, 2002) and resolves tensions arising from institutional complexity.

5.4.1 Research Approach

Following an interpretivist epistemology, the paper draws upon a qualitative approach using in depth interviews to answer our exploratory research questions (Gephart, 2004; Myers, 2013).

According to Thornton et al., (2012), social actors exist in an inter institutional system with multiple institutional orders. Each order has a set of guidelines or prescriptions which actors prescribe to give meaning and legitimacy to human interactions. Therefore, it is critical to capture the meanings ascribed by the institutional actors (i.e. informal women entrepreneurs) in order to understand the nature of institutional complexity they face, and the mechanisms through which they resolve tensions arising as a result of this complexity.

5.4.2 Unit of Analysis and Sampling Technique

The unit of analysis in this research were informal women entrepreneurs from Pakistan. We connected with forty-seven (47) women to collect data for this study. The sample included women from a variety of backgrounds at different stages of the business lifecycle and looked at how they were influenced by their institutional environments. All participants were educated (with at least 12 years of education). Table 7 in chapter 2 lists details of all participants.

For this research, the data was collected in two rounds. For the first round of data collection, the sample was accessed through snowball sampling technique. Snowball sampling is a method to find research participants where one participant gives the researcher the name of another, who in turn provides the name of a third, and so on. This method is usually used to find, access, and involve people from specific populations in cases where the researcher expects challenges in creating a representative sample of the research population. This is, arguably, the most effective method to access hard to reach populations (Petersen and Valdez, 2005). We found this to be an effective way to access the sample of women operating informally without causing mistrust or fear. It also ensured easy, open and comfortable communication. It was because of this form of communication that the extent and magnitude of digital space usage precipitated as a finding.

For our second round of data collection, we used purposeful sampling. Purposeful sampling techniques were used to recruit ten (10) participants who used digital space to run their informal businesses. This was done to provide richness and depth to answer the research questions and to dig deeper into the data set to understand and extract digital logics of operation and how they interact with societal logics to mitigate the constraints and tensions arising from institutional complexity (Patton, 2014).

5.4.3 Production of Empirical Material

The data was collected in two rounds. This involved the application of time series methodology, the objective was to filter and sift through data further, to extract meaningful information for a richer data set (Bogdan and Biklen, 1982). The first round of data collection composed of forty-

two (42) open-ended, face-to-face interviews with women entrepreneurs having at least three years of operating experience in the informal sector in Pakistan. It was done to understand the types of institutional and gendered voids that women face and the dynamics of digital space utilization by them. In our second round of data collection, we developed a question-set based on information gleaned from the interviews and connected with ten (10) participants who were solely running informal digital businesses. It was done to explore the institutional complexity and the interaction between digital and societal logics.

For the first phase of data collection, an interview guide was developed loosely around the institutional orders of family, state, market, and religion, in line with the literature on institutional logics theory and the emerging and contemporary institution of digital space. Interviews were conducted in the local language, Urdu, but we switched between Urdu and English depending on the preference of the participant and making the conversation flow with ease. Each interview lasted from anywhere between 45-90 minutes and was digitally recorded. These were fully translated and transcribed later. Following the research ethics procedures of the study, identity of the participant was kept anonymous if they wished.

During the interviewing phase of data collection, we adopted a gradual approach. We started from straightforward questions such as personal characteristics of the entrepreneur such as name, age, marital status, education, number of children. We then moved to questions relating to the characteristics of the business, such as start date, number of years of operation, sector, customers, suppliers, marketing and distribution, finance, reason for starting the business. This lead eventually to questions seeking in depth answers on the challenges of operation and how the participants overcome them. The resulting data helped in identifying societal logics and the institutional complexity participants faced when operating in a gendered and institutionally void environment. The collected data clearly indicated the use of digital spaces by our sample, in day to day operations.

In the second round of gathering data, we purposefully connected with ten (10) participants who were solely dependent on digital spaces for their operations. It was done to dig deeper into the data set to understand and extract digital logics of operation that mitigate the constraints and tensions of societal logics. A list of questions was developed, with the help of already collected and analysed data, on how digital spaces were being extensively deployed in carrying out and furthering business activity by informal women entrepreneurs (see Appendix A7). This self-administered interview guide was shared with the respondents over email. The set of responses was used to understand the digital logics which informal women entrepreneurs prescribed to and the interaction of these digital logics with societal logics.

5.4.4 Data Analysis

Although data collection started by following an interview guide, loosely developed around the societal orders of state, market, family, and religion (Thornton et al. 2012). This, in essence, made our methodological approach as abductive. Abductive analysis emphasizes that rather than setting all preconceived theoretical ideas aside during the research project, researchers should enter the field with the deepest and broadest theoretical base possible and develop their theoretical repertoires throughout the research process (Timmerman and Tavory, 2012). Hence, using institutional logics perspective as our interview guide allowed us to push data against theoretically defined institutional orders and institutional voids. The collected data, however, in both rounds, was analysed using pattern inducing technique. This was done to identify logics by analysing qualitative data from a bottom-up inductive approach. In using the pattern-inducing technique, we followed grounded theory (Strauss and Corbin, 1994), within an interpretivist tradition rooted in the assumption that meaning is interwoven within the context and “the only way [to] understand a particular social or cultural phenomenon is to look at it from the inside” (Myers, 2013).

It was done by inductive and intensive coding of data and constant comparisons across cases to allow corroboration of generalizations, patterns, outliers, and salient themes in the data (Gioia et al., 2013). We used ‘Gioia type’ representation and data organization in table 13, to show the data structure and associated codes (Gioia et al., 2013). This allowed for a systematic analysis and comprehensible display to gauge the breadth of data, along with the ‘groundedness’ of the emergent themes. This initial coding was open-ended which was arranged by emergent provisional categories to identify the kind of institutional complexities and voids faced by participants (Strauss and Corbin, 1990).

In the 2nd-order analysis, we engaged with the literature on institutional orders, their logics of action, and institutional complexities. This was done to question whether the emerging themes suggest concepts that might help us describe and explain the phenomena we were observing. Therefore, textual data from the interviews was used to identify institutional complexity, institutional voids, and the beliefs guided by particular societal logics (Friedland and Alford, 1991). Upon consulting the literature, the research process transitioned from “inductive” (to a form of first order coding) to “abductive” (to a form of second order coding). When relating emergent first order categories with the existing literature for second order codes (Alvesson and Kärreman, 2007 in Timmons and Tavory, 2012).

Using the first order provisional codes and the second order themes, we investigated the interactions of digital logics with societal logics to ease the complexities of the existing institutional environment for informal women entrepreneurs. It resulted in a small set of emerging aggregate dimensions discerned from the collected data. Data analysis, condensation, and extensions reveal that informal women entrepreneurs from Pakistan face tensions as a result of gendered and institutional voids from the institutional orders of state, market, religion, and family. All these orders are laced with the dominant logic of patriarchy, which causes tensions and conflict for women in pursuing entrepreneurial ventures. We further found that the interactions of societal level logics with the emergent digital logics of flexibility, spreadability, affordability, and connectivity ease these constraints through transforming and diffusing mechanisms of practicing informal entrepreneurship.

Table 13 Coding Table

First Order Codes	Second Order Themes	Aggregate Dimensions Resolving complexities by using digital space
Statements about; corruption and harassment in government offices, dilapidated public transport, lack of trust, weak enforcement of law and order	Inefficient and weak State Constrained mobility Compromised security Patriarchal mind set	Reducing boundaries for women entrepreneurs because of connectivity
Statements about gender segregation as a requirement of Islam, on interest as haram (forbidden) reducing funding avenues, about gender roles and identities as prescribed by religion, women as storehouses of honor	Gender segregation Patriarchal mind set Reduced visibility	
Statements about fulfillment of domestic duties such as child	Patriarchal mindset Familial obligations	Increasing outreach to entrepreneurial network because of spreadability

rearing and caring, management of work life balance, resource ownership lies with the males	<p>Work- life balance</p> <p>Lack of resource ownership</p> <p>Lesser share in inheritance</p>	Easing resource constraints because of affordability
Statements about breach of contractual agreements, extortion, lack of credit facilities, lack of legitimacy in being business owners as it conflicts with predefined roles, constrained outreach to customers suppliers and laborers, lack of role models; lack of credit facilities for women	<p>Patriarchal mind set</p> <p>Compromised and gendered markets</p> <p>Weak Security</p> <p>Constrained Mobility</p>	
Statements about digital platforms such as WhatsApp, Facebook, Instagram to meet day to day business requirements, to manage different roles and multitask fulfilling different identities Reaching international customers; online payment mechanisms, networking and communities	<p>Social media engagement</p> <p>Personal and professional network building</p> <p>Selling through digital platforms</p> <p>Communities, role models and advice</p>	Enabling the management of multiple roles because of flexibility

5.5 Findings

The findings of this research indicate that the formal and informal societal orders of the state, market, family, and religion are governed by the dominant institutional logic of patriarchy. The dominant logic of patriarchy shapes and directs sub logics such as mobility, security, community,

networking, state, religion, and family. The existence of patriarchal logic creates gendered voids in an already compromised institutional setting. This creates conditions of extreme institutional complexity, where contending logics from established yet inefficient institutions create tensions that need to be resolved by informal women entrepreneurs to further businesses. We find that informal women entrepreneurs resolve these extreme complexities through extensive engagement with and borrowing from logics from the new and emerging institutional order of digital space. The use of digital space is founded in the logics of connectivity, flexibility, affordability and spreadability. Participants of the study actively import digital logics to the societal context to transpose and diffuse practices and further their businesses.

5.5.1 The Dominance of Patriarchy as a Societal Logic

The logics and requirements of societal orders of state, family, market and religion are governed by the patriarchal logic. Patriarchal logic acts as a straitjacket for women because it strictly defines their roles and sets boundaries for them, which they are expected to comply with. Women are supposed to stay home and men venture out as bread earners and but when they do, institutional matrix, governed by patriarchy, is highly gendered — where women are expected to behave differently than men to be accepted in business environments. Time and again, the participants referred to the difficulty of doing businesses. Salima, a social media influencer, highlighted the fixed roles that women can take according to the patriarchal mind set and the how difficult it is to break those stereotypes,

‘The hindrance is about the acceptability that a female can work too. Not in terms of job, many women are employed, but when it comes to business ownership then it is a problem. Business ownership, where it is other than the fashion industry, beauty parlors, food business, making dresses, jewelry all the women centric work. And this is because I think that it is a culture here that this work is related to women and they are doing it. Work by women -- they don’t take it seriously.’ (see Table 19-Appendix C1; A72-79)

Patriarchy with its restrictions and impositions, together with the unwelcoming attitude of employees and colleagues towards working women hinders the integration of women in mainstream economic activities. Aiza, an event planner, shares her experience of interacting with craftsmen,

‘Initially when I went these Karigaars (craftsmen) were so in amazement and were shocked to see a female there...it was like their jaws dropped. They didn’t give feedback, or would not talk!!’ (see Table 19-Appendix C 1; A 92-95)

Furthermore, many participants identified that not having avenues to finance their ventures, shortcomings of the capital market were deep rooted in patriarchal standards which were institutionalized in policies as well as procedures. Faiza, a free-lance textiles designer, gives an example,

‘once I wanted to take a loan and expand, but my income wasn’t enough so I applied for a loan at SMEDA (small and medium enterprise development authority) but was rejected. They told me my work is very small scale. So I felt what else is then ‘small or medium development authority for if not a small business? We can’t match collaterals of those like males. Girls usually don’t get such support. Like my male colleagues got loans from various places as people know a many will always be an earning member of a household whereas people don’t entrust us with their money because at the back of their minds, a girl with always get married and their money will go down with her.’ (see Table 19-Appendix C 1; A 97-100)

Islam, followed by the majority in Pakistan, has clearly defined roles for men and women. The influence of religion in our data set of informal women entrepreneurs were interesting to say the least. While these women drew on Bibi Khadija (Prophet Mohammad’s first wife, who was a successful business woman in her own right) they also believed that Islam allows movement of women outside of the house only when in absolute need. Many participants identified how patriarchy and religion served to limit mobility (see Table 19-Appendix C 1; A82-A90). Ghazal a home accessories designer and manufacturer highlights how use of digital space eases those constraints,

‘It helps a great deal. Everyone is on Facebook. lots of people are now using online shopping. Its saves time. No need to step put of the house. Payments also made online. Networks increase... people share your work here n there. Helps a lot.’

However, we also got numerous responses where women used a veil like chaadar to legitimise their presence in markets. Dressing by the standards prescribed by religion and society was associated with being respectable and honourable.

Anum Arshad, a dress designer and online sellers highlighted this as follows,

‘People stare and pass comments and push from behind. This happens its big issue and it’s stressful sometimes I cover myself then. I put this niqaab (veil) and then I go. Because this is the final option. That is why my business in on Facebook’

5.5.2 Logics of Digital Space

5.5.2.1 Digital Logic of Affordability

The digital logic of affordability is inherent in the cost effectiveness offered by digital space. It eases constraints on resource ownership for informal women entrepreneurs from Pakistan. Many participants of the study spoke about the lack of resource ownership and availability of credit and to be pursuing options that do not require much initial investment or resources. The cheap and easily available digital spaces through cellphones, computers, and ipads together with the easy and cost-effective use of internet and broadband makes working over digital space convenient for informal women entrepreneurs. The general sentiment of the participants was that the ease of access and minimal cost of usage filled up the voids existing in the financial market. Shamim, who runs a software solutions company, reveals how using digital spaces has facilitated her business over the course of the years and highlights how the digital logic of affordability allowed greater cost- effectiveness for her business.

'I started out my Company Genetech Solutions around 13 years ago when Digital Media wasn't that well known. Most of our marketing efforts were direct and through cold calls via free platforms. As Digital media developed, we started to adopt it for various reasons; It was free for most part; Viral- One could reach a huge audience in minutes; Results are instant. You'd know if a campaign/ idea / project would fly or not in a few hours to few days. And you have the liberty to select your audience by demographic and by interest for best results.' (see Table

20-Appendix C2; B7,17,18)

Digital spaces being cost effective makes it easy to experiment and help understand market dynamics. Kanza, from 3 footwear, highlights their trial and error attempts at gaining access to customers in the initial days of her business.

'I also think that at that time on Facebook we were spamming a lot of people I was tagging my friends in pictures, I was tagging any female or any guy, I was putting them on their wall so now I think if I do that Facebook bans me (laughs). So, at that time we wanted to keep a model where we can maximize our marketing, through online channels without investing too much.'

(see Table 19- Appendix C1; A1-A11)

Another angle of affordability is the ease of use of digital spaces which requires little or no formal training. Ambreen, an education consultant, highlights how she self-taught the use of a computer to strengthen herself and her position in a typical patriarchal set up,

'In 1996 I bought my computer. After teaching in the morning I used to give tuitions and then in a joint family home I had my own responsibilities like cooking cleaning and being a single parent spending time with my kids. I was so busy all day so I would wake up in the middle night and tried to learn computer usage, I wrote reports, letters and emails. I taught myself computer by 1.5 years' (see Table 20-Appendix C2; B61)

5.5.2.2 Digital Logic of Connectivity

The digital logic of connectivity allows participation in the form of communication and collaboration at multiple levels. Whether it is with existing or potential customers, with suppliers or retailers, it can be communities over social media with likeminded individuals, or professional networks, sharing information, experiences, and advice. It also makes internal and external communication swifter and easier. Connectivity reduces accessibility and mobility issues, while maintaining harmony with the societal logic of patriarchy. Faiza Yusuf, a free-lance IT consultant, points out the connectivity logic as follows,

'social media has made connecting with everyone so easy and I don't have to travel anywhere. In person meetings have become conference calls and we use productivity tools to keep track of work and commitments. I work for international clients, they pay well and don't care much about your location, so that also helps. I work in the eastern timings, which means I have to be up when everyone is sleeping, so I work from home, which is a great comfort and helps me manage both home and work comparatively easily.' (see Table 22-Appendix C 2; B1,2,8)

Digital space also enables women to interact with similar people sharing similar interests and seek out advisors and role models. Shamim, a software company owner, elaborates,

'It has always helped me in making new connections with likeminded people who help grow and take my business forward as well as for personal branding. I am a big fan of LinkedIn. Even though it does not impact my business directly, my profile on LinkedIn and the recommendations and partnerships mentioned there add weightage when a prospect wants to learn about us, not directly through our website, but rather through a neutral channel.' (see Table 22-Appendix C 2; B16,20,24)

Maheen, a consultant, uses various social media platforms to cultivate business and social relationships with people from her field as well as from other fields, and she finds this to be a big advantage to what she does,

'I use LinkedIn, Facebook, twitter, Instagram along with my team to find resources for technical hiring around the world. We cultivate business and social relationships with people within

different industries to get references for the right candidates, for spreading our message and for more business leads. Our active presence on social media helps people identify us for others business needs and we are often recommended by our social contacts for jobs posted online'

(see Table 19-Appendix C1, A13-A22)

Connectivity allows women to be a part of communities and networks. Online communities allow women entrepreneurs a vast potential network of customers and suppliers. Furthermore, these communities provide the women entrepreneurs with a range of possible ways to learn from the experiences of others and to gain knowledge through communicating on social media platforms. This experience-sharing is akin to an informal association of like-minded individuals with similar pursuits, aims, and goals, only with a difference that it exists virtually. People have extended networks, loosely held together by digitization, as opposed to the closely integrated groups in the past. Faiza, an IT consultant, who also runs a Facebook community explains how connectivity allows formation and participation in different kinds of communities.

'I am a part of WomenTechmakers and now my own community WomenInTechPK. These communities help in connecting people with similar work preferences and you can learn from their experiences and collaborate on different projects. More than finding clients, I use online communities for professional growth. These communities are a gold mine for lead generation and both active listening and passive marketing. Communities are in fact the future of marketing because they provide an excellent platform to engage with both prospects and customers and to understand their problems, needs and values. When done correctly, it can provide enormous opportunities to the businesses in reaching out to their target audience and creating customer focused products and services. The communication that happen on communities is bi-directional and can provide instant and honest feedback from customers who can then become advocates and help in creating a better brand image.'

5.5.2.3 Digital Logic of Spreadability

Spreadability, introduced by Jenkins et al. (2018), partly overlaps but also distinctly differs from the notion of connectivity. While spreadability recognizes "the importance of the social connections among individuals", it contends that these connections are "amplified" by digital media platforms. The logic of spreadability increases outreach and pervasiveness for informal women entrepreneurs, easing gendered constraints of visibility.

Digital spaces are seen to push the boundaries of the market for these women than ever before. They are seen to work with international clients, be a part of professional and support

communities from around the globe, which may never have been possible without the spreadability logic of digital spaces. Maheen, a consultant highlights,

‘This is the fastest growing platform with maximum outreach, sometimes minimal costs and sometimes not region specific. Since my consultancy works in different regions and countries of the world, it makes it easier to manage our sales generation, brand impact and brand message reach to people. We can impact multiple countries, industries, people from different strata, multiple audiences, and multiple products/services can be advertised simultaneously.’ (see

Table 22-Appendix C2; B4, 9,14, 28)

Websites and platforms also allow entrepreneurs and businesses to engage with customers and potential customers. Hence, it not just supplements rather serves as an integral part of their business strategy. WhatsApp and Facebook are actively used to reach both domestic and international markets and even to advertise themselves to the local market. Digital spaces, being pervasive, not only provide coverage but also allow documentation of activity. This further increases the visibility of an entrepreneur’s work profile. Amal Qadri, a stylist, credited the logic of spreadability – of her Instagram account to be precise – with getting her new projects,

‘It has done wonders for me- my Instagram has given me a lot of coverage, from that I got the job on the TV show Chai toast or Host. Anoushey Ashraf (TV personality) contacted me to be her stylist. My work moved to a different level. Not just in terms of clientele but also I appeared on TV then moved on to styling celebrities and styling fashion shows. Digital spaces and social media has brought me lots and lots of work. I get to do what I love all through my Instagram and my Facebook page.’ (see Table 22-Appendix C; B 64,67,70,72,73)

5.5.2.4 Digital Logic of Flexibility

The use of digital space allows women-run businesses to achieve the flexibility they desire and have the autonomy and independence to set their working hours. It furthers the choice on whom to interact with and when. Facilitated by this flexibility, women entrepreneurs juggle different responsibilities, arising from the embedded societal logic of patriarchy.

The digital logic of flexibility makes it easier for women to access operations at convenient timings, and to scale businesses up or down to balance work and family life. Balancing professional and personal life puts onerous demands on women, especially so where the patriarchal logic directs actions in all domains. With a thought process fueled by the patriarchal mindset, the use of digital space has been able to provide the flexibility and balance that women

entrepreneurs seek. Sukaina, a jewellery designer, highlights the benefits to her of making use of digital space,

‘Being an entrepreneur and homemaker in a typical patriarchal society, digital media makes it much easier by: a) helping with time management, can work at my own convenience b) relieves me of the necessity of my physical presence while conducting business c) definitely reduces security risk in a jewellery business since physical location is not disclosed d) and there are no additional costs’ (see Table 22-Appendix C; B7,10,12)

For instance, marketing of one’s product or service to prospective customers, ordering from suppliers or even delivering to customers can all be done via digital platforms – and this, in turn, means it can be done in the relative comfort and safety of one’s home. The digital logic of flexibility allows women a choice of time and space as well as control in terms of whom they want to interact with or not. Digital space enables women to circumvent corrupt government officials and bureaucratic processes. Moreover, when they work through digital spaces, women can avoid threats of ‘Bhatta’ (extortion). Lubna, a home based baker, articulates,

‘just open a Facebook page and then it is up to me whatever I do... I did not open a restaurant because I will be then answerable to people and why should I do it... invest money and become answerable to people also and the government and pay tax also people told me to make my visiting card like this not that otherwise I would be taxed. This is such a small thing... I don’t know anything... my life is in peace I don’t have to give tax neither have I to do anything else... I am working peacefully... I opt to work out of home on Facebook pages.’ (see Table 19-Appendix; C1 A 42-51)

In a society like Pakistan, mobility of women is often constrained. Of course, there is no law which prevents this but social norms shaped by religion and culture perpetuate gender segregation, limiting women mobility. The logic of flexibility enables women to work from anywhere they want, their home, a coffee shop or even while travelling. It has enabled Pakistani women to reach and access places that otherwise may not have been possible in a patriarchal society. Shamim highlights that,

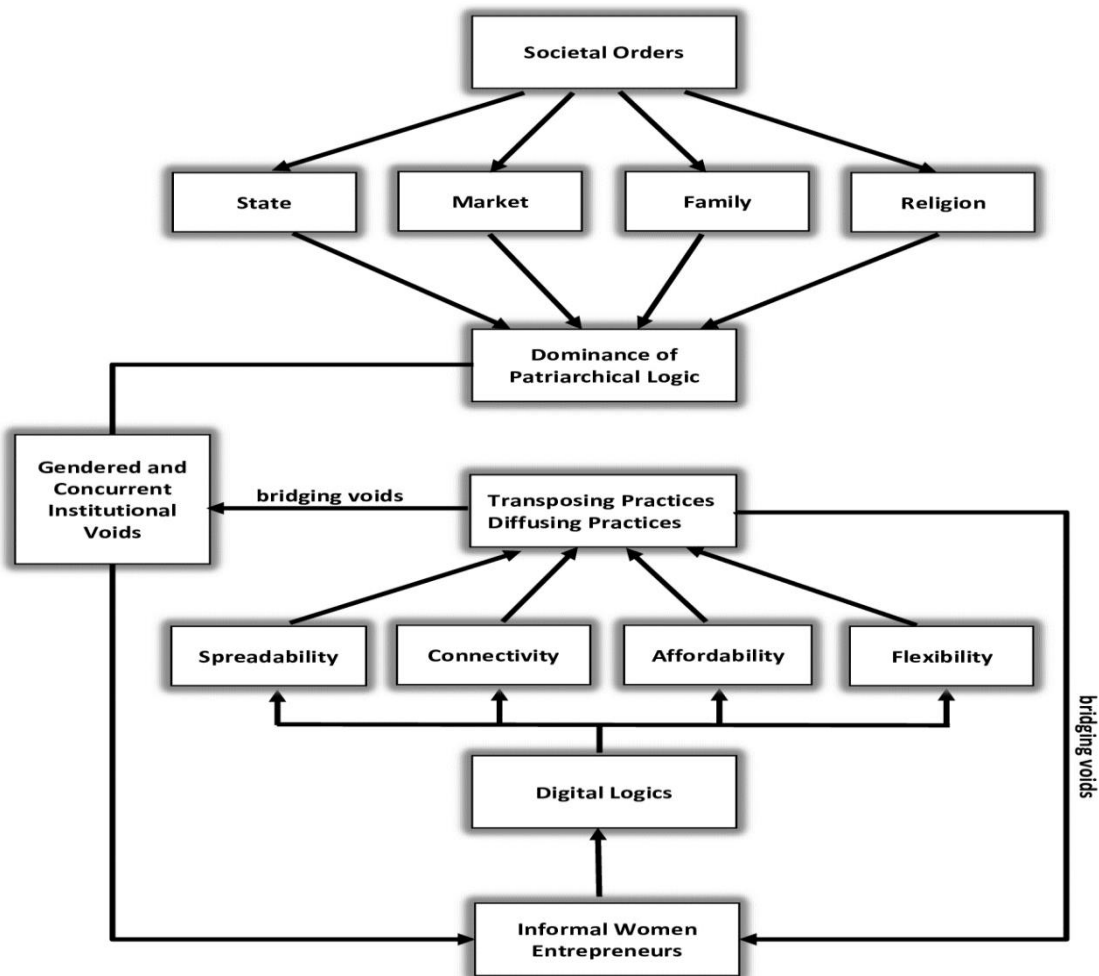
‘Mobility is on top of all followed by security. It’s easier access to clients, vendors and team likewise. Security wise, with access to work via VPN or remote connections people can still work from home if there’s a strike call in the city. Girls and mothers can take early offs and work from home to meet deadlines. In short, it’s a win-win’

The relief of being able to work from home and manage business operations simultaneously not only ensures greater security but also better management of household responsibilities. This is expressed by Nazish, who runs a web site of buying and selling of luxury items,

‘Being an online business allows extra mobility with regard to one can manage the business remotely and communicate with customers irrespective of it just being regular office hours which is the modern way of working. Social media has made people expect instant communication and responses and that has overall worked in our favour. As for other social elements focusing on women mainly being an online business has allowed women to shop comfortably from their home no matter which part of the country they’re in-’ (see Table 20-

Appendix C2; B15,23,31,43,44,47,51)

Figure 4 Diagrammatic representation of the interaction of digital logics and societal logics under conditions of gendered voids



5.6 Discussion

The use of digital space plays a critical role for Pakistani informal women entrepreneurs. It allows them to keep their activities within the boundaries set by the societal logic of patriarchy by importing logics of digital space to the societal context. Patriarchy, as an institutional logic, has its foundation in the view that institutes and establishes the superiority of the male gender and accepts the subordination of women's attributes and interests. Patriarchy shapes gendered interests, identities, and practices. It entails beliefs about appropriate roles for men (public and economic) versus women (private and domestic) and the value of male versus female attributes and interests (Zhao and Wry, 2016).

Extant literature has also identified that the dominant logic and associated societal practices are reflective of deep-rooted values and beliefs; our findings reinforces the same (Thornton, 2012;

Ahl and Nelson, 2015; Langevang et al., 2015). The dominance of the logic of patriarchy is a globally prevalent phenomenon and not just restricted to developing economies. Even in developed and equitable countries, women face discrimination and do not have access to the same type and scale of opportunities as their male counterparts (McElwee and Al-Riyami, 2003; Xheneti et al., 2018). Research on patriarchy has mostly established how women are relegated and sidelined in work and family settings through age-old practices and cultural concepts (Jennings et al., 2013; Belardinelli, 2002; Jamali 2009). Biggart and Guillen (1999) highlight that these overbearing principles influence market characteristics, corporate procedures and state policies.

Other studies reinforce that the dominant logic of patriarchy leads to the subjugation of women within the family, religion (Bendroth, 1999), education (Xheneti et al., 2018), state and corporations (Langevang, 2015). We find that the patriarchal conditions make it easier for women to operate informally through utilization of digital space. A digital space, with its vast array of platforms such as mobile phones, laptops, computers, as well as their applications, has logics of affordability, spreadability, connectivity, and flexibility being ascribed by these women. It, qualitatively, asserts the usefulness of digital spaces and hence explains the increasing reliance of informal women entrepreneurs to use them to further their business activities. The results of this research indicate that digital space and its associated platforms may be bringing about a cultural shift by transposing and diffusing existing practices through the interaction of societal logics and digital logics.

5.6.1 Interaction of Societal Logic and Digital Logics

Logics of digital space are seen to be actively imported to the societal context to ease tensions caused by dominance of patriarchal logic across different institutional orders. By importation of logics we mean that logics from one context are picked and used in another context deliberately and strategically to achieve an end (Greenwood et al., 2010). This importation can be observed in mechanisms of interaction (see Table 14) between societal and digital logics leading to transposing and diffusion of practices.

5.6.1.1 Transposing Practices

Transposing is the migration of practices that fit in one institutional context to another perspective or environment (Boxenbaum and Battilana, 2005; Sewell, 1992). Transposition, if applied, becomes a probable source of innovation as it leads to new strategies of carrying out the same activity. As indicated in the analysis (table 14), the logic of flexibility transposes over the

societal logic of patriarchy. It enables women to create work-life balance with greater control and autonomy and increases availability for familial obligations through the use of digital space.

Furthermore, networking and training for instance when done using digital spaces and technologies often does not require physical presence. Transposing practices allow easy access to professional and personal communities, with likeminded entrepreneurs from anywhere in the world, which makes these digital spaces especially attractive to women (Smets et al., 2015). Therefore, informal women entrepreneurs are quick to adopt digital platforms that they consider as most beneficial and suitable for their business activities. Facebook, for example, is used as a primary tool for marketing communication but recently Instagram has gained greater popularity (Genc and Oksuz, 2015). For informal women entrepreneurs' affordability resolves constraints of resource ownership in an environment like Pakistan where religious logic prescribes that women family members get one-third portion as compared to men in family wealth (Chaudhry, 1997).

The importation and transposition of the logic of connectivity assumes great utility for women because of the patriarchal restrictions on informal women entrepreneurs whose physical movement is impeded by social traditions, familial, religious constraints, and the dilapidated, inefficient and unreliable public transport system. Connectivity refers to the links created among users, digital platforms and the eventual creation of an online performative environment (Van Dijck and Poell, 2013). Connectivity introduces a bipolar element into the digital logic; it enables human connectedness but, at the same time, also helps in the creation of connections through an automated process arising out of, for example, a search algorithm. Digital space facilitates connections between individuals, enabling the formation of strategic alliances or communities through users' initiative, helping find target audiences by suggesting or recommending communities, groups or products. For example, Amazon provides recommendations on products that may interest buyers and Facebook suggests pages that may be of interest to the user. In developing economies like Pakistan, there is a dearth of role models. Moreover, reaching out to other entrepreneurs in real-time is constrained due to the lack of networks and opportunities. Digital space allows women to be a part of social communities, which are collections of individuals who share common activities or views and beliefs. They are 'bound together principally by relations of affect, loyalty, common values and personal concern' (Brint, 2001 in Thornton et al., 2012). Such communities provide women entrepreneurs with advice guidelines, latest developments, and motivation diffusing with the standards deemed acceptable in society.

Digitisation allows better coordination through options such as Viber and WhatsApp transposing over the need to frequent male-dominated markets yet improving mobility. Informal women entrepreneurs are also seen as establishing greater control over exchange trends and ideas as well as managing time differences for international customers. In this case the logic of

spreadability supersedes the patriarchal logic and results in greater pervasiveness and outreach and increasing visibility. The logic of spreadability of digital space makes 'behaviours, knowledge, preferences, communication networks and connections visible to others' (Treem and Leonardi, 2012, p.150) hence easing constraints of visibility for informal women entrepreneurs operating under gendered voids. The visibility provided to a business by the use of digital spaces enables potential stakeholders to identify and locate relevant information with ease.

Furthermore, digital space gives access to a world of success stories, eye-opening narratives and conversations from around the world, which are important for Pakistani women due to lack of role models that inspire and motivate informal women entrepreneurs to step up and become the agent of change (McAdam et al., 2018). These narratives regarding role models and success stories enable women to adopt similar practices and alter the relationship with their families by garnering greater acceptance, particularly from male members. Digital space and its success stories are being used to spread awareness and bring about changes in societal expectations.

5.6.1.2 Diffusing Practices

Diffusion is when the imported logic seamlessly fits in with the guiding principles of the dominant societal logic of patriarchy (Boxenbaum and Battilana, 2005). In an institutionally complex society such as Pakistan, the diffusion of these logics is a smooth transition or a conflicting process, the consequence of which depends on the precedence of the stronger institutional order. For example, the digital logic of flexibility diffuses with the societal logic of patriarchy to create an environment whereby informal women entrepreneurs can engage in entrepreneurial activities while complying with the patriarchal logics arising from family or religion. This diffusion also eases concerns of security and mobility and allows women to circumvent gendered voids associated with the institutional orders of market and state. The logic of affordability is seen to reduce operational costs and eases lack of credit avenues for women in the financial markets. Running a business through digital space, therefore, takes away the need to seek financial capital for starting their businesses, for advertising, transport cost, search costs, and implicit costs for informal women entrepreneurs. The logic of connectivity is seen to diffuse tensions present in society by empowering women to gain self-confidence and build social capital through professional and social networks. It appears to be diffusing with the religious logic where participants can communicate with upstream and downstream players in the value chain using various digital platforms available on different digital spaces.

The use of digital space, with its associated logics, is not only furthering women entrepreneurship, but it is also slowly but surely bringing about a change in the moral fabric of the society. It is broadening horizons and creating greater awareness whereby entrepreneurial

activity is seen in some instances as being encouraged and reinforced. The use of digital spaces is of transforming societal expectations and expansion of gender boundaries.

Thus, the analysis in table 14 indicates that digital logics and societal logics interaction leads to newer practices for informal women entrepreneurs enabling them to transcend the boundaries set forth by the guiding institutional orders and simultaneously not invoking trouble by outright rebellion or retaliation of the accepted standards and beliefs. Digital space takes them a step ahead while still conforming to societal logics. It is a step in the direction of slow and steady social change and enables the weakening of gender biases.

Table 14 Analysis Table

Difficulties of operation	Underlying Societal Logics	Mechanism: Interaction of Digital Space and Societal logics	Benefits from interaction with digital space	Interaction of Logics
Conflicting expectations	Family responsibilities; Home - management and Entrepreneur-ship conflict	The use of digital space enables women to manage work with family life. It also reduces the requirement to commute by facilitating operation from safety of one's home allowing women to stay with the boundaries set by the religious and patriarchal mind-set. Logic of flexibility Ease of accessibility Social media usage on cellular tech while multi-tasking	Control and autonomy; Managing work life balance through digital media	Transposing leading to transformation of societal expectations
Uncertainty and risk	Fear of extortion mugging thefts; security; lack of trust in the government offices for	Digital space reduces the need for a physical location thus allows circumvention from extortion. The reduced need to travel and the exchange of money through	Eases constraints on mobility; Increases market access	Diffusion leading to expansion of gender boundaries

	<p>protection of rights; lack of information and exposure;</p> <p>Lack of confidence and experience;</p> <p>Corruption; bureaucracy</p>	<p>online modes also reduces the possibility of mugging and looting and the use of public transportation fulfilling the security logic.</p> <p>Circumvention of markets by operating within home boundaries using social media</p>		
Reaching customers	<p>Time difference for international clients;</p> <p>Trends and idea exchange;</p> <p>Gender segregation;</p> <p>Mobility</p>	<p>The ease of choosing who to interact with; in secure spaces, easily online payment mechanisms Logic of flexibility</p>	<p>Outreach/pervasiveness/eases constraints on visibility and mobility</p>	<p>Transposing leading to transformation of societal expectations</p>
Acquisition of resources	<p>Resistance and barriers to resource ownership; lack of funding avenues; religious prescription of not taking interest-based loans</p>	<p>Logic of affordability; Ease of usage; no training required or additional cost; There is minimal cost of operation on digital spaces</p>	<p>Marketing; advertisement; eases constraints on resource ownership; cost effective</p>	<p>Diffusion leading to transformation of societal expectations</p>
Lack of role models and advisors	<p>Lack of self-confidence; lack of guidance and advice</p>	<p>Digital space allows support and motivation in the form of online communities which are gatherings of people with like-minded interests. The sharing of success stories provides role models</p>	<p>Participation; Professional networks; social communities</p>	<p>Diffusion leading to expansion of gender boundaries</p>

		and inspiration. Logic of connectivity/ Social networking and social capital		
Reaching suppliers	Accessing male dominated markets; Mobility; security; patriarchy	The use of digital spaces makes it easy to communicate with clients and suppliers through applications like WhatsApp. Trainings and workshops are often conducted online using webinar. Internal communication with employees assigning tasks and announcements becomes easy using Anydo and slack. Information on international trends is available on Instagram and Facebook. Logic of connectivity	Communication Collaboration	Transposing leading to expansion of gender boundaries and transformation of societal expectations

5.7 Conclusion and Implications for Future Research

This study explored the role digital space plays in enabling informal women entrepreneurship in areas riddled with gendered and concurrent institutional voids. The results of the study discover the dominance of patriarchy at the societal level for Pakistani informal women entrepreneurs and the digital logics of affordability, flexibility, connectivity, and spreadability that are actively utilised by these women to bridge gendered and concurrent institutional voids. The existence of multiple and constrained institutional orders and logics indicates extreme institutional complexity for informal women entrepreneurs from Pakistan. Digital logics, when imported, bridge gaps and resolve tensions existing due to contending logics. Digital logic of connectivity ensures participation in terms of communication and collaboration with clients, suppliers, business networks, social communities. Digital logic of spreadability results in outreach, pervasiveness, and visibility. Digital logic of affordability provides cost-effective access to resources, marketing, and advertising activities and the digital logic of flexibility brings with it the benefits of control,

autonomy, and mobility. Digital space and its associated technologies enable entrepreneurs to span boundaries by virtue of its connectivity and pervasiveness. They serve to facilitate entrepreneurial activities by acting as a bridge to work around constrained societal logics for informal women entrepreneurs.

The contributions of this paper are three-fold. Firstly, the study contributes to entrepreneurship literature by advancing the understanding of the role of digitisation as a contemporary, emerging, institutional logic that shapes business processes (Nambisan, 2016). It addresses the limited number of empirical studies that have focused on informal women entrepreneurship from developing economies, by providing insights into some context-specific institutional and gendered voids (Bhatta or extortion or exhortion and religious values of gender segregation) that are often accommodated and transformed by informal women entrepreneurs into informal digital entrepreneurship (Bruton et al., 2008). Secondly, it explores the role of digital spaces in bridging the voids created by the presence of a highly gendered and institutionally void environment. There is little research on informal women entrepreneurs and their interaction with digital spaces. Thirdly, the paper advances the relevance of institutional complexity in extreme environments in stimulating digital entrepreneurship opportunities (Kraatz and Block, 2008). The study demonstrates how various prescriptions from the prevailing multiple co-existing institutional logics are combined by informal women entrepreneurs. It contributes further by examining the ways in which digital space amalgamates into informal business operations in an institutionally complex environment. It reveals the extent and the dimensions of digital space usage and attempts to provide empirical evidence for interaction of digital and societal logics and the mechanism by which logics emerging from digital space are transposing and diffusing entrepreneurial practices for women.

This research has important implications. It can serve as a starting point for studying the potential of digital space and the multiple ways in which it can be used to further entrepreneurial activity. The context of digital space opens up many more avenues for further research and inculcation into the institutional logics perspective. It warrants further research and theorization to include digital space, as an institutional order, governing and guiding many aspects of business activity. Interactions need to be investigated across countries to appreciate the extent to which practices are generalizable and maybe replicated, and how new practices such as the digitisation of the informal entrepreneurship are evolving. Ideally, such an approach would also need to be interdisciplinary, integrating viewpoints from sociology, cultural and media studies, and business studies. Studies on women entrepreneurs and digitisation can indirectly contribute to women empowerment. Given that the Sustainable Development Goals on the United Nations 2030 's agenda includes gender equality and empowerment of women; we suggest further research to

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explore the links between digitization and empowerment. Future research can also focus on the enabling role of digital space in a broader business spectrum, encompassing informal business run by men as well, to explore the kind of institutional voids they face and if they use digital space to overcome such constraints.

Chapter 6 Conclusions

6.1 Introduction

This PhD thesis aims to explore how and why informal women entrepreneurship unfolds in developing economies, that are characterised by the presence of concurrent and gendered and institutional voids (Khouri and Prasad, 2016; Mair and Marti, 2009). The theoretical underpinnings of this research lie with the institutional logics perspective, institutional voids, informal entrepreneurship and women. We build on the pretexts that entrepreneurs have agency, both reflective and pre-reflective, when coming up with a response to institutional pressures and complexity. We study such responses of informal women entrepreneurs in a developing economy context to gain a clearer understanding of the constraints these women face and how they steer their businesses in regions with gendered and concurrent institutional voids.

This thesis situates informal women entrepreneurs in an inter-institutional system, governed by multiple institutional orders and logics. The institutional logics, from different logics may at times be competing or contending which creates institutional complexity. We argue that informal women entrepreneurs not only face such institutional complexity but it takes on an extreme form in developing economies due to the prevalence of gendered and concurrent institutional voids.

To understand why and how informal women entrepreneurship unfolds amidst gendered and concurrent institutional voids we produced three standalone research papers (Chapters 3, 4, and 5). Although, each paper differed in its focus and its exploration of how multi-level institutional complexities are attended to and resolved by informal women entrepreneurs in developing economies, these papers were connected by the overarching aim of the thesis, and its theoretical and methodological underpinnings.

In the first paper focused on problematising informal women entrepreneurship, institutional logics, and institutional voids to develop a multi-layered framework that is highly sensitive to differing contexts and offers a consistent understanding of informal women entrepreneurship (Chapter 3). The second research paper focused on exploring the conflicting influence of family logics on the agency of informal women entrepreneurs to pursue informal entrepreneurship, and how this agency is used to devise navigational strategies in a gendered and institutionally void environment (chapter 4). The third research paper focused on exploring the use of digital space and digital logics by informal women entrepreneurs, in developing economies, to resolve tensions

and contradictions arising out of extreme institutional complexity (chapter 5). It further explored the mechanisms of interaction between digital logics and societal logics to ease the complexities.

This PhD study followed an interpretive, philosophical paradigm. Interpretivism's ontology is that of relativism and epistemological positioning is of social construction was in line with the worldview of the researcher and the research project; that there are multiple realities, and that knowledge is gained through understanding the process of interpretation that is influenced by interaction with social context. The research followed a naturalistic inquiry design; the methodology and research methods used were qualitative in nature (Thanh and Thanh, 2015; Arthur et al., 2014; Lincoln and Guba, 1985). The initial data was generated using face-to-face in-depth interviews with forty-two (42) informal women entrepreneurs from Pakistan. It was supplemented by further data collection through qualitative questionnaires, shared via email, to gather responses from ten (10) informal women entrepreneurs operating businesses through digital space. The collected data was analysed using an abductive approach. Abduction required careful coding, classification, operationalization of concepts, processes, and abroad theoretical understanding to reveal new and surprising pieces' information. To make this information discernable, we used the Gioia type' representation and data organization to show the data structure and associated codes (Gioia et al., 2013). Meticulous attention was given to all aspects to ensure the reliability of the findings.

This chapter summarizes the research objectives, findings, contributions, and suggestions for future research opportunities. First, it revisits research objectives and questions and provides details of how they were tackled by outlining key findings. Next, the implications of the thesis for researchers, policymakers, entrepreneurs, and educators are discussed followed by a summary of research contributions. Finally, opportunities for future research are highlighted.

6.2 Re-examining Research Aim and Sub-aims

The overarching aim of the thesis, as discussed above, was to examine how and why informal women entrepreneurship unfolds in developing economies, riddled with concurrent and gendered institutional voids, through the lens of institutional logics perspective. This overall aim was broken down into three sub aims (Chapter 1- Table 1), which were addressed in the three research papers developed as a part of this thesis.

6.2.1 The First Sub-Aim

The first sub-aim of this thesis was to problematize informal women entrepreneurship to develop a consistent understanding of the phenomenon across different contexts. We addressed this aim by developing a conceptual paper to offer a coherent problematisation of informal women entrepreneurship, which consistently bridged critical theoretical insights from the discourses on institutional orders, institutional logics, and institutional voids. As a result, we were able to provide a harmonised framework, capable of integrating and guiding different context-sensitive studies.

Based on the notion of gender as a social construction deeply embedded in entrepreneurship (Ahl, 2006; Brush et al. 2019; Warnecke, 2013), this paper extends prior work on informal women entrepreneurship (Williams and Gurtoo, 2011; Welter et al., 2018; Thapa Karki and Xheneti, 2017; Xheneti et al., 2019). It proposes that gendered institutional orders combining with, and transitioning into to, gendered institutional voids, to shape distinct configurations of gendered contexts for informal women entrepreneurship. It further states that informal women entrepreneurs leverage their identities to navigate through extreme conditions of institutional voids. It also extends prior work on institutional logics and agency exercised by informal women entrepreneurs (Langevang et al., 2018) by proposing that it is the logic of the family that plays a significant role in shaping creative response strategies to conditions of formal and informal institutional voids.

This paper contributes by developing a harmonised platform, to address the calls for broader theoretical approaches that can coherently demonstrate a high degree of conceptual sensitivity to multiple combinations of contextual factors and logics influencing informal women entrepreneurship and individual entrepreneurial responses (Langevang et al., 2018; Williams and Gurtoo, 2011). It also advances existing work on the complexity of the institutional environment that influences informal women entrepreneurs and their response strategies (Xheneti et al., 2019; Welter and Smallbone, 2011; Welter et al., 2018).

6.2.2 The Second Sub-Aim

The second sub-aim of the thesis was addressed in the second research paper of this study (Chapter 4), which was to explore the why women pursue informal entrepreneurship in developing economies and how do they navigate their businesses around gendered and concurrent institutional void. Informal institutions (such as family) are known to bridge institutional voids (Mair and Marti, 2009; Khoury and Prasad, 2016) and studies also indicate that entrepreneurs devised strategies to overcome challenges when working in troubled areas (Welter

and Smallbone, 2011; Oliver, 1991). However, little is known about the mechanisms through which these voids are bridged by informal women entrepreneurs in developing economies (for an exception see Langewang et al., 2018). Therefore, the second paper focused on the influence of family (an informal institution) on the motivations to operate informally and on navigational strategies devised by informal women entrepreneurs to further their businesses. By doing so, this paper responds to the calls for examining how entrepreneurial motivations, decisions, processes, and outcomes are influenced by the existing institutions (Welter et al., 2015; Williams and Shahid, 2016; Gimenez and Calabro, 2018; Jennings and Brush, 2013; Langevang et al., 2018; McGowan et al., 2011; Xheneti et al., 2019).

We find that, in developing economies, the motivations of women to pursue informal entrepreneurship centred around four major themes that related with gendered or/and concurrent institutional voids: maintaining the work-life balance, security and protection, avoiding tedious procedures and requirements, and the lack of information on how to formalise businesses. We also find that the gendered institution of family not only constrains and enables but also orients informal women entrepreneurship (Mathias, 2014; Cardinale, 2018). The pre-reflective and reflective agency is shaped by the constraining, orienting and enabling nature of family logic. Informal women entrepreneurs use agency to devise navigational strategies to navigate around gendered and concurrent voids in developing economies. According to our findings, these crafted strategies are integrative, accommodating, and compliant. We find that these strategies' and their associated micro-level behaviours (such as the use of chaadaars or chaperons or bricolage in the use of family resources etc.) are reconciliatory, hence, reinforcing existing institutions.

This study contributes to the fast developing field of informal women entrepreneurship in developing economies (Langevang et al., 2018; Xheneti et al., 2019). It adds to knowledge by highlighting the interplay between micro-level agency and meso-level institution of family for informal women entrepreneurs, when situated in macro-level gendered and concurrent institutional voids (De Castro et al., 2014; Biggart and Beamish, 2003; Khoury and Prasad, 2016; Puffer et al., 2010; Webb et al., 2009). This paper also makes a novel attempt to identify the conflicting influence of family on pre-reflective and reflective agency in strategizing behaviour of informal women entrepreneurs in developing economies (Cardinale, 2018; Biernacka et al., 2018; de Groote et al., 2018; Langevang et al., 2018; Roomi et al., 2018; Williams and Gurtoo., 2018; Xheneti et al., 2018).

6.2.3 The Third Sub-Aim

The third sub-aim was to explore the use of digital space in bridging concurrent and gendered institutional voids for informal women entrepreneurs in developing economies. This sub-aim was addressed in the third and final research paper of this thesis. Digital space is known to persist through local, regional or national crises (Lugo and Sampson, 2008; Ajjan et al., 2015; Steel, 2017; McAdam et al., 201). Given the nature of digital space, in this research paper, we argue that in economies with gendered and concurrent institutional voids, the use of digital space creates opportunities for informal women entrepreneurs to resolve institutional complexities and bridge voids. We further contend that this resolution is achieved through the interaction of digital logics and societal logics and that this interaction involves unique mechanisms warranting attention (Lugo and Sampson, 2008; Nambisan, 2017). Recent researches study women entrepreneurs and their use of digital spaces (McAdam et al., 2018) but the phenomenon is understudied, and even more so in the informal economy context. In this study, therefore, we address this gap by examining the use of digital spaces by informal women entrepreneurs in a developing economy such as Pakistan. The utilization of institutional logics perspective allows us to explore institutional complexity that informal women entrepreneurs face as a result of tensions emanating from contending societal logics (state, market, family, and emerging digital logics) but also due to simultaneous prevalence of gendered and institutional voids.

The results of the study discover the dominance of patriarchy as a societal logic in Pakistan and the active unitisation of digital logics of affordability, flexibility, connectivity, and spreadability by informal women entrepreneurs to bridge gendered and concurrent institutional voids. Each of the digital logics, when imported, bridges gaps existing due to gendered and institutionally void societal logics, enabling and complementing informal entrepreneurship and easing patriarchal constraints. Digital logic of connectivity ensures participation, in terms of communication as well as collaboration with clients, suppliers, business networks, and social communities and eases mobility constraints. Digital logic of spreadability results in outreach, pervasiveness, and visibility. Digital logic of affordability provides cost-effective access to resources, marketing, and advertising activities easing resource ownership and availability constraints, and the digital logic of flexibility brings with it the benefits of control, autonomy, and mobility. These interactions of societal and digital logics seem to be resulting in transposition and diffusion of entrepreneurial practices.

This study contributes to entrepreneurship literature by advancing the understanding of the role of digitisation as a contemporary and emerging institutional logic (Nambisan, 2016). The existing literature talks about entrepreneurship and digital technology with little research available on

informal women entrepreneurs and digital spaces (Stockdale et al., 2012; McAdam et al., 2018), therefore, this paper contributes to the field by examining how digital space amalgamates into business operations and enables informal women entrepreneurship. Current literature on institutional complexity focusses at organisational level responses and resolution mechanisms (Reay and Hinings, 2009; Pache and Santos, 2013; Smets et al., 2015; Mair et al., 2015; Battilana and Dorado, 2010; Peng, 2000). This paper also contributes by extending the analysis to how social actors face and resolve complexities, especially in gendered and institutionally void contexts.

6.3 Implications for Research, Policy, and Practice

This thesis presents numerous implications for researchers, entrepreneurs, policymakers, and educators through the findings of the three papers.

6.3.1 Implications for researchers

The study brings forward multiple implications for research, indicating that informal women entrepreneurs do not function in a vacuum (Hindle, 2004). Rather, they negotiate, and collaborate with their institutional environments. This negotiation tends to be continuous in developing economies riddled with gendered and concurrent voids. Therefore, further research needs to be carried out in areas that link informal women entrepreneurship with existing institutional structures (Battilana, 2004). To facilitate a comprehensive understanding of informal women entrepreneurship, there is a need to move away from the linear approach of opportunity versus necessity and informal women entrepreneurship must be further emphasised as a socioeconomic phenomenon (Warnecke, 2013; Jack and Anderson, 2002). Moreover, the study also shows that the institutional structures of the developing economies differs from the developed contexts, where most of the current research is centred (Bruton et al., 2008). The developing economy contexts lead to the emergence of different forms entrepreneurship (i.e. informal entrepreneurship; digital entrepreneurship) (Williams et al., 2016). Hence, future studies can extend the exploration to the developing and emerging economies contexts to generate an understanding of the varied practices of entrepreneurship.

Furthermore, the institutional logics perspective contributes to a multilevel understanding of informal women entrepreneurship and can be very useful for researchers to explain entrepreneurs' actions and strategies when they encounter various, and often competing logics

(Bertels and Lawrence, 2016). Finally, the qualitative methodology in this study proved to be very crucial (Gartner and Birley, 2002) allowing us to understand and represent participant voice. In-Depth interaction with entrepreneurial actors helped surfaced several significant issues. Hence, researchers are encouraged to research within a qualitative domain to ensure a rich and holistic understanding of the informal entrepreneurship.

6.3.2 Implications for Entrepreneurs

Informal women entrepreneurs are encouraged to take advantage of widespread digital space and platforms such as LinkedIn and Twitter, which can widen networks and sources of learning. This can allow them to learn from international businesses through the use of digital space. They can seek partnerships, advice, and can also enter into agreements to exchange knowledge of local and foreign markets. Such linkages can help gain greater validity. Informal women entrepreneurs can gain access to scarce resources such as cheap expertise, free online resources, training, and advice through digital forums and communities. In the absence of formal learning opportunities, due to gendered and concurrent institutional voids, informal women entrepreneurs can rely on such informal institutional elements to enable learning, both experiential and anecdotal.

6.3.3 Implications for Policymakers

This study has far reaching implications especially for policy makers of developing countries. Insights from this study may lead to the formulation of helpful policies in institutionally void environments to deal with the barriers to growth that many entrepreneurs face.

Informal sector is often said to be a reservoir of untapped energy; however, how to unleash this energy and channelize it through inclusion for development forever remains a challenge (Williams and Nadin, 2013a&c). This study helps understand the challenges and ambiguities that women face in pursuing entrepreneurship, from their perspective. Entrepreneurship can be boosted by providing spaces for conversations in informal, non-intimidating, facilitative settings that permits women to explore, experiment, and discuss ways in which their businesses may prosper. Such spaces can allow dialogue, develop confidence, call for training, and information exchange and project women role models. This understanding is crucial for policy makers if they want to change and improve existing entrepreneurial ecosystems.

The government also needs to make a deliberate and pronounced effort to make the benefits of being in the formal sector transparent through information dissemination, and support for

women entrepreneurs. Policies can also be shaped to encourage formal sector entrepreneurship for women by improving the regulatory environment and increasing support (Aidis et al., 2008; Williams and Nadin, 2012b) such as tax rebates, free council on legal matters, easier processes, readily accessible information, and enhanced international exposure by encouraging participation in trade fairs. Such policies can encourage women as well as men to pursue formal entrepreneurship. At the same time, steps to improve the quality of institutions, in terms of delivery and efficiency need to be in place to gain the trust of the informal businesses.

6.3.4 Implications for Educators

Educators enable the intellectual development of their students, and hence, shape normative institutions in their societies. Secondary schools and institutions of higher education should provide quality entrepreneurship education for students from the early years of schooling until graduation. Such an action necessary for encouraging an entrepreneurial mindset. The results of the study indicate that informal women entrepreneurs lack necessary management and accounting skills which are necessary to run businesses professionally. These women do not follow basic steps as book-keeping. They have not been trained in such skills, not even in their school or college. Educational institutions need to incorporate the teaching of basic life skills, for example, simple accounting principles, or/and filing of tax returns. Moreover, educators should consider the advantages of digital learning on social media and other digital platforms. Providers, including government, must adapt to the contemporary needs of society and the private sector by providing digital learning support through Facebook, LinkedIn, and other platforms, whereby students and entrepreneurs benefit from reduced costs and increased convenience and quality.

There is also a need to make a conscious and persistent effort to break gender stereotypes and increase confidence in women to take on businesses. This change of mindset can be possible if the educational policymakers and the educators of society work collaboratively to bring about a shift in gendered behaviours.

6.4 Thesis Contributions

This research makes various contributions to knowledge by building a multilevel understanding of informal entrepreneurship for women within the context of gendered and concurrent institutional voids. Building on theoretical and practical contributions at the paper-level, this thesis generates three kinds of contributions namely theoretical, methodological, and contextual.

6.4.1 Theoretical Contributions

This thesis extends the literature on the understudied phenomenon of informal women entrepreneurship (Xheneti et al., 2019; Langevang et al., 2018). It responds to the growing calls for a multilevel understanding of entrepreneurship (De Castro et al., 2014; Shepherd, 2011). It also contributes to the limited research examining entrepreneurship within institutionally void contexts (Khoury and Prasad, 2016; Bruton et al., 2008; Jennings and Brush, 2013; Vossenberg, 2013; Jennings et al., 2013; Kim and Li, 2014). The unique characteristics of the institutional environment of this study generates newer insights for the field of informal women entrepreneurship. Furthermore, it also extends the notion of institutional complexity around micro, meso and macro-level institutional interactions (Davidsson et al., 2001; Shepherd, 2011; Tatli et al., 2014). The thesis demonstrates how actors can reconcile or reconstitute the existing institutional environment through social interactions and interpretations. The first paper shows the influence of macro-level institutional configurations on micro-level entrepreneurial actions. The second paper demonstrates how informal women entrepreneurs rely on meso-level institutions (orienting, constraining, and enabling nature of family logics) to justify their micro-level entrepreneurial behaviours such as integration, compliance, and accommodation to navigate around macro-level gendered, and concurrent institutional voids. The third paper discovers the mechanisms behind the micro-processes by exploring the kind of interaction that takes place between logics emanating from different orders (state, family, religion, market, and digital logics), which form the basis of action.

6.4.2 Methodological Contributions

The field of entrepreneurship research is known to be dominated by positivist research and its associated quantitative approaches (Gartner and Birley, 2002; Hindle, 2004; Neergaard and Uihøi, 2007; Karatas-Ozkan et al., 2014; Suddaby et al., 2015). Quantitative approach, however, is better suited for examining continuous processes. The nature of entrepreneurship is intermittent and non-linear (Churchill and Bygrave, 1989; Gartner and Birley, 2002; Edmondson and McManus,

2007; Karatas-Ozkan et al., 2014; Welter et al., 2016) calling for exploration of this phenomena, through observation, assessment and understanding to gauge its richness and multiplicity. Recognising the importance of the qualitative approach, there have been calls for qualitative research for the development of the entrepreneurship field (Gartner and Birley, 2002; Suddaby et al., 2015; Karatas-Ozkan et al., 2014). This thesis, therefore, makes a methodological contribution by providing an extension in entrepreneurship research by exploring new dimensions and processes qualitatively (i.e. Institutional voids, informal women entrepreneurship and institutional logics) and answering these multiple calls for a qualitative exploration in the three research papers produced in this thesis (Hlady-Rispal and Jouison-Laffitte, 2014).

6.4.3 Contextual Contributions

This research contributed to the currently inadequate literature that observes informal women entrepreneurship in the context of gendered and concurrent institutional voids in developing economies (Bruton et al., 2008; Langevang et al., 2018; Xheneti et al., 2019). Furthermore, the developing economy of Pakistan, which was chosen as the field for data collection, has minimal research on informal women entrepreneurs. This thesis contributes by investigating and bringing forth the Pakistani context having multiple implications for the future of informal women entrepreneurship in the country. Moreover, the context of Pakistan and the recommendations made in this research can be used in other developing and emerging contexts that share similar ecosystems, where weaknesses in the regulatory environment, government bureaucracy, skewed enforcement of legislation, and corruption all exist side by side (Spedale and Watson, 2014; Jamali, 2009; McElwee and Al-Riyami, 2003).

6.5 Areas for Future Research

This study is bound by its focus on women entrepreneurs in the informal economy of Pakistan's largest city, Karachi. It is also limited by shortage of space and time. However, an important implication to arise out of this research is that contextual differences must be acknowledged in future studies to understand the behaviour and business strategies of entrepreneurs. It can, however, be generalized that the presence of gendered and concurrent voids, whether in developing, developed, or emerging markets, will result in exercising creative reflective agency, and pre-reflective agency in case of gendered environments, to develop response strategies to navigate around constraints.

Future research can be carried out for informal women entrepreneurs working in Pakistan's the rural areas. The field is particularly unexplored and could lend itself to cross-regional studies within Pakistan and can be extended to those within South Asia as well. Further research can also include cross-cultural depictions and experiences on the role of the family in informal women entrepreneurship. More research can also explore specific strategies employed by informal women entrepreneurs in-depth with an aim to theorise institutional logics literature further, considering the plurality of logics at hand and complexity of strategies developed.

The context of digital space opens up many avenues for future research. It warrants further exploration to include digital space, as an emerging institutional order, governing and guiding many aspects of activity in a society, with an aim to expand the depth and breadth of institutional logics perspective and to include technological advancements that are potentially changing the social fabric of the world. Given that the Sustainable Development Goals on the United Nations 2030's agenda includes gender equality and empowerment of women; we suggest further research to explore the links between digitization and empowerment. Future research can also focus on the enabling role of digital space in a broader business spectrum, encompassing informal business run by men as well, to explore the kind of institutional voids they face and whether they use digital space to overcome such constraints. Future directions might also pursue the relationship between the extent of involvement in digital platforms and sociocultural values by recruiting participants from a variety of cultures.

It is our expectation that this study will not only stimulate future research, but will also offer insights to researchers, policy makers, entrepreneurs, educators, and other actors involved in entrepreneurial contexts, to lessen gendered and concurrent institutional voids and enable the women to become active participants of the economy.

6.6 Chapter Summary

This chapter provided a summary of aims, methodology, findings, implications, contributions, and opportunities for future research in this PhD project. The research is made up of three qualitative papers that examine the influence of gendered and concurrent institutional voids, institutional logics on informal women entrepreneurs from developing economies. The three papers followed an interpretive paradigm, with the relativist ontology and the epistemological positioning in social constructivism. The methodology followed was qualitative and interviews and questionnaires were the chosen methods for data collection. The sample of this thesis was from Pakistan, a developing economy which fit well with the aims and objectives of our research. The findings

Chapter 6

provided multiple implications for researchers, entrepreneurs, policymakers and educators. The overall thesis contributes to the literature in a number of ways. It contributes theoretically by generating new insights into the interplay between the institutional elements and informal entrepreneurship phenomena for women. It advances the limited literature that integrates a multi-layered perspective into entrepreneurship research. It offers contextual contributions by examining developing and emerging contexts, which are understudied in the entrepreneurship literature. This chapter concludes with recommendations for future research that may advance informal entrepreneurship literature.

Appendix A Chapter 2 Methodology

A.1 Consent Form

Study title: Informal Women Entrepreneurship amidst Extreme Institutional Voids -An Institutional Logics Perspective

Researcher name: Lalarukh Ejaz

Ethics reference: 17294

Please initial the box(es) if you agree with the statement(s):

I have read and understood the information sheet (insert date /version no. of participant information sheet) and have had the opportunity to ask questions about the study.

☐

I agree to take part in this research project and agree for my data to be used for the purpose of this study

☐

I understand my participation is voluntary and I may withdraw at any time without my legal rights being affected

☐

I am happy for the interview to be tape recorded.

☐

I am happy to be contacted regarding other unspecified research projects. I therefore consent to the University retaining my personal details on a database, kept separately from the research data detailed above. The 'validity' of my consent is conditional upon the University complying with the Data Protection Act and I understand that I can request my details be removed from this database at any time.

☐

Appendix A

Data Protection

I understand that information collected about me during my participation in this study will be stored on a password protected computer and that this information will only be used for the purpose of this study. All files containing any personal data will be made anonymous.

Name of participant

Signature of participant.....

Date.....

A.2 ERGO application form – Ethics form

All mandatory fields are marked (M*). Applications without mandatory fields completed are likely to be rejected by reviewers. Other fields are marked “if applicable”. Help text is provided, where appropriate, in italics after each question.

1. APPLICANT DETAILS

1.1 (M*) Applicant name:	Lalarukh Ejaz
1.2 Supervisor (if applicable):	Dr. Mine-Karatas Ozkan, Dr. Vadim Grinevich
1.3 Other researchers/collaborators (if applicable): <i>Name, address, email, telephone</i>	

2. STUDY DETAILS

2.1 (M*) Title of study:	Informal Women Entrepreneurship amidst Extreme Institutional Voids in Pakistan- An Institutional Logics Perspective
2.2 (M*) Type of study (<i>e.g. Undergraduate, Doctorate, Masters, Staff</i>):	Doctorate
2.3 i) (M*) Proposed start date:	September 2015
2.3 ii) (M*) Proposed end date:	December 2016

2.4 (M*) What are the aims and objectives of this study?
--

The objective of this study is explore and understand the motivations and strategies women entrepreneurs in the informal sector of Pakistan use to navigate the extreme institutional voids. It utilizes the Institutional logics approach to investigate the influence of the institutional orders of family, religion, community, market and profession on the decisions of informal women entrepreneurs.

2.5 (M*) Background to study (*a brief rationale for conducting the study. This involves providing a brief discussion of the past literature relevant to the project*):

Pakistan's state of political, economic and social affairs is such that every day is a challenge for a person's safety, more for women entrepreneurs because the social structure of society reinforces itself in ideological and patriarchal system of traditions and customs/informal constraints (North, 1991; Rehman & Roomi, 2012). Research suggests that situational (and societal) factors play critical roles in shaping women entrepreneurship (Winn, 2005; Zahra, et al., 2014). Pakistani women, too, face different expectations and pressures in terms of law, predefined roles, degree of freedom, mobility, access to basic rights etc. as compared to men (Roomi and Parrott, 2008; Roomi & Harrison, 2010). Despite such conditions a significant amount of women entrepreneurs operate within informal domain (Khan & Khan, 2009). This demonstrates an increasing need to examine the contribution of Pakistani women entrepreneurs; to the country's GDP, its informal economic sector, and their own status as economic agents.

Pakistani women face a condition we refer to as Extreme Institutional Voids (EIVs) i.e. they face concurrent lack of formal and informal support. Specifically, "when a country's environment faces severe lack of security, weak judicial system and mechanisms and/ or individual mobility, there emerge both formal and informal institutional voids". EIVs may have significant effects on the pattern of entrepreneurial ability and development especially for women (Mair & Marti, 2012; Puffer, 2010; Winn, 2005; Zahra, et al., 2014). This implies that women entrepreneurs working under EIVs mould their behaviour accordingly to internalize the exteriority of these institutions.

Drawing on this insight the current study focuses on exploring the motivations of informal women entrepreneurs in Pakistan. This is done by using institutional logics approach in order to understand how the existing context of EIVs and the underlying logics that influence motivations and business strategies of women entrepreneurship in the existing inter-institutional system. In doing so, this research attempts to respond to the call to study micro-foundations of cultural embeddedness of local actors in their local settings (Philip & Tracey, 2007). It is hoped to gauge why women are driven towards informal entrepreneurship in Pakistan i.e., whether the decision to work in the informal economy is a deliberate choice or is it because of the incapacity of the formal sector to absorb them; how do they access markets and resources, and what are the strategies they employ (unwittingly or deliberately) for the survival and success of their endeavour.

2.6 (M*) Key research question (*Specify hypothesis if applicable*):

Why are women entrepreneurs driven towards informal entrepreneurship in Pakistan?

What logics shape up the strategies for success and/ or survival of their endeavours?

2.7 (M*) Study design (*Give a brief outline of basic study design*)

Outline what approach is being used, why certain methods have been chosen.

The study is a qualitative exploration of the motivations and operating strategies of women entrepreneurs in the informal sector under EIVs in Pakistan. The study design will follow the general interview guide approach to understand the perspectives of participants and explore the meaning they give to phenomena under study.

A minimum of 35 women entrepreneurs will be interviewed using the interview guide. The participants may increase if the researchers feel that theoretical saturation has not been achieved.

Since the participants belong to the informal sector of the economy, the participants will be identified and selected using the snowball sampling method.

The interviews will take place at the researcher's office, however, if the participant wishes to be interviewed at another place, neutral and convenient to her, preference will be given to it. This is to ensure participant comfort, which we hope will translate into rich and detailed data.

The interviews will be recorded using a voice recorder and will be transcribed as part of the study record.

3. SAMPLE AND SETTING

3.1 (M*) How are participants to be *approached*? Give details of what you will do if recruitment is insufficient. If participants will be accessed through a third party (e.g. children accessed via a school, employees accessed via a specific organisation) state if you have permission to contact them and upload any letters of agreement to your submission in ERGO or provide the name and contact details of the person granting you permission to access the sample (to check that permission has been granted).

Participants will be directly approached by the researcher initially and personal reference will be used initially, later on chain referral or snowball sampling method will be utilized. An interview guide will be used to interviews with participants.

3.2 (M*) Who are the proposed sample and where are they from (e.g. fellow students, club members)? How many participants do you intend to recruit? List inclusion/exclusion criteria if applicable. NB The University does not condone the use of 'blanket emails' for contacting potential participants (i.e. fellow staff and/or students).

It is usually advised to ensure groups of students/staff have given prior permission to be contacted in this way, or to use of a third party to pass on these requests. This is because there is a potential to take advantage of the access to 'group emails' and the relationship with colleagues and subordinates; we therefore generally do not support this method of approach.

If this is the only way to access a chosen cohort, a reasonable compromise is to obtain explicit approval from the Faculty Ethics Committee (FEC) and also from a senior member of the Faculty in case of complaint.

The sample will consist of women entrepreneurs currently active in Pakistan's informal sector, running their ventures for a minimum of three years.

3.3 (M*) Describe the relationship between researcher and sample (*Describe any relationship e.g. teacher, friend, boss, clinician, etc.*)

Since snowball sampling technique is used, the interviewer will be referred to the interviewees and that may increase the level of familiarity and comfort between the two. However, there will be no direct relation between the researcher and the sample.

3.4 (M*) Describe how you will ensure that fully informed consent is being given. *You must specify how participants will be told what to expect by participating in your research. For example, will participants be given a participant information sheet before being asked to provide their consent? Upload copies of the participant information sheet and consent form to your submission in ERGO.*

I will be obtaining written consent from all participants. These will be stored in a computer with a password and in an encrypted file. Participants will be able to leave the study at any time.

3.5 (M*) Describe the plans that you have for feeding back the findings of the study to participants. *You must specify how participants will be informed of your research questions and/or hypotheses. For example, will participants be given a debriefing form at the end of your study? Upload a copy of the debriefing form to your submission in ERGO.*

I will share the details of the study with the participants in a debriefing form. They will be able to see that they were able to be part of a research effort that seeks to influence policy related to female entrepreneurs.

At the time of debrief, their interest in knowing the findings of this research later on will be determined and noted. Results will be shared with them accordingly.

4. RESEARCH PROCEDURES, INTERVENTIONS AND MEASUREMENTS

4.1 (M*) Give a brief account of the procedure as experienced by the participant

Make clear who does what, how many times and in what order. Make clear the role of all assistants and collaborators. Make clear total demands made on participants, including time and travel. You must also describe the content of your questionnaire/interview questions and EXPLICITLY state if you are using existing measures. If you are using existing measures, please provide the full academic reference as to where the measures can be found. Upload any copies of questionnaires and interview schedules to your submission in ERGO.

INTRODUCTION

- Thank you
- Researcher's introduction
- Purpose of study
- Confidentiality

- Duration (60-90 minutes)
- Opportunity for questions for clarity
- Signature of consent

QUESTIONS

The interview will start by requesting participants to walk the researcher through their entrepreneurial journey.

No more than 20 questions will be asked on the following Institutional Logics relevant to the participant's entrepreneurial endeavours

Motivation

Role of Family

Role of Religion

Role of Community

Market

Profession

Probes will be used as needed

CLOSING COMPONENTS:

Debriefing

Inviting additional comments from participants

Thank you

5. STUDY MANAGEMENT

5.1 (M*) State any potential for psychological or physical discomfort and/or distress?

The study is expected to be stress free for the participants.

5.2 Explain how you intend to alleviate any psychological or physical discomfort and/or distress that may arise? (if applicable)

The study is supposed to be stress free, however, in case of distress the participants are free to not answer a question or withdraw participation if they desire.

5.3 Explain how you will care for any participants in 'special groups' (*i.e. those in a dependent relationship, vulnerable or lacking in mental capacity*) (if applicable)?

There are no participants in any 'special group' as stated above

5.4 Please give details of any payments or incentives being used to recruit participants (if applicable)?

Participation in the study will be voluntary and no payment or incentive system will be used to recruit participants.

5.5 i) (M*) How will participant anonymity and/or data anonymity be maintained (if applicable)?

Two definitions of anonymity exist:

i) Unlinked anonymity - Complete anonymity can only be promised if questionnaires or other requests for information are not targeted to, or received from, individuals using their name or address or any other identifiable characteristics. For example if questionnaires are sent out with no possible identifiers when returned, or if they are picked up by respondents in a public place, then anonymity can be claimed. Research methods using interviews cannot usually claim anonymity – unless using telephone interviews when participants dial in.

ii) Linked anonymity - Using this method, complete anonymity cannot be promised because participants can be identified; their data may be coded so that participants are not identified by researchers, but the information provided to participants should indicate that they could be linked to their data.

Anonymity, if requested, will be by changing participants name and the name of their ventures.

5.5 ii) (M*) How will participant confidentiality be maintained (if applicable)?

Confidentiality is defined as the non-disclosure of research information except to another authorised person. Confidential information can be shared with those who are already party to it, and may also be disclosed where the person providing the information provides explicit consent.

Data collected will be treated with sensitivity and anonymity will be maintained and pseudonyms will be used wherever required. Theory building will be kept around generic themes to further protect research participants' identities.

5.6 (M*) How will personal data and study results be stored securely during and after the study? *Researchers should be aware of, and compliant with, the Data Protection policy of the University (for more information see www.southampton.ac.uk/inf/dppolicy.pdf). You must be able to demonstrate this in respect of handling, storage and retention of data (e.g. you must specify that personal identifiable data, such as consent forms, will be separate from other data and that the data will either be stored as an encrypted file and/or stored in a locked filing cabinet).*

All consent forms and hard copies will be stored in a locked filing cabinet and on the researchers' laptop in an encrypted file.

5.7 (M*) Who will have access to these data?

The researcher, i.e. myself and my doctoral supervisors, Dr. Mine Karatas-Ozkan and Dr. Vadim Grinevich will have access to the data.

A.3 Debrief Form

Study Title: Informal Women Entrepreneurship amidst Extreme Institutional Voids in Pakistan- An Institutional Logics Perspective

Researcher: Lalarukh Ejaz

Ethics number: 17294

Thank you so much for participating in this study. Your participation was very valuable. It has been acknowledged that you are very busy and very much appreciate the time you devoted to participating in this study. There was some information about the study that could not be discussed with you prior to the study, because doing so probably would have impacted your actions and thus skewed the study results. This form explains these things to you now.

What is the research about?

This research is about Pakistani women entrepreneurs in the informal sector. I am trying to find out how the institutional logics of family, religion, community, market and profession influence the motivations and strategies of women entrepreneurs, with specific reference to the country's informal sector.

Pakistani women face a condition we refer to as Extreme Institutional Voids (EIVs) i.e. they lack of formal and informal support simultaneously. EIVs occur when a country is faced with severe lack of security, weak judicial system and restricted individual mobility (Khoury & Prasad, 2012). Such conditions may have significant effects on the pattern of entrepreneurial ability and development especially for women (Mair & Marti, 2012; Puffer, 2010; Winn, 2005; Zahra, *et al.*, 2014). This implies that women entrepreneurs working under EIVs mould their behaviour accordingly to internalize the exteriority of these institutions.

Drawing on this insight this study focuses on exploring the motivations of informal women entrepreneurs in Pakistan. This is done by using institutional logics approach in order to understand how the existing context of EIVs and the underlying logics of family, religion,

Appendix A

community, market and profession that influence motivations and business strategies of women entrepreneurship. It is hoped to gauge why women are driven towards informal entrepreneurship in Pakistan i.e., whether the decision to work in the informal economy is a deliberate choice or is it because of the incapacity of the formal sector to absorb them; how do they access markets and resources, and what are the strategies they employ (unwittingly or deliberately) for the survival and success of their endeavour.

Use of active deception or misleading participants

No active deception was used in my study. I hope this clarifies the purpose of the research, and the reason why we could not tell you all of the details about the study prior to your participation. If you would like more information about the research, you may be interested in the following:

If you have any questions or concerns, you may contact me:

Lalarukh Ejaz

Email: lejaz@iba.edu.pk

It is very important that you do not discuss this study with anyone else until the study is complete. Our efforts will be greatly compromised if participants come into this study knowing what is about and how the ideas are being tested. Once again results of this study will not include your name or any other identifying characteristics.

If you have questions about your rights as a participant in this research, or if you feel that you have been placed at risk, you may contact the research support officer, Ying Ying Cheung (risethic@soton.ac.uk) or Head of Research Governance, Research Governance Office, University of Southampton, Southampton, SO17 1BJ. Phone: 02380 595058, Email: rgoinfo@soton.ac.uk

A.4 Participant Information Sheet

Study Title: Informal Women Entrepreneurship amidst Extreme Institutional Voids - An Institutional Logics Perspective

Researcher: Lalarukh Ejaz

Ethics number: 17294

Please read this information carefully before deciding to take part in this research. If you are happy to participate you will be asked to sign a consent form.

What is the research about?

This research is about Informal Women Entrepreneurs of Pakistan working under conditions of weak formal and informal support. It is about the contextual factors that influence the motivations and strategies of women entrepreneur in Pakistan in the country's informal economy. We hope to gauge why women are driven towards informal entrepreneurship in Pakistan i.e., whether the decision to work in the informal economy is a deliberate choice or is it because of the incapacity of the formal sector to absorb them; how do they access markets and resources, and what are the strategies they employ (unwittingly or deliberately) for the survival and success of their endeavour.

This study is part of my doctoral study at the University of Southampton and my doctorate is being funded by the Institute of Business Administration where I am an assistant professor. The completion of the doctorate will also enable me to progress professionally. The questions I ask will focus on your entrepreneurial journey.

Why have I been chosen?

You have been chosen because you are a female entrepreneur in Pakistan's informal sector and have three years of experience of successfully navigating institutional inefficiencies.

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What will happen to me if I take part?

Participation in the study involves one detailed interview lasting 60-90 minutes which will be voice recorded.

Are there any benefits in my taking part?

Not necessarily to you directly but certainly on the whole as it is hoped that this research will add value to practitioners, academics, NGOs, aid agencies and policy makers who want to use entrepreneurship as a tool to empower women, globally as well as specifically in Pakistan.

Are there any risks involved?

There are expected to be no risks involved with this research.

Will my participation be confidential?

The collected data will be treated with sensitivity and anonymity will be maintained and pseudonyms will be used if you require. All information will be in compliance with the UK Data Protection Act and University of Southampton policy. Data will be stored in a password protected computer and all hard copies and documents will be kept in a locked filing cabinet.

What happens if I change my mind?

You have the right to withdraw at any time without your legal rights being affected.

What happens if something goes wrong?

In the case of concern or complaint, you can contact the University of Southampton's research support officer, Ying Ying Cheung (risethic@soton.ac.uk).

Where can I get more information?

For further details or any questions you may contact the researcher, Lalarukh Ejaz, directly at lejaz@iba.edu.pk

A.5 University of Southampton Management School Risk Review

Please Tick (☐) one:

Undergraduate ☐ Postgraduate (Taught) ☐ MPhil/PhD X Staff ☐

Degree programme/Certificate (if applicable):

Your Name:	Lalarukh Ejaz	Univ of Soton Email:	le1d13@soton.ac.uk
Supervisor (if applicable)	Dr. Mine Karatas Ozkan Dr. Vadim Grenivich		
Other researchers/ collaborators (if applicable):	N/A		

Title of Study: Informal Women Entrepreneurship amidst Extreme Institutional Voids in Pakistan-
An Institutional Logics Perspective

Expected start date and duration:

September 1st, 2015- December 1st, 2016

Part 1: Who does your research involve?

Does your research involve any of the following?	YES	NO <i>(Please tick below)</i>
1. Interviews/ Focus Groups	X	
2. Questionnaires/Surveys	X	
3. Physical Observation/ Factory Visits		X

If you have answered 'NO' to all of the above, then your research does not need any further risk assessment.

If you answered 'YES' to any question, then please continue on the next page

Part 2: Description of the intended empirical research:

Population to be targeted (e.g. list the organisation(s) where you will solicit participation from employees and specify the number of people you intend to recruit):	<p><i>Women Entrepreneurs in Pakistan's informal sector through snow ball sampling.</i></p> <p><i>Number of participants will be a minimum of 35 and can increase depending on theoretical saturation</i></p>			
Nature of survey method (e.g. questionnaire, interview, etc.):	<p><i>Interview guide approach will be used to carry out Interviews that will last a maximum of 90 minutes. They will be conducted face-to-face with each participant and the interaction will be recorded using a Dictaphone</i></p>			
Method of data collection (please tick all relevant boxes)	Face-to-face X	Telephone <input type="checkbox"/>	Email/Web <input type="checkbox"/>	Post <input type="checkbox"/>
Location, including full postal address(es) and telephone numbers. (List on a separate sheet if necessary)	<p><i>An option will be given to be interviewed at the researcher's office (Room 210, Institute of Business Administration in Karachi, Pakistan. The phone number is 92-21-111-422-422)</i></p> <p><i>or business premises of interviewees. Preference will be given to a place where the participant feels comfortable, so that data is rich and detailed. I will be informing my supervisors of the locations as and when meetings dates are finalised with the participants, before the interview takes place.</i></p>			
Time of day that research will be taking place:	<p><i>Standard office hours (between 09:00 and 17:00)</i></p>			

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Part 3a: Risk Assessment: Travel

Risk/Hazard <i>(Please add any further risks/hazards to which you might be exposed through travel in the spare rows below)</i>	<i>(Tick one box in each row below)</i>		<i>Assessment of Risk (tick one box below in each row)</i>			If Medium or high, what can you do to reduce the risks? <i>(append details on a separate sheet as necessary)</i>
			Low	Medium	High	
Travelling within the UK	Yes <input type="checkbox"/>	No /	X			
Travelling outside the UK but to home country	Yes X	No	X			
Travelling outside the UK but not to home country	Yes <input type="checkbox"/>	No /	X			
Mode of Travel to reach address(es) listed above:	<i>I am a split site-student and situated in Karachi Pakistan.</i> <i>Interviews will take place in the same city and mode of travel for me will be a car.</i>					

Part 3b: Risk assessment: Empirical Research

Risk/Hazard <i>(Please add any further risks/hazards to which you might be exposed in the spare rows below)</i>		Assessment of Risk <i>(tick one box below)</i>			If Medium or high, what can you do to reduce the risks?
		Low	Medium	High	
The location of your research:	<i>(Tick one box below)</i>				
Street	<input type="checkbox"/>				
Office	X	X			
Factory	<input type="checkbox"/>				
Other (please describe)	<input type="checkbox"/>				
	My office or any other neutral yet preferred place by the participant				

Appendix A

<p>If you have ticked 'Factory', give details of what is manufactured there:</p>					
<p>Time of research if outside standard office hours:</p> <p>To Be Finalized</p>	<p>Start time:</p> <hr/> <p>End time:</p> <hr/>				

A.6 Interview Guide

Table 15 Interview Guide

<p>Introduction</p> <ul style="list-style-type: none"> • Thank you • Your name • Purpose • Confidentiality • Duration • How interview will be conducted • Opportunity for Questions • Signature of consent 	<p>I want to thank you for taking the time to meet with me today.</p> <p>My name is _Lalarukh Ejaz_ and I would like to talk to you about your experiences as a woman entrepreneur in Pakistan.</p> <p>The interview should about an hour and a half or less. I will be voice recording the session because I don't want to miss any of your comments.</p> <p>Although I will be taking some notes during the session, I can't possibly write fast enough to get it all down.</p> <p>Because we're on tape, please be sure to speak up so that we don't miss your comments.</p> <p>All responses will be kept confidential if you require.</p> <p>This means that your interview responses will only be shared with research team members, i.e. myself and my doctoral supervisors and we will ensure that any information we include in our research paper does not identify you as the respondent. Remember, you don't have to talk about anything you don't want to and you may end the interview at any time.</p> <p>Are there any questions about what I have just explained?</p> <p>Are you willing to participate in this interview?</p> <p>_____</p> <p>Interviewee Date</p>
<p>Questions</p> <ul style="list-style-type: none"> • Use probes as needed 	<p>Can you talk through your start-up experience, how did it all start and how has the journey been so far?</p> <p>A-Motivation</p> <ol style="list-style-type: none"> 1. What are your primary motivations for being an entrepreneur in the informal sector? 2. What helps you stay motivated and focused in order to successfully run your business? If not, what makes you do it anyway? 3. What are your long term goals vis-a-vis your business and how do you keep yourself motivated to pursue these goals? 4. How you manage to sustain your motivation level when faced with the challenge of operating in Pakistan's informal sector, with all its drawbacks and interventions by various non-state actors all asking for their piece of the resource pie, in particular requests for protection money by local political groups and so on? <p>B-Role of family</p>

	<ol style="list-style-type: none"> 1. What kind of role does family play as far as female entrepreneurs in Pakistan are concerned? 2. What has been the role of the family as far as your entrepreneurial activity is concerned? 3. For yourself, is it necessary to have family support if you are a female entrepreneur in Pakistan? Why? 4. How do you see family playing a role in the promotion of entrepreneurial activity in Pakistan's informal and formal economies? 5. Would family play a significant role when the entrepreneur is a) a woman b) a man? Why or why not? 6. What aspects of family in Pakistani society would help women entrepreneurs operating in Pakistan's informal economy? What aspects would hinder this activity? <p>C-Community role</p> <ol style="list-style-type: none"> 1. What role does community play in the encouragement of women entrepreneurship? 2. What role do you think entrepreneurs can play in support of a community? 3. What kind of relationship do you think exists between a community and female entrepreneurs? 4. What role has community played in the development of your entrepreneurial activity <p>D-Religion</p> <ol style="list-style-type: none"> 1. What role does religion play in encouraging female entrepreneurs in Pakistan's informal economy? 2. Can religion somehow hold women back or help in pursuing entrepreneurial activity in Pakistan? If so, can you elaborate? <p>E-Market</p> <ol style="list-style-type: none"> 1. What kind of market constraints have you encountered in your role as an entrepreneur? 2. How has the access to credit/financial resources been for you as an entrepreneur? As a woman entrepreneur in particular in Pakistan's informal sector? 3. What kind of changes would you like to see brought about via public and economic policy that would help remove market flaws and constraints? 4. How do you survive in the informal sector market as an entrepreneur? What are the challenges that you face in terms of being part of the informal sector? Does non-payment of tax and not having an NTN mean you are blocked from access to bank loans and so on?
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	<p>5. How do you deal with an informal market where the government is conspicuously absent and does not step in to play any kind of positive role that would help entrepreneurs such as yourself?</p> <p>F-Profession</p> <ol style="list-style-type: none"> 1. Which sector or field do you belong to in your current role as entrepreneur? 2. Do you have any prior professional experience and if so, has it helped you in your current entrepreneurial activity – and if so, how? 3. Has your entrepreneurial activity helped you gain any professional skills, skills which may come in handy even if you pursued another business activity? 4. What are your plans for business and personal growth for, say, the next 5-10 years as an entrepreneur?
<p>Closing Components:</p> <ul style="list-style-type: none"> • Additional comments • Next steps • Thank you 	<p>Is there anything more you would like to add?</p> <p>I'll be analysing the information you and other participants have given me and I'll be happy to send you a copy to review at that time, if you are interested.</p> <p>Thank you for your time.</p>

A.7 Questionnaire Round 2

Table 16 Questionnaire Round 2

Name
Why did you choose social media industry for your business?
Do you use WhatsApp, Skype, Viber (tech) and in your business? And if so what role do they play?
Do you use money transfers/Easy Paisa/ online transfers in your business? How often do you use them and what kind of impact do they have on your business?
How does your use of digital resources and/or social media help you enhance your access to social capita/ (networks for example connections with supplies and customers etc.) and how much of a role does that play in furthering your business? / do digital resources or social media help you find new connections? In what ways they are helpful in taking your business forward? (Social networks are relationships among people who live and work in a particular society, enabling that society to function effectively).
Are there any restrictions or incentives by government to use these digital platforms? In what way do these restrictions/incentives affect your business development?
Do market forces for example banks, suppliers or your competitors influence you or force you to use digital resources? If so, in what ways? What is their role?
Does your use of social media help you go around any restrictions that you may have on your mobility/ security/ patriarchy/glass ceiling for employees etc. in Pakistan? (Please give an example)

Appendix B Chapter 4 Illustrative Quotes

B.1 Illustrative Quotes Chapter 4

Table 17 Illustrative Quotes Chapter 4

Amal	A1	And I started working from home, my father made me a salon.
Amal	A2	My husband has talked about it he's very much into marketing that he does and styling that I do so we both are actually fighting over it like what should our daughter get into and may be in future there will be a proper business like a platform.
Amal	A3	I'm lucky I only have a husband to deal with. But generally it is very important, where and who your family is. There are lot of people whose family is not supportive but still they work. I salute those girls because it's hard. They are doing everything while doing what they want just because they have a drive to do that. I'm lucky that I have no issues like that I have my own house and own everything that's why I keep it small also because I have no family support. So that's the reason what I am doing it and I like what I am doing it. I can give my client full attention rather than giving her half and then running for another. So family support is very important like when the fashion shows come, sometimes I can't go. I have the thing but I can't go my husband is also working. He will leave his work and comeback take care of kids and then go. So I have to limit myself like when I get invites there are lot of openings I get invites but I can't go because I have same issue. He helps me, like there are lot of time when he stays but he's working and I am also working I don't trust anyone. So family support is very important and if you have that whole chain then that's great. Even friends, they take care of your kids when you have to do something important. Family is like a web you fall into and they'll take care and when it's not there then it's very hard.
Amal	A4	I have long term goals and that's why my husband and I fight for my daughter so she sees me and my family has a history of dressing up well, like my grandmother was always tip top.

Appendix B

Ambreen	A5	When my husband died. On one hand my brother in laws were saying that we are here to support you, you don't have to work. I lived in a joint family and I wanted to contribute like any son would. No matter my contribution will be less but somehow I will do it. My parents were also ready to take me back into their home but then my father in law supported me a lot and he said that let her do things the way she wants, give her peace of mind so then I started my own work.
Ambreen	A6	I had an educated family and by the virtue of my father's job we were settled there. And education was in our family since many generations. The very first doctor and very first engineer of Indo-Pak subcontinent who studied from abroad were from my family. And we used to come in the elite class of Faisalabad due to the virtue of our studies and then the cultural shock came and the in laws were like very subtle, there was no such thing as emphasis on education but there was no gender discrimination as well.
Ambreen	A7	My son was born in 2003 born so he was six in 2009. His school gets off at 3 so that was good for me as I had a lot of time as house help would come and clean and I would cook and still be free doing nothing. so I discussed it with my husband that I want to try this and see if it works out. He was the one who lent me 20,000Rs first.
Asma	A8	My mother is my biggest critic. She wants all her clothes to be made by me. She is also graduate in Fine Arts from Lucknow University, India. I have always found her well-dressed. Even in the house I would see her get dressed in the evening after her daily chores and even if she would sleep in pressed clothes they would not get spoiled and the way she wore her dupatta so I used to see her all the time the way she transformed her old sarees into new dresses and make buttons out of it she had also done fine arts and had great interest in painting miniatures. I think observing her using water colors gave me much knowledge and sense of playing with colors. It's probably why where most of my interest lies today.
Asma	A9	I discussed my business idea with my husband first ...he said I could try and there is no harm in trying.

Anum	A10	I feel that I can do many things because my father is a big support. In my family no girl has done as much, I am the first doctor in the whole extended family both paternal and maternal family.
Anum	A11	So my father supported me. He is a chemical engineer from NED so may be this is the reason why he said that for me my children's education is most important and I don't want any assets, for me if my kids earn good education that's the asset for me.
Ainee	A12	In 2009, I shifted to this house. It was an empty house so I side by side started my journey as an artist. Here we had big walls no furniture. Then we put curtains and carpet I thought I should make paintings.
Ainee	A13	There has always been, from my parents, sisters, family, and friends. My friends are the ones who pushed me into this. Now my husband is really supportive. In fact, he is the one who really pushes me. First, I only used to do baking but now I am catering dinners and parties as well.
Lubna	A14	Had to turn down two orders of cakes in which they asked to make human body parts... lot of people do it, who am I judge them? but my mother has always taught me she is a lot into religion she keeps on reading and listening and she has told me that these caricatures would be like statues, she is a painter her herself and as an artist she does not make human portraits.
Mahrukh	A15	Maybe at least right now I feel let the kids grow up and my younger one is into cooking as well and my husband has done his hotel management and restaurant management and he is into cooking and he loves food and like food is the big thing in our house.
Mahrukh	A16	My dad was really supportive. He really backed me and wanted me to do a course abroad. I, being the timid and shy one, I was like no I will not go alone. But then I did go. I attended a cake decoration course from Whilton, way back in 89, when no one knew about fondant cakes and gum paste flowers and all these things which are easily available here now.
Mahrukh	A17	My father really made me do the homework. He told me this is how to start, take a kilo of flour and measure how many cups in it and then how many tablespoons in each cup!! Yes! to that precision. That helped me in making a formula to calculate profits, overheads, the electricity, water and hard work.

		My husband says I don't charge for the efforts I put in. you slog the whole day in the kitchen. But then that is me.
Mahrukh	A18	Well, I believe in myself that is why I am surviving but my family, I think, believes more than I believe in me. They think I can do much more but I think that's enough I don't want to push myself.
Erum	A19	My family I think is extraordinary because I never had that kind of pressure; you know the perfect household pressure. So things can go wrong, there can be no dinner, there will be perfect disarray in the house and nobody will come and say why it is so. That's really big support.
Erum	A20	And of course I have <u>cordoned</u> off a part of my house for work and its off limits so that support. My husband is okay with my working even though he is the person who wants attention but he never complains and he also handles the kids_will feed them and bathe them. And the extended family is my parents, they always support me and my in-laws, I would specially mention my in-laws, they are also very supportive._I can dump my kids any time.
Yasmin	A21	I was the first women in my family to work, I started working and it was a really nice feeling, it was Karachi a new city, I made quite a few friends and then the comfort of taking some money back home. My husband was new in his job so we like supported each other and my sister who was in Karachi, she looked after the baby.
Uzma	A22	Many told my husband he is crazy. You have put your wife in press business. This is not a suitable place. There were many family issues as well that this is not a suitable place. If she has done MBA she should seek employment. Frankly if it were not for my husband I would never have been able to start. This is a fact. He supported me everywhere.
Saba S.	A23	It depends on the area where we are going, like I said that to some areas I can't go alone but have someone accompany me. Sometimes so happens my mom is not coming along with me so I have to take him (friend) with me.
Sukaina	A24	But I believe the kind of system we have, i.e. close knit social family network, there is a lot of support, there were a lot of people behind me to encourage me, perhaps it was the circumstances I was trying to come out of? Even then,

		there was a lot of encouragement, flow of ideas, no leg pulling, lot of moral support. I think when you about to start a business you really need that confidence, especially so if you are a woman, so I think Pakistani family system is really good with that kind of moral support.
Sukaina	A25	My father in law however insisted that he will sponsor the bags for my venture and without thinking, because I was so excited, I picked up a design...thinking O this is how it would look- we went to a printing press and got a 1000 bags printed!!! Dad in law was very happy and every one's attention was focused on the venture -- so I just went with the flow.
Sukaina	A26	I am so successful because everyone supported me.
Samina	A27	Actually, I live in a joint family, I have to come back here and I have no kids so, I have lots of time that I can put in. In my means, I have made progress. Now for example now I have to move out because this setup is in my brother's place I have to move out and I am looking for a place and this is an ideal time that I should set up a bigger business.
Sadia	A28	I have huge support from my family. My kids are small that I have to prioritize but as my husband is concerned, he is fully supportive and he knows I don't want to work full time. He feels it is a good outlet for me. Even if I have to go out of city for some work and my development like for two days, he supports.
Sabeen	A29	Thankfully my family, my relatives are accepting. My mother-in-law used to stitch at home so because of that too I had no hindrance. Everyone supported me that do it. My sister in law also does clothes and I make jewelry and bags.
Sabeen	A30	My husband had a lot of contacts as he is in to construction and knows many wholesalers and has good relations with them. So he took me to that area along with him and suggested that I will find a good craftsmen there too.
Sabeen	A31	Luckily I found the right craftsman easily and I had my husband's support. He was aware of markets that where I will find the right guy and suitable places. So that he took me there only showed me a place or 2 and there I understood what I want. Like how purchasing is done.
Sabeen	A32	My friend circle was big and they are well off they supported me initially and bought my stuff.
Sabeen	A33	You are bound then from 9 to 5 you cannot do anything , In this I am living my own life.

Saira	A34	My mum said I have heard this name before. And then we went on face book and wrote cherry wrap. And there was somebody with one like on it. Apparently we didn't know who it was. So Danish (husband) said let me contact him and ask him if it's not of any use. No it wasn't a registered name either.
Saba	A35	So that's been really good and my family is been supportive and they keep telling everyone like my dad tells his friends like he's very proud. My dad is like if you're doing something do it on your own risk and I am not going to help you in anyway. When you are doing something, you'll find it if you're doing it wrong and you'll learn how to do it right. And that has helped me because when I started I was like that even if I don't get support from my family, I will do something and make them proud.
Kanza	A36	My mom started this thing that she would buy a shoe from our exhibition even though I could gift her but she actually used to purchase it. Usually our families would come with food or something like lunch so it really does excite you it is like energetic I don't know how to explain it otherwise. I think it does matter.
Saba	A37	I think it is very important for them to have open mind to things but even if they are not supportive 100% but they should be okay with you working odd hours if the need arises. For a lot of women, it may be a questioned, like why are you going to this market or than. Thankfully we have been blessed with families who are good with things as long as they make sense. As long as they know what you're doing and you know what you're getting out of it, as long as it is not a safety danger concern then they are pretty okay with it because they are like you need to do your thing.
Anum	A38	My mother accompanies me to the markets. And many a times when the material is finished she brings it for me too.
Ghazal	A39	And when I got my job from university and was filling the application I asked my father should I or shouldn't I because I didn't know he would allow me to work. He said do it it's a wonderful opportunity.
Naeema	A40	I lived in a joint family and they used to feed me that was the amount of support I got from them. Eventually my family, my brothers and sisters, started to take a stand for me.

Naeema	A41	No one stopped me since there was no earning member in the family. My in-laws wanted me to work to bring in the money.
Naeema	A42	Where would I leave my daughters to when I go out for work? Now all three of them are grown up and how could I leave them alone. If my family hadn't been supportive things would have been impossible. I would be taking help from family relatives and be listening to their criticisms. Family support is very important and unfortunately in Pakistan the girls have to rely on their parents support even after marriage.
Riffat	A43	No absolutely no issues people have always been sort of that Riffat you can do so much and do something go for it.
Meena	A44	My mother supports me a lot. She has to stay with my children at times. My husband supports me by doing my pick and drop and then I need things for which I cannot go myself because it is either too far or I am at work so I tell him and he buys them for me.
Meena	A45	I take whatever form of transport is easily available and my husband helps me a lot in this aspect. My children are in school in different shifts so he manages their pick and drop together with mine as well at times particularly in the evenings as it is difficult to wait on the streets for transport particularly for the ladies.
Maria	A46	I had my husband's support, if I even make mess, make things and leave them, he doesn't say anything .
Maria	A47	He does not play a managerial role but I have this habit that I tell him everything, so he keeps listening like a story. I call him to seek feedback for example is this okay on Facebook? I request him to have a look at it.
Maria	A48	We are five sisters so, four of them are abroad, so even whenever they visit they bring my supplies.
Maria	A49	I have sister in London so I had asked her to send me some stuff so she sent me and the other one came from America, she also bought some things. so I have many craft related things gathered now. like from which I can do stuff.
Farhana	A50	Family has a business background. Whole family is in business. Every uncle, on the mother's side. From my father's side everyone is highly educated, someone is doctor, engineer, everyone is in educated but my mother's family is all business oriented and my father, he was a very successful businessman, and I

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		cannot do a job, I have never worked for anyone. I grew up in that environment, I had businessmen all around me so I wanted to do business too.
Farhana	A51	I did not have anything so I brought 'adde' from them and made him sit in a small space at home and I started from there.
Farhana	A52	At home, I have two large halls upstairs. 'karigars' are in that, there is one master upstairs and one master downstairs.
Lubna	A53	13 years I lived with my susraal and then my husband started speaking up that we wanted to be shifted to the upper floor. It's a huge house in Hyderabad and then we shifted to the upper floor and then I relaxed. After that I started baking.
Lubna	A54	In the navy there used to be a coffee morning at 11 o'clock and all the aunties would come and everything right from the bread to lemon meringue pie to everything would be made at home and they would be so proud of i.e. have made it very easy but everything was made at home then and because my mother used to bake so she made me work along with her.
Lubna	A55	My husband also got financially better so I started concentrating on this and everyone encouraged me to take this up as a business. My friends. Parents, and even my husband.
Lubna	A56	I sent her to bay view school and I started getting orders from bay view now I have three orders one for tomorrow the other two for day after tomorrow and they are all from Bay view so by word of mouth and generally daughters are more considerate so she spread the word that my mom makes cakes so I get a lot of orders.
Lubna	A57	I did because I had to stay with him so he realizes that even though the kids do not support me at times but my husband is very affectionate and supportive.
Ghazal	A58	I had done that was my actual project to show me that she is a graduate and works that way but on the other side back from when I was in grade 8 I have making these small greeting cards for Christmas and all these small things because my mother has always been into crafts she used to teach craft at

		home so it come from the family only so what I used to do was I designed small note books, note pads, greeting cards and keep them at billboard.
Ghazal	A59	My sister in law is a graphic designer so I told her was like this is all and I want to put up front for people so she said ok I will do your branding. so I didn't spend any money she was kind enough to do it for me and she did my branding, we had these visiting cards and banner and everything so this is how Ghazal peerzada creative studios was introduced and now it's in the market.
Ghazal	A60	I didn't have a workshop to work in but my parents always encouraged me , So after I have washed screens in bath rooms, blackened the white tiles and scrubbed those tiles later because in morning for the fear of a scolding! But my parents have never complained about anything.
Ghazal	A61	6 months into my marriage and my husband is my best friend so he knows. He knew I am crazy and i should work. That if I won't work I will be a crack pot so this is for her sanity and its great I am able to earn from that so that is my saving.
Ghazal	A62	That is how I work and that makes me a very independent woman and you know my parents were not here so I was doing budgeting of the house bills, you know I feel you learn so much because those who have been raised in their parents shadow they have never paid bills they have never dealt with maid done laundry.
Ghazal	A63	With me I clearly remember when I was young like really young my mother took us in a local bus to go to Sunday bazar. She taught me how to catch a bus ,how you pay the conductor, what type of people are in the bus, where exactly will bus drop you how, much you need to walk , that's how I learnt
Ghazal	A64	So my husband's office is at dolmen mall so he was anyways coming to this area so I was like why not come and do some work because sitting in an empty house with everybody gone, so I also went out and why not my husband is the sort that it's not from me to you have to earn to pool in the house. You work on your own if you can manage that makes you happy do it there is no hindrance from his side.
Ghazal	A65	We lived far but now 6 months had passed and more than that being a career oriented woman. My mother in law is a PhD in geography she teaches at

		university. So everybody in the house was working so there was no point in me sitting in empty house and do nothing when I really could.
Ghazal	A66	I was at Indus from morning till afternoon I was at Indus so I was leaving my son with my mother. I would pick him, if he was asleep I would wait for him to wake up and go home, he is really clingy. Then my husband would come do dinner and all.
Ghazal	A67	Very supportive family. I think running a business at home, I thought over it many times that these are filling so much space, so its creating a lot load so I should take my work outside. You get apartments etc. so I thought to buy one too but my mother did not let me go.
Fareha	A68	I was working as a coordinator in school and I started this also because most of my family would entrust me for making clothes for them. My sister in law lives in Canada and one lives in Dubai and she asked me to send clothes so I made for her and they were liked by so many people that she asked me to make for them too and I said that I can't I don't have time. But then I realized that why not I start it as a business.
Fareha	A69	No I have separate page called Luxury Designs where there are all the home décor products. I have an aunt in Lahore and she does the work of weddings- so I send her the work also to exhibit.
Fareha	A70	Actually my husband is in textiles and it's his regular job so it's not that difficult for me to use his links for supply chain. So they give me better information and better rates than DHL than any other transporter.
Fareha	A71	Masha Allah my mother in law is with me and she's very supportive, she gives me suggestions for my work and she's a very graceful lady too. And she has experience too with the work. She has helped me a lot, she used to go with me in the beginning telling me where to go who linking me up with craftsmen.
Fareha	A72	In between I had some financial crises so my mother used to call me saying that I want you to make few dresses and she never asked me the price. Same was with my sister because the dresses are made always. My sister has stopped buying from outside, even a lawn kurta is made by me. Other than support she has trust on me and trust on my choice. Even my sister in law too,

		she brought me in this field and increased my clients and basically she did all the marketing for me.
Fareha	A73	The main reason to come in this field is my family support because I live in joint family so the kids were looked after by my sisters in law. Sometimes you have to go out to do some work and it takes whole day so if the family is not supportive then the woman can't work. It is very important to have a supportive family, not only husband but someone who can look after at home.
Faiza	A74	Family's role is very important because the kind of work I do I have to work till late night and travel, to and from my local clients to this incubator I have rented...I need a car and driver all the time other than just moral support from family.
Faiza	A75	It never happens in our family and community, girls don't go in engineering and what is the use of it, it's not as if you will be working or earning!!! But my dad said it's not about getting a job but if she wants to get into it, she will get into it. And then I got admission in NED University on merit and before I even graduated, I got the job offer. And at that time everybody was extremely shocked that what's happening but then my dad backed me again and said go ahead.
Eshal	A76	My husband was very liberal that way I had a lot of freedom. He is a brilliant man and I am not the only one who says it. He always said do what you want to because if you sit at home you will drive me crazy and yourself too. So I started doing community service when we shifted here and started university and he was very supportive and by that time children had reached an age where it wasn't a problem.
Eshal	A77	I mean my own parents were very supportive I've been lucky that my husband understands how it just means to me and in the middle when I stopped doing all this he realized that you know It had an effect on me. So honestly speaking I am not the same person if I am not doing things that.
Ayesha	A78	I had my mom with me I mean she my mom was very supportive so it would happen like mama would be always with me and I would go meet people talk to people from one contact another contact was made.

Ayesha	A79	Initially I did go through that phase where I was like oh my god, how am I going to be there for my daughter I need to be with her 24-7-- I had some serious baby rules and then I realized that thankfully that I am with a family like my in-laws are always there my mom in law loves to spent time with her Masha Allah. I figured out how to manage just because one day she is with her maternal grandmother one day she is with her paternal grandmother while I go to teach so I mean I wanted her to get used to this well so yes u have strong support system.
Nida	A 80	I always wanted to start my own salon. When I was 15 but working out logistics as to how it would happen etc. Eventually I opened a place at my mom's. My parents are little conservative, and given the constrains of operating in public spaces like Bhatta (extortion), no one was comfortable. So my parents offered extra space they had at their house, it was an experiment but it worked out really well as my kids were also under supervision of my mom and I could pop in and out of work with supreme ease. So I knew I wanted to do it, this definitely made it easier and sometimes when I think of going large scale or commercial -I am intimidated because I know it will take away from my children and from the ease with which I function but I will do it ultimately.
Ainee	A82	In the annexe there were two gates; one was used for the workers coming in and out. So you could say it was an enabling environment because if I didn't have those premises, I didn't have those supportive parents I could not have done that.
Ainee	A83	I started making furniture for my own house, I was designing. So since I was civil engineer I had team of carpenters. I made the house myself and looked after the construction myself. The set of carpenters were the set of carpenters my father used too because he's also civil engineer and my brother also used to work with. He's also civil engineer, so I kind of inherited those workers and they told me that they are going to help me get in more workers. And then I started designing, I started making and when people saw it they started ordering and then friends of friends and then friends of friends of friends. And that how the business grew.

Ainee	A84	The model of my work is such that it is around my house, my office is in my house, we live downstairs and the office is upstairs. The factory is in the industrial area but then I go there once or twice a week. My meetings with clients are at my office which is in my home so I just have to go up and down. My teaching is in the morning so when my children were growing up they come and go with me at the same time. So despite running a very successful business but pivot in my life is still my home. I don't know how that business model could work with a lot of other women but worked for me.
Ainee	A85	Enabling environment would mean that I have a home with two floors, if I didn't have a house of my own if I had lived in a smaller home or at a distance from the business that would be a hindrance. Then the kind of family support I have, if I had a family who did not like people coming in and out from the home gate then I would not have started my clothing business I would not have maintained my furniture business.
Ainee	A86	The ties that we have so the uncles and the parents are always there to help you and if that would not be a case then there are lot of things that I would not have done.
Aiza	A87	I was coming back from my honeymoon and I was at an event there and for some reason I told my husband I am going to go back and start an event management coapny. I have a lot of nieces and nephews so it started from home I did two three events and it was all word of mouth I haven't advertised myself so that was the way it started and expanded.
Aiza	A88	They were home events there was a budget that started from home now again six seven nieces nephews different schools and a lot of parents who come in so you can imagine 500-600 people who see your work and then word of mouth to different schools and that is how it happened.
Aiza	A89	As my father says that everything does not come from the heart. you have to run a business like a business so these guys had to really make me sit and make me understand that you know what when you have a budget.
Aiza	A90	Everyone understands how passionate I am about my work a night before seriously it becomes difficult to sleep. I'd be roaming around the house thinking what can be added at the last minute. I have been told I am very last minute so that creates a lot of panic for my family there are two divisions yes financially my father keeps a check about how out I have gone otherwise they

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		are always supporting making sure that I do not get stressed. They know that I am doing it and I won't stop till the last minute.
Aiza	A91	My sister lives in Hong Kong so she also keeps on sending instructions that we can do events there. I have done an event there also but it was one event for my niece then for her friend.
Aiza	A92	My mother till now even though she went through major surgery she had a liver transplant even then when she was in ICU they want me to actually excel in life and they want me to have exposure, work. It was always there whenever I needed that their support. She would also come when she was well to take care of my kids.
Kanza	A 93	I think Mahrukh & Sabas family were more supportive from beginning but I had to sort of convince my family a bit. I think after first or second time I think when they really got convinced.
Yasmin	A 94	I used to go along with them, make them do home works and participated with them too. But I have been blessed with really good children that I didn't have to run behind them they did their own work themselves. But I took care of kids along with that and we have to give importance to husband too.
Yasmin	A 95	But my sister who was in Karachi, she looked after the baby. I used to drop my son to her house in the morning.
Saba	A 96	My dad's side of the family is quite liberal. Mums family is very less and far. They are pretty cool. My dad and mum are quite conservative. It took them some time but otherwise friends are very supportive.
Saba S	A97	I have two brothers they are both working, they are supportive in a way like deliver the product if they have time on Saturday.
Zoreed	A98	I borrowed from my husband. First I made 4 sofa sets I took money for that about 50000 were 4 sofa sets. Something like that. That was the first asset I had.
Nida	O1	Mom said just do it and you know it's just women- so there was no man involved in the equation so she said it's okay you can learn. My father's very

		conservative he said that you'll be a nai (barber) when you grow up, he said no absolutely not.
Ghazal	O2	My family was in Sukkur and when we used to go in vacations they were like what do you do and I said I am becoming a textile designer, so what is that painting or will you become a tailor. It was so degrading and you know, you will become a tailor and you know I am a textile designer so that designer is a tailor and makes clothes. You are a painter and will do painting even they didn't understand I don't blame them also because their exposure level as either you are doctor engineer or banker.
Faiza	O3	Because when you get into engineering, most of the people don't accept it. They say that oh she's a girl, make her do BA, BSC or she will end up making food in the kitchen. Will she practice engineering in the kitchen?? Or the girls should go in medicine. But I was never interested in that, I was always into mathematics. You know my dad, and everybody, even my grandparents they did not like the idea my paternal family is very open minded, my maternal family is very conservative.
Faiza	O4	Many women are employed, but when it comes to business ownership then it is a problem. Business ownership, where it is other than the fashion industry, beauty parlors, food business, making dresses, jewelry all the women centric work. And this is because I think that it is a culture here that this work is related to women and they are doing it. They don't take it seriously. If you tell somebody that so and so is a designer, they will be like oh okay....so what- no big deal. But if you tell somebody that this woman is running an engineering company then they'll say that how can it be possible because generally women are illogical, they are emotional and they cry and so on.
Nida	O5	Because if you live in Pakistan it's also emotional baggage that you've been listening to and then your in-laws complain, then your children complain and then the society complains. Like I've been hearing that your kids are not getting attention, how'd you work so much etc... if you have a support system that says no its fine or your husband is helping, your parents are helping or your in laws are helping then people also shut up so I feel that's very important.
Faiza H	O6	I have seen my friends my cousins at age of 20-21 they have a degree in one hand and a marriage certificate in other hand. So they know that 9 to 5 they were first attending university now they have house hold chores 9 to 5 and

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		then in evening they have to see their husbands. They don't have anything to think about that and even after two years they will be doing the same.
Faiza H	O7	And most of us friends who were together mostly were engaged in 3rd year and mostly married in 2nd year. Someone's Nikkah (wedding) someone's engagement so it was like why should our thinking be so confined? I felt looking at my friends that I got rebellious that I don't want to obey someone. First I should know who I am.
Saira	O8	Then I got pregnant and I stopped and then I had people who were my clients they actually started calling me again to start.
Amal	O9	It's a big thing it's whole monopoly going on, I know this because my husband has this experienced it because they came and they've threatened very sweetly like we know here your wives and kids are and it's so scary that's why it's better to stay quiet and hidden.
Ambreen	O10	In masters I got engaged all of a sudden in December and then my mother kept all my books saying that now we have got the boy so no need to study anymore, typical mindset.
Ghazal	O11	My parents used to live in Malir Cant and I didn't go to them in evenings I used to go on weekends and stayed there till Sunday afternoon so that no one would say that this women is roaming outside because I had kids and if someone would point fingers at me then this would create trouble for me.
Sabeen	O12	My husband's condition was that I wouldn't go outside for work instead I have to do from home whatever I want to do so I took orders from home so that the kids are not neglected. Second the house should be up to date that when he arrives home it should be clean. Wife should be there. Kids, their studies and like good husbands he wanted me to stay at home as its better for us and our kids, there were no issues otherwise. The same was the case with me. I was not confident in going out.
Sabeen	O13	Father in law passed away and my mom in law is on dialysis, so If God forbid there is an emergency so I can't do this on such a large scale as yet.
Faiza H	O14	They don't understand even though they work with you and for the work you need to be responsible and mature and they still don't understand why a girl is

		doing this work because girls are supposed to get married and take care of their kids.
Faiza H	O15	Our interpretation of transport has been that a girl should never be alone some elder must be with her. Even if we go with mom and there is no car then rickshaw. Bus hardly a few times. Yes, mom did take us in bus that you will need to when you are in college she took us with her but hardly alone. Yes, we had to go for summer courses. I knew I would sit at my stop but after a two or three stop my friend will also be here and I will not be totally alone.
Fareha	O16	I am like very careful, i try not to go after maghrib, and if i go i should go with driver.
Kanza	O17	We put them on Facebook and we asked that if someone wants to buy them they can come to our house and buy the shoes... We launched a Facebook Page two weeks before the initial sample was made.
Riffat	O18	No publicity ever and literally people are coming with mere word of mouth, literally. At this point I have made a Facebook page, after so many years.
Ghazal	O19	So doing all this I realized there are pages on face book and people are doing business. So what can I do about it? So I made face book page. Then from 100 200 300 400 currently we have around 15000 people on the page and not 15000 people who click on like but genuine clients who will order, recommend and they will tell. I have clients with me for 3 or 4 years who always come back to me.
Kanza	O20	I also think that at that time on Facebook we were spamming a lot of people I was tagging my friends in pictures, I was tagging any female or any guy, I was putting them on their wall so now I think if I do that Facebook bans me(laughs). So at that time we wanted to do that we wanted to keep a model where we can maximize our marketing, through online channels without investing too much.
Ainee	O21	Word of mouth and now social media, the Facebook page has now marked the 12 thousand likes without any advertising activity. And then I have a website which people can access but other than that no other mode of advertising.
Saba	O22	We put them on Facebook and we asked that if someone wants to buy them they can come to our house and buy the shoes... We launched a Facebook Page two weeks before the initial sample was made.

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Saba	O23	I feel that it was our most successful exhibitions because the response was amazing because I thought our friends and family would come and buy shoes but so many random people showed up like a lot of people randomly popped in and they were so many people who saw our Facebook page and they just came to buy shoes.
Fareha	O24	Now it's easy as all work is done from WhatsApp. I have friends circle on WhatsApp through which I received orders. I have been doing this since 3 or 4 years. This is 5th year MashAllah. I have made good clients and people have started to understand my work.
Fareha	O25	I do go myself and when the work is done, the thing is they are also intelligent they have phone and WhatsApp too, they ask me to send a picture on their WhatsApp. But some things I have to tell them so I go myself.
Ghazal	O26	I think it has been in our family and it is also because of my mother she has been very independent in terms of finances especially in terms of making decision. Yes, we take many decisions with the family but for your personal growth its better you take decisions so you can own them later on.
Faiza H	O27	Most of the people still believe that I am not exactly on the right path and this is just a waste of time. So convincing people is difficult.
Lunba	O28	My bags were literally packed for Lahore but then my grandmother came to our house and will you send your daughter to Lahore? Then my parents started questioning their decision for sending me away to live on my own to study.
Lubna	O29	A proposal came and the in-laws said that they would let me study after marriage so they said ok and got me married in the first year of medical college!
Naeema	O30	He just has this thing in mind that parents have rights and children should obey their parents. But he doesn't know that a wife also has rights or children have rights.
Lubna	O31	Had to turn down two orders of cakes in which they asked to make a man... lot of people do it who am I judge them but my mother has always taught me she is a lot into religion she keeps on reading and listening and she has told me that

		these caricatures would be like statues she is a painter her herself and as an artist she does not make human portraits.
Lubna	O32	Because I think that structure is important in maintain the harmony of a family. Because if I actually think about it a lot of marriages have fallen apart or broken when the power, because money is power and when the power shifts relationships do get affected.
Riffat	O33	People say there is so much potential and so much money in this business take this up and you can make so much money but I keep saying I don't want to jeopardize my time with my family.
Riffat	O34	It never stops and there is no switch off button. That's really dangerous and my kids get really irritated. You are on phone you are not looking you are not giving attention.
Sukaina	O35	I keep iterating that to myself as well, that family takes precedence over everything else. This business never was meant to support me financially --- how ever it's now like my baby and I'm very attached to it--, just like my other babies, however the other babies always will take priority over this one....and at times when I have to make a choice over things that need to be done for the brand and simultaneously for my house or family, the family obligations or duties are always fulfilled first.
Aiza	O36	I have friends for example from Memon community who's dads are businessmen like they have factories and you know what the girl is like I want to start something I want to work and they are like no. so I think it's more related to family than anything else.
Zoreed	O37	First I didn't note or he himself wasn't aware of that, the problem was that wife is successful, everyone knows her, even on invitation cards Zoreed raza and her husband is written. So that created a lot of issues and to live with that mentality is very different. So there were many problems after that as it's difficult to tackle such issues. The man should be very liberal broad minded. But ego problem was there naturally because 99 or 95 % women go through this that when you earn yourself you have a situation in which you are controlling things inside and outside home. So you have your own personality grooming, a decision power. I will not say that dictatorship is there but you become independent and want to control things your own way, and my husband didn't like that at all so issues arose.

Sabin	O38	He encouraged me but said that be careful that strange people should not come inside the house as sometimes women are also that sort and I was quite inexperienced.
Zainab	O39	And since then my mom has been lately she is getting annoyed more. I think she's worried as its night time and its late obviously are issues related to karachi's law and order.
Shahwar	O40	My grand dad used to say that, my father's name is Amjad, that Amjad is teaching his daughters so that he can have share from their earning tomorrow. It was like a very typical thinking. my grandfather was against us even getting an education as it was against traditions. My father took this step against it and moved to Karachi.
Nida	O41	I wasn't working for salary or anything because I come from a very conservative background where there was tiff in the family that you'll do work and all that... I was like that it is just pass time and I had brothers and sisters resisting and my mother had to convince everyone.
Nida	O42	And then at a wedding once I told a lady that I am going to Dubai to sit for an exam and then my mother scolded me for telling this because people have a perception that when a women studies a lot she won't get a good man to marry.
Nida	O43	One of my clients said to me once, she said you are a hairdresser, look at your own condition, you should take care of yourself more your husband will look elsewhere you know these people would say these random things to you. And you know another thing they'll say is you know you should stop working so hard because then husband get used to it and they stop working and its really funny having this conversation with my waxing lady and she was saying that all salon girls this is an interesting statistic if you want to use it but in salons when these girls start working their husbands stop working because they are earning a much greater amount because they make tips then husbands are on lesser jobs like of clerks or drivers may be so this is again something that they think we shouldn't work so hard otherwise husbands become lazy.
Samina	O44	Within my family like my father and mother I didn't have to fight for this because my eldest brother is 13 years older than me and he became doctor in

		early 80's. So my mother used to ask why are we making him study so much? even though he was a boy. And then my sister studied inter science and then too people said that why are you making her study so much. All of them had faced that thing and I was younger among all so the way was clear for me. We were outcast from the very first and then there was no pressure from others, people knew that these people are well educated from the start. Within my nuclear family had no issue.
Roma	O45	There are a lot of other responsibilities on me, something or the other like family commitments. My kids are at that age one is 13 one is 9 so they are in a very challenging age group.
Ghazal	O46	I have responsibilities I have a small baby so you know of course I am not able to give my time like that, but I am still passionate, my husband supports me great deal so it's like everyone is asleep I wake up and do my work. So I am covering my work but I am not letting my family life hindered. You know small baby it's a responsibility whatever you do you can't escape from house responsibilities. So then I made face book page was doing screen print.
Ainee	O47	When you know limited mobility in a sense that you are bound with so many things, by familial structures, by economic structures, cultural structures. So you just can't get up and live it the life I have is I would wear jeans and t shirt and I would go to a factory may be what I do in my car is just put a chaddar and pull it over myself to respect their wishes. So yeah it's a tough environment for women.
Erum	O48	But knowing my family environment and I didn't want my kids being raised by anyone else, my fear was neglecting my kids, I felt it wouldn't be fair of me to even take up a nine to five job. That held me back. But now with this business, it is at my own convenience at my own time, I'm sitting here very comfortably giving you an interview, because the kids have been fed, I've attended to all what needed to be done at home and this is my time now.
Erum	O49	Absolutely my decision. Yes, because I actually to be with kids, I didn't want them to leave on maid. I hadn't seen my mum do that so it just came naturally. I am not against the maid culture but I have heard enough stories to kind of not.
Erum	O50	My focus is always been my family, one after the other I had two kids, so it became very difficult for me to handle home and work so I stopped going to oxygen spa. But I had a very good clientele so people insisted that I continue

		with my consultation at home. That is when I converted my living room into a clinic and I've never looked back. It's been 16 years now.
Erum	O51	A lot of People say there is so much potential and so much money in this business take this up and you can make so much money but I keep saying I don't want to jeopardize my time with my family. I am not good with managing stress, so let it just be slow and steady you know whatever I can manage.
Erum	O52	But, generally speaking my family instilled in me the value of family first, my mother was a professional, she was a teacher and yet she shaped her life she always put family first so that sort of seeped inside while I was growing up.
Lailumah	O53	I am very attached with my kids and I work from home because I want the around, and he was like will you take your kids over there too I was like yes if I am doing something kids have to be there.
Lailumah	O54	So I tried that I keep such a time, when my kids go to school I should do it at that time. I used to try that as soon as my husband comes home my kitchen should be clear or at least I am out of the kitchen. My workplace should be clear so that he does not feel that I am getting too engrossed in this.
Erum	O55	I have to be very selective about who I see because my work timings are short, because of family I have kept my work timings really short.
Anum	C 1	My father has told my mom that I won't go to markets. Even when my mom needs to go out she goes with my father, my father waits in the car and then she does the work.
Naeema	C2	I faced a lot of abuses that happen in a typical susraal (in laws) but I didn't give up.
Lubna	C3	I had spent my life in the armed forces and my parents were very strict so I was looking forward to the freedom anyways I got pregnant and had my first son after nine months...And then I saw the real face of my in-laws and realized that this was reality and not a Walt Disney movie.
Lubna	C4	Anyways I could not even call my husband for the fear of mother in law and I had a very difficult time. I never let my parents find out because we had been brought up in the navy and we had never done this and my husband at that

		time had no sense if now I think at that time he thought that what his mother was doing was absolutely correct.
Mehr	C 5	Our father has everything, but he does not support- not at all. Not even a bit. he's never ready to spend money on even a match stick.
Mehr	C 6	Because I joined madrassah after fighting with everyone. No one was agreed to this that I study in madrassah. So all these 7 -8 years I spent were very difficult for me. Even this that they would not give any travel fare.
Mehr	C 7	Even now, no one from our family knows. It's hidden. Because they have honor. Everyone thinks that our father supports us financially, or brothers etc. mother and four sisters and even my father also knows, other than them no one in my family knows that I teach "ghar ghar jaa kar'.
Mehr	C 8	Father would pay electricity bill but make us sit in one room and have only one fan on - couldn't put the light on in the bathroom.
Riffat	C 9	I even resist my husband trying to interfere I say I can't do the way you ask me to don't interfere or tell me what to do in my business. He gets frustrated. People who sort of have very corporate mentality , he is very corporate mentality and they don't think I am running my business well.
Naeema	C10	My husband was indifferent about it. he thought that he was a very good husband as he was not beating or abusing me and was only not working. He didn't realize him not working part was the biggest problem.
Sukaina	C 11	I have to mention that even though I have women architects, I have dentists, and my own sister is an IBA graduate, none of them got to work, because the kind of family, am average Pakistani family, where we come from we are packed off and married right after we have completed studies. There are a very few women who are able to pursue their careers or manage work even after marriage. Even though with such 'degrees and skills' we don't get a chance to put them to use, and the generation before me there are no role models.
Asma	C 10	But at times I feel tired of the work load I have because I have house chores to look after my kids, in-laws, social and family life to carry along with my profession. Like the eid time is very hectic.
Asma	C11	I know many women who work themselves but their husbands are not supportive at all but they do it for pocket money some do it out of passion and interest. I know one or two whose husbands are not at all supportive and if

		they are going to the market they have to make up stories and lie to their husband. They are taking tension and still working. So I feel that the husbands support is very important because if you lie and go and if something happens then they say that I told you not to do it. So the issues become very difficult and the situation gets too messy.
Shahwar	C12	Our restrictions were such that female child after five to seven years of their age got bounded at their own home and cannot leave the four walls of their house. Not even for the education. I mean that family was restricted so much.
Ayesha	C13	I remember my family was apprehensive as to what am I doing this because they didn't see a need for this because they were if you want you can get the job why do you do this you know like you're going to spend time on but what's the guarantee that it will be successful. So then I said that I still want to try and fail than not trying at al.
Rubina	C14	When I got married my mother in law had said that after you marry you leave it I was ok I was prepared for that as distance was too much for me when I moved here and I had a daughter in fact I adopted a daughter in 2006. I didn't want to go out much in evenings and I wanted to be there that's why I started and since then I have been working since 2006 I am practicing at home.
Roma	C 17	My husband is in textiles and it is such a field that from 10 am to 10 pm, or mostly 11am or 12pm he is busy. Initially he pushed me towards this work but now as the work commitments have increased there are problems at times--- thankfully I am still balancing. I have fixed my timings like till 8 o clock its cut off time. I reach home at 8: 30 pm. After that it's just my home. In mornings too my hours are after 11am as my husband leaves for work by then so it avoids any fights or complaints.
Nida	C 18	Mom said just do it and you know it's just women- so there was no man involved in the equation so she said it's okay you can learn. My father's very conservative he said that you'll be a nai (barber) when you grow up, he said no absolutely not. this was considered very bad in my family. There is no one doing this either in my maternal or paternal family and initially my maternal and paternal uncles used to call me "nai" (barber) because I had come into this field. They weren't

		exactly unhappy but they would also taunt me like that and used the term as a slur.
Maria	C 19	Neither did my father put this habit in me, and husband is also like this. Though I have worked so much, joined PICIC, this that everything but I travelled never alone. I have never gone out alone so I don't have this habit to go anywhere. you should know that I mostly stay at home, I mean I don't even step a foot outside my house alone.
Ghazal	C 20	In a new marriage you understand home family and I am a very deep rooted person like that and I understand that this is purpose of life being a girl you have your family, in laws, husband kids you know. So this is what your priority is and what you are doing is your vision your passion. So one must give up or sacrifice one for a while, for one's own benefit.
Ghazal	C21	At that point of time my parents were living in Sukkur and me and my younger brother were in Karachi so technically our parents were really waiting for me to finish my graduation and come back to Sukkur and live with them. And it was my fight that I have studied so much and what am I going to do if I go back to Sukkur.
Ghazal	C 22	I had offer from mill and they were still contemplating that if you work at mill it has long hours we are not in Karachi to take care of you guys. And city situation was not so good that we go to Lyari Landhi and all the mills too are on the outskirts so that was a security concern. My parents concern was true because there were long hours.
Ghazal	C23	I closed it because when my daughter was born I thought I had to pay more attention to my young child. So I gave up my business and when my daughter was 3.5 years old I started teaching not in my mother's school. And actually when my daughter was born my mother wanted me to take over the school. But I refused and that was the only time I said no to a business venture because I wanted to pay attention to my daughter.
Eshal	C 24	I got married early, had kids. My kids grew up. I always wanted to study but something or other came up. My kids were old enough we came back to Pakistan and we thought we are here for a good few years. I enrolled in university into clinical psychology. I was in my late thirties when I did that. in the middle we were travelling I did an online course. He did not stop me but I

		know he would panic when the kids were really young and I would be doing work outside. I would take contracts like once a year.
Erum	C25	I would say basically because we are a patriarchal society, and also because we have religious undertones where the woman is supposed to be the caregiver of the family and I don't have an issue with that because I feel that women are designed to be more caring towards the family. I do feel sometimes the hindrance would be where that woman entrepreneur is expected to not only be independent and bring in the cash; but also have the house in spic and span condition, handling both ends at the same time in perfect order- that can be quite a bit of a hindrance. Especially for those who have families that are a little bit less supportive perhaps.
Amal	C26	We all have to take care of it because what I am wearing at your place I'm wearing sleeveless but I'll wear long sleeves kurta or scarf because that's how things work here.
Anum	C27	I cover myself because my father doesn't allow me to go to such markets.
Ainee	C28	The life I have is I would wear jeans and t shirt and I would go to a factory may be what I do in my car is just put a chaddar and pull it over myself to respect their wishes. So yeah it's a tough environment for women.
Zainab	C29	I had a georgette dupatta a full shirt and some sort of my white trousers. After a while the owner of shop comes up he is not looking at me directly he is looking down on the floor and tells me sister it would be better if you cover your head. And I am like ok. I covered myself up. Though there was nothing exposed to begin with.
Kanza	C30	We took like a chaadar (a long dupatta) we still take chaadars when we go to the market. Yeah obviously you know if you are going there you wouldn't be dressed like this. Yeah we wear shalwar kameez (national dress) and we took chaadar but not too much. It's just because that people take you seriously.
Amal	C31	If you are even going to buy something for you, generally in malls, well, not malls but if you are going to shops or stores people dress up properly--like not in vulgar way. You know even if they are wearing sleeveless then it's in proper manners, like wear something over it ... because you are in market, if you are going to a party you dress up in a different way than when you

		are going to a dinner – it's a different thing, when you are going out with your husband.
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B.2 Illustrative Quotes for Motivations to Pursue Informal Entrepreneurship

Table 18 Illustrative Quotes for Motivations to Pursue Informal Entrepreneurship

Participant name		Motivation	Illustrative Quotes
Erum Jhumra	M1	Work life balance	I think it's my personal baby that I can increase or decrease as I want. I can work as much as I want or as less as I want. With family and other issues going around it's easy for me to scale back or not depending on my circumstances. It's sort of sets you free, you are not bound by anyone else or answerable to them.
Ghazal Peerzada	M2	Work life balance	I am a home based entrepreneur, the reason for being home based because I am managing so many things so it's a conscious decision.
Lailumah Nasar	M3	Work life balance	One of my friend he is a very good lawyer and he told me and actually he was the one to tell me that so and so charges will be there why do you want to do that. Actually he said if you want to, do it, but think it through thoroughly. I am very attached with my kids and I work from home because I want the around, and he was like will you take your kids over there too I was like yes if I am doing something kids have to be there.
Mahrukh Abid	M4	Work life balance	it's basically more of a passion for me, yeah I do want to have a small little place of my own, I would love to but then I feel right now you know my kids need me more although they are big, one is college the other in class 10. I have had many chances, people asking me for partnership. They said they will run the whole show and you just step out of the house and do it, but I want to be in my comfort zone and I want to work from the house at the moment. Maybe later in life, yes, but

			right now there is this little thing in me which wants to open a place but when? I don't know. I always feel there is a right time for everything and when it has to happen it happen, even if you don't know, no matter how much you strive for it, it will happen in its own sweet time. This is what I believe in. so I have that feeling in me that that time will come
Meena	M5	Work life balance	A job requires full time work and when you are working for someone you cannot give enough time to your children and your family and children get disturbed. With your own work you can conveniently adjust your working schedule according to your needs and requirements
Nida Arsalan	M6	Work life balance	Even before my marriage I wasn't somebody who would say that I want to work, I have to achieve this or that and the house can go to hell. It was never there in my mind. I don't know why. What I used to think was that just like when I used to come home my mom was there for me. Similarly, I wanted to be there for my children. I got married. When I got engaged I made very clear to my husband as well that this is how it is.
Salma Mian	M7	Work life balance	.. i would love to. a friend of mine was moving to USA and she said that ill invest and you take care of everything, whatever machines you need ... you know you do it but then I want to keep a balance in there. i want to try as much as i can. if my own thing, at this point of time i start it you see with my children, my in-laws live with me, they are not demanding but because of their health issues, you see my father-in-law's almost 90 now. everytime there has to be someone there.for him, so its so easy. God forbid, once twice if there's an emergency upstairs, i know that i`m there. see the husbands are not there all the time so that is one thing then ...we are in a different phase now with mashAllah you know with the girls are growing up and getting married soon.
Samina Adam	M8	Work life balance	Actually, I live in a joint family, I have to come back here and I have no kids so this is again I have lots of

			time that I can put in. In my means I have made progress, I have not remained stagnant I started from a small room, I moved in a bigger room, then I made in effort and put all the equipment's there and then I kept myself up to date in studies and everything. Over the years, around after 3 to 4 years, then money was a need. Not money as such but an extra income was needed. So then nobody stopped me from what I was doing. And then they were like that do whatever you want staying in the constraints. So nobody minds because I am working in a home environment and its all-female setup that's the reason I never get negativity from anyone at all. Everyone understood that I have classes and I am running the place. At that time, it was such but now everything's fine.
Sadia Tariq	M9	Work life balance	Initially people would come over or I had to go to people's place to take a shoot and my routine was planned according to my kids' routine. If my daughter is taking a nap, it's only then I will leave. If I had to work I photos, I worked late at night when the kids were sleeping. So to juggle between all of this has always been a challenge. Hence now also there were so many projects that involved me leaving the city and going and I couldn't I didn't because I can't take that kind of a challenge.the role of being a mother is there constantly.
Faiza Habib	M10	Security	I never want to formalise my work. My friends shop was locked up by these people, and she got a call from someone telling her that the stuff is on the port and to bring 2 or 2.5 lac rupees-only then will she get the material back. She called her tailor and his phone was off too as 'they' had taken it. There were all clothes of three dowry orders. She was very worried and the material was around eight lac rupees of which she had taken 60% advance and they had taken it all.
Sadia Tariq	M11	Security	Living is Karachi is so difficult its unbelievable, Because of security issues, because of staff

			issues, because of unrest constantly domestic issues staff if not that you will get a message that pick up kids from the middle school because sadder has shut down and such strike and the uncertainties of daily life.
Amal Qadri	M12	Security	I am afraid of going formal for 'shake things up' or 'hair affair'... putting a board outside my house. It's a big thing, it's whole monopoly going on here and they have it and they do it and I am just so scared and I know this because my husband has had this experience because they (Extortionists) came and they've threatened very sweetly like we know who and where your wife and kids are etc.... and it's so scary that's why it's better to stay in the shadows.
Aiza Mariam	M13	Security	I think "Khawari" (irritatingly painful) is the word to define it either it is to get made or after getting made and in that zone dealing with men. Even if you want to register you wouldn't. I would not go myself, there are issues like someone might be following your car or snatch your bag or cell phone or inside the office men might be pushing or eyeing you so it's not comfortable at all. For some people like me cleanliness is also very important and there might be pan spits around but definitely if they change this then it might be that people start registering.
Asma Bilal	M14	Security and work life balance	At the moment I don't have any such plans because I am seeing my cousin who has opened a salon. The DHA authorities bother her so much. Sometimes they cut her electricity sometimes they take her plants away and I am not ready for that kind of stress.... I don't know, they say you have to give Rs. 400 so we will give your plants back. I remember initially she had her electricity cut off so many times. I don't know why they did this. She has a licensed business proper registered but they keep on doing something or the other for stupid

			<p>silly reasons. So they bothered her a lot especially when they find out it is a woman running a business that kind of a thing. A few days back they took her plants. Aloe Vera and all she had kept outside. So she is after them now and I am not mentally prepared right now to take tension because my husband is not at all prepared for this to get an outlet made and haggle with the contractor and take care of the sales person. So there are many hassles. Initially I did have it in mind to start with a small shop but when I saw her salon I was not ready for it at all because right now my son is only in grade 7 so I have to teach him as well see his homework and if I have to go everyday it will not be possible and my husband will say look I told you so until I myself feel that I can give all my time to it.</p>
Lailumah Nasr	M15	Security	<p>Actually my husband owns a show room at Khalid bin Waleed road and extortion cheque had come 2 years back and that was the time I said I don't want a shop. I don't want that. I don't want people chasing or scaring me.</p>
Mahrukh	M16	Security	<p>Right now I am sitting at home I am doing my business and I am secure in my own environment, but when I go public, there is risk due to situation in the country. At the moment it is a little better. People just walk in with guns it's a scary situation and you don't want to see that every so often. That is a reason why I don't want to venture out at the moment.</p>
Fareha	M17	Security	<p>I think running a business at home, i thought over it many times that these are filling so much space, so its creating a lot load so i should take my work outside. You get apartments etc so i thought to buy one too but my mother did not let me go. My security was her main concern. Here workers sit as late as 10 pm you are also getting so much work done. I have my own house I can easily go upstairs to check on them but i cannot go somewhere else in the evening. that's why I did not shift out, there was a time when I wanted to take this work outside but I did not get support there from family they said no the city situation and environment is</p>

			not so good. the setup is internalized so no one even knows what is happening from outside.
Ayesha Bela	M18	Tedious Process and procedures	They should actually make the processes easier if you want to get your work done. Like all those processes they pull you ten steps back. In their offices. They must make separate things for women but now they are working.
Fareha	M19	Tedious Process and procedures	Hassle is there and these visits to the government offices are very hectic for ladies. Men can manage because they have to but ladies can't. Yes, if government has to support then they should in this area. They should make something that can help women get registered some office or service in which they contact women and tell about the benefits and provide at home service. Like what you have benefit in this. they should guide us that if you do this way you'll get this benefits and all. If they do this way then I think all the women will start working.
Saba Sadiq	M20	Tedious Process and procedures	I have thought about it but I am earning a handsome amount of money monthly right now, so leaving that for my small business which is not on a big scale. But then if I take a risk then I can go bigger nowadays I am in this conflict. But there are many hassles in it, there are many demands of people. And if you are famous I have no full idea of all the aspects, but government and paper work is a lot of hassle very difficult process. I don't need to now, but if I have to register my company and all then I have heard from people in our course, that it's a lengthy process. You have to wait outside offices for long and making NTN also takes time. There are many phases. I have not gone through that but have heard there are many phases.
Yasmin Zaman	M21	Tedious Process and procedures	I don't like that stuff because it's an unnecessary headache, it takes a toll on you even to file my income tax return it took lot of time. I was working but then it went down and now I am doing it again for my business, this year I have done it I have no idea, I do what the accountant tells me to do but I tell him I want to pay tax and I don't want to be like

			because of this marketing thing I was scared that somebody would come and question so I have that certificate where I paid some tax. So yes I don't like the form and the official stuff in the business I wouldn't mind if I had some support to deal with all these things.
Saira Danish	M22	Tedious Process and procedures	It has fee and lots of paper work. Women don't go into hassles. Usually ones who are doing informally are the ones, they have husbands support but husbands don't have time to do running about. Once you start registering you will have to visit civic centre often. There will be paper work, challans and fee.
Saira Danish	M23	Cheaper	Electricity bills separate. If I were to register, I would have to leave. Let's say I am in clifton I run it from my house, that goes on commercial electricity automatically. So why would you want to pay. My personal upper floor also will be included. So its basically to save the extra money.
Zoreed Raza	M24	Tedious Process and procedures	The government process you were talking about its so tedious. What we went through for registration is a story in itself. Kept getting strange phone calls were there that what you do. We are telling them we have a proper business. The first approval after you apply it took time. Even getting NTN number was very tough. We were not getting the NTN number and yet we were getting warning letters. If you aren't giving me an NTN number, how can u send me warning letters? Then we hired a lawyer and through him got NTN number. It was very difficult. They should provide some benefit to women who to help register their businesses. Also explain why it is even beneficial to do so. Government keeps issuing letters which they themselves don't know the reason behind. There is no communication between departments and everyone is working as they please. I think those women who are entrepreneurs or starting business or already doing business and want to register their companies they should be given some benefit by government.
Riffat Lalani	M25	Lack of information	because everything has been in house in formal within friends all relationships have been very

			<p>human oriented, it's almost like it's not part of the real world I feel like everything has been in an natural bubble. I don't know it's just a coincidence or it is the way it is but it has been like that. And yes as I get bigger it's not going to be like that. That's why I am saying I am also scared of the growth because I am really have not ever done anything... Registration is my agenda. When I keep saying I am on the brink of structural changes then it has to start with that. If I think this is working and I am making money, then this money has to be legal and it has to be register. It has to be done properly. I don't really know the benefit do you get in registering I just don't want to be doing something which is illegal and wrong. I don't even know; I don't know business at all. I just know I should be registered and paying taxes. have no idea how much profit I am making so how would I know tax.</p>
Ayesha Fahad	M26	Lack of information and security	<p>I wanted to get registered like two years after I started off with it but problem is that I got in touch with SMEDA. They told me that the registration is gonna cost around twelve thousand and five hundred and if you want us to do it for you we are going to charge you twenty-five thousand because that's going to be our fee. So honestly over and above twelve thousand. This system over here is so... you can't really understand the legal system over here and honestly my biggest fear was Because I didn't know the person whom I am getting in touch with would directly honestly do my work or he is gonna like really like rip me off You know this is the thing obviously I want to get registered.</p>
Eshal Ghazi	M27	Lack of information	<p>I mean I just started out if it has to be registered I will register it. I thought about it and talked to a couple of people they said they didn't know about it. It's still in that initial stage. Yes I have been</p>

			finding out but at such I mean it has not grown this big.
Anum Arshad	M28	Tax Evasion	it can be because you don't have to file any taxation, or registration and no one is after you that how much you're earning so that's an advantage.
Ayesha Fahad	M29	Lack of resources	Although I did want to go for a loan or find some angel investor or something of that sort initially but then it requires a lot of work I mean they wanted a lot of formalities in place and everything and the kind of deadline that I have right now is gonna get difficult Secondly in am hoping because the kind of people I am working now I can also work on credit with them so once the business is done and I get enough revenues I can make the payments then.
Kanza	M30	Cheaper	that was the initial thing may be the first 6/ 7 months when we saw potential when we saw people liked our designs we were like we want to get that big.
Lailumah	M31	Cheaper	I am not bothered because I am working from home so I know what I am doing like it's all planned 10 breads per day 8 or 3 whatever I am prepared for. Not knowing what's about to happen today unsettles me. I like to be sure of things in life generally I want to be sure of things I don't like surprises. I don't like... I don't want that nagging feeling that something's not sold today now what to do what to do with this. We are losing up money and I don't want that. You know why venture out if you are not sure.
Lubna	M32	Cheaper	my life is in peace I don't have to give tax neither have I to do anything else... I am working peacefully... however if I opt to work out of home ... you can see sometimes an inspection team is about to come meaning you don't get a license to work from home until you do all those things they even

			come and see if your fridge contains only baking products and that you have a separate one for poultry now for me no one is coming and checking if I have meat in my fridge and my cake is in it or not no one can come and see.
Maria Subhan	M33	Religion	I mean it's like women are most safe within their four walls but if you are going out and doing it then I also chose such an environment where there is no male. and then it's obvious that it's my passion and my husband is not disturbed by it. my house is not disturbed so I can do it.
Roma	M34	Reduces take home income	First of all, the work increased gradually. Second we charge such a nominal fee and whatever is coming is divided between us 3. I am not responsible for house hold but those 2 guys have the responsibility to run their house. They need a fix salary. They are getting that amount from the beginning. Secondly we were thinking that after registration yearly tax will need to be paid on our income. A year ago we had a meeting with aman foundation. Our gatekeeper's nephew also told us he has interest in tracking field. So we started to train 3 or 4 kids this way. But the difference between upper class family kids was obvious. They eat good, wear nice shoes, so these kids have a potential to improve but these less privileged kids as they don't have the facility they can't improve. So what we decided to do was take out a portion from our income and bought shoes for these kids. Because if you don't have good shoes, there is no good gear and you can't run on track. It is the requirement of athletics, then we bought t shirts for them. Basic t shirts. Then sometimes we brought bananas or tetrapak milk. We thought that if we register we will not be able to do such voluntary work as we don't have those big returns. We are not a typical business-

Rubina Feroz	M35	Home responsibilities	I had done a lot of hard work in my institute and my clinical practice from morning 9 till evening 7 we were seeing clients. Studies were so tough. The perception about university is strange but ICP is very tough. So it was like I was wasting my education and everybody was like why aren't you practicing. You should. That I had practiced with others. when I started my own practice at home, you are more interested in that so the incentive for that was I already had practice with people they knew me they were referring me clients and my daughter was small so I had to start somewhere so for a year I didn't practice but after that I started at home.
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Appendix C Chapter 5 Illustrative Quotes

C.1 Data Collection Round 1

Table 19 Chapter 5 Round 1 -Illustrative Quotes

Participant	Number	Illustrative Quotes Data Round 1
Ainee	A1	The Facebook page has now marked the 12 thousand likes without any advertising activity and then I have a website which people can access but other than that no other mode of advertising.
Kanza	A2	We kept students on internship for Facebook marketing and for book-keeping we had an accountant and I used to look at it monthly. Training had no expense except the material and in audit the payment for the subject audit was budgeted by me then everything was happening as per the budget and nothing out of the budget. And we had a plan that we'll save 30% from that budget as well.
Ayesha	A3	I realized that media and marketing strategies have changed nobody reads the newspaper anymore, everyone goes to Facebook, blogs and Instagram and these young girls who are who are wearing these ordinary clothes but they are flashing them on Instagram and Facebook but that was the year in 2015 when I joined IBA so it was taking a lot of toll on us.

Appendix C

Anum	A4	With Facebook marketing you can target your audience and what you want to show them.
Anum	A5	Marketing is through Facebook, Facebook marketing like the paid ads, which I do. Like the ads that are on the side like Sana Safinaz and you have to pay for a week, a specific amount like almost 10-20 dollar. Word of mouth like my client in America she took a dress from me and she liked it so she told others and then Facebook.
Fareha	A6	How do people know about me is basically through the Facebook page I made a Facebook page and that is all i did-And I have been running my business just on Facebook page.
Ainee	A7	Now obviously organic growth has decreased so much that you need to advertise on Facebook. You need to put in money to get in touch with the right kind of audience but I guess more than that you need to have a very well integrated marketing strategy in place from where you can't completely rely on Facebook, you need to have a good website and more than anything I guess it really comes down to word of mouth.
Faiza	A8	I also think that at that time on Facebook we were spamming a lot of people I was tagging my friends in pictures, I was tagging any female or any guy, I was putting them on their wall so now I think if I do that Facebook bans me(laughs). So at that time we wanted to do that we wanted to keep a model where we can maximize our marketing, through online channels without investing too much.
Ghazal	A9	Just Facebook -other way. I actually did not require much marketing. I literally had to refuse people because I did not have time.
Ayesha	A10	You know for home based business it really comes down to the word of mouth. People are going out talking about the products, I even had a few bloggers who were very influential in the Pakistani market, review my own products because that attracted the right kind of people that I was always looking for. Competition obviously was there and then that was my thought that you know it's better that I should focus my efforts on a niche market.
Mahrukh	A11	Facebook is a great marketing tool -- WhatsApp helps too but if someone don't want to be a part of many different groups like me then Facebook is a blessing. Reaching audience on Facebook is way easier.

		It's free and affective marketing. Yes, I have a control over what I share and who to interact with -- so I like Facebook better. I've to be careful on WhatsApp because I don't want to share my life or work with strangers and don't want to be accessible to everyone/Facebook is secure as compared to WhatsApp.
Ghazal	A12	And at the end of conversation, if it's on Facebook, I make it a point to send them a complete summary, in which I state this is the cake you ordered, it's this much pound, the is the flavor, this is the design on it, this is the delivery date, this is the delivery time, this the total amount you need to pay. So please confirm with a yes or no if you are ok with it or not. whatever caption needs to be written and all.
Faiza	A13	My whole business revolves around these platforms. I communicate with my clients via Skype, I work on a freelancing market place called Upwork, I run a community on Facebook and most of the leads I generate come from my blog and twitter. The location barrier doesn't exist anymore due to these platforms. It is easier to connect with people and find like-minded people and generate leads without doing any physical leg work aka travelling and visiting people. Communication and collaboration has become easy and I can hire people from anywhere in the world and collaborate with them on different projects. Learning new things was never that easy and also, knowledge sharing has become painless too.
Ghazal	A14	It aids me reaching out to my potential clients within the Art Community and is a great tool for personal selling and personal branding.
Anum	A15	The clients from abroad were attracted through my page also, they contacted me from there. There are some clients from America who saw the pictures on my page and they trust me with my work. Then WhatsApp came and I send them the pictures there too so whenever there's an event they contact me to make two three dresses or when they are coming to Pakistan they want their complete set up.
Asma	A16	America, different cities of Canada, England, Dubai, Abu Dhabi, Riyadh and Jeddah. Some are from India as well so I send their dresses to Dubai because we can't send directly to India. Indians are attracted to our work. Their work is quite cheap but not attractive so they ask us. Our work is best on quality but expensive too but they don't bother

		they just want the work to be done. In fact, I made a Nikkah (wedding) dress of a girl in India and I send that through Dubai only. And their family lives in Iraq too so I haven't sent the parcel to Iraq but I sent it via Dubai.
Fareha	A17	I have a Facebook page and it is through this page people contact on WhatsApp.
Sukaina	A18	I post my product on Facebook. I talk to people on WhatsApp and discuss orders. Right now also I have quite a few orders.
Anum	A19	I use email, Skype, WhatsApp and Face time to talk to my clients who are out of the city/country. Regular follow-up sessions can be conducted very easily over these channels. Physical assessment is a challenge, but I teach clients how to measure themselves and how often. They report their results at each session.
Asma	A20	Then I made the Facebook page and got many orders through that, also on Instagram I got orders from Multan and I could not believe that girls there were asking for such modern clothes crop tops and skirts so I would enjoy that people had such exposure.
Fareha	A21	That's it obviously word of mouth and Facebook page, people check it out and that's how they contact you, otherwise marketing in any other way is not required.
Ghazal	A22	People loved my work but it did not sell. That was fine. I was not disheartened at all. I was like ok I will photograph it and put it online on my own Facebook profile because at that time I didn't have my own face book page and this was October or early November 2008 the same year. So I put it on Facebook and the people in my list were like they are so good what is their price and I actually sold those 6 cushions.
Anum	A23	And in that it's not easy to make place for your product. We also do consultations. We tell them that don't take this, it will not look good on you over skype, over my place I call them sometimes. I tell them that don't wear white you're already heavy and what will look good on you and what not because again we should do something different from others. Other people say that okay you want this suit we'll do it for you. My concern is not just to make money, I want my customers to be

		happy and they should be contended like wow I am wearing Dr. Anum Arshad.
Sukaina	A24	Nowadays everyone uses WhatsApp so I just WhatsApp him the picture that make this work like this so he handles it on his own.
Kanza	A25	Also our suppliers like every picture of our shoes on Facebook which is very sweet of them and then they're like are you getting this made from somewhere else and were like no were not.
Nida	A26	It all started like that and then I made a page on face book and then you know orders started pouring in.
Saba	A27	On face book I have a page with name sabs. People like it some contact me though it too.
Lailumah	A28	No actually I was working and then I thought they all wanted to add me on face book so I said no this is not happening. I hadn't made up a page I made a group. I made a group. In a group as I told you I pick and choose the people so I wasn't comfortable with the face book page. I don't want trolls about me. Like someone trolling just like that. I1 don't want to be answerable to few 100 people who I don't know so I don't want any issues.
Mahrukh	A29	Yes, and my kids want me to be active on Facebook, but I don't. They made a Facebook page for me. I hardly check it. I just don't like being public because there are all sorts of people out there and why would one want to expose oneself.
Naeema	A30	So when it was done even after that it was like for two months I hardly had any sales. So that's when it really hit me ...because online it wasn't that easy to sell your products online through Facebook...Because people were really conscious about the kind of quality you had...Even if you had good pictures they would still question is it really as good as the pictures?
Amal	A31	Even when you said about not being very active on Facebook, there is something that bothers someone is that you don't feel very safe because there are so many kinds of people and who can you trust.
Amal	A32	After that I became more cautious and careful like where I go and all even with my cuts and cards, my card doesn't have my number anymore. With my haircut I had an experience once, some female was asking me weird questions like who lives in your house, how many

		people are there and where do you do your cut, who takes care of the house when you do your cut so stuff like that so that's why I stopped marketing myself on Facebook, I have a group called Hair Affair but I stopped marketing it. Yeah I stopped doing it because I got really scared. I got weird people calling me and for security reasons I don't have my salon anywhere
Anum	A33	I needed to pay my fees because in DOW I was on self-finance not on merit. It was almost 3 lacs per year so I started this business by my own name which is Dr. Anum Arshad. I made the page and added Dr. too. I was in 4 th year at that time and I didn't want people to think that she's started a business and she's not a doctor any more. Secondly I love my profession so that's the reason I put up Dr. with my name and I continued there and after that, my first order was from Germany, and then Canada and America and then you know it goes on and on.
Fareha	A34	I have separate page called Luxury Designs where there are all the home décor things. I have an aunt in Lahore and she does work for weddings- so I send her the work also to exhibit.
Anum	A35	Maybe because I used Facebook at that time and I was interested in earning money from the internet and I used to wonder when people said that some did this from the internet. And I even got to know that you write articles and sell them by freelancing and I even did that.
Ghazal	A36	In that even if face book closed that will not be a problem. So you just type a name and email address pops up. Yes and email too I don't remember which Mariam ordered what so my orders tab has everybody who has ordered to date and I people who have inquired those who have not ordered so I have those in my email.
Kanza	A37	we took the pictures, we put them on Facebook and we asked that if someone wants to buy them they can come to our house and buy the shoes. we first actually launched a Facebook Page two weeks before the initial sample was made and after that we. we started in May and the experimentation started in May but we launched our page in June.

Ghazal	A38	Yes, we put it once but renew it again. Whenever people were emailing me, that Facebook page message option is for queries like people can ask me questions I will answer but order is placed on an email because I feel if you place an order it needs to become a proper written in black and white. Like what are the details how do you want it, it's a mug, so color design when do you want it so that means if TCS is to be done then it will have extra charges, when do you need, if you want on 27 th then I will have to TCS on 25 th . To make a product you need a certain amount of days so if you are not ordering within that time then you can't get on that date. So all of that you need to go and email for its very easy for people to say you said so. Go back to the email and see what I said. I learnt all of these logistics quite late into my business but before that it was going very smooth.
Anum	A39	I was tagged with Pandora 360. Not now but when I was student because I liked to experience things and I wanted to know what is going on so I did that too and earned a lot because for one assignment I charged 1500 rupees and I used to do a lot of assignments and earn 40000 something.
Ghazal	A40	So if a sale is coming up I will pick up all the clients in my list and email that GPS is holding a sale. Even if there is no Facebook.
Lubna	A41	In Hyderabad it is very easy because it is such a small city if I put on Facebook that I have a last minute cancellation and I put it on half price it sold in five minutes but here nothing happened and I was in bath island and I had to distribute it in my building...
Nida	A42	My only source of sending message to people is Facebook. Alhamdulillah I have almost 6000 followers. They are around five thousand nine hundred something. They will be six thousand soon. When I started uploading about my cakes and cupcakes and then when I did the show.
Saba	A43	Even with the blogging thing there was a lady and she contacted us I think and she was like I'd like to write a blog on you guys and she wrote a blog on us and because of our social media presence.
Nida	A44	Neither am I coming on TV so how would people know me. Even as of now I don't have a business card. But my Facebook page following is increasing a lot Alhamdulillah. Secondly whatever order size I get either one cupcake or two hundred cupcakes, I put in my best. Because

		quality, quantity, flavor everything matters. For me it might be just another order but for the person ordering it, it means a lot.
Nida	A45	My only source of sending message to people is Facebook. Alhamdulillah I have almost 6000 followers. They are around five thousand nine hundred something. They will be six thousand soon. When I started uploading about my cakes and cupcakes and then when I did the show. After that my fan following increased a lot.
Rffat	A46	So far things have been fairly smooth there has been no major issue and you know because people are actually because I am not actively marketing my product other than the fact that I post it on my page, I had dead Facebook page for years and I have recently I started posting on it again. I have a small loyal clientele and I don't make so many clothes but I am able to sell the stuff that I make ,but the clientele now is growing and it's not growing because of my own attempt at marketing, its mainly people will go out and others will ask them.
Sabeen	A47	A friend of mine, Shazia gave me this idea. She knows everything about me. We were friends in school and one day we were just discussing so she suggested me to start a business... and I said I can be a very good business woman... I had just made a page First I thought I'd fail but I continued. I got one or two orders but I faced many losses as well. I had to hide them and bear them. Once I had to sell my jewelry the little that I had to cover up my loss. People sometimes pay in advance but when the work is not what they want they want the money back. Anyhow I learned all that how to refund and all and my mother would scold me lot that you will finish everything like this and I should quit... but I kept on doing it.
Anum	A48	I got so much fame with that like 10000 likes and people trusted me and the quality of our work because there was no risk of bribe or you take the money and run away because I used to charge 100% advance. This was my business policy as I can't get them all the way from Germany. 100%. I started with the advance policy and the first order I got was from Jeddah and she was reluctant to pay 100% so I said okay you pay 60:40. 60 you'll give me now and 40 you'll give me before delivery so that I posted on my page as well.

Roma	A49	Then first of all when we formed the club we made our Facebook page. And many kids were inspired after seeing that face book page and it has played a vital role.
Fareha	A50	Now it's got easy as all work is done from WhatsApp. I have friends circle on WhatsApp through which I received orders. I have been doing this since 3 or 4 years. This is 5 th year Mash Allah. I have made good clients and people have started to understand my work. First I used to go to people, I called them and informed them but now people themselves approach me and Ask about my jewelry.
Sadia	A51	Eventually, newspapers started picking up. I would get emails from tribune whatever that we are interested in this blog and can we put it up. And I was like yeah sure put it up I don't have an issue you know that kind of a thing.
Asma	A52	A lot can be done be done by the trade development authority for people like myself, unfortunately we don't have any access to them or even the information on how to access them. There are a lot of exhibitions and fairs happening and one never finds out about them. I personally however am on their WhatsApp group so I find out what's happening but there are other reasons that hold me back. For example, there is a lot of politics, handful of women controlling everything, it's like a mafia! These women are politically linked and it's very messy. It's not my cup of tea. Women register false companies, pick up stuff from the market and sell it under their name, a fair in Delhi, China, Germany etc. ...80 percent of the times the representation is not genuine and people just get tickets by nepotism and go and spend the money...it's a good paid vacation for them. That's a big no for me and stops me from going formal. Whatever i have done so far is because my work was recognized and appreciated through social media networks.
Asma	A53	I have given a website to be made. Now 2 months back my father in law died, so my work was left in the middle. There is Mehreen Kashif who said will make my portfolio which I will run on website. But due to my father in laws death, he was ill too so all my work is stuck up since then. Kids were also upset. My son is in fifth grade now he will be admitted in Cambridge so I am struggling that he gets into it. I am giving him time. In fact I tell my husband that in vacations of December I will complete all this work day and night website and portfolio.

Asma	A54	In India I have already signed a contract sort of thing with one multiband store in Delhi which is PFDC Delhi and on in Kolkata there was one young girl came to me and she wanted to stock my clothes so I said buy them for the first time because I can't leave my stuff there, today is the first day of my exhibition if you like them you can buy them and then we can build the relationship she then bought the stuff and she took it so now I am waiting for a response from her so it would be good.
Ghazal	A55	Everything is on email. I say that this is my bank account detail this is your total and once you are done I will respond back. Email is the receipt. So I want people to email because Facebook message is very casual. I will not give my bank details on Facebook nor my contact number, like I will not give you my home address on Facebook. I will probably SMS you, with that at least I have the number of someone.
Naeema	A56	My business is online and I do not have money to set up a shop because my daughters are studying and that is quite expensive.
Lailumah	A57	They just open a Facebook page and then it is up to me whatever I do... I did not open a restaurant because I will be then answerable to people and why should I do it... invest money and become answerable to people also and the government and pay tax also people told me to make my visiting card like this not that otherwise I would be taxed. This is such a small thing... I don't know anything... my life is in peace I don't have to give tax neither have I to do anything else... I am working peacefully... however if I opt to work out of home on Facebook pages.
Saira	A58	Yes Instagram Facebook and WhatsApp help as I use these medium, not sure about twitter etc. Managing them all keeping track of orders is a difficult part and most importantly customer ask so many questions that's why selling through these mediums, is time consuming. However, you don't have to participate in exhibition if you are getting enough order through these mediums. You can work at your own time from anywhere anytime.

Sadia	A59	But you know about the red tape that we have here it's very difficult to get through newspapers and whatever so I would just put it on my Facebook page. Through that these NGOs got so much money, it's unbelievable. And because I was in Singapore, there were lot of expatriates sitting out there who were willing to send money home. So everything that was coming in. it was actually in Singapore dollars. That is where the writing bit came in. eventually, I kind of combined everything. My writing, my food and photography in to a blog. So now I have a food blog. So that was my first step of entering into some kind of a platform where I would just write whatever I want to, I don't care whether newspaper picks it up or not. Because I had that freedom I would pick up topics any topics that would come to my mind and it would always come and connect with food. Always All the flow would then connect with some kind of a recipe. Then this continued on a random basis.
Ayesha	A60	For sparkles I searched online and on Facebook about it that what type of stores are there who do an online business too. This was the first one I found. Then we set up a meeting but it did not work out. He mentioned he has a rival with the name of B N B Accessories and they both don't get along very well. Then I searched and approached B N B Accessories.
Ayesha	A61	Facebook is amazing for networking. If you use Facebook in the proper way, it is very helpful in getting business and clients. They are many doing fraud out there. They take your money and disappear and then block the client but ultimately it depends on your intention.
Ayesha	A62	There used to be an online store with the name of BnB accessories and they were marketing like crazy on Facebook at that time they were the first ones to introduce cash on delivery in Pakistan. I basically outsourced my delivery to them so during my initial stage, I outsourced a lot of my things my manufacturing was outsourced craftsmen were working from home, retailing was done through multi-brand outlets. They took a certain percentage of revenues that were generated.
Faiza	A63	No I have never done through Facebook. Mainly because my work is original. I have been known in the market for my originality and my drawing has been my signature and everything that's on Facebook is copied easily. Like I have my digital prints.

Amal	A64	Social media has done wonders for me- my Instagram has given me a lot of coverage, from that I got the job on the TV show Chai toast or Host. Anoushey Ashraf contacted me to be her stylist. My work moved to a different level. Not just in terms of clientele but also I appeared on TV then moved on to styling celebrities and styling fashion shows. Social media has brought me lots and lots of work. I get to do what I love all through my Instagram and my Facebook page.
Ghazal	A65	See for safety and security there are times when people want to come and pick their stuff from my home and somewhere or the other there is a connection, because this community like face book has become a help, if somebody has been emailing me or messaging me just open their page and I see Mutual friends. Sometimes I know somebody because I have seen them active on other groups too but some people I know from their way of writing email and if I feel uncomfortable I do research and then I say I am sorry and involved in these projects and can't do so I do decline offers especially men who have nothing to do with my kind of work and you know why are you emailing me.
Anum	A66	Just social media, word of mouth and WhatsApp and SMS phones marketing, that's what I do.
Anum	A67	I put my designs and then like this HSY, Sonia Batla so we put that also as an option for our customers. Like Pakistan Fashion Week is happening so whatever the design is just for the idea not to just copy them. Just for the idea about the trend like what's going on and then we design ours also. then the color options and the thing that this thing is not looking good so why not make it like this. My first order was from Germany and India. There's an issue with India in terms of payment and the delivery of the parcel so I use the hundi system. I tell them that your procedure will start right after the payments. That is how the order will be confirmed because I can't waste my time talking and talking.
Aiza	A68	Yes it's a big problem again two different things in the clothing line they look for excuses and if a man is running that under me the man who they are reporting to it becomes a different thing he makes one phone call and they come even if you are the owner of the company your phone call will be taken differently like my son is not well and yes a

		woman voice is not taken the same as a man's so the security and mobility is a problem as far as the event related team is concerned I was doing an event and there was an MQM jalsa (congregation) and the situation on the road was so bad that the guests were calling and saying please do it tomorrow and let your stuff be. We were stuck in that area two of my people could not make it and how they reached I don't know but they managed somehow.
Aiza	A69	I think "Khawari" (tedious) is the word to define it either it is to get made or after getting made and in that zone dealing with men is troublesome if it was very simple like the NADRA ID card bit that's has happened now I would go and register even if the business point of view but I'd be like do it.
		Even if you want to register you would want to do even if we are registering I would not go some office guy would go and get it done. if I had to go it would be a complete no because there are issues like someone might be following the car or snatch my bag or cell phone or inside the office men might be pushing or eyeing you in the wrong way so it's not in the comfort zone at all and there are people for whom cleanliness is also very important and there might be pan spits around but definitely if they change this then it might be that people start registering.
Ambreen	A70	But there are many hassles in it, there are many demands of people. And if you are famous I have no full idea of all the aspects, but government and paper work is a lot of hassle very difficult process. I don't need to now, but if I have to register my company and all then I have heard from people in our course, that it's a lengthy process. You have to wait outside offices for long and making NTN also takes time.
Zoreed	A71	Private sector has a lot of potential to do something but Government I doubt would do anything and if they did, there would be a lot of lobbying and red tape and it would be disastrous.
Ambreen	A72	And somebody said there is Prime Minister Scheme. Nawaz Sharif and all. I was like who will do all that paper work. Again interest and everything. So that decision was made. And my provident fund my saving wasn't too big but enough to start up.

Zoreed	A73	The government process you were talking about its so tedious. What we went through for registration is a story in itself. Kept getting strange phone calls were there that what you do. We are telling them we have a proper business. The first approval after you apply it took time. Even getting NTN number was very tough. We were not getting the NTN number and yet we were getting warning letters. If you aren't giving me an NTN number, how can u send me warning letters? Then we hired a lawyer and through him got NTN number. It was very difficult. They should provide some benefit to women who to help register their businesses. Also explain why it is even beneficial to do so. Government keeps issuing letters which they themselves don't know the reason behind. There is no communication between departments and everyone is working as they please.
Faiza	A74	And I find dealing with beaeucrats or even with people at junior level or clerical level they don't explain you the issue. they will tell you the other way round. I am like why should I do that. Why do I need that? Because they don't know themselves either to be honest. Half of the time I find they don't know. They say it will be done, or registered but why shall I do that. And they aren't able to answer me and at that level when you are not from their field. They think you are the most idiotic person on earth.
Aiza	A75	yes, but when the law and order situation was bad. that was bad for our business as well. there would be firing and markets would shut down and this and that. And we could not complete orders on time.
Nida	A76	I opened at my mom was my parents who were little conservative and then opening up in a public area and then you know the conditions, bhatta (extortion) like all of these things you have to deal with and my husband has his own work so they were not comfortable.
Aiza	A77	When I talk about myself my experiences if I see the clothing line so two are Muslims one is a hindu so in the beginning the kaarigars (craftsmen) had a problem with this thing that we will not step here and we will not drink water from here you know things like that, it's called KAAM, K is for Kanchan, A is for Amal and AM is Aiza Mariam so Kanchan Dawani is Hindu so initially there was a lot of attitude like that and one of my friends parents also thought like that that they will work

		together and whether or not the rizq will increase or not but at the same time they felt guilty about saying it so they didn't say anything about that. With Kaarigar I and the other one had to put our foot down and say that they can do it if they want to or leave.
Aiza	A78	The only thing that I would think came up is the namaz break. Like on Friday it is very important that they get a break and that's it but at the same time if they see the stress level increasing on Friday also they will be like 'baji parh lein ge' (we will offer it later). Because during our events none of the team men not that I have said no to them but I personally don't stop so they also don't stop for food or water.
Erum	A79	Personally I have come across a lot of women who are strong enough to do what they want but I can understand how religion might be seen as a barrier personally I don't think it is because my family is slightly Aiopen minded but I know people who want to try but it's a no you can't because you are female so I know that that side is there but I also know this side which is elsewhere.
Ainee	A80	Religion says if there is no need, women should not go out of house. Now this will be a long debate, I don't know what is right exactly or what is not right so I think its ok for me. I am working for myself and my family.
Sadia	A81	Initially people found it very weird. Like girl's wear tights and t shirts and my daughter wears then, too. The Nike t shirts they are open necked. So people found it weird initially and commented negatively. We had some problems when we went to Peshawar.
Sadia	A82	My own personal decision of not doing portraiture was religious also. simply because I connected it in a very different way that I will take pictures which people will enlarge and put in their rooms. And religiously I don't know how much is allowed as I have pictures of my kids all over my house. Of myself also. But there should be no pictures in the home. That's also a point in the religion. I am not sure how authentic that is. but I kind of deviated from it.
Sadia	A83	It is the reason for the mentality of our men. Every reference comes from religion that women shouldn't be this way, they shouldn't do this your religion doesn't say this or that. So there are issues that it is in men's mind. That I am superior. We have the right to and can control women. But I am sorry but in any religion there is no value for women.

		She is like assets like as you deal with cows and sheep you deal with women. She is our property and honor killings are there because of that, if your daughter marries from her own will then your ego gets hurt as if she is your property. You think them all as your property.
Fareha	A84	You can do what you want go anywhere, but be in your limits. You should know your limit and don't stress on one objective and neglect other. There should be no neglecting like you are doing only business not giving time to husband. Or your kids grow up any say that you didn't give us time.
Maira	A85	Well according to religion it says for women it's better to pray from home rather than go outside. So I feel good that I am doing it from within my home and praying too so I will be good in Allah's eyes too.
Shahwar	A86	And my brother was also into it so he was excited but then the main problem was investment which you had to borrow from the bank, which was a complete no! We don't even buy a small car if we have to give interest, and then starting a business on this basis is completely senseless for me.
Anum	A87	People stare and pass comments and push from behind. This happens its big issue and it's stressful sometimes I cover myself then. I put this niquab (veil) and then I go. Because this is the ultimate (implying effective and extreme) option.
Saba	A88	finding a craftsman is a huge hassle and I literally had to step out of my comfort zone because going to these markets interacting with the wholesale people. Because initially the response we get from these people is like they the first instant they assume that you are a student who comes from a designing institute.
Faiza	A89	The hindrance is about the acceptability that a female can work too. Not in terms of job, many women are employed, but when it comes to business ownership then it is a problem. Business ownership, where it is other than the fashion industry, beauty parlors, food business, making dresses, jewelry all the women centric work. And this is because I think that it is a culture here that this work is related to women and they are doing it. They don't take it seriously.

Asma	A90	Nothing of that sort, people used to get those themselves. So then I thought, Jamia cloth is the cheapest market so I said let's go there. First of all, I went there but there was so much 'khawari' (tediousness), that one year was so inconvenient, stay there till 9 in the evening, the driver waiting outside. Ready clothes are not yet back, 'order kuchh dia tha ban kr kuch aur aa gya' (you order something else and something else is delivered). Everything was screwed up so i was really disgusted.
Saba	A91	But one disadvantage of going there is they don't consider you a human being. We go there to buy, to buy things for us its bulk for them it's nothing. They treat you like you are buying from them without money.
Saba	A92	And there were lot of people who didn't take us seriously because they were like you guys are females, are you lost, why are you here?
Faiza	A93	and it was not female going to the market because you would hardly see any female there at least I haven't seen any females there.
Mahrukh	A94	No Abid (husband) was there I can't drive over there myself because the streets are so narrow and where to park. But I have never been scared as we are artists and we have been to the Kori bazar, Lunda bazar and all for the purchases and photography too.
Sukaina	A95	Initially when I went these Karigaars (craftsmen) were so in awe and were completely flabbergasted to see a female there...it was like their jaws dropped and cat got their tongue. They didn't give feedback, would talk!!
Nida	A96	Eventually I stayed here because I met my husband here. So I was about to get married I thought why not start a business here rather than moving here and there. And I have worked in Montreal as well for a while but since I was still earning my degree I was just learning there so that kind of kept me oh you'll sweep this you'll do this but since he saw me doing colors and cuts on my cousins there he knew I had talent so he asked me to work with him, he said if you'll work for me I'll get the visa and all. But at that time I had to move here because of my husband because he wasn't moving anywhere.
Ghazal	A97	Then I got pregnant and I stopped and then I had people who were my clients they actually started calling me again to my products.

Amal	A98	it's a big thing it's whole monopoly going on here and they have it and they do it and they're just so scared and I know this because my husband has this experience because they came and they've threatened very sweetly like we know here your wives and kids are and it's so scary that's why it's better to stay quiet and hidden.
Ambreen	A99	Then I moved back and he died. It was a weird turmoil time at one place my brother in laws were saying that we are here to support you, you don't have to do job and I said that you will only do all the but I will do two things that like a boy supports the family as it was a joint family, I will also support, no matter my `contribution will be less but somehow I will do it. And then when there will be bigger functions like children marriage then you all would obviously be there. At start there was very much like coming going, my parents were also ready to take me but then my father in law supported me a lot and he said that let her do the way she wants, give her peace of mind.
Nida	A100	Okay so the son was 1.5 years and daughter was 8-year-old so for me doing a 9 to 5 job was very difficult and I had a habit of sleeping in the afternoon because of that golden time period so it was very strange situation.
Ambreen	A101	In masters I got engaged all of a sudden in December and then my mother kept all my books saying that now we have got the boy so no need to study anymore, typical mindset. It is necessary to tell because when you'll go in to the entrepreneurial side then all these elements will count. Then I put away everything and when my dean got to know this he came to my father and said that she's not studying so my father said that she will not be coming because in December I got engaged and in March I was getting married and I had papers in June.
	A102	because at start timings were an issue even in my house no one stopped me but due to my high tend sense of responsibility I always thought that no one should get bothered because of me. As I told you the City School thing though I was very much fond of travelling but I didn't want to put my responsibilities on someone else.
Ghazal	A103	My parents used to live in Malir Cant and I didn't go to them in evenings I used to go on weekends and stayed there till Sunday afternoon so that no one would say that this women is roaming outside

		because I had kids and if someone would point me then this would create trouble for me.
Sabeen	A104	My husband's condition was that I wouldn't go outside for work instead I have to do from home whatever I want to do so I took orders from home the biggest reason is kids that they shouldn't be neglected. Second the house should be up to date that when he arrives home it should be clean. Wife should be there. Kids, their studies and like good husbands he wanted me to stay at home as its better for us and our kids, there were no issues otherwise. The same was the case with me. I was not confident in going out on my own.
Salma	A105	Father in law and mother in law live with me. Working from home allows me the comfort of knowing that I can be there immediately if they need me.
Naeema	A106	If it goes very well I will continue with it otherwise I have a teaching option to get back to. It's going very well but I think I have to. My family is getting neglected. I don't want to run after loans.
Anum	A107	My father has told my mom that she won't go, if you want to go you can be she won't. She goes with my father, my father sits in the car and then she does the work and comes back.

C.2 Data Collection Round 2

Table 20 Chapter 5 Illustrative Quotes Round 2

Faiza	B1	I am a technologist by profession and digital media (social media) is part of my work. It is easy to connect with potential clients and collaborators and you can use it for lead generation and other similar purposes. It is fast paced and dynamic, requires creativity and shows instant reaction of your audience on content.
	B2	I use WhatsApp and Skype for work calls, which includes, video calling, screen sharing and call recording. Twitter to connect with fellow techies and potential customers, write a blog and use Facebook for community building. Tech is what I work in and without these apps, work will no longer be possible for me.
	B3	I use direct bank transfer, Payoneer and Transfast for both sending and receiving payments. Most of my clientele is outside the country so without these services the money will reach me after days and sometimes weeks. I

		hire a lot of contractors too and the work ranges from few hours to few months, timely payment is the only way I can retain my reputation as an employer.
	B4	I find all my customers online, via LinkedIn, Twitter, Facebook and upwork. Without these platforms, I have no business. Most of the networking happened online for me, so it is also a huge plus. I like to stay up-to-date on new technology and products, so social media is also a source of information and news for me, which further helps me in enhancing my business by exploiting the newest trends and products.
	B5	Government has done some damage to the digital advancement by banning YouTube few years ago. Now, they have launched several projects to help people get trained on digital skills and be part of the online workforce. Projects like DigiSkills by NIC and E-rozgaar by PITB are two good examples.
	B6	Banks have e-banking services, which is great and is a great convenience. My work is related to technology so there is no push, rather a pull to use digital platforms.
	B7	Yes, I hate to drive around in Karachi and social media has made connecting with everyone so easy and I don't have to travel anywhere. In person meetings have become conference calls and we use productivity tools to keep track of work and commitments. I work for international clients, they pay well and don't care much about your location, so that also helps. I work in the eastern timings, which means I have to be up when everyone is sleeping, so I work from home, which is a great comfort and helps me manage both home and work comparatively easily.
	B8	WomenTechmakers and now my own community WomenInTechPK. These communities help in connected with people with similar work preferences and you can learn from their experiences and collaborate on different projects. More than finding clients, I use online communities for professional growth. These communities are a gold mine for lead generation and both active listening and passive marketing. Communities are in fact the future of marketing because they provide an excellent platform to engage with both prospects and customers and to understand their problems, needs and values. When done correctly, it can provide enormous opportunities to the businesses in reaching out to their

		target audience and creating customer-focused products and services. The communication that happen on communities is bi-directional and can provide instant and honest feedback from customers who can then become advocates and help in creating a better brand image.
Sukaina	B9	Since I run my brand Enchanté online which took off as a Facebook page, social media remains my main channel for business. I recently launched a website but in comparison the clients reach out to us preferably more on these platforms.
	B10	Among the above platforms, we use WhatsApp for business, both for taking orders and connecting with new clients.
	B11	On our social media platforms (Facebook & Instagram) we have both COD and Online transfers for local clients inside Pakistan. For overseas client we also use money transfer services. Most popular is Cash on Delivery and then online transfers. On the website we have collaborated with Easy Paisa for payment gateway. Clients are not comfortable using it, very low response.
	B12	Our brand is quite dependent on social media networks, not only do these platforms provide us access to clients that cannot physically view our products, they also allow two-way communication which most of our customers seek. Often there are customizations required, reassurances needed, special requests which are handled via these platforms unlike a website. Also recommendations and referrals via these platforms bring in new clients. It's easier to advertise on social media networks via advertisements and reach a particular target segment
	B13	Online networks have helped me immensely.
	B14	Being an online business, there is a need to have a strong online presence on the channels we use to sell and get noticed despite competitors. It's important to build a loyal following.
	B15	Being an entrepreneur and homemaker in a typical patriarchal society, social media makes it much easier by: a) helping with time management, can work at my own convenience b) relieves me of the necessity of my physical presence while conducting business c) definitely reduces security risk in a jewelry business since physical location is not disclosed.
	B16	Some of the online networks/communities that I am part of are very useful for the business because they help provide: a) work opportunities b) mentors c) leads for outsourcing/free lancers d) feedback about problems and solutions of similar issues to ours e) support as part of an entrepreneurial system. These

		networks include: The Cherie Blair Foundation for Women-UK, Women X Network-Pakistan and WomenInTech-Pakistan.
Shamim	B17	<p>Well I started out my Company Greentech Solutions around 13 years ago when Social Media wasn't that well known. Most of our marketing efforts were direct and through cold calls via Freelance platforms. As Social media developed, we started to adapt it for various reasons:</p> <p>It was free for most part; Viral. One could reach a huge audience in minutes; Results are instant. You'd know if a campaign/ idea / project would fly or not in a few hours to few days.</p> <p>And You have the liberty to select your audience by demographic and by interest for best results.</p>
	B18	I use Skype and Web Conferencing tools mostly. They allow us to video call, add more participants, share screen and record meetings. Most of my customers are US based so I have a US number hooked with my Skype for them to call me on a US land line conveniently. In short, Web conferencing and Skype play a big role in bringing new customers on board and keeping in touch with them. The mere satisfaction that I am just a call away adds value to my business and retains customers. I don't prefer to use WhatsApp as it doesn't serve business needs like share screen, record video or call however some customers specially local ones prefer to communicate via WhatsApp.
	B19	We use PayPal, Bank Wires and Online payment via credit card through our website using Stripe to get payments in through the right channel. We don't encourage using Money gram or Western union to avoid the hassle of cash collection.
	B20	Absolutely, Social media has always helped me in making new connections with likeminded people who help grow and take my business forward as well as for personal branding. I am a big fan of LinkedIn. Even though it does not impact my business directly, my profile on LinkedIn and the recommendations and partnerships mentioned there add weightage when a prospect wants to learn about us, not directly through our website, but rather through a neutral channel.
	B21	<p>Yes, the government tends to pass laws that can disrupt our marketing efforts through these channels which in turn can be catastrophic for our business.</p> <p>One such example is the ban of YouTube in 2008 which was lifted in 2016-17.</p>

		We understand the security reasons for such steps but the government needs to be more mindful about business needs and how it will affect the IT industry.
	B22	So, for foreign remittance to flow through banks caused higher tax deduction and other issues. However, with the effort put in by PASHA recently, the government has announced a 5% cash back reward on foreign remittance. This is a huge incentive for IT companies to use proper bank channels to manage money matters.
	B23	Of course. Mobility is on top of all followed by security. It's easier access to clients, vendors and team likewise. Security wise, with access to work via VPN or remote connections people can still work from home if there's a strike call in the city. Girls and mothers can take early offs and work from home to meet deadlines. In short, it's a win-win situation.
	B24	We're a member of PSEB (Pakistan Software Export Board) and an active member of PASHA (Pakistan Software House Association). PASHA is playing a dynamic role in paving a path to streamline processes to create a healthy ecosystem that promotes the TECH sector in Pakistan. I'm also an active member of WomenInTechPK, a community for Pakistani Women in Technology.
Nazish	B25	I have an e-commerce i.e. online business; social media was an automatic by product to promote it. Also keeping in mind my target audience and Pakistanis online habits in general they spend most of their time on different social media platforms and of course it's much more cost effective to build an audience on social media than using other mediums.
	B26	We use WhatsApp only. This is a convenient way for our customers to communicate with us as a lot of Pakistani women use it and they often message us with inquiries on it.
	B27	90% of our business is COD but we also do use online bank transfers. We have customers who often like to use this to pay us as we don't accept credit/debit cards. We also often pay our sellers via online bank transfer especially those who aren't in city. It's a convenient form of payments and we would prefer using it more frequently but a lot of customers are still most comfortable with cash so we give both options...
	B28	Social media is at the core of our business without which we would not be able to communicate with our customers in any format. We use it to share updates in terms of our new products, for customer service and to build a

		loyal community. Social media has allowed us to have customers from across Pakistan and internationally even contact us – both are buyers and sellers have mostly come through social media though WOM has also been a key component for us but as soon as people hear about us the first thing they do is look us up on social media. Social media has helped us recruit to hire people internally, find buyers and sellers and again our business wouldn't exist without social media.
	B29	No restrictions as such that affect us.
	B30	Not really – we were using it anyways not forced by any of the above mentioned.
	B31	Being an online business it does allow extra mobility with regard to one can manage the business remotely and communicate with customers irrespective of it just being regular office hours which is the modern way of working. Social media has made people expect instant communication and responses and that has overall worked in our favour. As for other social elements focusing on women mainly being an online business has allowed women to shop comfortably from their home no matter which part of the country they're in. As for restrictions I can't really think of any that would be relevant with reference to the other social scenarios you've mentioned.
	B32	I'm part of a bunch of women oriented groups on Facebook along with my high school alumni and technology related ones as well which have helped in terms of recruitment, resolving issues (tech), see what is trending and what people are talking about and of course many which have a lot tips etc on running businesses, etc on social media which have all helped us to stay relevant and of course whenever possible spread the word about my online business.
Maheen	B33	This is the fastest growing platform with maximum outreach, sometimes minimal costs and sometimes not region specific. Since my consultancy works in different regions and countries of the world, it makes it easier to manage our sales generation, brand impact and brand message reach to people. We can impact multiple countries, industries, people from different strata, multiple audiences, and multiple products/services can be advertised simultaneously.

	B34	We do use WhatsApp and Skype for communication, meetings, updates. We also use these mediums for internal communication between team members because we have two offices, one in London and one in Karachi. Our client portfolio is spread across the middle east, UK, Pakistan and US.
	B35	We use PayPal, sometimes for clients in the Middle East, US, where we don't have physical offices and bank accounts.
	B36	Absolutely I use LinkedIn, Facebook, twitter, Instagram along with my team to find resources for technical hiring around the world. We cultivate business and social relationships with people within different industries to get references for the right candidates, for spreading our message and for more business leads. Our active presence on social media helps people identify us for others business needs and we are often recommended by our social contacts for jobs posted online.
	B37	Not really. Not in UK nor in Pakistan. But yes we struggle in Saudia and UAE where we cannot use WhatsApp calling.
	B38	Competitors also do online branding and digital marketing. So if we don't compete with them online, we will be forgotten. Today, the audience sees and makes decision on their smartphones through social media. I do use the online applications and websites for all my banking and to source the right vendors for operational jobs internally. I often ask my social media connections to suggest the right vendor for a particular job or task.
	B39	I use Slack, Trello, Anydo., WhatsApp and skype to stay in touch with my team. I am based in London, but it doesn't feel like I'm not there. I assign them tasks on Anydo, checklist, we keep updating timelines, ticking off assignments accomplished etc. We use Trello similarly for project management and client management. We use Slack for companywide communication, formal announcements, file sharing. We use WhatsApp for a friendlier banter between the team, since we are a small team/startup. We also engage with our close clients on WhatsApp through groups where all communication is real time and immediate feedback can be easily provided. We use skype for formal long meetings and calls.
	B40	I've mentioned the online social media platforms I use at work in my above answer. But I use the following social media/networking platforms for my own personal use, my personal brand growth (as an individual) and my company's brand management & sales Generation: Twitter, - Helps meet good social connections who refer, generate sales leads and even to close recruitment

		positions as well as for brand awareness. LinkedIn – We use this for personal and corporate brand management, sales generation, interacting with possible candidates for recruitment positions. Creating hype. Meeting More socially active people, mentoring others. Instagram – Build an audience, interact with them, build our brand. Facebook – Use this for building an audience, creating sales, finding the right person for positions we are recruiting for. Creating hype. Meeting More socially active people, mentoring others. Pinterest Use this for building an audience, Creating hype. YouTube – Use this for building an audience, Creating hype.
Ghazal	B41	I chose the social media industry since I didn't have the capital to open up a physical shop. It saves overheads big time.
	B42	I try not to use WhatsApp but clients are lazy to email so I do tend to answer their queries on WhatsApp but I also ask them to email me in one go, their order details etc.
	B43	I use online transfers/bank deposits all the time. I'm a very small home based entrepreneurs and I work a lot with custom orders. so I always ask for payments in advance. Its great help. Quick money transfers, saves time and order confirmations come in easily.
	B44	Its helps a great deal. Everyone is on Facebook. lots of people are now using online shopping. Its saves time. No need to step put of the house. Payments also made online. Networks increase... people share your work here n there. Helps a lot.
	B45	I don't see any restrictions or incentives from the government. But yes if Facebook shuts down. then it affects the business. But people still find their way.
	B46	There is no forcing or influence. This is what I am comfortable with hence I continue to do so.
	B47	Social media surely helps with behind the screen. For a home based entrepreneur. It's probably the best, budget friendly option to get the business rolling.
	B48	I am part of some groups on Facebook. but I don't quite network. Alhamdulillah I have a great network of my own. so I don't quite market my work on these said groups. But it's good to be part of these groups and see what other people are up to.

Ayesha	B49	The nature of my business is network marketing, and what better way to network than social media.
	B50	I use WhatsApp mainly to spread awareness of my products and any promotional offers and to talk to my customers and prospects. I sometimes use webinar and zoom to attend live trainings from network marketers and fellow team members from different parts of the world.
	B51	I do for both my purchasing and selling. It's easier and more convenient than dealing in hard cash.
	B52	Using social media helps me connect not only to other business owners and network marketers but also help me find new customers and prospects. People approach me for information or I approach them and this is how I increase my "who do you know list" (a list of people I know from my birth till date).
	B53	Thankfully not in Pakistan. But my business is spread in the Middle East as well where there have been some restrictions on using certain mobile and social media apps. However, I find other alternatives to connect to my customers and prospects in that region.
	B54	Yes they do, competitors mainly, to tap the relevant market before they do.
		Yes, I recently had a baby due to which I was confined to stay at home mostly. With social media and digital sources, I was able to respond to my customers and prospects.
	B55	Yes. I use such communities for training and selling purposes.
Amal	B56	Chose social media to market myself and to promote my business in the files of fashion and personal styling.
	B57	I use it to send in lots of pictures to my clients for references and call them specially to the ones who are living in different cities. They have a major role as it helps me to communicate with my client and get them the exact or similar things they require.
	B58	It helps a lot as I bring in a lot of awareness as to what available in the market here and since my account is not private I get a lot of new people to see the kind of work I do and gets me business and projects.
	B59	So far none of the restrictions have stopped me from what I'm posting on social media.
	B60	I have a lot of competitors that actually inspire me and it doesn't bother me, it only helps me to focus more on finding newer ways to bring my work or present my work differently from the rest.

Saba	B61	We chose social media because when we started off 7 years back Facebook was a totally free medium when other paid avenues were expensive for a small business. It was a free for trial medium and helped us in marketing our business to potential customers/clients.
	B62	We use several mediums of communication such as WhatsApp and Skype. WhatsApp is used to communicate with customers regarding various queries, to communicate with karigars (craftsmen - through voice notes), as a tool for marketing to send out flyers to customers and also inform them regarding various sales. Skype is used for internal meetings since one of our partner's lives in a different city now.
	B63	Money transfers directly to the account are used in different forms such as payments done by customers as well as by our various e-commerce partners such as Daraz to us. They are used on a monthly basis as well as a daily basis (payment by customers). It is an easy mode of transferring money, safe since its directly transferred in the account as well as convenient.
	B64	Because of social media such as Facebook, Instagram, Twitter and Snapchat we are able to be part of various women entrepreneurship networks which help us connect with women from all over Pakistan who help us and guide us as well as be part of collaborations with other women entrepreneurs and fashion bloggers.
	B65	There are no such restrictions by the government except when the situation of the city is critical and cellular networks are shut a Wi-Fi connection is needed to communicate which can become a problem at times especially if we are on the go. This slows down the work and at times delays important decision-making tasks as well, which involve customers or karigars.(craftsmen).
	B66	Due to competition as well as ad advancement in technology we have introduced a new method of payment, which is through an mpos. It is a POS machine attached to a mobile phone for Debit or Credit Card payments. It helps customers/clients to make payments through their card at our exhibitions.
	B67	Social media mainly helps with marketing especially to people who do not live in the country. It is also used a medium to find out about international trends and plan our new shoe collection accordingly.

	B68	We are part of several online communities and networks such as Sheops, which focus on small businesses run by women. Such communities help women sell anything and everything they wish to sell. On Sheops most items are on sale at very good prices and get sold immediately which help women generate money by sitting at home.
Salima	B69	I started out using social media for promoting my website and driving traffic to the site but quickly found my social media following growing rapidly and discovered that this was an avenue for revenue. I think my success on social media is due to the quality of my content, my focus on credibility and the fact I was one of the first Pakistani influencers on Instagram and was able to grow rapidly before the algorithm came in. With greater influence came more opportunities for access to brands and celebrities and also the opportunity for paid collaborations. I didn't plan on social media being a revenue generator for the site but it is now a major part of the site's income.
	B70	I use WhatsApp mainly to communicate with clients – they will send me photos and videos to post on WhatsApp. I almost never use skype or viber.
	B71	Clients often pay me using online transfers and they make getting payment easier. We are starting an ecommerce site too and will use Easy Paisa as a merchant solution to process credit and debit cards for us.
	B72	Social media has played a huge role in opening doors for me – it is easy to make connections in the industry as my following immediately gives me legitimacy and agency.
	B73	When Instagram was temporarily banned this had a big impact on my work. I've only just started using YouTube properly in the last year or so but if YouTube had not been banned when I started out, it would be a much larger part of my business now. I'm not aware of any government incentives to use these platforms.
	B74	Banks and suppliers have little role but I do pay attention to what my competitors are doing – no one wants to miss out on the next big thing.
	B75	Before social media became so pervasive, fashion journalism was controlled by a handful of magazines and newspapers and journalists like myself were dependent on them. Payment for writers was poor and there was a lot of scope for nepotism/favoritism in fashion coverage. Social media levelled the playing field, allowing new magazines and blogs to gain traction without having good financing behind them. It also expanded the number of people we are reaching – both in Pakistan and abroad.

Appendix C

	B76	I am part of a fashion bloggers group on Facebook and WhatsApp but it is more helpful in terms of moral support and friendship rather than helping my business.
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