

# **The Role of Faith and Cultural Norms in Sustaining Family Entrepreneurship in Turbulent Times: The case of Hindko speaking entrepreneurs in Peshawar**

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## **Abstract**

*The thematic analysis of the life history narratives garnered from the Hindko speaking entrepreneurs (HSE) of the old Peshawar City reveal the importance of the cultural and religious bonds that have prevailed over the last so many centuries at these traditional 'Bazaars'. Families residing in different cobblestone streets of these bazaars have through historical accidents or willful choices amalgamated around certain crafts and trades. They continue to hold onto, encourage or grow through closed or partially shared business and family networks. This access is made available as a matter of right to their next of kin or to relative outsiders whom they have learnt to trust through a long period of familiarization, resulting in eventual integration as family members. The HSE weave success stories in a contextual fabric that has ripples of turbulence that are interacting in complex and dynamic patterns, most evidently the Constant humming of a 'challenging time' for the business context yet the 'growth in the businesses' taking place in these Bazaars. Their optimism and continuing struggle draw and revive from the boundless reservoirs of resilience that their unique culture and religious aspirations have built into their lives, with the dominant strain being the Islamic faith to which they allude to quite frequently in their life history narratives as 'God's will' and 'that what God has written for you nobody can take away from you'. The themes bring to attention the underlying business context in an inherently turbulent time, post 9-11 in this part of the world. The role of belief and optimism drawn from the Islamic faith and cultural norms provides the resilience that is crucial to maintain family entrepreneurship.*

**Keywords:** Growth and sustenance in turbulence; Faith in Allah and the entrepreneur; optimism and Islam; Culture and family entrepreneurship; Hindko Speaking Entrepreneurs (HSE) in Peshawar

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## Introduction

Entrepreneurship has increasingly acquired a role in economic and non-economic spheres. Although, the early thinkers did not think of men involved in pecuniary gain favorably and philosophers like Plato thought of the pecuniary gains associated with entrepreneurship as robbery and considered it a zero sum game (Praag, 1999). Today, entrepreneurs are considered as the driving force behind an ever growing economy, responsible for innovation encompassing product, process, market and the organizational (Praag 1999, p.314). They influence the labor market positively and act as significant contributors to the economic growth (Soloman and Winslow 1987, 169). Entrepreneurship has been framed through economic theory which conceptualizes it as a rational act. However, social sciences in general have contributed theoretically and methodological to explain the phenomenon of entrepreneurship. A historical view of the evolution of entrepreneurship literature allows snapshot of the major contributors to the modern understandings.

Although entrepreneurship is central to the socioeconomic life of human beings and is the expression of their core ability of innovation, the first academic viewpoint can be traced back to Richard Cantillon (1680-1734). He is one of the earliest thinkers of classical era of entrepreneurship who observed entrepreneurial function in the market action taken by an individual. Cantillon recognizes three types of agents in the economic system, the land owners (capitalists), entrepreneurs (arbitrators) and hirelings (wage workers) (Cantillon, 1952). The arbitrator's main task is to be alert and he may not be innovative, adjusting the quantity supplied to the existing demand and in no way altering the demand or supply. In similar vein the supply and demand of the entrepreneurs is also adjusted as the worst equipped entrepreneurs quit the market first and the term that aptly describes this phenomenon is 'survival of the fittest'. Jean Baptiste Say (1767-1832) was a significant thinker of his era. He described the entrepreneur as one who plays a vital role in the production and the distribution of goods (Say, 1836). His entrepreneur is more in the mold of the modern manager/ leader.

The introduction of neo-classical economics allowed thinkers like Alfred Marshall (1842-1924), F.Y Edgeworth (1845-1926) and A.C. Pigou (1877-1959) to contribute to entrepreneurship theory. However, a strong emphasis on modeling required in neo-classical economics minimized the role of the entrepreneurs. The models, with the production functions, assume perfect information and rational choice portraying the firm as running itself while the entrepreneur, with his/her individual innovation, is left out with no significant role to play. The situation is of optimal analysis of well-defined problems which leave no scope for an entrepreneur for their solution (Baumol, 1993). A prominent exception of the early neo-classical age was Alfred Marshall (1842-1924) who in his

seminal work 'Principles of Economics' gives a much prominent role to the entrepreneur. However, the most important step in economic theorization of entrepreneurship was by Joseph Schumpeter (1883-1950) who proposed an alternate paradigm to the prevalent one by emphasizing the entrepreneur as a leader rather than a manager of the firm (Schumpeter, 1911). He described innovation as an endogenous process, with the entrepreneur being the prime mover of the economic system. He avoided the idea of the entrepreneur as a risk taker or a capitalist.

Schumpeter announced the arrival of the entrepreneur, who seeks to profit by introducing 'New Combinations' or innovations to fulfill high aspirations. This is the endogenous change that resets the equilibrium in the economy; the entrepreneur need not be the independent owner of the business but he/she is the one who necessarily carries out new combinations in whatever capacity. This is the mechanism through which the owners of the combinations are driven out of the market as the entrepreneur tries out new combinations and makes the old order uncompetitive. As there are infinite combinations that can be tried, it is the rare gift or intuition of the entrepreneur who can foresee the right combinations to succeed in a particular time and place (Schumpeter, 1939). The entrepreneur must face opposition arising out of his deviant behavior. 'The entrepreneur should be strong enough to swim against the tide of the society he is living in' (Heertje 1982, p.86). However, profit is a signal that accompanies the desire of the entrepreneur to innovate or dominate the market and most entrepreneurs are not motivated by profit alone. The very success of the entrepreneur creates conditions for further disequilibrium as imitators jump into the fray and resultantly eroding profits. Following Schumpeter's theorization, highly promising views have been progressed within the ambit of Austrian economics.

The Austrian school does not view the market in a state of equilibrium but rather in a state of disequilibrium. With the dynamics of discovery, opportunities for profit are identified and pursued. This implies errors arising out of ignorance or lack of information over time. Kirzner has contributed to the Austrian economic thinking as well as a theory of entrepreneurship by advancing the view of the 'alert' entrepreneur. His entrepreneur is the one who can sniff out opportunities and exploit profits. These exceptional entrepreneurs act as the equilibrating forces in the market process (Kirzner, 1973). But even these "alert entrepreneurs" cannot restore a complete equilibrium at any given time because many events happen in the economy and change the demand and supply functions.

Despite its importance, the modern mainstream economic theory has not granted a place to the entrepreneur the firm theory is based on the production function, the logic of rational choice and perfect information

while the entrepreneur has to deal with innovation, uncertainty bearing and arbitrage in fact (Baretto, 1989). At the practical level, it conceptualizes a 'static firm' while ignoring the human element out of economic theory. The focus on humanistic dimensions is better theorized in non-economics literature about entrepreneurship.

### **Non-Economic Theories of Entrepreneurship**

Trait approach stands out as a well-defined theorization of entrepreneurship that is rooted in psychological tradition. It looks for a set of personality characteristics which are found distinctly in the entrepreneurs. The presence or absence of these characteristics can qualify someone as an entrepreneur (or otherwise). The contributions of psychology can be classified as the single trait approach, multi trait approach and the behaviorist approach. David McClelland proposed that the need for achievement is the primary reason behind entrepreneurship. The entrepreneur exhibits strong problem solving skills. This concept was actually rooted in Murray's (1938) identity theory of personality which considers personality as a manifestation of the brain. Thematic Apperception Test (TAT) was commonly used to classify people as high or low achievers. In order to answer some of the deficiencies (e.g. need for achievement at organizational level) in theorization by David McClelland, further research was carried out based on Rotter's (1966) Social Learning Theory. The personal locus of control theory (Rotter, 1966) addresses some of the deficiencies of the theory proposed by McClelland (1967) by looking into the context of the actors. The theory advances the concept of internal and external locus of control. The former group actively shapes their lives while the latter group exhibits a fatalistic attitude towards life and is prone to be shaped by external events and persons. The creation of new enterprise is fraught with risk and those individuals that have a higher propensity towards risk taking become entrepreneurs. This aspect has been researched by the scientists but in a much narrower sense. The entrepreneurs have been observed to have moderate risk taking propensity as they take calculated risks (Timmons et al., 1985). It leads to opening up of further investigations as the risk taking propensity is to be an exhibitor of a function of personality traits, or the amount of information available to the entrepreneurs. A review of the literature that was available on the risk taking propensity of the entrepreneurs was conducted (Brockhaus, 1980). He concluded that the previous research was conducted using the Choice Dilemma Questionnaires which has an inherent problem when used to indicate the risk taking propensity of entrepreneurs. Psychologists turned to multi-trait approach for more complex theorization to predict the entrepreneurial self. A lengthy list of traits was proposed, however, a consistent set of attributes to predict the entrepreneur was never agreed

upon as many traits attributed to the entrepreneur were also found in the non- entrepreneur (Timmons et al., 1985).

The current psychological research is affected by Gartner's tendency to favor behavioural approach on entrepreneurship. He commented on the paucity of the trait approach as follows:

‘a startling number of traits and characteristics have been attributed to the entrepreneur and a psychological profile of the entrepreneur assembled from these studies would portray someone larger than life, full of contradictions, and, conversely, someone so full of traits that he would have to be a son of generic every man’ (Gartner, 1988).

The behavioral approach is focused on the entrepreneur's interaction with her/his external environment (McCarthy, 2000). It mentions the importance of the activities that the entrepreneur undertakes. It was argued that entrepreneurial activities are the expression of entrepreneurial personality and this is manifested in the creation of ‘new organizations’ (Gartner, 1985). He has listed six behaviors of the entrepreneur, these are locating business opportunity, accumulating resources, producing the product, Marketing products and services, Building an organization, responding to the environment. This has been regarded as the major shift from the earlier approach to compartmentalization into the various traits of the entrepreneur.

Although psychological insights have contributed to the understanding of the entrepreneur, it has not been able to come up with a comprehensive theory of entrepreneurship probably due to assuming stability and consistency. Stability assumes that personality is unchanging across varying contexts and hence leaves little room for the contexts to be affecting the ‘entrepreneurial creation’. Consistency assumes that personality is composed of relatively fixed, enduring and static traits, changing little over time. This was an outcome of working with quantitative methods and relying on a positivist paradigm.

The views discussed above range from the classical period of Richard Cantillon to the behavioral school of Gartner. These views place differing emphasis on the multifaceted aspects of the personality and context. The economic view assumes rationality and perfect information rendering the special characteristics of the entrepreneurs ineffective. These include individual brilliance that leads to disequilibrium, alertness of the entrepreneur that leads to equilibrium as unmet needs are met with novel solutions. The non-economic social science focus on the entrepreneur as an outcome of trait(s), but the shift to the multi trait approach renders the entrepreneur as a ‘generic every man’. Gartner as if frustrated with the deep explorations of the mind, proposed a study of the behavior of the entrepreneur which is the manifestation of the working of the mind of the entrepreneur. This approach was further developed and a sociological approach to entrepreneurship was put forth, which views the

actions of the entrepreneur conditioned by the particular time, place and culture of his “situatedness”.

Sociological theories offer a perspective on entrepreneurship by considering various trends and tendencies of human collectives. It deals with the social layers of entrepreneurship. Sociological economics is an exploration into ‘social categories of economic action’ or ‘sociological relations in the economic sphere’ (Weber 1968). Thus, entrepreneurship is conceived as a particular type of social, cultural and historical pattern and as a result is nested in a larger societal environment. This view implies assumptions of economic, non-economic, rational, non-rational, instrumental and transcendental alike (Zafarovski, 1999). It emphasizes the role of the wider societal setting which helps or promotes a particular behavior that arises, exists and evolves. It includes contextual networks (Johannison et al., 1994), personal and entrepreneurial networks (Moensted, 1995), also macro-social structure and culture (Davidson, 1995). A key assumption being that entrepreneurship and development are primarily complex social processes and ‘secondarily they are psychological, technological and physical’ (Zafarivosky, 1999, p.354). ‘Hence a logic of social structure and culture’ (Davidson, 1995) conducive to ‘humanistic entrepreneurship’ (Kupferberg, 1998) is relevant, not the dominance that ‘the logic of the state of nature, technological production, laboratories or psychological impulses is important’.

“Hence admittedly there are no purely economic ends or motivations but only social ones and there are only economic as well as noneconomic means to achieve the end” (Robbins 1952, p.145). The goals and motivations of entrepreneurship are not endogenous in a biopsychological sense, as if coded in a ‘selfish gene’ but more likely to be exogenous when looked at from the societal lens-we could say entrepreneurship is socially conditioned (Zafarovski, 1999). In other words, entrepreneurship is permeated by ‘institutionalized motivations’ (Parsons, 1990). ‘The approach to entrepreneurship as a societal phenomenon asks questions of the success of the academic field that has tried so strongly to root entrepreneurship in the middle of economic life instead of life *tout court*’ (Hjorth et al., 2003).

The emphasis on the economic sphere is increasingly questioned and the fusion of hope and opportunism inherent to entrepreneurship has spurred action in diverse settings. Many scholars, from the inside and outside this field are recognizing these new directions and avenues. Traditionally research has been carried out in the commerce and business settings recognized through the instance of self-employment (Burke et al., 2002) or entrepreneurship in the corporate sector (Block and McMillan, 1995). The success in these areas has not remained confined but has permeated to other parts of the society. For example national

governments exhibiting entrepreneurship through privatization of nationalized businesses, reinvigoration of existing government services, even the concept of public entrepreneurship, which allows for a more innovative and citizen oriented focus (Laurent, 2000), ethnic groups that embody entrepreneurship as a means for social and economic mobility that allows them to enter the economic mainstream (Bonacich and Modell, 1980). In the same vein artists and artisans have given greater attention to entrepreneurship as an integral part of their endeavours (Caplin, 1983).

To put it succinctly, entrepreneurship over the last few decades has become a model for initiating innovative thinking. As a consequence it increasingly challenges the status quo, not just for economic betterment but for a range of goals such as social change and transformation. This has manifested itself in the health sector (De Leeuw, 1999), the informal sector in the third world (Morris et al., 1996), ecology (ecopreneurs) and sustainability (Pastakia, 1998), nongovernmental development organizations (Fowler, 2000), civic entrepreneurship (Henton et al., 1997), social enterprise (Borzga and Defourny, 2000)

By relating entrepreneurship and society, a debate arises as how to inscribe entrepreneurship spaces within society (Katz and Steyaert 2004). These new identities and practice of entrepreneurship imbibe other facets of discourses, such as ecological, civic, cultural besides the often repeated economic theme. The vital characteristic of the social process of the entrepreneurship is that it shifts the lime light from the individual entrepreneur to the cacophony of the everyday processes where the presence of the multiple stake holders and actors is manifest in relation to the entrepreneur. It is the inclusion of this variety and cacophony surrounding the individual entrepreneur that include many actors, scenes and stakeholders that make possible the telling of stories of entrepreneurship (Hjorth and Steyaert, 2003).

Researchers have also looked at the entrepreneurial activities of immigrants, depleted communities, women, mothers and consider them essential to constituting the entrepreneurial map. This is akin to reclaiming entrepreneurial space for groups of people and geographic spaces that previously were not a part of the entrepreneurial terrain. To advance the understanding of the conception of entrepreneurship 'it is imperative that besides reclaiming the space of entrepreneurship in society, one should also be aware of the discursive spaces through which to internalize entrepreneurship' (Katz and Steyaert 2004, p.185). As the academicians open to the possibilities and the extent to which various discourses have been privileged in the study of entrepreneurship, they can then consciously start to ponder what else and how much of the other discourse to consider. This requires singling out the dominant economic

discourse as much as any other alternative perspectives to conceive fully the entrepreneurial processes. (Katz and Steyaert, 2004)

It is stressed again that entrepreneurship that people come to know is a social construct (Berger and Lukman, 1967). This construct has led to the societies in the West glorifying the individual entrepreneur, while at the same time it has led to vilification in China and U.S.S.R in the past. This difference in conception reminds us that entrepreneurship is not a static concept nor it exists in isolation of the locale where it is practiced. 'It crucially depends on integrating more than one discourse, it could be cultural-economic or cultural-environmental for that matter' (Katz and Steyaert, 2004, p.187). 'But there is a danger that despite the fact that entrepreneurship is seen to occur over a broader landscape and encompasses discourse from the civic, political, environmental to the cultural but still the dominant discourse could be economic' (Katz and Steyaert, 2004, p.188). The effort is not meant to be directed towards replacing the economic discourse by one of cultural determinism but to construct a much nuanced view where the cultural, economic, spatial, relational and institutional become understood as in their integrative impact (Katz and Steyaert, 2004, p.186).

By a process of reframing and reconstructing entrepreneurship a need for alternative theoretical conceptions and anchorages arises. This tantamount to learning a new language for the scholars at ease with the economic disciplines, and is not expected to happen overnight. While the case for cultural embeddedness of entrepreneurship has been made for quite a while (Berger, 1991). A social science view of entrepreneurship needs to be developed (Swedberg, 2000) and to conceive entrepreneurship a form of history making (Spinosa et al., 1997).

Similarly there is a need to focus on the process of entrepreneurship in the broader society and not to be blindsided by the focus on high growth business and the multimillionaires that it spawns as the true essence of entrepreneurship. The sociologist Peterson (1981) writes that entrepreneurship exists in the society among different people and could be expressed in an interestingly wide variety. Examples could be the refugees who electrically power mobile phones for a rented generator in refugee camps, or the local entrepreneur who develops and lights up remote valleys with the crafting of wooden turbines run on water. This requires the researchers to do away with the narrow descriptions of entrepreneurship and look at the phenomenon in diverse and varied forms.

Entrepreneurship is not limited to a certain type or a particular geographic area. It is the 'ever present set of innovative practices and initiatives' that permeate the lives and the social fabric of a society at many levels in dynamic interaction with each other. (Schumpeter, 1911) elaborates that the entrepreneur responds to sociological and



psychological barriers. The entrepreneur faces a lot of opposition from the 'static people' who react negatively to the 'deviant behavior' of the entrepreneur. This happens in all the societies as people are threatened by a change in their usual ways of conducting lives and businesses. Furthermore the behavior of the entrepreneur is non-rational as he makes 'new combinations' possible. There are an infinite number of combinations and the entrepreneur has an intuitive ability that sets him apart in steering the course successfully. The entrepreneur not only works for monetary pay offs, but also includes the 'will to dominate' and to achieve success; this not only happens in the economic sphere but also happens in the much broader arena of politics and the arts.

This articulation of the concept of the 'dynamic entrepreneur' who acts to 'creates waves' can be compared and contrasted with (Baumol, 1990) who proposes that the supply of entrepreneurs is fixed in a society. And that the policy planners have to adjust the pay offs to direct the entrepreneurial spirit towards the more beneficial ventures. In order to adjust the payoffs that determine the allocation of the entrepreneurial talent, the authors of this paper propose that the 'supply of entrepreneurs' needs to be understood as well. This is important In order to determine how the payoffs are viewed and the nature of pay offs necessary for the entrepreneurs in a given 'sociological immersion'.

Researchers and observers do not have to discount any of the above 'innovative practices and initiatives', but rather to approach them with an appropriate set of theoretical and empirical tools so as to discern, comment and present them to the larger academic community of interest for an intellectual absorption. It is in continuing with the tradition of inductive inquiry that an opportunity of stepping into the social lives of Hindko Speaking Entrepreneurs is at hand, whose entrepreneurial ventures are an embodiment of their unique placement in the Old Bazaars of Peshawar city, where it lies in midst of a conception of religion, culture, family and informal networks.

### **Research Framework and Methodology**

It is relevant to explore the philosophical assumptions and methodologies that have helped shape the evolving sphere of entrepreneurship. Entrepreneurship is a nascent paradigm in management science and it has emerged by using methods and theories of other sciences. For it to grow and have a distinct standing it has to develop its own methods and theories. It carries great risk, as the adopted approach may not be suitable or mostly irrelevant for the phenomenon under question and could risk this nascent field being dictated by them. Entrepreneurship is about disjointed, discontinuous and nonlinear events that are difficult and next to impossible to study with methods suited for smooth, continuous and linear processes. Entrepreneurship is in its infancy and if it is forced to

deal with sophisticated methods from more advanced fields such as economics it could lead to answering ‘contrived problems’ (ByGrave, 1989).

Table 1: Theoretical and Empirical Tools (ByGrave 1989)

Theoretical Tools	Physics	Entrepreneurship	Empirical Tools	Physics	Entrepreneurship
Theories	Abstract Conservation principles	Empirical Premises of Social Sciences	Variables	Precise definitions Mass, length, time	Fuzzy Definitions Opportunity, Resources, Performances
Models	Robust Laws, Principles	Fragile Phenomenological	Instruments	Universal Accuracy Rulers, scales, clocks, meters	Dubious Accuracy Questionnaires, Likert scales, financials
Parameters	Constant	Changing	Populations	Distinct Atoms, nuclei, liquids, gases	Nebulous Individuals, firms, Industries
predictions	Accurate	Crude			

The great thinkers in Business strategy like Ansoff, Porter and Chandler have fallen victim to ‘Physics Envy’ by recommending highly deterministic and rigid strategic planning tools. This reflects the engineering and scientific background of the above mentioned writers, and assigns linearity and predictability to an inherently unpredictable and nonlinear nature of Business strategy. The assumption of linearity and stability is further compromised in this era of great volatility (ByGrave, 1989).

After revisiting the two journal articles he had written previously, found to his dismay that the researchers in the field of entrepreneurship were pursuing quantitative research with statistical analysis and SPSS at its core (ByGrave 2007). He argued for a more pluralistic approach with an increasing emphasis on qualitative research. This could pave way for inductive and exploratory research, unraveling the intricacies of a highly personalized and contextual phenomenon.

The discussion above opens space for the treatment of entrepreneurship as a complex social categorization that questions the prevailing dominant strain of entrepreneurship as an economics phenomenon. It reveals an important insight of the relative immaturity of the field of entrepreneurship as compared to the other fields in natural sciences. A lot of exploration, insights, intuitive talent has been absorbed by the natural sciences to reach a position of relative development and supremacy. But the nascent field of entrepreneurship requires a lot of inductive, exploratory, qualitative research so that the phenomenon of entrepreneurship is understood in a variety of ways and contexts which shall eventually lead to generalizations and law like structures that supports natural science inquiries like physics and chemistry.

In order to advance the multi paradigmatic, interdisciplinary and contextual relevance of the phenomenon that is entrepreneurship and not to anchor it to a particular world view or methodology. It is suggested that a sociological view of entrepreneurship be taken that allows the 'metaphorical camera' to be placed at different angles and positions, so that the phenomenon could be zoomed in at and zoomed out of, to achieve a better conception of the reality.

### **Context of the Study**

The life history narratives of the Hindko speaking entrepreneurs were collected over a three month period spanning from June to August 2012. A group of 12 students were selected, who had enrolled in the course titled 'Entrepreneurship' in semester 5 of their bachelors in business administration. The students had to pass a comprehensive written test that included journal articles on entrepreneurship. Those who had cleared the written examination had to undergo a round of interviewing by two subject experts in the field of entrepreneurship. Finally 15 students were selected and were invited to attend a 2 day seminar on Qualitative research methods, research philosophy and collecting life history narratives in the field. The trainer Dr. Muhammad Junaid had collected data by interviewing his respondents in the business areas of Peshawar so his experiences were relevant and valuable to the study at hand. The students were given an opportunity to look at various semi-structured questionnaires and were asked to make their sample interview guides. The students were lectured on the transcription and invivo coding of the respondent interviews, as a part of the exercise they were shown invivo coding samples from earlier researches. The students were later on divided into three teams and each team was headed by a lecturer at the Institute of Management Studies. In order to access the entrepreneurs in the bazaars of Peshawar each interviewer used his family and friends network so the entrepreneurs could spare some quality time for the interviewers. Each student was asked to conduct a minimum of 8-10 interviews, and was monitored as he progressed. The students were asked to transcript and invivo code the first two interviews before they progressed further. The students were asked to attend a one day workshop where they were given feedback on the quality of their work, and asked to return to the field. This process lasted over a 3 month period and out of the original fifteen students, only the work of five students was considered after vetting. A brief summary of the themes emerging from the interviews are indicated in the table below.

Table 2: Thick Description Emerging from the Interviews

Names	Business Types	Role of Family	Collaboration with Competitors	Conception of Fate	Reference to religion/cultural influence
Fazlur Rehman	Property dealing	Fathers guidance, contacts, finance.	Share clients, and Finance.	Dynamic.	Interspersed in his speech. Work hard and Allah feeds us. Allah gives because of good intentions
Mrs. Z	Boutique	Husbands permission Son in laws finance. Family as first clients.	Share Designs.	Dynamic	Interspersed in her speech. No one knows about fate, so keep on trying. Pray to Allah. Up there is God down here is my husband. answerable to Allah
Mr. R	Timber/ Candy	Fathers Guidance and initial Finance.	Share stock, information on clients reliability and finances.	Dynamic	Interspersed In his speech. Cannot sit home we are men, have to work.
Mr. Amir	Medicine	Trained by cousins, Small loan from family and savings. Cousins network.	Share stock and information with.	Dynamic	Interspersed. Business is the way of our prophet. People of faith, not hopeless. Allah said to keep trying.
Mr. Maqsood	Decoration	Advised by friend to enter this business. Savings and a small family loan. Family first clients	Share stock.	Dynamic	Interspersed. It is because of Allahs help that I am here. Save ourselves from haraam and ask from Allah. No need to conspire against our competitors. They will get their fate. I will get my fate.
Mr. Asad	Education consultancy	A small family loan. Did not pursue the family business.	Dont collaborate	Dynamic	Thanks Allah for his success . Thanks allah for what he has. Took a bold step Allah helped.i had no experience, Allahs choice that I am in this field. Only allah is self sufficient. so as humans we need to have good relations with everyone including competitors.
Mr. Atif	Pharma/ Distribution	Fathers grooming, advice, finances. Brother as a	Dont collaborate.	Dynamic	Interspersed. Have to earn Halal. if one drop of haraam in

The respondents that have been considered for this conference paper are from the ethnic Hindko speaking community of the city of Peshawar. They were accessed by the students through their own social network that included family and friends mostly residing in the same neighborhoods as the entrepreneurs themselves. The respondents were interviewed in their business settings, and the invivo coded interviews described in detail the time, place and the atmosphere in which the interviews were conducted. The interviewers were instructed to describe in detail the ambience that included, call for prayers, telephone calls, tea breaks, interruptions by workers, guests and customers.

### **Qualitative Methodology**

The quantitative and qualitative methodologies have been extensively used in the social sciences and recently the mixed methods approach has also been gaining acceptance. Each methodology has distinct strengths and weaknesses, and the researcher adopts a methodology, or a mix of that is suitable for the research at hand. (Cresswell, 2009) is of the view that adopting a research design, depends on the worldview of the researcher's and hence the research strategy.

#### *Qualitative research design*

A qualitative research design is based on the constructivist epistemology and employs qualitative inquiry, interview and observation as data collection tools. (Denzin and Lincoln, 2005) convey that qualitative researchers observe in the natural settings of their respondents and make sense of, interpret in terms of the meanings assigned by people to the phenomenon at hand.

Quantitative research is criticized on the grounds of lacking depth and detail present in the participants expressed rational beliefs. It often misses the contextual details of the research (Patton, 2002). Most importantly the sophistication of the statistical tools often misses the meaningfulness of the data gathered (Van Maanen, 1983). On the other hand the qualitative research is weak considering it could hide the biases and assumptions of the researcher. Strict dichotomy between the two approaches cannot be assumed as given. (Creswell, 2009) argue that the two methods are not mutually exclusive, but the nature of research should determine the method adopted rather than the researcher's preference.

Qualitative research depicts real life by paying attention to the 'naturally occurring, ordinary events in natural settings' (Miles and Huberman, 1994). The qualitative approach is well suited to the study of Hindko Speaking Entrepreneurs as it portrays entrepreneurship as a social process in its natural setting and reveals the use and advantage of personal networks. The social experiences of Hindko Speaking Entrepreneurs determine how the personal networks are weaved and crafted and in turn the influence on their entrepreneurial practices. The use of the qualitative style is granted given the ontological and epistemological structures of the study at hand.

#### *Unit of analysis: hindko speaking entrepreneurs*

The unit of analysis for this study is the Hindko Speaking Entrepreneur and reveals the role of religion, culture and personal networks in determining the entrepreneurial ventures that are undertaken. Entrepreneurs are social actors and the economic activities are influenced by their religion and culture primarily in a multitude of factors.

*Sampling procedure: designing the qualitative sample*

The sampling was non-random and convenient scheme was employed. All the respondents were accessed through common acquaintances. Quantitative research designs seek to generalize their findings to the population (Saunders et al. 2009) while the emphasis in the qualitative scheme is to get rich insight and it is suitably acquired from a smaller sample. (Patton, 2002). Therefore the qualitative study used convenient sampling to recruit respondents. The criteria for the respondents in the study required the businesses to be at least 3 years old and the respondents to be based in the areas where Hindko Speaking Entrepreneurs are known to do their businesses.

*Data collection through in depth interviewing*

Data was acquired through in depth interviewing to capture in detail the meanings and experiences of the Entrepreneurs in question. According to (Boyce and Neale 2006, 3) 'in depth interviewing is a qualitative research technique that involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on a particular idea, program, or situation'. It relies on open ended questions, with in depth face to face interaction between the researcher and the respondents. Voice recorders were employed so that the interviewer could focus on the interviewing process and not to be lost in note taking for recall. The open ended format allowed the respondents to share their experiences without any impediment from the interviewer, this is most suitable for inductive inquiries (Kvale, 1996)

*The use of interview guide*

A sample interview guide was provided to the interviewers who were instructed to use the 'funnel approach'-starting from the general to the particular. Minimum interruption was adhered to, and the respondents were encouraged to give detailed answers. The interview time ranged between 90 to 120 minutes. Interviews were conducted on the business premises, where the social phenomenon naturally occur and generate understanding which is grounded in the perspectives of research participants (Marshall and Rossman, 2010).

Transcription of the interviews is converting the oral conversation to written text (Kvale and Brinkmann, 2008). Transcription helps in converting the data into a meaningful form for analysis. (Kvale 1996, p.160) describes transcription as an interpretive act rather than a clerical activity. It is the foundation from which the ultimate interpretations are made and hence is a vital step in the analysis phase. All the transcription was done manually and on the average it took 3-4 hours of transcription work for one hour of recorded interviews.

*Qualitative data analysis*

The qualitative data is in the non-numeric form including interview transcripts, field notes, video and audio recordings and documents. Qualitative data analysis refers to processes and procedures in practice to interpret non numeric data and to gain an understanding and meaning. The process of construction, deconstruction and reconstruction reveals insights and findings from raw data. For this study grounded theory was employed its merits and demerits are discussed in detail below.

The exploratory nature of the research study justifies the reliance on grounded theory, which deals with a constant comparison of the interview set to reveal themes and similarities. This process reveals patterns that is of an emergent nature and reveals a theory grounded in the facts of the interview data. In 1967 Barney Glaser and Anselm Strauss put forth their idea in the book 'The discovery of Grounded Theory'. This explained the handling and interpretation of the qualitative data that had been developed during a participant observation setting in the 1960's.

The methodology emphasizes the inquiry to be undertaken in natural settings, collecting situational data and discovery to be an essential basis of inquiry. This assists in explaining the meaning and purpose that people assign to their actions (Strauss and Corbin, 1990). The theory comes to light as a continuous interplay between analysis and data collection (Glaser and Strauss, 1967). It recognizes that enquiry is within a context and facts are to be viewed as facts and value laden. This study adopts a variant of grounded theory, in (Charmaz, 2006) constructivist grounded theory, the researcher and the respondent mutually construct the social reality under study and allow for a more inductive approach rather than Corbin and Strauss's more objectivist approach.

*The analytical coding procedures*

Coding is a procedure inherently dynamic and fluid that links the data to theory (Lye et al. 2006). Coding means 'categorizing segments of data with a short name that simultaneously summarizes and accounts for each piece of data' (Charmaz, 2006, p.45). Grounded theory proposes three types of coding, initial line by line coding, focused coding and theoretical coding. Initial coding analyzes the text line by line or at a paragraph level so that important ideas and concepts are documented and highlighted. The second phase involves focused coding where relationships between the initial codes are searched and the initial codes grouped accordingly. This results in sub-categories and higher order codes. The final step is to perform theoretical coding, that seeks to find relationships between the categories which aides the researcher in weaving together the story by integration of higher order categories.

(Chamaz, 2006). This process is iterative as the researcher moves between the different levels of coding in multiple sittings and sessions.

*Initial, focused coding and theoretical coding procedures*

Initial coding has two purposes to serve, development of line by line coding from the transcripts and the clustering of the initial codes representing the similar coded to develop focused codes (Charmaz, 2006).

Table 3: Line by line coding of a Sample Interview

Line 1	Forefather's deals in tea business.
Line 6	Grand father was tea trader in Bukhara; consider as business hub.
Line 10	Grandfather business shifted from Bukhara to Peshawar due to critical conditions.
Line 17	At that time, use of tea was limited.
Line 21	At that time tea was of superb quality without mixing any chemicals.
Line 26	Grandfather had 3 sons & grandfather took separate shop for my father.
Line 36	Majority involve in selling low quality product.
Line 41	Mixing of low quality tea & chemicals to reduce its price.
Line 46	Father spent most of his time in the tomb of Sufis, business suffered & debt increases.
Line 50	Father left city in search of saint.

The focused codes are constructed by comparing segments of data (initial codes) to achieve clarity. The table below displays how the data was compared and merged to arrive at the higher order codes.

**Grounded Findings**

This section focuses on the emergent higher order categories from the grounded theory analysis. The higher order category is presented with the subcategory of focused codes and line codes.

Table 4: Higher order Codes emerging from the initial codes

Higher Category	Order	Focused code	Initial codes
			My father's advice and contacts. Son in laws money. Trained by my cousin. Trained by my brother in law.
		The role of Personal Networks	



Negotiating culture and religion as a Hindko speaking entrepreneur.	Friends and family were my first customers. My brother attends to the shop when I am busy or ill. I inherited my father's contacts and business.
Role of Fate	Competitors get their fate, I get mine. So why think evil. Only Allah feeds us and he gives us of our good intentions. Share inventory and stock. Loans and customer check. (overlaps with relationship with competitors).
Relationship with Competitors	Allah is complete, humans dependent. We must greet customers/competitors with respect. Share inventory and provide emergency loans. Provide loans and customer history check.

The Hindko speaking entrepreneurs are embedded in a specific context of the Pakistani culture which influences their entrepreneurial practice in a variety of ways. Three intertwined but distinctly identifiable focused codes emerged as a result of grounded analysis of ten open ended interviews. The HSE negotiate with the role of personal networks, fate and relationship with competitor in their day to day business affairs. The following section elaborates upon the three focused codes before relating to their combined effect on HSE.

#### *The role of personal networks*

Personal networks play various roles in the lives of Hindko speaking entrepreneurs which can be broadly classified as “tangible” and “intangible”. In the former capacity, the personal networks act as sources of finance, labour and business premise while in the latter it acts as a source for experience and mentoring. As substitutes for the formal channels they have proved resilient across a spectrum of uses. For instance, one of the most recurring themes relates to the use of personal network as a major entry point for most of the respondents as they were provided with key advice. For instance the respondent Mr. Fazlur Rehman was trained by his father.

‘My father’s advice has helped me grow. I still remember his advice and it was his idea and Contacts that I started the business with’  
(Mr. Fazlur Rehman)

However, sometimes extended family also plays the role of a mentor. For instance.

“I was trained by my cousins” (Mr. Amir)

“I was trained by my Brother in law” (Mr. Maqsood)

At the formative stage it has been observed that the family members provide intangible support in the shape of ideas, and experience. And when the business is set up, it is mostly with the tangible resources (Cash, labor, premises).

‘The major stake in our business is of our son in law. He helped us when we needed to Grow’ (Mrs. Z)

‘My brother attends to the shop when I am busy or ill’ (Mr. Nabeel)

These networks, besides providing for avenues of work and finance, also provide apprenticeships and work experience, usually for free. There is a support structure that begins with training and mentoring before the establishment of a business.

‘I was trained by my cousins’ (Mr. Amir)

Entrepreneurs also inherit the social capital and goodwill accumulated by family members over the generations. Thus,

‘I inherited my father’s business and contacts’ (Mr. Fazlur Rehman)

#### *Relationship with competitors*

The negotiated role of the Hindko speaking entrepreneurs in the cultural and religious context of Peshawar city leads to a specific conception of the relationships with competitors. The relationship is of collaboration, resource sharing and business intelligence. The members of the network seek to achieve resilience and informally secure themselves against the vagaries of the business cycle. Mostly this relationship is exhibited in tangible items and on reciprocation basis.

‘We share inventory and provide emergency loans to our competitors’  
(Mr. Maqsood)

‘We share stock and check about the credibility of clients’  
(Mr. Waheed)

However, the instrumental dimension of this cooperation is rooted in the religious belief. The notion of Allah as complete, the collaboration and

courtesy granted to the competitors is situated in religious doctrine, and at the same time making good business sense to insulate against the unpredictability of the market place.

‘Allah is complete, as humans we are dependent on others so we must be kind to all including our competitors’ (Mr. Asad)

Business practices coupled with the conception of fate, paradoxically leads to a non-fatalistic attitude. Central to this is a nexus between opportunity and chance, encouraging entrepreneurial practice.

#### Role of fate

The entrepreneur’s dynamic conception of fate provides resilience to compete/collaborate in the market place. The overarching theme of religion contributes to a counter intuitive practice of some religious conceptions that have taken root in the culture and more specifically of the business practices of the Hindko speaking entrepreneurs. Such an embodiment in the business lives of the entrepreneurs is exhibited in the open ended interviews.

‘No need to conspire against our competitors. They will get their fate I will get mine’ (Mr. Maqsood)

‘Only Allah feeds us and he gives us of our good intentions’  
(Mr. Fazl ur Rehman)

Conception of fate leads to ethical business practices and competition, most often leading to collaboration with competitors. The instrumentality of Risk mitigation and business intelligence is nested in an overarching religious structure that acts as an inner moral compass, more so acting as a tie breaker in an uncertain and complex situation.

#### Discussion

The grounded findings from the open ended interviews with the Hindko speaking entrepreneurs reveal an overarching religious and cultural theme. The reliance on personal networks, role of the competitors and fate is nested in this supra structure. The entrepreneurs rely on the informal family networks for intangible support in the shape of expert guidance, experience and mentoring in the first stage of their working lives. In the second stage the entrepreneurs can tap into the family network to obtain tangible resources such as finance, premises and labor to run an independent business. The family network can provide resources on very easy terms as compared to the channels that exist in the banking, insurance and mortgage sector of the formal economy. The resources provided are pledged against strong familial ties rooted in blood or marital ties. The success of the family business acts as a continuing influence on members of the family who wish to avoid the

formal banking channels, due to the religious beliefs regarding *Riba*. These family members offer savings for investment in the business.

In other aspects of the business lives, the relationship with competitors, is not conceived as adversarial but more collaborative in nature. It results in inventory sharing, business/market intelligence and customer/supplier background checks. The business interest, though instrumental, is placed in the larger cultural context with religious underpinnings.

The two features (Resource sharing and Fair competition) overlap with a particular, humane and dynamic conception of fate. The entrepreneurs emphasize their faith by assigning independence and completeness, only to Allah. Being human implies dependence and incompleteness, this conception of doctrine leads to a fair treatment of customers and competitors. It grants ethical dimensions to business practice as it is not the ferocity or the zero-sum game of the competitive world, but also Allah's benevolence that assigns success. It comes through avoiding *Haram*, good intentions for all and the strong belief that whatever God has written for a believer no one can take away from him.

### **Conclusion and Future Direction for Research**

Entrepreneurs embed their business decisions in social structures (Hansen, 1995). The grounded findings reveal a strong reliance on the three elements of social structure- the personal networks, the role of the competitors and the role of fate- they are primarily driven by religious and cultural norm. The entrepreneurs rely on the informal family networks for intangible support in the shape of expert guidance, experience and mentoring in the first stage of their working lives. Thus entrepreneurs use their relationships between to provide the resources vital for establishment of businesses (Larson, 1991). However, in case of HSEs the basic reason for this cooperation is provided by the cultural norms embedded in the informal institution of household. The cultural manifestation of respect for elders and the conception of a well knitted and highly interdependent household is based on moral guidelines of Islam. The most immediate hallmark is the diminishing image of the individualistic entrepreneurs and the completion of markedly unique collective entrepreneurship. Though it seems as strong adherence and meager amount of individualistic freedom that can impede innovation, it is not so necessarily. If individual freedom is productive for innovation than collective efforts are best suited for resource mobilization (Tiessen, 1997). Thus, the HSE employ fate as a subjectively manifested conception to undertake risk and innovate.

The entrepreneurs have ideas to test and competence but they rely on complementary resources to produce goods and services (Teece,

1987). The HSE use their family network to obtain tangible resources such as finance, premises and labor to run an independent business. Thus, employing their networks for various levels of help and support (Rosenblatt et al., 1985). This has a potential advantage over the use of formal channel (e.g. bank) as family network normally provide resources on very easy terms as compared to the channels. Clearly, the religious morality of giving to relatives takes precedence over the individualistic self-interest (that is considered to be the Western conception of entrepreneurship). Moreover, the success of the family business acts as a continuing influence on members of the family who wish to avoid the formal banking channels, due to the religious beliefs regarding *Riba*. These family members offer savings for investment in the business. The life history narratives of HSE exhibit a constellation of faith based beliefs that support their practices. They emphasize their faith by assigning Independence and Completeness, only to Allah. Being human implies dependence and incompleteness, this conception of doctrine leads to a fair treatment of customers and competitors. It grants ethical dimensions to business practice as it is not the ferocity or the zero-sum game of the competitive world, but also Allah's benevolence that assigns success. It comes through avoiding *Haram*, good intentions for all and the strong belief that whatever God has written for a believer, no one can take away from him.

To sum up, this study has shown the worth of using qualitative-inductive approach by using life history narratives in a highly under-researched context. The inductive approach allows a liberal space to HSEs where they can weave together the logic of their own entrepreneurial practice. The study reveals the obvious and proven elements that are globally recognized about entrepreneurship along with the unique and contextually bound aspects. The HSEs are not much different than the globally recognized templates of entrepreneurs. However, their very reasons for their actions are deeply influenced by religious morality and cultural norms. From the knowledge perspective, this study breaks new ground by providing empirical understanding to the entrepreneurial practices of Hindko speaking community in Peshawar. The thick description produced in this study is useful for practitioners and policy makers alike. Practitioners must understand the basic reasons behind actions to make sense of their strengths and weaknesses. The use of Islamic morality is indeed used for as a highly valuable and multidimensional resource, both materially (e.g. in terms of mobilizing resources) and psychologically (e.g. fate based belief). However, complementing these attributes with modern tools and technique can further improve the performance of these entrepreneurs. Policy makers must recognize the unique strengths of HSE as their competitive strategic advantage and that they must be preserved. Finally,

this study provides an impetus for several other studies as future research directions. For example, the strategic deployment of Islamic morality and cultural values and its consequences can be compared with the Western conception of strategy.

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