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Muhammad Azam Roomi, Sumaira Rehman, Colette Henry,

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Exploring the normative context for women's entrepreneurship in Pakistan: a critical analysis

Muhammad Azam Roomi

*Prince Mohammad Bin Salman College of Business and Entrepreneurship,
King Abdullah Economic City, Saudi Arabia*

Sumaira Rehman

Superior University, Lahore, Pakistan, and

Colette Henry

*Department of Business, Dundalk Institute of Technology, Dundalk, Ireland and
Business School, University of Tromsø, Tromsø, Norway*

Abstract

Purpose – The role of women in Pakistani society – largely embedded in its patriarchal socio-cultural environment – has important implications for women's entrepreneurial activity in the country. This study aims to investigate and analyse the influence of informal institutional factors on women's entry into entrepreneurship in Pakistan, and determine how women exercise agency to cope with the constraints posed by such factors.

Design/methodology/approach – A qualitative approach is used to explore the normative context and lived experiences of women entrepreneurs in relation to the influence of socio-cultural beliefs and attitudes on their entrepreneurial career choices.

Findings – The findings suggest that women's entrepreneurial career choices both revolve around and are shaped by a complex interplay of socio-cultural influences. Pakistani women entrepreneurs exercise their agency as a means of negotiating gender roles within both household and society, using religious descriptions as a means to justify their entrepreneurial activity.

Research limitations/implications – While every effort has been made to ensure that the data were objectively interpreted, and the derived findings were robustly analysed, the research team acknowledges the many difficulties associated with adopting a social constructionist approach. As articulated by Fletcher (2011), the key issues of contextual objectivity (i.e. where the researcher judges what is important), reflexive turn (the need for the researcher to constantly reconnect with the subject) and potential multiplicity of contexts (the various contextual and potentially conflicting influences on the researcher) presents ongoing challenges for researchers in this field.

Originality/value – This study offers valuable insights into the impact of the informal (socio-cultural) institutional factors on women's entrepreneurial activity, opening up new avenues for further research. The study also contributes to the women's entrepreneurship literature from the perspective of an Islamic developing country.

Keywords Pakistan, Women's entrepreneurship, Islam, Institutional theory, Institutional factors

Paper type Research paper



Introduction

Women's entrepreneurship is a growing global phenomenon, attracting considerable research attention during the last few decades (Brush and VanderWerf, 1992; Jamali, 2009; Jennings and Brush, 2013; Langowitz and Minniti, 2007; Marlow *et al.*, 2012; Henry *et al.*, 2016). Not only does

it contribute to economies in terms of job creation and economic growth (Kelley *et al.*, 2010; Orhan and Scott, 2001), it is also recognised as a source of increasing entrepreneurial diversity in a range of economic contexts (Verheul *et al.*, 2006); as such, it offers a valuable focus for concerted scholarly research. However, despite the general increase in female entrepreneurial activity, and the benefit of this to economies, women's entrepreneurial talent and potential remain largely untapped in most countries (Baughn *et al.*, 2006; Kelley *et al.*, 2010; Marlow *et al.*, 2012). This is especially true in Pakistan – the focus of our study – owing to the complex interplay of economic and sociocultural factors. The role and status of women in Pakistan's traditional and patriarchal society has been the subject of controversy and has attracted the attention of several scholars and international agencies. It is important to note that the society is diverse and holds contradictory views with no consensus as to the definition of women's rights (Roomi and Harrison, 2010). Women face discrimination and gender inequalities from cradle to grave owing to gender-biased power relations based on inequality and prejudice (Rehman and Roomi, 2011). Thus, women's subordination is prevalent through cultural norms and traditions and justified by misinterpretations of sacred religious texts.

Our research question relates to how women constrained by certain institutional factors – specifically in the normative context – exercise agency to sustain and develop their enterprises. In addressing this question, we highlight the importance of institutional factors in women's entrepreneurial career choice, offer valuable insights into the emergence of women's entrepreneurship in developing economies and contribute to extant literature in the context of institutional theory.

Our choice of research question has been influenced by earlier empirical work on women's entrepreneurship in both developed and developing countries, which has focused primarily on individual level (micro) factors, such as the characteristics of women entrepreneurs in terms of their profile, motivation, background and experience (Brush and VanderWerf, 1992; Sexton and Bowman-Upton, 1991). Such perspectives typically reflected the “gender as a variable” approach to the study of women's entrepreneurship, where the gender binary was uncritically adopted, with women singled out as a separate group from normative (i.e. male) entrepreneurs and the characteristics and performance of their firms compared to that of their male colleagues (Henry and Marlow, 2014; Marlow and Patton, 2005). However, the field has witnessed a shift in recent years towards the adoption of more feminist analyses, resulting in substantially more consideration being given to macro level (formal and informal institutional) factors (Achtenhagen and Welter, 2003; Ahl and Nelson, 2010; Baughn *et al.*, 2006; Verheul *et al.*, 2006; Henry *et al.*, 2016). Indeed, some feminist scholars now advocate the use of socio-cultural/institutional approaches as more appropriate analytical frameworks to studying women's entrepreneurship in particular contexts (Aidis, 2005; Jamali, 2009; North, 1990; North *et al.*, 2001; Roomi, 2013; Urbano, 2006; Welter, 2005).

Consistent with Ahl (2006), Brush *et al.* (2009) and De Bruin *et al.* (2007a), amongst others, we view women's entrepreneurship as a socially constructed and socially embedded phenomenon, and theoretically position our study accordingly, drawing on relevant literatures. According to Fletcher (2006, p. 422), social constructionist theory derives from the relationship between people, institutions, material objects, physical entities and language. Exploring the specific socio-economic contexts in which entrepreneurial activity occurs acknowledges the interrelationship of the multiple factors that shape entrepreneurial constructions (Shane and Venkataraman, 2000, as cited in Fletcher, 2011, p. 68). Thus, in this paper, we assume that individual career choices are crafted and moulded by a country's specific socio-cultural factors, supporting the argument of the embeddedness and context

specificity of entrepreneurship (Baughn *et al.*, 2006; Fletcher, 2011; Jamali, 2009; Thornton *et al.*, 2011; Welter, 2007). We acknowledge that socio-cultural factors and the prevailing institutional framework determine the level of entrepreneurial activity in a specific time and place (Veciana, 1999). Such acknowledgement is important because if entrepreneurship is considered a key driver of economic growth, then a better understanding of those factors that might promote or inhibit women's entrepreneurship will be beneficial. Specifically, we use institutional theory as an appropriate framework within which to investigate and analyse the unique influence of socio-cultural factors on women's decisions to become entrepreneurs in the patriarchal society that is Pakistan.

The remainder of the paper is structured as follows: the next section discusses the research context for our study, and this is followed by an explanation of our theoretical framework. Our methodological approach is then detailed, and this is followed by the presentation and discussion of our findings. The final section draws logical conclusions, offering some valuable areas for future research.

Research context

Women's entrepreneurship, as socially constructed

Women play a significant role in both business creation and employment generation globally, thus contributing effectively to the economy, yet their contribution remains largely hidden because of the gender bias that exists in both the labour force and society (Brush *et al.*, 2001). Extant literature acknowledges that entrepreneurship is an inherently gendered phenomenon, explaining gender as a social construction of sex through which particular (masculine) characteristics are ascribed to men and particular (feminine) characteristics are ascribed to women (Ahl, 2004; Oakley, 1973). However, attributing characteristics to women that are deemed to be typical of their sex can constitute a major barrier to their career choices, including their decision to engage in entrepreneurship. Furthermore, as noted by Marlow and Patton (2005, p. 709), associating stereotypical behaviours with either the masculine or the feminine often serves to privilege the former over the latter, thus supporting a hierarchical valuation of traits and characteristics.

According to Rosa and Dawson (2006, p. 347), external social factors are responsible for encouraging the socialisation processes and institutional outcomes that lead to inequalities of opportunity and discrimination. Thus, deeply rooted, societal discrimination will influence the choices and career progression of women throughout their lives. Indeed, women's choice of career path may well be established early on in their lives, with young girls often deliberately steered towards courses of study that are deemed to be more feminine, less achievement-oriented than that of their male counterparts and more in keeping with perceived traditional roles of women (Weinraub and Brown, 1983).

Consistent with Ahl (2006, p. 597), in this paper, we adopt the view that gender is a result of upbringing and social interaction; it varies in place and time; is something that is "performed" rather than something that "is"; and is constrained by societal and cultural norms. Indeed, social expectations, conventions, communication and norms are steeped within gender order (Bradley, 2007). As articulated by Berg (1997, p. 262), "the material and the socio-cultural contexts in which entrepreneurship takes place are also gendered". Thus, while at the economic level, scholars can claim that women's entrepreneurial activity can make a substantial contribution towards GDP (Kelley *et al.*, 2010), women entrepreneurs' contribution is affected by specific socio-cultural contexts. Such arguments suggest that there is a need to understand the nature of women's entrepreneurship in countries such as Pakistan, where women are known to be restricted/constrained by a constellation of factors that stem from the complex interplay of socio-cultural, religious and family structures

(Roomi and Parrott, 2008; Roomi, 2013). Such factors, in turn, are likely to impact the choices women make within their given institutional constraints (Ituma and Simpson, 2007). By adopting a research approach that privileges the social, cultural and institutional context, and by connecting women's (in this case "entrepreneurial") actions to such context, the researchers can offer a more in-depth explanation of the entrepreneurial phenomenon (Zahra, 2007), further highlighting its social embeddedness.

The institutional environment in Pakistan

Pakistani society, characterised as patriarchal, is an amalgamation of various cultural influences that converged during different periods over the country's history. These include the British inheritance, Indian influences (after partition) and religious and American influences (Khilji, 1999). As a result of these transitions, diverse cultural practices have become prevalent (Ahmad, 1992; Jamali, 2009). For example, the notion of "women as inferior creatures" is the product of old Hindu ideology, which is contrary to the people's Islamic religious ideologies (Roomi, 2013). Although the majority of the population is Muslim, Islamic practices are not dominant; rather, society appears to be more influenced by Western modernisation (Ahmad, 1992; Jalal, 1991). However, as a result of various historical periods of transition, both liberal and conservative beliefs are prevalent, underpinning the daily life choices of individuals (Rehman and Roomi, 2011; Roomi, 2013).

According to global entrepreneurship monitor (GEM) (Mian and Qureshi, 2011), Pakistan was grouped in "factor driven" countries with a Total *early stage* Entrepreneurial Activity (TEA) rate of 9.07 per cent, the lowest in the group. In the same category, Pakistan also had the lowest level of *nascent entrepreneurial* activity. The total *early stage* TEA rate for women is 1.73, compared to 15.94 for men. The TEA rate for women is one of the lowest among all participating countries in the GEM survey. Mian and Qureshi (2011) also found female respondents to have less fear of failure with regard to starting a business and to be more aware of media stories about people starting successful new businesses.

The Government of Pakistan has taken a number of initiatives to encourage female participation in self-employment activities. Mainly, these are focused on developing managerial skills and providing technical support and information. So far, the Government has established specialised institutions such as Small and Medium Enterprise Development Authority (SMEDA), First Women Bank Limited (FWBL) and SME Bank, which are helping women to get fair access to finance. The Women's Chamber of Commerce and Industry (WCCI) is also playing a pivotal role in encouraging foreign and domestic market prospects for women through training courses and exhibitions held in collaboration with international business ventures. To increase networking access for women entrepreneurs, SMEDA has established the Women Information Network (WIN; for a more detailed critique of current government support programmes, see, for example, Khalid *et al.*, 2010; Qureshi and Herani, 2011).

Theoretical framework

There is growing concern that relatively little is known about the nature of women's entrepreneurship in developing countries (Jamali, 2009; Tambunan, 2009). Specifically, researchers have called for more work focusing on women entrepreneurs in non-Western contexts (Blackburn and Kovalainen, 2009; De Bruin *et al.*, 2007a; Henry *et al.*, 2016) that consider contextual, socio-cultural factors to advance knowledge and deepen understanding of the socially constructed phenomenon of women's entrepreneurship (Ahl, 2006; Brush *et al.*, 2009). This, to some extent, supports Gartner's (1995, p. 70) view that most researchers "underestimate the influence of external factors and overestimate the influence

of internal or personal factors when making judgments about the behaviours of other individuals". Gartner, thus, stresses the need to conduct further research that focuses on the effect of broader (external) societal/institutional influences.

Similarly, Thornton *et al.* (2011, p. 3) posit that the institutional approach "can be an apt framework to develop future research for analysing the sociocultural factors that influence the decision to create a new business". With specific regard to women entrepreneurs, Jamali (2009) suggests that an institutional perspective is required to capture the contextual view of entrepreneurship in developing countries and to analyse the role of women's individual agency in responding to institutional constraints. He suggests that entrepreneurship is not only embedded in the socio-cultural context but also, to some extent, individually constructed and negotiated (Fletcher, 2011; Jamali, 2009). If, following Ahl (2006) and Brush *et al.* (2009), amongst others, we accept that women's entrepreneurship is a socially constructed phenomenon, then the social-cultural factors are of particular importance in critically analysing women's entrepreneurial career choices in countries such as Pakistan, and in determining how women constrained by such factors exercise agency to sustain and develop their enterprises. Furthermore, if entrepreneurial activity is embedded in contextual (environmental) factors that can either facilitate or inhibit the manifestation of entrepreneurship, then an institutional framework serves as a suitable theoretical lens through which to view women's entrepreneurial endeavours. Furthermore, such an approach could help identify specific environmental barriers that need to be removed (Amine and Staube, 2009; Baughn *et al.*, 2006). Adopting this approach, the following section discusses some of the key factors affecting women entrepreneurs' development, further illustrating how our understanding of women's entrepreneurship is socially constructed.

Deconstructing the institutional perspective

North (1990, p. 3) states that institutions are "rules of the game in a society or, more formally, are the humanly devised constraints that shape human interaction". They can be either formal – such as economic, political and judicial rules – or informal – such as the dominant codes of conduct, values, norms and behaviours in a particular society. It is precisely such factors – especially the latter category – that we seek to investigate in this paper. Similarly, Scott (2001, p. 48) suggests that "Institutions are social structures that have gained a high degree of resilience"; as such, they are deeply embedded in a country's societal and cultural beliefs. Scott's work contributes to extant institutional theory by identifying three different systems that support social institutions: regulatory, cognitive and normative systems. While not strictly mutually exclusive, these "systems" – owing to their wider contextual focus – provide us with a useful framework to investigate the range of institutional factors affecting women's entrepreneurship in countries such as Pakistan, as outlined below.

Regulatory systems. In the regulatory system, formal and informal rules are set and enforced by means of laws, regulations and government policies. Several authors have attempted to investigate the particular regulatory constraints in developing countries; these include political instability (Rehman and Roomi, 2011), complex business start-up and accounting regulations, lack of government support (Jahanshahi *et al.*, 2010), lack of childcare facilities and lack of access to capital (Roomi and Parrott, 2008; Shabbir and Di-Gregorio, 1996). With particular regard to the latter, previous research shows that, in contrast to their male counterparts, women-owned businesses start their ventures with lower levels of capital and lower ratios of debt finance (Coleman, 2000), something that can possibly be attributed to structural and sectoral differences. There is also some evidence to suggest that women entrepreneurs generally are offered less favourable credit conditions in comparison to their male counterparts (Harding, 2004; Marlow and Patton, 2005), and tend

to be excluded (either directly or indirectly) from both formal and informal networks (Carter, 2000). As a result, women tend to spend less time networking, which impacts on their access to sources of finance and valuable business contacts (Roper and Scott, 2009). Such restrictions reflect the inherently masculine nature of financing and business structures, which, in turn, can negatively affect women's social capital (De Bruin *et al.*, 2007a) and impede the entrepreneurial opportunities available to them.

Cognitive systems. Cognitive systems recognise “the shared conceptions that constitute the nature of social reality and the frames through which meaning is made”. In this regard, individuals' cognitive structures and social knowledge combine to represent a nation's cognitive environment. In the context of entrepreneurship, cognitive aspects can include an individual's general preparedness for becoming an entrepreneur, their education, work experience and business knowledge. Inadequate knowledge and experience of business have been cited as key constraining factors for women entrepreneurs (Brush and VanderWerf, 1992; Brush *et al.*, 2001; Buttner and Moore, 1997; Carter *et al.*, 2001). For example, little or no business knowledge or experience can make entrepreneurship appear less attractive to women as a career choice (Watson and Robinson, 2003), and highlight the potential risk involved in engaging in untried and untested activity where they could potentially fail. Shabbir and Di-Gregorio (1996) found that women who did start their own business limited their financial risk to their own funds because they were afraid of failure, which, in turn, could cause them social embarrassment. Similarly, Fielden and Dawe (2004) found that social stigma towards business failure was an important informal barrier to business creation. Finally, Anna *et al.* (2000) and Loscocco *et al.* (1991) noted that the majority of business start-ups by women are in sectors traditionally associated with high levels of female employment, with women less likely to start a business in non-traditional/male-dominated sectors.

Normative systems. The normative system consists of “normative rules that introduce a prescriptive, evaluative and obligatory dimension into social life” (Scott, 2001, p. 54). In the context of women's entrepreneurship such rules and obligatory dimensions, often shrouded in established discriminatory practices, are embedded in a country's social, economic and religious fabric (D'Souza *et al.*, 2000; Kitching and Woldie, 2004; Roomi, 2013). Some commentators, drawing on institutional theory, have argued that women's career choices are largely shaped by society's expectations of the roles they should play, perceiving them primarily as wives, mothers and carers (Rehman and Roomi, 2011). For example, as articulated by Achtenhagen and Welter (2003), many societies continue to define women solely in terms of roles associated with family responsibilities, dismissing them as “less serious” entrepreneurs (Lewis, 2006). It is precisely for this reason that the inclusion of a “family embeddedness perspective” to explain women's entrepreneurship is gaining popularity (Aldrich and Cliff, 2003; De Bruin *et al.*, 2007a; Jennings and McDougal, 2007; Verheul *et al.*, 2006). In this context, as acknowledged by Jennings and Brush (2013), entrepreneurship activity is embedded in family systems to the extent that women's entrepreneurial decisions are both influenced by and impact on family factors. Brush *et al.* (2009) extend this concept in their “5 M” framework, lending further support to the view that women perceive entrepreneurship as *a part of* rather than *apart from* their family activities. This means that when women decide on entrepreneurship as a career option, they do not make their decision in isolation; rather, they need to consider how such decisions impact their family. Paradoxically, sometimes the very constraints imposed by family and related caring responsibilities can act as an extrinsic “pull factor” towards entrepreneurship as women seek flexibility and control through the pursuit of opportunities that allow them to work for themselves (Carter, 2000; Winn, 2005). However, as evidenced in the literature,

entrepreneurship does not always provide such flexibility (Jennings and Brush, 2013), often placing additional pressures on women as they struggle to achieve work–family balance and fulfil the role society expects of them.

Women also face gender inequalities because of traditional and cultural norms and beliefs (Zha and Chu, 2010). These societal beliefs and norms about gender roles not only have a negative impact on the success of women's business ventures but also steal many entrepreneurial opportunities from them. Indeed, recent work that has applied institutional theory to enhance understanding of women's entrepreneurship in various contexts (Aidis, 2005; Urbano, 2006; Welter *et al.*, 2003; Welter, 2005), notes that both sets of formal and informal institutional factors can strongly influence the individual perception of entrepreneurial opportunities and the extent to which women's entrepreneurship is able to develop. It is further argued that cultural norms and values (informal factors) also have an impact on women's intentions to set up a business (Welter *et al.*, 2003). For example, Aidis (2005) found that in the Ukraine informal the institutional influences of marriage and family, perceived as women's social goals and the discrimination of women in the labour market, also had negative influences on the success and growth of women's businesses.

All of the above issues are important in the context of this study because they contribute to the traditional stereotyping of women (Ahl, 2006; Bird and Brush, 2002) and are known to constrain the growth rates of women-owned businesses (Baughn *et al.*, 2006). However, for the purposes of this study, we focus mainly on the latter element of Scott's framework, i.e. normative systems. We chose to adopt such focus because, in our view, it is such (often invisible) systems that exert the greatest influence on women's entrepreneurial activity in Pakistan. Accordingly, in our findings section, we analyse the Pakistani normative context in terms of: women's early socialisation, their societal expectations, traditions such as *Izzat* and *Purdah* (honour and the veil, respectively), religion and the joint family system.

Methodology

Approach

Drawing on philosophical and methodological perspectives, we adopted an interpretive approach (Creswell, 2003; Bryman and Bell, 2008) to capture the contextual factors that influence women's entrepreneurship in Pakistan. From a methodological perspective, the literature on women's entrepreneurship calls for such in-depth approaches to advance the understanding of the social phenomenon of women's entrepreneurship (De Bruin *et al.*, 2007b; Brush and Cooper, 2012). The adoption of a qualitative research design prompted the researchers to explore the phenomenon of women's entrepreneurship in terms of the macro (socio–cultural) environmental context to recognise and describe it from a woman's perspective. In addition, a qualitative research methodology helped the researchers seek the deeper meanings of participants' experiences and life stories to gain an in-depth understanding of how women contextualise their experiences within their socio–cultural environment.

Face-to-face interviews were conducted with 20 women entrepreneurs in an effort to explore the contextual factors that underpin women's experiences in Pakistan, including those that have a unique influence on their entrepreneurial activity. The rich and insightful data resulting from the participants' candid narratives were then used to further explore the phenomenon (Weiss, 1995). Participants for the study were selected using purposeful sampling (Marshall, 1996). Purposive sampling was adopted for a number of reasons. Firstly, the goal of purposeful sampling is to select those information-rich cases that can reflect experiences in a manner that allows knowledge of a phenomenon to be gained (Creswell, 2012). Secondly, there is a lack of formal data and statistics on women

entrepreneurs in Pakistan (Tambunan, 2009), and the choice of purposeful sampling aided by snowball sampling (in which respondents were asked to suggest and to help the researchers make contact with other women entrepreneurs who met the selection criteria) was appropriate. Thirdly, the decision on sampling strategies was also influenced by the fact that gaining access to women entrepreneurs was extremely difficult. This is not only because formal data on women entrepreneurs are not available, but also in some cases, where data are available, they are neither accurate nor current.

Women entrepreneurs were selected from one of the major urban cities of Pakistan, Lahore. Choosing a major city location for the study not only provided an opportunity for a larger sample size, but also facilitated accessibility. Sample selection criteria were designed to be deliberately flexible and focused on women who were running their own businesses in manufacturing and services sectors for at least three years; this allowed the researchers to capture a rich and diverse sample.

An interview guide was prepared based on the literature review, and this addressed the women's general perceptions of both formal and informal institutional factors. With regard to formal institutional factors, the interviews covered factors such as legal and government support, allied institutional support and the economic and political environment. However, in keeping with the objective of our study, a large part of the interview discussions focused on informal institutional factors such as family support, societal attitudes, religion and gender norms and values. The interviews lasted between 60 and 90 minutes, and began with a brief introduction to the study. Interviews were conducted by female interviewers in both Urdu and English depending on participants' preferences. Participants were assured about data confidentiality and personal anonymity. Once informed consent was secured, participants were encouraged to tell their stories freely according to the interview schedule.

All interviews were recorded with the consent of the participants, transcribed and sent for member checking (Guba and Lincoln, 1989) to enhance the credibility and quality of the data. At the end of each interview, the women were given a demographic survey to complete as a source of background information. Thematic analysis (Stirling and Attridge, 2001) was also undertaken to critically explore the emerging themes and organise the data for qualitative analysis.

Analysis

The analysis of qualitative data involves constant comparison, repeated coding, grouping, generating concepts, drawing networks and representing the authors' conceptualisation (Patton, 1990). In our study, this was achieved in four stages: In the first stage, a framework matrix in MS Excel was created with rows representing individual respondents, and columns representing key themes generated. The data generated were copied and pasted in their raw state. In the second stage the data were summarised in each cell. New sub-columns were created as new sub-themes emerged. Mapping and interpretation were achieved in the third stage, where similar responses were grouped together, with the authors observing how particular interviewees responded to sub-themes and whether those interviewees had similar characteristics. In the final stage, the results were written up in narrative form, including quotes taken directly from the framework matrix to support arguments. All stages were conducted repeatedly until the researchers were satisfied that the analysis captured the true meaning of the data[1]. Consequently, our findings below include rich and insightful fragments of narratives that help capture the true normative context for women entrepreneurs in Pakistan.

Table I.
Demographic profile
of women
entrepreneurs

Findings
Background – demographic profile
An analysis of the demographic data gathered from our study provides a useful foundation for a more detailed analysis of the normative context. These data reveal the general cognitive and regulatory systems at play in Pakistani society. As explained by Scott (2001), such data also help construct a picture of women’s general preparedness for entrepreneurship, their educational backgrounds, work experience and financing strategies. A summary of the women’s demographic profiles is contained in Table I.

General Findings: a glance across women entrepreneurial activity shows that quite a few women have either continued the family business or identified business opportunities in partnership with their husbands. Not only did these women appear to find this easy and exciting, they also felt that working in partnership with their husbands greatly helped them reconcile their duties in relation to both work and family (Jennings and McDougal, 2007). It would appear that such partnership arrangements also allow women to negotiate through the negative cultural perceptions of female business ownership in Pakistan.

General Findings: a glance across women entrepreneurial activity:

(1) Business creation:

- (60%) New.
- (20%) Continuation of family business.
- (20%) Partnership with husband.

Respondent No.	Years in business	Age group	Marital status	Education	Previous business experience	Size of business	Nature of business
R1	8	31-40	M	Master's degree	YES	Small	Import export
R2	10	31-40	S	Business Diploma	YES	Medium	Boutique
R3	3	20-30	M	Business Diploma	NO	Large	Salon[2]
R4	8	31-40	M	MBA	YES	Medium	Consultancy
R5	5	20-30	S	Bachelor	YES	Small	Boutique
R6	7	31-40	D	Master's Degree	NO	Medium	Education
R7	12	31-40	M	Master's degree+ relevant Diploma	NO	Large	Salon
R8	8	31-40	M	Master's degree	YES	Medium	Consultancy
R9	10	31-40	S.P	MBA	NO	Medium	Consultancy
R10	20	41-50	SP	Master's degree	YES	Large	Pharmacy
R11	4	20-30	M	Bachelor	YES	Small	Boutique
R12	8	41-50	M	Relevant diploma	NO	Medium	Boutique
R13	3	31-40	D	Bachelor	NO	Small	Jewellery
R14	10	31-40	M	Relevant Diploma	YES	Small	Beauty Parlour
R15	18	41-50	S.P	Relevant diplomas	NO	Large	Salon
R16	5	31-40	M	Master's degree	YES	Small	Import Export
R17	18	41-50	M	Master's degree	YES	Medium	Education
R18	5	31-40	S.P	Master's degree	YES	Small	Consultancy
R19	4	20-30	S	Master's degree + Relevant diploma	YES	Small	Jewellery
R20	5	31-40	D	Bachelor + Relevant diploma	N0	Medium	Beauty Parlour

-
- (2) Financing strategies:
 - (20%) Friends and family.
 - (40%) Personal savings.
 - (10%) Inheritance.
 - (20%) Husband's investment.
 - (10%) Bank loan.
 - (3) Personality characteristics:
 - Independent.
 - Confident.
 - Skilful.
 - Determined.
 - Customer-oriented.
 - Empathetic.
 - Belief in Allah (i.e. honest).
 - Responsible towards investment.
 - (4) Motivation:
 - Family and flexibility.
 - Glass ceiling.
 - Being my own boss.
 - Economic necessity.
 - Mother and father as role models.
 - Desire to do something.

Almost half of the women in our study used their personal savings to finance their businesses, while others relied on friends, family or investments from their husbands. Some of the women entrepreneurs who came from privileged family backgrounds invested the money they received from inheritances. Almost all the women interviewed refused to take bank loans. This was owing to variety of reasons, including the charging of interest (which is contrary to religious practices), lengthy application/approval processes and perceived favouritism and gender bias (as interpreted by the respondents). Apart from the issues of interest charging, which is particular to only some religions, including Islam, lending processes and gender bias have been evidenced in other studies as key barriers to female entrepreneurship (Marlow and Patton, 2005). Interestingly, the sources of capital identified in our study differ from those found in developed countries; however, they do reflect the situation of many developing countries (Rehman and Roomi, 2011).

Analysing the normative context

While the above data provide a valuable starting point for our analysis, our research question sought to critically explore the normative context for women entrepreneurs in Pakistan. An investigation of a country's normative systems is important in the context of women's entrepreneurship because it allows us to unpick and analyse the complex sets of "rules" and "regulations" that introduce a prescriptive and obligatory dimension into social life, thus shaping society's expectations of the particular roles individuals should play

(Scott, 2001). Thus, drawing on the interview narratives, this section provides an in-depth analysis of the historical and socio-cultural influences that make up Pakistan's institutional environment.

Early socialisation. As discussed earlier in this paper, family upbringing has a strong influence on the career intentions of women (Ahl, 2006); young men and women are brought up and socialised by their families to take on different gender roles. In the context of a highly traditional society such as Pakistan, women are expected to take on the more traditional role of staying at home to look after their family, while a man is expected to work and earn for the family (D'Souza *et al.*, 2000; Weinraub and Brown, 1983). Most of the women in our sample reported dissatisfaction with this strong demarcation in their upbringing. For example, Sadaf highlighted this by saying:

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

Such narratives highlight the core reality of Pakistani society, and how the procedures of gender differences and male dominance are constructed over time. As girls are brought up and socialised in an entirely different way from boys, they may be deprived of many of the entrepreneurial opportunities available to men, resulting in women viewing their business opportunities differently. Specifically, as highlighted by Jennings and McDougal (2007), and De Bruin *et al.* (2007a), amongst others, family environment is also likely to influence the entrepreneurial intentions of women. For example, many of the women we interviewed started their own businesses because they felt they had inherited a business instinct from either their ancestors or their parents. This is aptly evidenced by Saba, who describes her entrepreneurial motivation as follows:

I got inspired by my father and mother to do business as they both were running their independent businesses and they used to share their business information with us as well, which naturally built motivation for entrepreneurship within me since very early age.

This perspective, which was echoed by many of our interviewees, highlights that the family environment – while constraining – plays a key role in women's realisation of their entrepreneurial abilities. Indeed, the interview data suggest that the majority of our interviewees started their entrepreneurial careers because their mothers and fathers used to be entrepreneurs, supporting the importance of role models as influencers of entrepreneurship (Carter *et al.*, 2001).

In contrast to the above, some of the other women in our sample revealed that they had significant difficulty in convincing their families to allow them to start their own business. This was owing to their families being very strict about women working outside the family. This was evidenced in the interview with Irem, who shared her sentiments as follows:

In our family, females are not allowed to do business. Our family is so rigid in this matter; they don't like girls doing a job or a business. I made my father agree after weeping a lot. After a great effort and insistence he realized that I have got the potential to start my own business.

Irem's viewpoint is particularly interesting because it highlights that although she wanted to start her own business, she was dependent upon and constrained by the family environment. However, this did not stop her from starting her entrepreneurial career, which demonstrates the personal agency that she was able to exercise in the face of such cultural and institutional barriers. Indeed, the data revealed that the biggest barrier for any woman to start her own business is her family, if, for example, family members are not supportive. However, the data also illustrated that family can be a woman's greatest strength,

particularly if male family members are supportive. In Pakistani society, it would seem that more and more women are fighting for their “right to earn” by exercising their personal agency to develop and grow.

Societal expectations of women. Most of the women in our study reported that they lack “social respect”. Such sentiments can be attributed to the fact that Pakistani society does not recognise women for their work because of the prevailing gender belief system. As a result, women are not taken seriously when it comes to business dealings, as Ayesha highlighted:

Being a woman in business makes certain things arise differently when it comes to dealing with suppliers and other stakeholders. All the time they [suppliers] kept quoting me high prices for the material, but one day I asked my brother to deal with the supplier; the prices were altogether different, and much less to my shock.

Similarly, Maryam highlighted this cultural challenge as follows:

I am a trainer, but you see I had to hire a male trainer to overcome the business challenges. Secondly, there is still a dilemma that the women trainers are not being taken seriously in the corporate world. People think that how can a woman train so many males; therefore, they prefer male trainers.

Such comments highlight the fact that businesswomen lack social recognition and respect because of the gender bias that is embedded in the mind set of many individuals in society. Only a few women in our sample reported no gender differences in their business dealings; however, most of the women interviewed felt that gender differences had negative effects on their businesses, and as a consequence, these women had to negotiate through such barriers by using tactics such as Maryam’s above.

The societal expectations of a woman’s role as a daughter, wife or mother also have strong influence on female entrepreneurial activity in Pakistan (Rehman and Roomi, 2011). Commenting on the importance and role of men, one of our interviewees said: “Husband is like God”. This is a traditional cultural norm that prevails in Pakistani society; it has its roots in Hindu Indian mythology, which establishes a strong male dominance and subordinates women across the Indian sub-continent (Roomi, 2013). For example, in Pakistan, women’s career decisions are entirely dependent on their husbands’ will, as one participant said: “I cannot defy whatever my husband asks me to do. That’s maybe my commitment to my husband”. As a result, a woman’s biggest fear is “what will happen if my husband is not happy or my in-laws are not happy with me?” Because of this feeling of sheer obligation towards family responsibilities, alongside a sense of guilt for ignoring them, a businesswoman tries to overcompensate and ends up sacrificing her own social life, comfort and sleep to keep pace with her business and family. She puts energies into pleasing her husband and family that she might otherwise have better used for her business progress. As a consequence, these mental and emotional barriers ultimately have a negative impact on her entrepreneurial abilities. Such orthodox societal and cultural beliefs and expectations significantly disadvantage women, again creating additional barriers for them to negotiate.

The women entrepreneurs in our study also reported dissatisfaction with the societal expectation that they should remain “inside” the home and look after their families as their primary duty, and that if they work “outside”, this is presumably their secondary role. They are expected to bear the double burden of their household and their profession. One of the women entrepreneurs talked specifically about this discrimination:

Women don’t get independence like men. If women are given the same environment like men, they can prove better entrepreneurs than men.

This participant's comments appear to arise from her perceptions of gender differences in Pakistani society. Many other participants, similarly, feel that their societal and familial roles grant them little independence, but if things were different, they may prove to be better entrepreneurs than men. Traditional stereotypes still have a strong influence on the different roles of women at work and in the family, with domestic labour remaining the responsibility of women. However, there is evidence that things are beginning to change in Pakistan with better educational advancement and a gradual change in the mind set of families and society. In addition, more support from husbands and in-laws, and the use of maids help reduce the burden of domestic chores for women entrepreneurs. Although some women still report dissatisfaction with the cultural norms and practices that hinder their entrepreneurial potential, others view these developments as an opportunity, choosing to perceive their domestic responsibilities as part of their religious role, as articulated by Asia:

When a woman goes out for work, she performs two jobs at a time. One is her primary job that Allah has made her for, that means she is a daughter, a sister, and a mother – so that is her primary job; nature has given her duties in which she is the one who gives birth and she is one of the experts. The secondary job is the one of that occupation she takes up. So, any woman who is working is doing two jobs, is multi-tasking. Men on the other hand are not multi-tasking. So, when I say Allah has gifted a woman to do more than a man, that's the proof and then women who are doing two jobs are actually doing three and four. I think Allah has made women strong creatures with a very strong instinct within themselves to be able to perform and survive.

Asia's account is particularly noteworthy because it highlights that a woman views her domestic responsibilities as the religious obligation that Allah (God) has entitled to her. This division of work helps her enrich her skills while managing her dual role. Thus, many of the women feel that performing double duties provides an opportunity to enrich their life experiences and build better managerial qualities than their male counterparts.

Izzat and Purdah. The socio-cultural norm of *Izzat* has significant influence on the entrepreneurial abilities of women. In Pakistani culture, before marriage, the decision of a woman to work outside depends on her family. After marriage, a woman is expected to live with her husband and her husband's family, when her decision to work becomes entirely dependent on her husband and her husband's family. The family's decision is mostly shaped according to the prevailing social prejudice towards working women. In Pakistani society, allowing women to work outside is associated with family "shame", as Talat remarked:

In-laws, and of course my own family members, were very much against my decision to open up a boutique. They thought 'what would people say'. Although they did not have any personal issues with me doing work as an entrepreneur but they always had concerns about people's opinions about my working as a business person.

Talat's viewpoint highlights that social prejudice towards working women in the name of *Izzat* creates a significant structural challenge for women who wish to pursue and excel in their entrepreneurial careers. Thus, women's careers revolve around a complex interaction of family, society and cultural norms and beliefs.

The cultural norms of *Purdah* also have a negative impact because its very notion restricts women's interaction with men. Women, therefore, have fewer opportunities to network, share and develop their entrepreneurial abilities by learning from others' experiences, as the following sentiment illustrates:

Although my husband is very supportive in my business he does not expect me to spend extra time out of the house other than business activities.

Such beliefs in relation to society and family, as influenced by the cultural norms of *Purdah*, are developed over time; it was clear from our interviews that a societal mind-set that is highly influenced by this thinking still exists.

Religion. Pakistani society has several established orthodox beliefs, tribal customs and cultural practices in the name of religious (i.e. Islamic) teachings towards working women, which are contrary to actual Islamic teachings. Many scholars have explained that it is not Islam but the prevailing social practices, tribal traditions and cultural beliefs embedded in Pakistani society, which restrict women from working outside (Ahmad, 1992; Roomi and Harrison, 2010). Women respondents have also reported dissatisfaction with this societal belief, as evidenced by Talat's sentiments:

Religion has nothing to do with women working or not working because Hazrat Khadija (Prophet Muhammad's first wife) was one of the most prominent business persons of Makkah, 1,400 years back having her own trade business. So it is actually not a matter of religion but our society has made it a matter of religion.

Here, Talat is essentially justifying her entrepreneurial role by referring to the role model of Hazrat Khadija, the wife of Prophet Muhammad (PBUH), who was herself an entrepreneur. She further reflects on the societal beliefs and misinterpretations of Islamic discourse that are being used in Pakistan to deprive women of many entrepreneurial opportunities.

For many women, as already mentioned, their belief in Allah is associated with their personal and business success and growth, as evidenced by Toshiba's comments:

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

Like Toshiba, many women reported their religious belief as the basis of their business success. However, because of these religious beliefs, most of the women did not borrow money from the banks, as this is associated with the interest system, which is contrary to Islamic practice. As a consequence, the largest group of women relied on investments from their personal savings.

Joint family system. The joint family system, or extended family structure, has both positive and negative impacts on women's entrepreneurship in Pakistan. On the one hand, many women regard the joint family system as a facilitator and a strong source of family support in managing their business and family responsibilities, as Aasia explained:

You know when a child is sick and I cannot stay at home then someone else is present there to stay with the child and in that way I think we are very blessed in Pakistan because we do have the extended family system and we do have the grandparents who are willing to chip in – rather they feel more than happy to chip in. My father-in-law has played a very important role in this regard. If I wasn't present at lunch, he used to be there. So, you have to have an extended family support to be able to achieve all that and in my case my father-in-law is the one who supported me with actually babysitting my children when they were minors. Secondly, I think it was my mother's emotional and financial support that brought me where I am now, as she really believed in me.

On the other hand, some women reported that the joint family system is a barrier to women's entrepreneurial development. Indeed, some of the women entrepreneurs reported feared that they would have to end their careers if their in-laws did not approve of them working; they considered it against family tradition for their daughter-in-law to be seen working outside. This was highlighted by Saba:

When people in the family show a negative attitude, a woman cannot live up working if she wants to, even if she is talented and got everything but she does not have the family support, which hinders her career growth.

The family support system plays a crucial role in women's entrepreneurial development. However, our data revealed that both conservative and modern/liberal family practices are present in Pakistani society. Women who belong to liberal families find it easier to pursue their entrepreneurial careers than those who come from conservative families. Despite the societal challenges, the women in our study appeared to be very determined, explicitly revealing their agency, as Ayesha explained:

My belief is not to worry about society. People say things on your back, but it should not stop you from realising your dreams. Just think differently, there is a life outside the box. Come out of the box. Just have pride in whatever you do.

Discussion

Our study sought to critically explore how women constrained by certain institutional factors – specifically in the normative context – exercise agency to sustain and develop their enterprises. Overall, our findings – as illustrated by the women's rich and insightful narratives – suggest that although women in Pakistan are constrained by a complex set of socio-cultural influences, they are still able to recognise entrepreneurial opportunities and make their own career choices, actions that clearly demonstrate agency. This finding lends further support to studies by Fletcher (2011) and, more specifically, Jamali (2009), who have demonstrated how such restricted normative contexts are individually constructed and negotiated. Within the constrained environment that is Pakistani society, there is a clear interdependence and interplay between various informal institutional factors that shape entrepreneurial identities and career choices. These factors are manifested through early socialisation processes, societal expectations of women, Izzat, Purdah and religious traditions and joint family systems. Mindful of the constraints posed by Izzat and Purdah traditions, for example, the women in our sample demonstrated their agency by making efforts to overcome some of the business challenges they had to deal with, i.e. enlisting the help of a man to ensure better prices from suppliers, using their extended family within the *joint family system* as a supporting rather than a constraining mechanism, drawing inspiration from an entrepreneurial parent and viewing their dual family/business role as an opportunity to develop better managerial skills than their male counterparts, thus negotiating their way through the various cultural and institutional barriers imposed upon them (Fletcher, 2011; Jamali, 2009).

Paradoxically, in addition to posing constraints, Pakistan's prevailing historical and socio-cultural environment also opens up opportunities for women's entrepreneurial development. For example, among other factors, the *joint family system* in Pakistan can play a significant role in defining women's entrepreneurship in what is essentially a conservative collectivist culture, in which women are primarily confined to their traditional gender roles of child rearing and elderly care (Ahl, 2006; De Bruin *et al.*, 2007b). Unlike Western countries, *early socialisation and societal expectations of women*, as related to the institutions of marriage and family, and demonstrated through the Izzat and Purdah traditions, have a significant impact on women's ability to pursue any economic activity. In Pakistani society, getting married and having a family are defined as a woman's social goals in life. Thus, we posit that the intensity and depth of such influences (Mordi *et al.*, 2010) may be greater here than in many other contexts.

Our findings also suggest that in terms of cognitive aspects, women appear to be very resourceful and skilful in running their ventures successfully. As in many other contexts, women are motivated by both push and pull factors (Jamali, 2009; Kirkwood, 2009). Among

other factors, the role model effect from early childhood (Arenius and Minniti, 2004; Dhaliwal, 2000) contributes a great deal towards business opportunity recognition and the desire to run a business.

Despite the institutional transformation in Pakistani society from conservative to modern, the patriarchal forces of female subordination and dependency (Roomi and Parrott, 2008; Shabbir and Di-Gregorio, 1996) still persist. Consistent with Izzat, Purdah and *family system* traditions, women still need permission from their parents, husband or in-laws to pursue any activity. In this manner, they are expected to maintain family hierarchies within the household, which is likely to pose various restrictions on their mobility, thus potentially reducing their exposure to business opportunities. As a result of these family patriarchal forces, women exercise agency as a way to negotiate gender roles within both the household and wider society. Such findings add support to and extend extant arguments in relation to family embeddedness (Rehman and Roomi, 2011; Welter, 2005) and the need to “negotiate” one’s own particular normative context (Fletcher, 2011; Jamali, 2009). Indeed, such social negotiation in the normative context could be likened to the more tangible negotiations engaged in by entrepreneurs as part of their early stage effectuation processes (Sarasvathy, 2008). We further theorise that potentially, Pakistani women constrained by their out-dated normative contexts, are forced to become a new type of “bricoleur” – who have to “make do” with their “social” circumstances but set about executing their creative and innovative abilities to improvise and adapt as best they can. In this context, our findings add a novel dimension to Di Domenico *et al.*’s (2010) “social” bricolage, moving it beyond its pure “social enterprise” setting and into everyday family life.

Nevertheless, gender bias, as reinforced by *societal expectations*, Izzat and Purdah traditions and the *joint family system* is still perceived to be a barrier for many women entrepreneurs in Pakistan, which is consistent with the findings in many other developed and developing countries (Bird and Brush, 2002; Jamali, 2009; Marlow and Patton, 2005; Tambunan, 2009; Rehman and Roomi, 2011). Cognitive variables, such as educational attainments, relevant business experience and personality characteristics, seem to be the contributing factors to women’s capacity building and determination, suggesting, perhaps, that there are some positive influences at play within Pakistani early socialisation processes that merit further investigation. We posit that the exercising of certain choices (i.e. agency) to survive in a male-dominated society and business culture demonstrates that contemporary women entrepreneurs in Pakistan are possibly more resourceful and skilful than their predecessors.

The experiences of the women entrepreneurs presented in this paper, as evidenced by their candid narratives, suggest that consistent with Izzat and Purdah traditions, the prevailing societal norms and beliefs about women remaining inside the home and looking after their family continue to dominate across Pakistani society. This results in a “feeling of guilt”, which essentially constructs a mental and emotional barrier to pursuing an entrepreneurial career, despite high levels of personal determination. As a consequence, women are less likely to spend much time in external business activities such as networking, potentially resulting in reduced access to social and financial capital, as well as other business opportunities for growth.

Conclusions

This paper sought to critically explore how women constrained by certain institutional factors – specifically in the normative context – exercise agency to sustain and develop their enterprises. Responding to recent calls in the literature for more in-depth approaches to the study of women’s entrepreneurship (De Bruin *et al.*, 2007b; Brush and Cooper, 2012; Henry *et al.*, 2016), we adopted an interpretive approach (Creswell, 2003; Bryman and Bell, 2008) to

capture the contextual factors that influence women's entrepreneurship in Pakistan and to help advance understanding of the social phenomenon of women's entrepreneurship generally. Specifically, we focused on the normative context, which in Pakistan were manifested through early socialisation processes, societal expectations of women, Izzat, Purdah and religious traditions and joint family systems.

In light of the narratives presented in this paper, it is clear that women's entrepreneurial career choices are determined by the socio-cultural structures of society. For example, consistent with findings from other studies (Jennings and McDougal, 2007; Jennings and Brush, 2013), a woman's capacity to exercise agency in Pakistan is largely dependent on the family system within which her choices are embedded. In this respect, the institution of marriage is an important indicator in explaining women's entrepreneurial activity in Pakistan. For example, married women's entrepreneurial decisions are shaped by the will of their husband and his family. All of this supports the view that family and associated traditions of, for example, Izzat and Purdah are issues of great importance in the context of women's entrepreneurship (De Bruin *et al.*, 2007b).

While many of our findings support extant literature (De Bruin *et al.*, 2007b; Jennings and McDougal, 2007), our study's core contribution lies in the interpretive accounts of the interviewees and how these have captured the dynamic interweaving of socio-cultural (macro) influences on women's entrepreneurial activity. Indeed, such interpretative approaches have often been absent in previous studies (Ahl, 2006; De Bruin *et al.*, 2007b; Henry *et al.*, 2016). The accounts presented here also highlight the specific and unique experiences of the Pakistani context, where patriarchal values and the composition of family structures influence the overall experience and nature of women's entrepreneurship, thus contributing to the argument of embeddedness and context specificity (Welter, 2005). As a consequence, we argue that if the normative context in Pakistan does not change significantly in the foreseeable future, then women's entrepreneurial development will not progress to the same degree witnessed in other countries (Xavier *et al.*, 2013). Furthermore, given the nature and influence of the normative factors explored in our study, any improvement in Pakistan's regulatory or cognitive factors – however significant they may be (Khalid *et al.*, 2010; Qureshi and Herani, 2011) – will have little or no impact on women's entrepreneurial endeavours.

Limitations

We are mindful that this is a small sample (20), limited to a single geographical area (Lahore). While every effort has been made to ensure that the data were objectively interpreted, and the derived findings were robustly analysed, the research team acknowledges the many difficulties associated with adopting a social constructionist approach. As articulated by Fletcher (2011), the key issues of contextual objectivity (i.e. where the researcher judges what is important), reflexive turn (the need for the researcher to constantly reconnect with the subject) and potential multiplicity of contexts (the various contextual and potentially conflicting influences on the researcher) presents ongoing challenges for researchers in this field.

Future research

Supporting Jamali's (2009) call, our study offers valuable insights into the impact of the informal (socio-cultural) institutional factors on women's entrepreneurial activity, opening up new avenues for further research. For example, many of the narratives we captured highlighted how women's previous setbacks in life such as broken marriages, becoming a single parent or their husband's death, had significantly influenced their entrepreneurial career decisions. In this regard, future research could investigate how various career

trajectories and role transitions over their lifetime have contributed to women's entrepreneurial decisions in the context of Life Course Theory (Moen and Yu, 2000). As this research is limited to a small sample and a single geographical location (Lahore), further research should also study a larger sample and include other geographical locations, including rural areas, to investigate and compare the broader implications of sub-cultural differences on female entrepreneurial development.

Notes

1. While presenting the data, pseudonyms were assigned for confidentiality and anonymity.
2. In contrast to other countries, the terms 'salon' and 'beauty parlour' are used interchangeably in Pakistan.

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Corresponding author

Muhammad Azam Roomi can be contacted at: mroomi@mbsec.edu.sa

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