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# Personal networks and growth aspirations: a case study of second-generation, Muslim, female entrepreneurs

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**Abstract** We explore critically the personal networks of second-generation, British-born Muslim female entrepreneurs. Our qualitative study uses preference theory and egocentric network analysis to understand how developing and navigating personal networks affect growth aspirations. Nineteen in-depth interviews are carried out to explore the nature of network ties using sociograms. We find that the personal networks of second-generation female entrepreneurs of Pakistani origin are a product of gender, culture and religion, where choices in kinship, friendship and business or professional ties in those networks, are underpinned by the complex mix of gender, culture and religion. Kinship and ethnicity are kept at bay while religion and mistrust inform their choices for gendered business growth activities. The findings of the study provide new insights into personal perspectives on aspirations for growth induced by network ties of female entrepreneurs. This should contribute to a critical and a more nuanced understanding of female and minority entrepreneurship. We conclude with particular implications for entrepreneurship theory and practice.

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## 1 Introduction

Established second-generation female entrepreneurs of Pakistani origin in the UK represent a unique, heterogeneous constituency for research. As British female entrepreneurs, they enjoy the privileges of being settled citizens of the country, yet they are labelled as 'ethnic Muslim female entrepreneurs'. As ethnic female entrepreneurs, they are regarded as 'voluntary entrepreneurs' in terms of the choices they make as women and as members of their communities with better access to opportunities, information and resources than their immigrant counterparts (McPherson 2010; Sahin et al. 2007; Peters 2002). While their Islamic identity distinguishes them from members of other minority communities, the presence of the new Muslim ethnic groups—Bangladeshi, Turkish and Arabic entrepreneurs—encourages new alignments with other Muslim female entrepreneurs. Ethnic, religious and gender heterogeneity is often exhibited by way of the generational differences in entrepreneurial intentions (Sullivan et al. 2009) within various ethnic groups, their motivations (Levent et al. 2003; Rušinovi 2006), choice of business sector (Gersick 1997) and in their growth aspirations (McGregor and Tweed 2002; Kourilsky and Walstad

1998). These combinations can affect positively or adversely the growth of their ventures.

The extant literature on British-born Asian, entrepreneurs and in particular those of Pakistani origin, tends to be dominated by critical scrutiny of men and their circumstances. Pakistani women are either hidden from view or are seen to face significant cultural barriers that prevent them from working, even in their own family businesses (Collins and Fakoussa 2015). Such a view holds that women of Pakistani origin appear to have little or no say or influence over the running of a business. Their role as nurturers within the family, and their function as domestic guardians of their children, in awe of the work of their parents for their community, has ostensible priority. At best, their entrepreneurial roles are generally unacknowledged despite some of them playing a pivotal role in the business (Collins and Fakoussa 2015; Jones et al. 2012; Dhaliwal 1998, 2000; Metcalf et al. 1997).

Why do the female entrepreneurs of this community have less visibility? Why does success in non-business activities fail to translate in terms of business enterprise? Where can we find successful female entrepreneurs, and what prompts them to start and grow their enterprises? Given that London hosts the largest concentration of Muslims in the United Kingdom (UK) with a growth rate of 35% (ONS 2011; Muslim Council of Great Britain, 2013, 2015) and British-born Muslim women appear to value work and careers, why do we know so little about their enterprising roles? If in London alone, there are over 13,400 Muslim-owned businesses (and an estimated 33.6% of small to medium sized enterprises) creating more than 70,000 jobs, where are the female owner-managers and how do they grow their ventures? These questions and the apparent contradictions in our received wisdom of Muslim female roles in enterprise led us to enquire about these entrepreneurs and their motivations or aspirations for the growth of their businesses.

The literature on growth and gender suggests that business performance influences the self-perception of women entrepreneurs and their abilities to realize business growth (Anna et al. 2000) (Table 1). Success is often dependent on personal and social networks, including the emotional and financial support provided by the family (Welter et al. 2006; Aldrich and Cliff 2003; Wheelock 1998). As businesses grow, women develop similar networks to that of men (Klyver et al. 2012; Klyver 2007). Others note that that the results are inconclusive (De Bruin et al. 2006, 2007). Negotiating these networks is often a function of trust that is embedded in the structures of social networks in the form of strong or weak ties (Granovetter 1973).

Previous research has highlighted the importance of personal choice of a focal actor ('ego') in social network composition or structure, based on their connections with other entrepreneurs and social contacts ('alters'), specialized knowledge (Arenius and Kovalainen 2006; Davidsson and Honing 2003; Aldrich and Zimmer 1986) and trust, all as part of a contextual enactment process (Klyver and Schott 2003). Our interest is in these choice-oriented processes that drive female entrepreneurs to consider growth aspirations rather than any measurement of growth-related outcomes such as increased turnover or profits and employment.

In using a qualitative approach, we adopt preference theory (Hakim 2002, 2003, 2006) and apply egocentric analysis (Hanneman and Riddle 2011; Marsden and Friedkin 1993), for a critical appreciation of the growth aspirations of our female entrepreneurs with particular reference to personal networks, ethnicity and religion. Both preference theory and egocentric network analysis take the 'ego's' (female entrepreneur's) perspective to analyse growth aspirations. We believe this is the first critical examination of a unique cohort of female entrepreneurs whose growth narratives augment our understanding of female entrepreneurship in specific contexts shaped especially by gender and religion.

In order to examine the impact of personal networks on growth aspirations, we consider unique ontological positions and theories. This should allow us to take entrepreneurship research into new directions (Hughes et al. 2012; Gartner 2001). In researching a specific female community of interest, we argue with Bird and Brush (2002) that drawing attention to gender perspectives on entrepreneurial processes highlights a different viewpoint that might add to our knowledge of how women perceive and operationalize entrepreneurship. We, therefore, believe that our research will add substantially to the fields of gender, ethnic minority entrepreneurship and growing small firms by explaining the subjective manifestations of the growth aspirations and their relationship with the personal networks of second-generation minority, female entrepreneurs. It adds to a more nuanced understanding of choice, influenced by aspects of gender, ethnicity and religion, as the instrument for opportunity development and growth of small firms. While our study does not aim to enhance our

**Table 1** Summary of literature—social networks of female and ethnic minority female entrepreneurs

| network actor | Composition of network | Use of network |
|---|---|---|
| Female entrepreneur | • Informal networks with strong ties (Ibarra and Andrews 1993; Knouse and Webb 2001; Carter et al. 2001)<br>• Gendered networks (Aldrich 1989; Carter 2000; Aldrich et al. 1996) | • New venture creation (Aldrich and Zimmer 1986; Blois 1990)<br>• Emotional support, confidence building, advice and information (Birley 1985; Johannisson et al. 1994; McGregor and Tweed 2002)<br>• Resources (Rosa and Hamilton 1994) |
| Ethnic minority female entrepreneur | • Strong ties with multi-ethnic and ethnic networks (Birley and Ghaie 1992; Wong and Ng 1998; Shin and Han 1990; Boyd and Ellison 2007; Dallalfar 1994; Dana 1993; Razin and Langlois 1996; Wong 1997; Werbner 1999; Iyer and Shapiro 1999; Lee 1999; Saxenian 1999)<br>• Quasi-formal network (Greene and Butler 1996; Greene 1997) | • Network part of success (Light et al. 1994; Basu 1998; Wong and Ng 1998; Iyer and Shapiro 1999; Greene 1997)<br>• Start-ups and discovery of new markets (Deakins et al. 1997; Saxenian 1999)<br>• Central role in business operations (Ram 1994; Ram et al. 2000)<br>• Source of capital, co-ethnic labour and clients (Walton-Roberts and Hiebert 1997; Basu 1998; Chu 1996; Marger and Hoffman 1992; Iyer and Shapiro 1999) |

understanding of the implications of migration for entrepreneurship, it does consider some of the spillover effects of migration on the gender, ethnicity and religion of female entrepreneurs.

The following section provides an overview of the relevant literature on female entrepreneurs and their use of network and growth aspirations with particular reference to second-generation female Muslim entrepreneurs. The review offers the basis of a conceptual framework, the explanation of which is followed by detailed sections on methods and data collection, the specific findings and a discussion of the nuanced, original insights. The paper concludes with some observations on implications for future research, as well as some of the limitations of the study.

## 2 An overview of the relevant literature

### 2.1 Second-generation entrepreneurs

By second-generation entrepreneurs, we mean those people who have taken over enterprises of their 'fathers' (Fraboni and Saltstone 1990), or new bands of migrants from a country (Rušinovi 2006), and people born of immigrant parents in the host country (Sahin et al. 2007). A more robust definition is proposed by Portes and Rumbaut (2001) who state that scholars tend to refer to the first-generation' in the USA as persons socialized in another country after migrating as adults, while the 'second-generation' refers to US-born offspring. We follow Portes and Rumbaut (2001) to assist us with the selection of the sample for our study and to better understand their choices in the market place in the context of England, and in particular, the city of London.

### 2.2 Female entrepreneurs and their second-generation minority counterparts

Female entrepreneurs are often regarded as disadvantaged entrepreneurs because their level of participation in entrepreneurship is lower than that of men (Hughes et al. 2012; Arenius and Kovalainen 2006; Verheul and Thurik 2001). Ethnic minority women are presented as 'double-disadvantaged' (Jeffery 2010) because of their association with the disadvantages attributed to ethnicity (minority groups) and gender. We can imagine a 'triple, degrading bottom line' of disadvantage for Muslim female entrepreneurs in terms of their gender, ethnicity and religion, especially where being a Muslim has negative connotations in a society fixated by political interpretations of Islam. However, second-generation minority female entrepreneurs have higher degrees of interaction with the 'host society' and can be considered to be an integral part of that society because of their birth, schooling, access to resources and the lowering of race-based barriers to opportunity (Kourtit et al. 2013). The complexity of their religious and social experiences as women adds to the claim about differences in

ontological approaches between females and males (Bird and Brush 2002; Basit 2017).

Pakistani females are part of the distinct cultural and religious group where their 'femaleness' is defined by social and cultural values which set the boundaries for female behaviour and activity (Goheer 2003; Dale et al. 2002). Business is equally affected by the rules, codes and conventions derived from religious beliefs based on the five pillars of Islam (Mahajan 2013)—'Shahada' (or the declaration of faith), 'Salah' (or formal worship), 'Zakat' (or philanthropic donation), 'Sawm' (fasting) and 'Hajj' (duty to visit Mecca). These values can be transferred to younger generations,[1] who carry them consciously or subliminally in their economic and social lives.

### 2.3 Female entrepreneurs and their use of networks

There are differences in the composition and use of networks among men and women and in the methods for accessing networks and the perception of relations in those networks (Aldrich et al. 1989; Stackman and Pinder 1999; Verheul and Thurik 2001). Relations with kin and neighbours, and often all female networks, characterized by strong network ties tend to be more important to women than to men in the early stages of business development as they are new to business (Hampton et al. 2009; Klyver and Terjesen 2007; McGowan and Hampton 2007). Collaborative and inclusive relationships based on trust, empathy and confidence (Hoang and Antoncic 2003), and on family connections and friends (McGowan and Hampton 2007; Ram and Holliday 1993), as opposed to membership of existing business associations, clubs, networks or male networks, are common (Tonge 2008; Brindley 2005; Neergaard et al. 2005). However, Klyver (2007) found that although there were vast gender differences in social network structure in the earliest phases of the entrepreneurship process, these differences dissipated in later phases.

In examining female-owned enterprises across racial lines, Inman (2000) noted that owners of small businesses relied mainly on kinship and friendship ties to help with their businesses. In an attempt to measure the variations in the economic activity of Bangladeshi and Pakistani business women in Britain, Salway (2007) provides evidence that South Asian women prefer a so-called domestic role. They rely mainly on the support from men for obtaining resources from the environment, and their network consists of family members (kin) (Bastani 2007). Given their wider exposure to the society in which they have been born, we expect second-generation women to challenge or overcome some of these constraints or make best use of resources.

Rušinovi's (2006) study of first- and second-generation Dutch entrepreneurs revealed that first-generation (immigrant) entrepreneurs rely mainly on informal networks to acquire resources as opposed to their second-generation counterparts. In order to explore the generational aspects of family businesses, McPherson (2010) noted that second-generation South Asian entrepreneurs make extensive use of formal, informal and virtual networks in their businesses while keeping their community contacts separate from their business contacts. He also found that second-generation entrepreneurs maintain their own distinct network, separating them from those of their parents. Such comparative studies clarify the differences in network structure, but do not explain the underlying factors differentiating the network dynamics in different contexts. There is, therefore, a need for a thorough and independent study of network usage by second-generation entrepreneurs especially where complex factors lie behind the use of those networks for fulfilling aspirations for growth.

### 2.4 Role of trust in network ties of ethnic minority female entrepreneurs

Bounded solidarity helps ethnic minority entrepreneurs to deal with the structural barriers to joining the labour market, acquire the resources from the ethnic group and rely on the ethnic group for support during unforeseen circumstances in the absence of institutional support in the host society (Fukuyama 1996). These trust-based relationships are expected to continue as businesses grow although the focal points of trust may change over time.

A study conducted by Batjargal (2007), comparing the networking activities of Chinese and Russian entrepreneurs, concluded that geographical and cultural factors are reflected in the networks of entrepreneurs in terms of density of networks, the nature of ties and interpersonal trust. Interpersonal trust plays a crucial

[1] The five pillars of Islamic faith have different, heuristic and practical connotations for Pakistani female entrepreneurs and their aspirations. They are referred to here as a set of values to which they subscribe and with which they bond with other Muslims. We do not attempt to evaluate their specific impact on business activities.

role in shaping the network and determining the resources from the ethnic members through strong and weak ties (Granovetter 1973). However, excessive reliance on historical factors, especially among second-generation entrepreneurs, can lead to an abuse of such trust and the resulting mistrust may draw members to seek relationships outside the dense minority networks. Both trust and mistrust acquire a higher level of poignancy in networks of choice underpinned by gender, faith and culture, but our knowledge of these issues as they apply to specific cohorts of female entrepreneurs appears to be limited.

### 2.5 Female entrepreneurs and growth aspirations

Cliff's (1998) findings suggest that female entrepreneurs are more likely to establish maximum business size thresholds beyond which they would prefer not to expand, while Barringer et al. (2005) argue that the growth orientation of entrepreneurs is driven by the desire to achieve independence which motivates female entrepreneurs to grow their businesses. Central to this theory is the role of intentions which indicate what choices people make and what efforts they make to invest in order to achieve what they wish to occur (Wiklund and Shepherd 2003; Ajzen 1991). Of relevance here is the small positive relationship between intentions or aspirations to grow and actual growth (Kolvereid and Bullvåg 1996; Kolvereid 1992).

Marlow (2002) argues that the slow or no growth of women-owned ventures is the result of modest growth aspirations of female entrepreneurs, recognizing the element 'choice in female entrepreneurs' decision for growing or not growing their businesses. Aspirations act as a strong predictor of outcomes (Wiklund and Shepherd 2003) but we do not know clearly the extent to which those aspirations are affected by factors such as dense networks (Kontos 2004; Hoang and Antoncic 2003), lack of required skills and resources (Teixeira et al. 2007; Evans 1989), operating in traditional sectors (Basu 1998; Clark and Drinkwater 2000) and the availability of finance (Dyer and Ross 2007; Chaganti and Greene 2002). Chaganti and Greene (2000) assume that ethnic minority groups become self-employed because of constrained economic factors. They may, therefore, be content with attaining a satisfactory level of livelihood (earnings) and prefer not to grow (Basit 2017). We know, little, however, of the second-generation effect and especially Muslim entrepreneurs and the implications of socio-religious heterogeneity on their growth aspirations.

### 2.6 Conceptualizing growth as a personal choice: the preference theory of growth

Given the limitations in existing growth and gender theories in explaining the aspirations for growth among women in general and second-generation ethnic minority Muslim women of Pakistani origin in particular, we need to consider alternative approaches. Preference theory overcomes some of the drawbacks by addressing the personal choices of women based on 'women experiences' (Hakim 2002, 2003, 2006), the perceptual nature of those choices and the acknowledgement of the heterogeneity of work/life choices of women (Ahl 2006; Marlow 2002) over a certain period of time (Hakim 2006). In relation to growth, Fleck et al. (2011) suggest that women can move between home-centred (family priorities), adaptive (personal circumstances) and work-centred (the profit motive) choices.

Campbell (1992) offers a 'choice' perspective according to which second-generation entrepreneurs have the choice to join paid or self-employment based on the comparison of benefits of both, and on the personal and occupational choice of female entrepreneurs. Their presence in society as entrepreneurs offering different products and services also embraces the idea of new combinations of relationships in their networks, suggesting a form of social and organizational innovation which can support their aspirations for growth (Ensign and Robinson 2011). The multiple identities of female, Muslim entrepreneurs, could allow for a different set of choices for growth and new combinations of kinship, trust, religion and family ties in their personal networks.

### 2.7 The 'choice' perspective and preferences in personal networks through egocentric network analysis

The use of the concept of personal networks allows us to examine the strength or weaknesses of an individual's choices in developing kinship, friendship, business or professional ties. Selecting the female entrepreneur as the protagonist can produce interesting results with regard to the entrepreneur's perceived or actual relationships with all network members (referred to as 'alters'), from a gender perspective. The sociological literature on social networks refers to 'alters' as network members. This paper uses 'alters' to signify people to whom an

entrepreneur is connected through diverse ties in the network of Pakistani female entrepreneurs.

Jack and Anderson (2002) note that it is the perspective of an individual and his or her relationship with nodes in the network that form the basis of an ego network (personal network). However, the impact of an entrepreneur's network from the relational perspective has been ignored (Jack 2005, 2010). Analysing the second-generation Pakistani minority female entrepreneur's perspective on relationships can help to generate a better understanding of how she chooses 'alters' and the relevance of personal network formation to the success and growth of entrepreneurial ventures.

## 2.8 An interactive view of personal networks and growth aspirations: a conceptual framework

Figure 1 provides a conceptual model of the choice framework for networking and its relationship with the growth aspirations of British-born, female, Muslim entrepreneurs of Pakistani origin. We consider three dimensions to the development and use of personal networks. The first is that of the context which is provided by the specific ethnicity, gender and religion of the entrepreneurs. The second is that of the composition of networks based on kinship, business ties and friendship ties which the selected entrepreneurs use to support their growth aspirations. The third dimension is the expected impact on growth aspirations. These three dimensions are then related to the theoretical constructs that we use for this study. We use this model to drive our empirical investigation of the impact of personal networks on the growth aspirations of second-generation Pakistani female entrepreneurs.

## 2.9 The locational context of the study

Our study was carried out in London, the home of one fifth of all Pakistanis in England. According to the 1971 census 65% of Pakistani, migrants were concentrated in Greater London, West Midlands, Manchester, Merseyside, Yorkshire and Tyne-side and in cities like Bradford, Birmingham and Glasgow in Scotland. Almost 70% of Pakistanis in London live in Outer London; although the borough with the highest percentage of Pakistanis, Newham is in Inner London. Over 8% of the population are of Pakistani origin. They are one of the most active groups in the economic sphere, with self-employment rate of 52%, making the second most economically active group in the UK (ONS 2011).

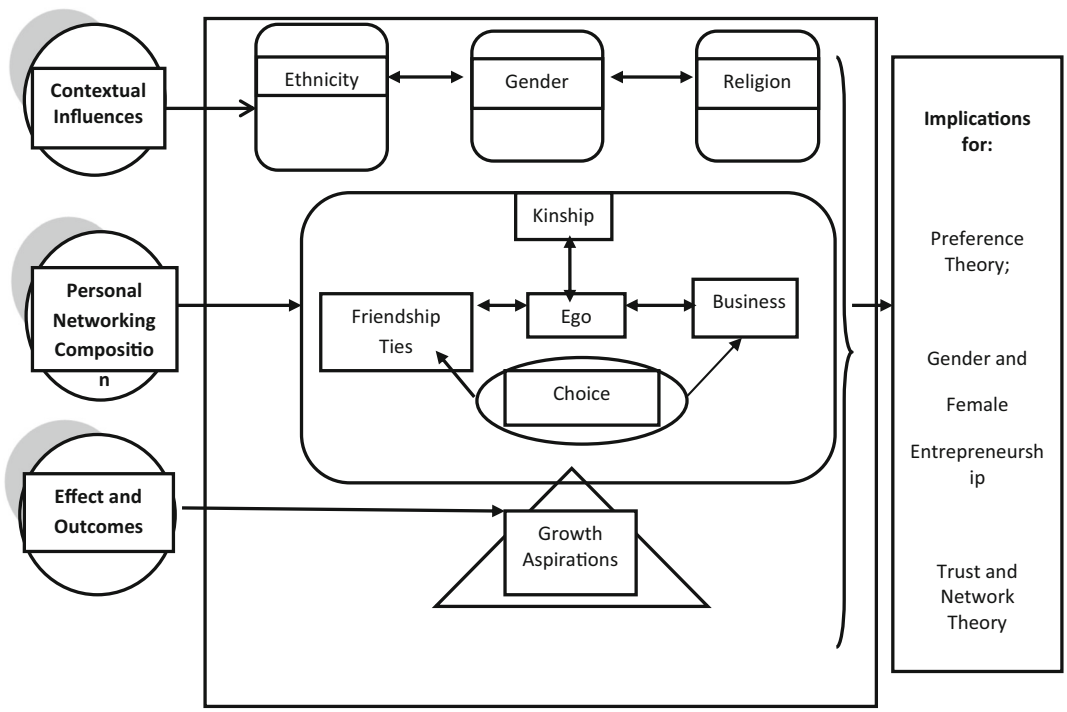


**Fig. 1** A Conceptual model of the choice framework of networking for growth of Pakistani female entrepreneurs

The Data Management Group's report (DMG 2005) states that British-born Pakistanis make up 61% of the total number of Pakistanis in England (119,000 out of a total population of 503,000 according to the 2011 census (ONS 2015), the third highest group of migrant people by country of origin in London. The number of Pakistani women alone has increased by 65% in the last decade of which 86% were born in the UK. According to Parkinson et al. (2009) and the DCLG Report (2009), young British Pakistanis in UK see Britain as their home whereas their immigrant parents retain a longing to return 'home' to Pakistan. Table 2 shows the gender breakdown of the Pakistani population in London.

As a pluralistic urban city, London is different from an ethnic enclave where networking occurs within more strict boundaries. This plurality is reflected in the type of network relationships that women form as they grow their business.

## 2.10 Methodology and data collection

We follow an interpretivist approach (Nind and Todd 2011; Yanow and Schwartz-Shea 2011; McQueen 2002) by viewing the world through the perceptions and experiences of our participants. As part of this approach, understanding the context in which our research was conducted, and where the external reality is variable, is critical to the interpretation of data from the multiple perspectives (Thanh and Tranh 2015; Willis 2007) of gender, religion, ethnicity and the second-generational factors affecting our respondents.

We employed qualitative sampling techniques to select the respondents based on specific criteria in keeping with the requirements of the research (Ritchie and Lewis 2003). The primary, fivefold population criteria for selecting the respondents included specifications of gender (female), ethnicity (Pakistani), generation (second-generation), geographical location (London) of the respondents and the age of the business.

In the absence of any recognized known and up-to-date database on Pakistani female businesses or entrepreneurs (with their details), various methods were used to identify and recruit the sample (second-generation Pakistani female entrepreneur):

1. Accessing respondents through organizations

Various organizations were contacted to gain access including borough councils, business agencies and community welfare organizations. The borough councils were unable to provide contact details because they do not maintain data according to the ethnicity of the business owner and mainly because the Data Protection Act did not allow them to share any data on citizens. Business Development agencies providing services to general businesses, for instance the London Development Agency (LDA), the Department of Business Enterprise and Regulatory Reforms (BERR) and The Women Enterprise Centre of Expertise (WECOE), were approached. Other agencies dealing specifically with ethnic minority business development issues, such as the Asian Development Business Network (ABDN), the Institute of Asian Business (IAB), Ethnic Minority Foundation (EMF), Ethnic Minority Business Taskforce (EMBTF) and the Council of Ethnic Minority Voluntary Sector Organization (CEMVO), were also contacted. These organizations could not refer us directly to Pakistani female entrepreneurs but they made referrals to community and welfare organizations. Some of the community and women welfare organization contacted included the Joint

**Table 2** Gender breakdown of Pakistani population in London Boroughs

| | Central Boroughs | | Rest of inner Boroughs | | Inner London | | Outer London | | Greater London | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percentage (%) | Number | Percentage (%) | Number | Percentage (%) | Number | Percentage (%) | Number | Percentage (%) |
| Male | 2300 | 0.9 | 20,500 | 1.9 | 22,800 | 1.7 | 50,700 | 2.4 | 73,600 | 2.1 |
| Female | 2000 | 0.7 | 18,700 | 1.6 | 20,700 | 1.5 | 48,500 | 2.1 | 69,200 | 1.9 |
| Total | 4300 | 0.8 | 39,300 | 1.8 | 43,600 | 1.6 | 99,200 | 2.3 | 142,800 | 2.0 |

*Source*: Adopted from Office of National Statistics (ONS) 2001 Census Table

Council for Welfare of Immigrants, Pakistan Welfare Association (PWA) Slough, the An-Nisa Network in London and Slough, Pakistan Women's Association in Harrow and the Fatima Network in Leicester. The key organizations that provided help in accessing the Pakistani female entrepreneurs included the Pakistani Women's Association (PWA), the An-Nisa (Muslim women group) and Trescom Research (TR).

2. Locating the respondents through snowball sampling

The application of snowball sampling yielded a number of respondents and helped to build trust-based relationships with the respondents. Another significant aspect of the success of snowball sampling is the close-knit Pakistani community where word of mouth is the strongest source of making connections. We employed snowball sampling techniques which involved asking a first group of 4 respondents (and then a second) to contribute potential respondents for the research (Ritchie and Lewis 2003).

3. Accessing respondents through other sources

Other multiple sources used to locate and recruit our sample included online databases and business portals, personal visits to South Asian markets in London (such as Southall and Green Street markets) and attending social events and gatherings in the Pakistani community in London. The visits to Asian markets also yielded another 16 respondents from an initial base line contact of 6 people, while the use of Asian magazines and web sites enabled us to contact another 8. This long-term engagement in the field resulted in us being able to access to nineteen (19) respondents who were engaged in different types of industries in North, East and Central London, as shown in Table 3, and who were willing to participate in the study. Figure 2 below visualizes the number of respondents accessed through the sources discussed above in this section. The sectoral coverage is wide ranging from manufacturing (clothing and jewellery) to a host of other services.

The interactions occurred over a period of 15 months between 2011 and 2013, followed by two sets of reviews of data and findings from 2013 to 2016. The acclimatization period that resulted in the identification of the potential respondents was followed by actual interviews with the Pakistani female entrepreneurs at their business sites. Interviews were pre-scheduled with all the 19 respondents. Informed consent was obtained from the research respondents and permission was taken for digital recording of the interview which involved asking open ended questions, thus allowing for the openness of responses from the interviewee on the subject of inquiry). Each interview session lasted for 40–90 min where respondents narrated their life stories centred round their business experiences.

**Table 3** Sectoral and geographical divide of respondents

| Sectoral divide | | Geographical location | |
|---|---|---|---|
| Sector | *N* | Location | *N* |
| Clothing | 5 | Harrow | 5 |
| Beauty Salons | 5 | Newham | 4 |
| Food | 3 | Central London | 3 |
| Jewellery | 2 | Ealing | 2 |
| Therapists | 0 | Ilford | 3 |
| Consultants | 2 | Leyton | 1 |
| Miscellaneous | 2 | Finchley | 1 |
| Total | 19 | Total | 19 |

*N*, number of respondents

We used a qualitative case study approach to analyse the interview data coupled with interpretations of ties and relationships based on egocentric data. The data was organized as follows:

1. All the 19 interviews were transcribed using *NVivo software*, and essential data was recorded in the case book (see Table 4). The detailed casebook provided essential details for preparing the sociograms;

2. The egocentric data, namely the details of alters, nature of relationships (direction of arrows) and the links between the ego and the 'alters', were extracted from the interview data. The section below on relational data explains the egocentric network analysis;

3. The data from all the sources (respondents' quotes from interview files, findings from egocentric analysis and information from casebook) was triangulated to present our findings.

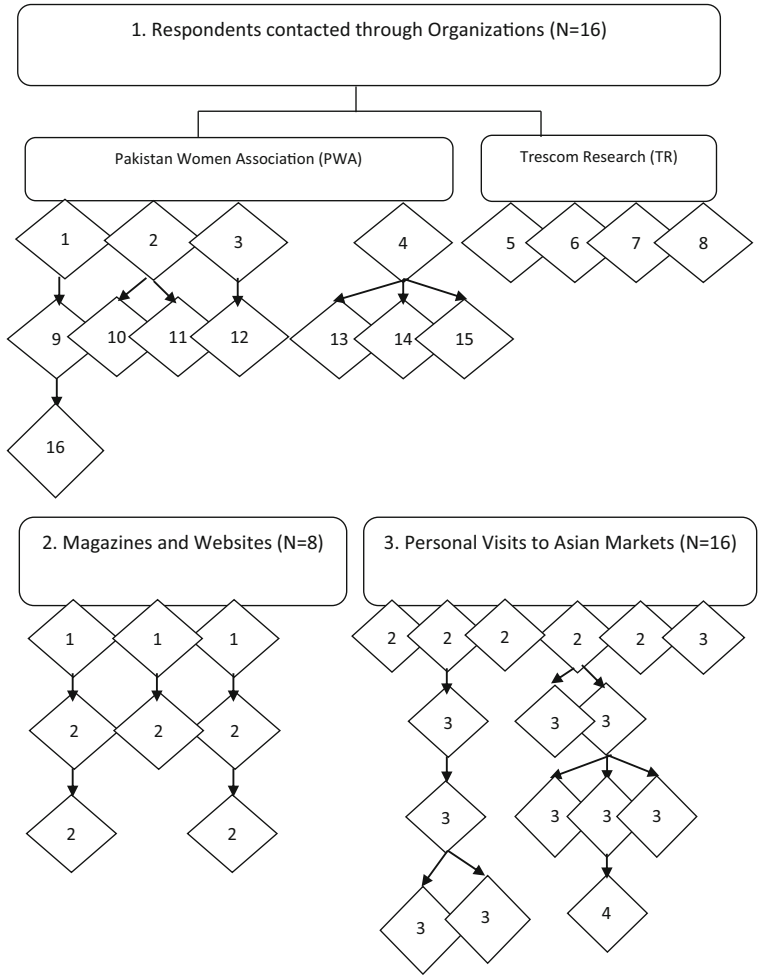


**Fig. 2** The snowballing of respondents

The marital status and educational backgrounds of the selected respondents provide insights into the types of second-generation respondents and the potential impact of learning and skills development on their aspirations for growth. Graduates comprised nearly half the number (47%) of respondents. A total of 32% were educated to National Vocational Qualification Level 3 and the remaining 21% were professionally qualified (including MBA degrees). Most of the Pakistani female entrepreneurs are in the age group of 30–40 years (a minority was in the age bracket of 40–60 years). They had been in business for approximately 5–15 years (15–30 years for the older group). The majority of the respondents started the business immediately after obtaining their first degree. Table 4 below provides a picture of the personal and educational backgrounds of the respondents.

### 2.11 Relational data and egocentric network analysis of data

We captured the dynamics of personal networks of Pakistani female entrepreneurs using relational data collected through in-depth interviews. Relational data focuses on the relations of the focal actor (ego) in the network to explore the ego's perspective on the network of relationships (Hanneman and Riddle 2011; Marsden and Friedkin 1993; Wellman et al. 1988). An egocentric network consists of a central node or focal actor ('ego') and all nodes ('alters') connected to it (Wasserman and Faust 1994). In addition to the links between the 'ego' and the 'alters', the egocentric network also includes links between 'alters'. The 'ego' or the individual in the network is the unit of analysis; hence, data is collected from them using name generator, name interpreters,

**Table 4** Case book of 19 second-generation entrepreneurs

| No | Respondent | Marital status | Education | Business | Reasons for self-employment | Growth-orientated practices |
|---|---|---|---|---|---|---|
| 1 | Humera | Unmarried | Graduate | Garments | Career orientation, job market blocked | New product, new sources of raw materials |
| 2 | Zeenat | Married | Graduate | Salon | Earning head, passion | Discovering new market, innovative products and services |
| 3 | Kiran | Married | A' Levels | Salon | Invest time and resources, work life balance | New product (service), new market, new supplier for inherited business |
| 4 | Naima | Unmarried | Professional Pilot | Boutique | Invest time and resources, work life balance | innovative products and services |
| 5 | Shehnaz | Married | GCSE | Restaurant | To help husband in business, work like balance | Product diversification, supply chain extension |
| 6 | Naheed | Married | GCSE | Salon | Invest of time and resources | Discovering new markets, product line extension over time |
| 7 | Laila | Married | GCSE | Makeup Artist | Job market blocked, career orientation, passion | Introducing new products in the market, discovery of unexplored market niches |
| 8 | Farhana Javed | Married | LLB | Boutique | Inherited the business, career orientation, passion | Product and market diversification of family business |
| 9 | Naila Akbar | Unmarried | Graduate | Consultant | Career orientation, job market blocked | Exploring new market niches |
| 10 | Nazima | Divorced | Graduate | Food | Source of income, work life balance | New product introduced in unexplored markets |
| 11 | Atiqa | Divorced | Graduate | Salon | Source of income, job market blocked | New product, new market, new source of raw materials |
| 12 | Zubaida | Divorced | Graduate | Greetings cards | Source of income, career orientation, job market blocked | innovative products and services |
| 13 | Sobia | Divorced | MBA | Consultant | Career orientation, job market issues, work life balance | Discovering new markets, product line extension over time |
| 14 | Mrs. Maalik | Married | A' Levels | Hotel | Career orientation, source of income | New product (service), new market, new supplier for inherited business |
| 15 | Shazia | Married | A' Levels | Garments | Source of income and job market blockage | Product and Market diversification |
| 16 | Mrs. Khaliq | Married | LLB | TV channel | Passion, professionally trained and to invest expertise | Innovative product, new market niches |
| 17 | Samira | Married | Graduate | Jewellery | Source of income | Market extension |
| 18 | Alia | Married | Graduate | Bespoke tailor | Passion, career orientation | Product and market diversification |
| 19 | Amber | Unmarried | Graduate | Boutique | Career orientation, job market issues | New sources of raw materials |

*Note:* In order to preserve the anonymity of the respondents, surrogate names are used throughout the paper

interviews and observations (Shakya et al. 2017; Marin and Hampton 2007; Marsden 2005; Wasserman and Faust 1994). Name generators are a set of questions that allow for appropriate enquiry from the 'egos' with the objective of identifying members of the personal network. Name interpreters are used to define some attributes of 'alters' such as age, ethnic origin, gender and education to understand the composition of the network (Burt 1984; Carrington et al. 2005). We used sociograms which have laid the foundations for network analysis to visualize and analyse the egocentric networks of Pakistani female entrepreneurs (ego) and network members (alters) and to delineate the nature of relations between them. A sociogram is 'a picture in which people (or a social unit) are represented in two dimensional space, and where relationships among pairs of people are represented by lines linking the corresponding points' (Wasserman and Faust 1994: 11–12).

In order to analyse the interview data, we condensed the data to (1) nodes ('alters') or people identified by the 'ego' (Pakistani female entrepreneur) who are in contact with her and (2) linkages—the relationships with alters as identified by the ego.

The directed arrows in the sociogram (Fig. 3) show the direction of exchange. For instance, the 'ego' is the recipient of resources and support from the family members and is contributing to them by providing them with mutual support. However, exchange-based relationship with 'Muslim female friends' was not specified by the ego in the interview. Under these circumstances, the linkage in the egocentric network becomes uni-directional. Egocentric networks were drawn for all the respondents to establish the common parameters. Parameters are common properties of the egocentric networks of Pakistani female entrepreneurs. These parameters explain the composition of the networks, the specific dimensions or sources of the network composition and the type of support that is expected from the different sources. They are summarized in Table 5.

## 2.12 Findings and analysis

Our findings offer unique insights into the choices and preferences made by our second-generation female entrepreneurs of Pakistani origin. We analyse these findings using the conceptual categories drawn from the literature and discussed earlier, highlighting fresh insights as they emerged during our field work.

## 2.13 A sketch of 'women-only-networks of Pakistani female entrepreneurs' and the networking process

Our egocentric network analysis of shows that the network of our cohort contains 'gendered' ties. They keep their social circles separate from their business (formal) networks. A social circle consists of kinship and friendship ties whereas a formal network with business associates consists of all non-ethnic ties as shown in Fig. 4.

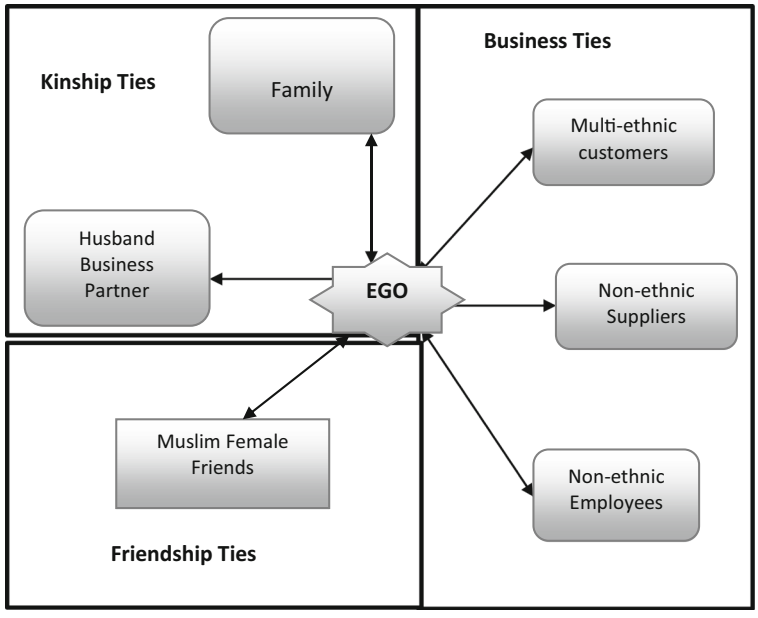


**Fig. 3** Egocentric network of a respondent

**Table 5** Properties of egocentric network of Pakistani female entrepreneurs

| | Egocentric network composition | | | Network composition basis | Type of support |
|---|---|---|---|---|---|
| | Formal | Informal | 'Tie' type | | |
| Parameters | • Ethnic<br>• Non-ethnic | • Ethnic<br>• Kinship | • Multiplex<br>• Uniplex | • Ethnicity<br>• Religion<br>• Gender | • Active participation<br>• Emotional support<br>• Ideas/information |

The immediate family forms the strongest tie in the network of relations. This particular tie cannot be referred to as a social tie only because of the involvement of the family members in the businesses. Therefore, it is shown to be intersecting the business and social spheres of the personal network. Ethnic ties in the second generation's ego network are limited to 'kinship' ties only. Relationship with extended family (joint family) is weak as represented by the dotted line in the diagram. Friendship ties constitute the second part of the social circle. Such ties are characterized by female and Muslim friends from across different communities. Business ties

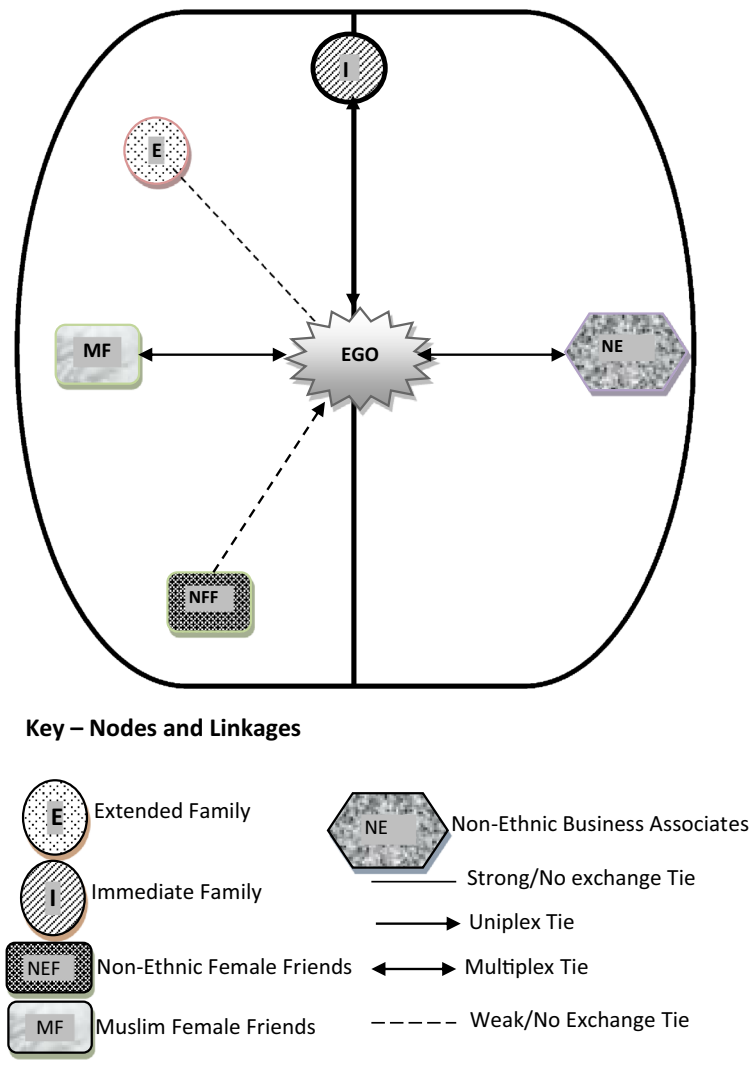


**Fig. 4** Egocentric network of second-generation Pakistani female entrepreneur

compose the second half of the personal network, as shown in the right-hand side of the personal network in Fig. 4. Business ties refer to business associates with whom Pakistani female entrepreneurs are connected, and these appear to be non-ethnic ties generally as a result of a complete mistrust of ethnic members. Each sphere of the personal network of ties of our respondents is analysed and discussed in detail below.

### 2.14 Importance of kinship ties

Kinship ties are considered to be the most important of ties for second-generation Pakistani female entrepreneurs. One of the respondents (Naila[2]) mentioned:

> They (family members) have been very supportive and I think that is the plus point that we Asians have that we have very supportive families. Having such a family itself is a big support. (They provided) all kinds of support, I mean financial, physical and emotional.

Kinship ties provide resources, advice and emotional support. Even in Great Britain, the Pakistani family unit provides help and support for their female members to enable them to participate in social and economic activities (Dale et al. 2002). Qadeer (2006) notes that the *Kunba* (joint family) headed by the patriarch continues to be the prevalent family system. From the results, it seems that second-generation Pakistani female entrepreneurs continue to maintain the traditional family system which they inherit from their migrant parents. The instrumentality of the kinship ties, apparent from the support provided by them, could be the main reason for maintaining them. However, in demonstrating intentional action for business ends, they restrict their kinship ties to immediate, and in particular, female members of the family.

### 2.15 Friendship ties with Muslim women—the 'gendered' network

Personal networks of Pakistani female entrepreneurs show friendship ties with other Muslim women across communities. The absence of ethnic ties and a preference for Muslim 'female-only' ties show that 'gender' and 'religion' are important considerations for them in maintaining 'women-only-networks' as illustrated by the words of Samira, one of our respondents:

> We can't talk to boys, it is not allowed for us, we can't follow any other culture or religion you know. But I do have many friends, they are all females, almost of my age …….. business is another story, at times I can't avoid dealing with men.

The choice of networking with people belonging to the same ethnic or religious groups depends on how a person likes to be projected in the social set-up. Jacobson (1997) suggests that for young British Pakistanis, the attachment to religion is of greater importance than ethnicity as a source of their social identity. British Pakistanis make a distinction between identifying themselves as a 'Pakistani' and as a 'Muslim', reflecting the coincidence of ethnic and religious cleavages for Pakistanis. However, and almost paradoxically, the wider and universal appeal of religion connects British Pakistanis to diverse communities and helps them fight the negative associations of a 'disadvantaged ethnic identity'.

### 2.16 Non-ethnic business ties

Our female entrepreneurs indicated a preference for a 'women-only-environment' for business, in their interviews. One of them, Zeenat, commented:

> Ladies, as this is for ladies, the area we are in .....we have not decided to cater for only Asian customers but we did decide to cater women. We do have Asian customers, Eastern, European and Black, so basically it is an open-door policy. Everyone is welcomed regardless of their background and race.

The response above, show that the choice of a business sector is based mainly on finding and selecting a 'women only environment'. Such choices appear to display the adherence to the cultural and religious framework of the Pakistani female entrepreneur. Another one of the respondents, Kiran, explained the choice of business sector shaped by religion mainly:

> Being a Pakistani and Muslim, obviously, I can't go out much and can't work for someone

[2] In order to preserve the anonymity of the respondents, surrogate names are used throughout the paper.

> according to their rules. So what else could I do? I couldn't do a grocery shop or a food shop so what is the best business for the women? so that's why I got into this business and I started this privately. I am dealing with the women as being a Muslim I can't talk to men.

Together with the choice of business ties, the respondents mentioned female friends (not all Asian or Pakistani), affirming their reliance on 'gendered' ties in the network.

### 2.17 Personal networks of non-ethnic ties caused by mistrust

The unpleasant business experiences of respondents with fellow Pakistanis led them to reduce ethnic ties in their networks. Interview responses of our female entrepreneurs reveal a high degree of mistrust in intra-ethnic group (Pakistani) customers, suppliers and other Pakistani business associates. When probed in depth, they mentioned the stories of deception and dishonesty on the part of Pakistani suppliers. So for example, Naima mentioned that:

> With Pakistanis you deal in millions, they will deceive you and will never take complaints, they are dishonest people.

They indicated that their preferred suppliers and customers were non-ethnic (British and Indian Suppliers in England). Low trust level among Pakistani female entrepreneurs can be attributed to the ethnic heterogeneity in the shape of multiple sub-ethnicities, deep-rooted social class and caste system, income disparities and the fallout from great rural-urban divide in the country of origin. Such disparities helped Pakistanis to keep their distinct identities through their sub-ethnicities, such as Punjabi, Sindhi, Balochi and Pathans. Ethnic diversity contributes to low trust levels among ethnic group members (Keefer 1997). Besides ethnic heterogeneity, the mistrust thesis can be generally observed in pluralistic and multicultural societies (Zucker 1986). In a series of repeated interactions, people learn what to expect from each other and develop patterns of mutual dependence.

### 2.18 Growth aspirations—a product of normatively unfolding personal networks

The uniquely composed network evolves over time, influencing the inclusion or exclusion of network ties which deeply influence the growth aspirations of the participating members. One of the women started working on projects with the Pakistani community during the start-up phase, but over 8 years of business, she is now working across different communities. Samira narrates that:

> (Now I take the projects) across communities but started with Pakistani community as people wanted them but we didn't just want to work with Pakistani community as you then got only work with Pakistani community and less scope for growth as Pakistani community is only 2% of British population. (Also apart from diversification of products) these issues or products are transferrable to a bigger market.

The diversification of products across communities and the finding of new sources of raw materials with the expansion of the business results from introducing new, weak ties in the network. However, the choice of these ties is a function of their gender, religion and cultural values. They inherit religious and cultural values from their parents but use them in novel ways. One of our second-generation female entrepreneurs, Lubna, observed that:

> ...really, it's after my daughter was born. I don't know whether you will believe me or not I think she brought a lot of Barakah[3]into my family. The minute she was born my career just boomed. She is 4 years old now and the career is getting better and better. Sometimes I think it is because of my family and the support and encouragement they give me all the time, the company is so successful.

Attributing the growth of the business to, for example, the specific event of a daughter's birth is explained through the religious notion of *Barakah* (Islamic definition of productivity). The same concept was explained by two other respondents who

[3] '*Barakah*' is an extension of religious commandment which guarantees food to every living being on earth.

explained that the choice of business over employment was at essentially a matter of *Barakah* with there being ten times more chance of success with the former. Although this concept may sound superstitious, it re-emphasizes the abiding significance of religious values as depicted in their 'women-only-network'.

We find that in relation to their aspirations for growth, second-generation Pakistani female entrepreneurs can be categorized into (1) succession entrepreneurs, namely those who take over family business and grow further with their entrepreneurial abilities and (2) new venture creators who grow innovative new business. One of them, Huma, said:

> My mother started this business, it was a very small shop, but when I took over I extended the shop and developed the business more. I opened another branch which is on Plashet road, and also planning to open further branches in other cities.

Another one of our entrepreneurs, Ayeza, expressed very clear views:

> I started this business, this was my passion. Though my family is in business they are all in different fields. Fashion designing is my expertise. I have a degree in fashion designing and I am intending to polish my skills for the development of business.

The two quotes by Huma and Ayeza above reveal the distinction between these two categories:

While the 'succession' entrepreneur is motivated by expansion and or diversification of the business, the 'new venture creator' is led by the desire to distinguish herself as an independent entrepreneur.

For our female entrepreneurs, growth is a matter of intentional, personal choice based on specific behaviour. According to Granovetter (1973), the inclusion of weak ties should lead to the expansion and growth of their businesses. However, decisions regarding the inclusion or exclusion of ties are based on contextual factors such as mistrust of community members. For our cohort, focusing on and extending lateral ties with other female members of the faith takes priority over opportunistic behaviour.

## 2.19 Concluding observations and implications for theory and practice

### *2.19.1 Women-only networks*

Second-generation Muslim female entrepreneurs of Pakistani origin prefer to do business in a 'Muslim, women-only-environment'. Their choice of a 'women-only-environment' seems to be the product of religious and cultural boundaries even if such a choice is coupled with the type of business they operate, and even where it limits the potential for growth. This finding tends to depart from the literature which suggests that women develop similar networks to that of men especially in later phases of business (Klyver 2007). We find that in the choices that they make in their personal networks, a unique mix of factors—religion, mistrust, bounded kinship, ethnicity and, of course, gender—distinguish these women's objectives and actions. Their marital status does not appear to make any difference, in that all the women articulated the significance of mistrust as strongly as their reason for preferring to working with other Muslim women. The same conclusion can be drawn in relation to the age of the business and the levels of education of the respondents. There appears to be less interest in the growth of the individual business and more in the development of network of female Muslim entrepreneurs.

### *2.19.2 The role of religion*

Our findings suggest that religion, namely the universality of Islam, appeals to British-born Pakistani female entrepreneurs as a way out from the constraints of ethnic traditions in business. The concept of global Muslim *umma*[4] provides them with a sense of kinship that is different from that of common ancestry, and with feelings of belongingness to a larger Muslim community. The use of ethnic or religious identity is related to the permeability of ethnic boundaries and pervasiveness of religious boundaries (Barth 1969) and a form of identification and differentiation (Evens and Handelman 2006) in a pluralistic context. The tendency of preferring an Islamic identity can be influenced by the negative experiences related to being a Pakistani that lead to

[4] Arabic word, which literally means 'community'

construction of new identities which are also subject to change (Barth 1969).

The reliance on religious norms provides for a more stable, broad and universally recognized set of principles for doing business as compared to an adherence to Pakistani socio-cultural norms. This might reflect the high fluidity within the multi-ethnic environment of London (Muslim Council of Great Britain 2015; Jacobson 1997). The shift does not result in a rejection of Pakistani socio-cultural norms as they are largely compatible with religious norms. The subjective, instrumental use of religious identity as a first choice by British-born Pakistani female entrepreneurs is re-emphasized by their flexible use of ethnic identity in pursuit of common interests. It can be stated that they select ethnically diverse, but religiously homogenous, networks of relationships to grow their business.

### 2.20 Mistrust as a relational asset: a situated view of growth aspirations

Inter-group trust among ethnic minority entrepreneurs and its value as a form of social capital is a general assumption made in ethnic entrepreneurship literature. People tend to have trust in those who belong to their tribe, ethnic group and/or religion. Beugelsdijk and Maseland (2011) define trust as 'property of individuals or characteristic of interpersonal relationships'. In network theory, the concept of inter-group trust is translated into a configuration of a highly dense network with a majority of ethnic members. However, Pakistani female entrepreneurs narrated stories of fraud and deception by their fellow Pakistanis at the start of their businesses, which led to an avoidance of further transactions. Where they did have strong ethnic connections, they expressed their preference to keep their business network separate from their social circle. The absence of ethnic ties from the business sphere is an unusual trend considering the significant role of ethnic ties in their social circle. This finding provides the second line of departure from the theory, suggesting that an understanding of networks in practice is dependent on the social construction of choice and that mistrust in networking is an essential property of the individual 'egos' in specific circumstances. We find, therefore, that mistrust becomes a form of a relational asset in the formation of new networks.

The findings are corroborated by the existing literature which suggests that ethnic heterogeneity in a group is known to result in low levels of trust among group members (Keefer 1997) and that ethnic fractionalization and societal division along class, religion, income and/or ethnicity produce low levels of trust among ethnic group members (Glaeser et al. 2000; Fershtman and Gneezy 2001; Zak and Knack 2001; Zerfu et al. 2009). However, this explanation is rather simplistic because ethnic fractionalization could also occur in a multi-ethnic society resulting in the mistrust of members of non-ethnic communities. The evidence that Pakistani female entrepreneurs trust non-ethnic members as business associates can be explained theoretically in terms of process-based trust (Zucker 1986)—a type of trust that emerges as a consequence of past experiences. Process-based trust offers plausible explanations of both trust and mistrust. Mistrust pushes the Pakistani female entrepreneurs toward making use of weak ties with non-ethnic business associates (yielding favourable results).

The transition and expansion of networks are generally considered to be signs of the entrepreneur's aspirations for growth (Galbraith et al. 2006; Kontos 2004; Hoang and Antoncic 2003; Chaganti and Greene 2002). An extension of the supplier base from ethnic to non-ethnic businesses demonstrates that our female entrepreneurs identify and use varied sources of raw material which result in the diversification and extension of their personal network. This translates into exposure to non-ethnic communities in London. Although the practice of expansion and diversification of personal networks may reflect the theoretical explanations of growth aspirations, the actual motive here is very different. It is mistrust that triggers such a process in Pakistani female entrepreneurs. Mistrust is a catalyst for planned behaviour, which fuels the intention and the personal choice to grow along specific lines, first with non-ethnic 'alters' who are Muslim women and second by restricting kinship and community ties primarily for social purposes only.

### 2.21 Personal networks and the choice for growth: the perceptual dimension

Conceptualizing the study from a choice framework has a dual effect. First it provides an alternative perspective to the study of female entrepreneurs by highlighting their choices and preferences of a specific cohort of women whose networking choices for growth are influenced by religion and the social experience of mistrust in relation to whom they wish

to work with to fulfil their aspirations for growth. Second, the choice framework is consistent with the idea of social construction in network theory.

Remaining isolated within normatively formed personal networks influences the perception of growth. The guaranteed availability of resources and the normative tendencies to sustain a limited personal network makes the entrepreneur risk averse. Family members and friends might help in business transactions while business associates may become friends. Using multiplex ties guarantees readily available basic resources and support structures, critical for the growth of a venture, but their density and persistence also hampers diversity (Scott 2005). This curtails the introduction of weak ties and access to information which is critical for opportunity recognition and a sustained aspiration for further growth. The findings show that while they value their relationships (with a certain degree of emotional affiliation) in personal networks, second-generation Pakistani female entrepreneurs prefer a fair amount of instrumentality in the choice of relationships. For instance, the meaning attached to 'friendship' manifests as a more superficial tie that does not necessarily require frequent contact. The tendency or compulsion to seek non-ethnic business associates introduces weak ties in the personal network that is often assumed to be associated with the growth aspirations of the entrepreneurs.

The core of the arguments and concepts such as gender roles, experiences, formation and maintenance of network, meaning attached to relationships and choices of ethnic minority female entrepreneurs are all argued to be socially constructed. Growth aspirations appear to be found in the choices made in using specific networks first, and before any consideration of normative outcomes.

### 2.22 Research and policy implications

Our multi-dimensional level of analysis adds to the canon of literature based on network and preference theories. Our findings indicate that the dynamics of growth can be more complex in that the personal choices that women make through their personal networks can be mediated by religion and culture, in addition to gender-based considerations. This mediation can either expand or restrict the growth of the business.

We argue for the development of new theoretical lenses with which to better understand the critical nuances that distinguish different ethnic minority communities and their aspirations for growth. This is because their growth aspirations are the outcome of their unique, subjectively manifested perceptions which can only be understood by taking a situated view of the entrepreneur.

Our research broadens our understanding of women as key agents of entrepreneurship in society by focusing attention on differentiated choices they make to use personal networks for growth. Our findings should help researchers aiming for original insights into this agency role of women, and policy makers seeking effective solutions to problems of gender gaps or minority enterprise deficit in growth opportunities. Additionally, both researchers and policy makers should be better equipped to explore ethnic minority entrepreneurship beyond 'disadvantaged' and 'marginalized' groups. From the policy perspective, the projection of 'migrant women' as independent 'beings' in migration statistics, and of second-generation female entrepreneurs as being socially embedded in the economy, would help to shift policy making from tackling issues of low-skilled, dependent, ethnic minority women only to devising policies that utilize efficiently a valuable, independent resource contributing to society and the economy.

Our paper has extended the scope of relational assets from trust to mistrust with particular reference to female entrepreneurs. We contend that this extension augments previously held and widely applied notions of trust as a relational asset, both in network theory and in ethnic minority literature. Consequently, our understanding of the use of networks and network dynamics could have direct implications for networking by practitioners in specific contexts. If the objective is to obtain a better understanding of how a growing community of entrepreneurs with high aspirations work, then policy makers require the knowledge of factors influencing network and growth of ventures to be able to provide facilitative policies for different communities of interest. This also suggests that, for research purposes, it might be useful to avoid any form of generalization embracing all ethnic minority businesses and their male and female representatives. It would be prudent to address specific social factors and context and gender-specific roles in different start-up or growth situations and then evaluate them against overarching policies for business creation and development.

### 2.23 Limitations and future research

The study attempted to sketch the personal network over a limited period of time and the findings show that the networks of British-born Pakistani female entrepreneurs experienced transitions that impacted their growth aspirations. It would be interesting to explore this dimension in depth through longitudinal studies. However, our in-depth interviews help to gather the life history narratives to gauge the temporal dimension of personal networks influencing the growth aspirations of the respondents.

Referrals and snowball sampling tend to generate respondents from the same business sector and/or similar social class. The effects of such a constraint were mitigated by adopting multiple sources for identifying respondents. Community welfare, and social and religious organizations, along with business portals and borough councils, were also used to locate the respondents. The researchers also attended social events in the Pakistani community, which gave a quasi-ethnographic touch to study.

We are cautious about any attempt to generalize our findings and observations. Neither do we claim that our findings can be used to infer behavioural patterns in other minority communities and especially among female entrepreneurs. This study was concerned with exploring the network dynamics of British-born Pakistani female entrepreneurs in depth because the aim of the research was to explore the intra-group dynamics of this particular cohort of entrepreneurs. This time bound but focused approach differs from traditional approaches that consider ethnic minority entrepreneurs as a cohesive group and generalize the result ignoring the inter-group and intra-group differences. Although the respondents of our study are not representative of all ethnic minority entrepreneurs, the findings generated using this particular sample shed light on the particular community of people from that category of entrepreneurs. What we offer is a substantive in-depth picture of a varied group of women from one minority community operating outside a minority enclave in a metropolitan and highly cosmopolitan environment. This in-depth picture provides rich insights into how they make choices where gender and religion play such significant roles in their aspirations for growth. What our research does not explain is whether the choices lead to efficacious outcomes. We did not measure such outcomes since our interest was in the process by which our women plan for growth.

Future research could explore these issues from a quantitative perspective exploring varied groups and using larger samples to determine variations within different cohorts of second-generation Pakistani female entrepreneurs. In-depth studies could also examine specific dimensions of faith, kinship and other factors affecting the personal network dynamics of similar groups of entrepreneurs. Studies could also extend their scope by comparing and contrasting Pakistani female entrepreneurs with other minority female entrepreneurs to test the generalization of theory or the development of new theories which better reflect the complex nature and impact of personal choices in business growth. Finally, new studies could try to correlate actual measures of growth with the choices that female entrepreneurs make in their personal networks.

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