

Success Stories of Entrepreneurs of Quetta City, Pakistan effectuation, Causation & Halalpreneurship Models

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Abstract

The study is the first worldwide study that compares the Halalpreneurship and Tawakull beliefs of Muslims with the effectuation and causation model. The study is essential for Muslim countries and halal businesses. The research study aims to identify the Muslim entrepreneur's beliefs about starting a business; furthermore, the study compares the effectuation, causation, and Halalpreneurship models of businesses in Quetta City, Pakistan. A qualitative study, using semi-structured interviews as data collection with purposive sampling and Nvivo for the qualitative analyses. The study concluded that Muslim entrepreneurs follow effectuation and causation models of business startups with a strong belief in Tawakull but are unaware of the Islamic rules and regulations of Halalpreneurship. The Tawakull belief is not a business strategy but a religious belief, followed by not a businessman but a Muslim.

Keywords: Tawakkul, Effectuation, Causation, Business Startup, Entrepreneurship, Halalpreneurship, Quetta, Pakistan.

Introduction

Creating new and inventive business setups favors global economic growth, making entrepreneurship a global phenomenon. The new small business units provide employment opportunities and contribute to the economy (Ghina, 2013). The entrepreneur is an essential word for economics and business today. It lifts economic growth by introducing new technology products or services, increases competition, provides new job opportunities, raises the GDP, and accelerates structural change by replacing established sclerotic firms (Kritikos, 2014). The prevalent theories of Entrepreneurship are merely related to the firm, which is associated with the existing firms and business units for their survival and existence. An essential and fundamental concept is missing: the thinking and establishment of new firms or business units; many are failures, and some are success stories. Take the event space to estimate the likelihood of entrepreneurial success or failure because the entrepreneur is not a corporation (Sarasvathy & Menon, 2002). The effectuation theory is a paradigm shift in understanding entrepreneurship; rational decision-making no longer makes sense in the real world. The predominant decision models and ideas taught in all top business schools are goal-driven, referring to Sarasvathy (2002) as a causation model (Perry, 2011). Another religious phenomenon for Muslims is Tawakull, or Faith in God; everything happens with the will of Allah Almighty. The success and failure of businesses are both due to the approval of Almighty Allah (Al Quran, 65.3). Tawakull is the trust in Allah for the results of everything an individual does. Islam emphasizes the importance of trade and entrepreneurship, and the Islamic

economic and trade philosophy is an excellent and complete system among all economic systems (Azhar, 2010).

Literature Review

Decision-making under uncertainty is not new thinking but old, as to Pascal 1654. (Todhunter, 1865). The uncertainty and the partial expected information are fundamental challenges to decision-making in business and economics. (Hayek, 1984; Knight, 1921). The decision-making process is the most challenging task for entrepreneurs. Starting a new business, its market, and its setup are hazardous processes for entrepreneurship; the decision-making model is there but is either very general or does not address all geographical areas, conditions, and situations. If there is uncertainty, failure, financial loss, and the need to find a successful project to deal with the emergency, new possibilities are generated in this work (Garud et al., 2006). Innovative businesspeople can boost the economy by creating jobs, bringing in new technology, and raising national income (Kritikos, 2014). Organizations founded on philosophies of reformulating entrepreneurship are artifacts (Simon, 1996). The four main concepts of Simon's The first rule in artificial science is that natural laws limit but do not dictate our designs; the second is that we should seize every chance to avoid expectations in design, location, and contingency; and the third is that near decomposability is a crucial component of ongoing procedures (Sarasvathy, 2003). The effectuation theory was first presented by Sarasvathy (2001), who clarified that effectuation processes choose among potential effects that can be produced with a given set of means while taking that set of means for granted (Sarasvathy, 2001). The theory is about making decisions and accomplishing business actions in entrepreneurship procedure, where self-assessment of current conditions depends on available resources driven to decision making. The idea differs from causation, where plans and goals were set before, and the resources were used. Sarasvathy suggests that the causal process is unsuitable for entrepreneurship as it never measures ambiguity, uncertainty, and risk factors. The argument can be made more accessible by creating opportunities. The four main features of the theory are as follows (Sarasvathy, 2001).

- Bird-in-hand: based on the resources available, we have to find solutions
- Lemonade principle: There can be mistakes and surprises that cannot be avoided; those must be used for new opportunities
- Crazy Quilt: enter into fresh partnerships usually brings new funds and directions
- Affordable loss: The investment must be as much as we are willing to lose
- Pilot-in-the-plane: Non-predictive control Future is neither found nor predicted but, instead, made

In contrast, the causation theory for entrepreneurship relies on competitive analysis, exploitation of preexisting knowledge, and defined goals (Sarasvathy, 2001). The entrepreneur typically brings new technology, sometimes develops a new product, sometimes explores a new market, or often develops new processes. There are many examples of innovations, like Pierre Omidyar (eBay), Larry Page & Sergey Brin (Google), Larry Ellison (Oracle), Bill Gates (Microsoft), and Steve Jobs (Apple) are a few names entrepreneurs who created history and brought technology. The Causation approach is based on starting a business with a perfectly analyzed business plan. It is a detailed process of identifying a new market and product with the market and competitor's analysis; then, a written business plan is created with the required resources and stakeholders to start a business. The plan can be changed before the start of the company (Liu, 2014). The causation approach to entrepreneurship is that the entrepreneur rationally thinks and plans the idea of a scheme after measuring risk to exploit a business opportunity (Lennips, 2016). Causation is a process of considering an effect and finding the means to create an impact; it can be called a backward relationship from development to cause (Sarasvathy, 2001). In Islam, the importance of entrepreneurship is evident; in the Holy Quran, Allah SWT says, "It is He who made

the earth tame for you - so walk among its slopes and eat of His provision - and to Him is the resurrection" (Al-Quran, 67:15).

In Al-Quran (28:77), Allah (SWT) further says:

But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters. In another Surah, it is again said, ".....Allah has permitted trade" (Al-Quran, 2:275).

Al-Suyuti mentioned a Hadith narrated on Rafi's authority that The Holy Prophet (PBUH) was asked: "Which are the best forms of income generation?" He (PBUH) replied, "A man's labor and every legitimate sale" (Aziz & Faizal, 2011). Besides the two theories for entrepreneurship, causation, and effectuation, an Islamic prospect called Tawakull tu AlAllah exists among Muslim entrepreneurs. The Holy Book of Muslims points to many verses about believing in Allah for everything that happens. Allah Subhanatallah mentions 38 the word Tawakull in the Holy Quran, representing the importance of the word Tawakull (Alhafiza, Hanum, Fanun, 2022).

"And put your trust in Allah if you are believers indeed" (Quran, 5: 23).

"And he said, 'My sons, do not enter by one gate, but enter by separate gates, though I cannot avail you anything against Allah. Sovereignty belongs only to Allah. In Him, I have put my trust, and in Him let all the trusting put their trust.'" (Sūrat Yūsuf, No 12, Āyat 67).

"And upon Allah let those who would rely [indeed] rely." (Surah Ibrahim, Quran 14:12)

Allah says in the Holy Quran (3;159), "[y] when you have made a decision, put your trust in Allah; certainly, Allah loves those who put their trust (in Him)." According to the verse, the business person must trust Allah for the success of business and business decision-making (Ramadani, 2015).

Table 1
Enterprenuership Dimensions

	Effectuation	Causation	Halalprenuership
Approach	Given means	Given Ends	Given means and goals
Control/ Future Assumption	Unpredictable	Predictive control	Semi-predictable
Risk/Selection Criteria	Affordable Loss	Expected return	Unexpected return
Appropriation	New product and market	Existing market and product	Both new and existing Islamic products and markets
Attitude	Cooperation	Competition	Halal cooperation & competition
Outcomes	Strategic Alliances	Competitive Analysis	Al-Falah
Model	Cyclical	Linear	Dynamic Islamic

Source: (Abduallah & Azam, 2024; Kraaijenbrink, 2008)

Entrepreneurship dimensions Under the three models of entrepreneurship startups, there is a difference between the Islamic and non-Islamic entrepreneurship concepts. The first principle of Islamic entrepreneurship (Halalpreneurship) is fulfilling Islamic law rather than the state law; secondly, dealing with the halal products and services; thirdly, profit using the halal process rather than undue profit maximization; fourthly, the entrepreneurs must work for the public interests, fifthly profit is plus with al-falah concept (in this world & hereafter) and lastly Ummah concept (Muslims first as customers, workers, suppliers, manufacturers, owners, financiers, community and market) (Abdullah & Azam, 2024). The other two models of causation and effectuation are not religious-based. The Halalpreneurship is considered to meet the issues of the Islamic process of businesses, protection of customers, and Islamic rules of profit sharing (Kalifa, 2000). The Islamic concept of starting a business must begin with the intention to earn for the owner and the welfare of the Ummah and the general public. The concept of charity and the community's well-being should be the business's prime objectives (Abdullah & Azam, 2024).

Purpose & Significance of Study

The research describes the ground realities of how the business starts in Quetta City. Entrepreneur's success stories were told through data analysis and motivation to start the business. The study compared the three business starting models, the effectuation and causation models connected with religious beliefs. The study identifies the five factors of effectuation, causation, and Halalpreneurship, and it highlights their real-life entrepreneurship experiences and problems. The psychological process of starting a new business and the arrangement of resources are defined. Baluchistan is the largest province of Pakistan, with 47% of the area rich in natural resources and underdeveloped but full of opportunities. Unemployment is one of the significant issues, especially for the youth of this province. The study encourages and provides a path for the province's youth to be entrepreneurs. The limitation of the research study is that it cannot cover every sector and geographical area of the province. It cannot measure all the events of an entrepreneur's journey and cannot be compared with the established theories at every stage.

Research Methodology

Qualitative research design has surged in popularity; pictures and words are more exciting and understandable than numbers (Shakouri, 2014). The universal way of thinking is the qualitative research design; it can be designated directly or indirectly, as well as the research purpose, researcher role, research stages, and research method. It is most flexible regarding techniques, strategies, and structure (Kumar, 2013). The goals of qualitative research include knowledge generation and understanding the social world. The investigator uses this research to watch events and phenomena that impact people (Allen, 2017). Thus, the research participants' subjective understandings of work-life balance were examined in keeping with the qualitative research methodology concerned with people's meanings and experiences (Deci & Gagne, 2005). The research study is qualitative; the perfect research paradigm is interpretivism. The research is inductive as the study appreciates the subjectivities and allows for many perceptions and realities. The value of qualitative over quantitative is that qualitative research delves into social complexities to explore and understand the interactions, processes truly, lived experiences, and belief systems that are part of individuals' institutions, cultural groups, and even every day (O'Leary, 2014). This paper takes a phenomenological methodological approach. Current study is "the study of phenomena as they present themselves in individuals' direct awareness and experience. Perception, rather than socio-historic context or even the supposed 'reality' of an object, is the focus of investigation" (O'Leary, 2014, P. 138). This epistemological position and methodology were selected because the project required an in-depth understanding of entrepreneurs' decision-making, which is challenging to

achieve through quantitative surveys. Instead, in-depth discussions with each participant are needed to ask them questions regarding the critical starting of their business, resources, and problems. In short, the aim was to deceive 'how' they make decisions and why quantitative methods could not obtain this complex information. The researchers adopted maximum variation purposive sampling; the population of the study is all the entrepreneurs of Balochistan, whereas the sample size is 10. The two methods most frequently used in qualitative research are focus groups and interviews to acquire data. (Gill, 2008). The semi-structured interviews were conducted with ten successful entrepreneurs of Quetta City. The individuals are selected based on the different contributing sectors. The selection criteria of research participants are successful business. The questions were closed, open-ended, and carried out casually. Semi-structured interviews provide a better chance to gain a deep understanding of the phenomenon (O'Leary, 2014). Template analysis was used to analyze qualitative data thematically. The study involved developing a coding template, which summarized themes identified as necessary in the data set and then organized them in a meaningful and useful manner. This involved hierarchical coding – using broad themes that encapsulate more specific ones. Once the themes were identified, the data was read through, and relevant segments were marked and checked with priori themes to code on the transcript eventually. All transcripts were analyzed, and this template served as a basis for interpreting the data set (Zikmund et al., 2010:133).

Results & Analysis:

Template analysis is used for the data analysis; the qualitative data is used thematically. A coding template was used to identify the themes, which are further summarized in a meaningful and helpful manner. After identifying the themes, the data was perused, and pertinent passages were noted and cross-checked against preexisting themes to code the transcript further. Every transcript was examined, and the data set was interpreted using this template. A theme extrapolated for each pseudonym business situation. The theory of causation and effectuation and their respective condition is up to which extent is applicable. The researcher is more concerned about the question related to starting a business early, including conditions, resources, and opportunities.

Business A

Respondent A was an employee with a prominent contractor in the city; with time, they became the most trusted employee for the contractor, and the contractor shifted some of the business responsibilities to him. After the death of the owner of the business, respondent A lost his job and started searching for a job and business opportunity.

I received the first shipment of goods supply. I had no shop or store to keep the pipes and sanitary items. I used an empty room in my home and a rooftop as a store for building materials. I used my elder brother's cycle for business visits and contracted with a donkey cart owner to deliver the goods to sites.

Respondent A got a fair chance to learn and experience the building material, was motivated, and tried to have his own business rather than do a job with his friends and family. He took the material from the vendor on credit and used his home's empty spaces for a business godown. Respondent A worked hard and took orders himself visiting the construction sites. He used to deliver the material through a donkey cart. He entered into a partnership with the vendors. He became the city's major and successful material supplier in a few years.

Table 2

Participant	Pseudonym	Industry	Motivation to start a business	Years of operation	Net worth
1	A	Retail Building Material	Worked in the same industry and got the motivation to start a business.	35 years	1200 million
2	B	Hotel	An employee of a restaurant and got the motivation to start his own business.	3 years	2 millions
3	C	Construction	A relative motive and provides a chance to become a contractor	28 years	800 million
4	D	Retail	Shopkeeper gave the idea for a business in the cloth market	30 years	5000 million
5	E	Government Contractor/ Services	A relative provided a chance and motivated for a business	13 years	600 million
6	F	Transportation	A clerical job at a transport company motivates and starts a transport business.	38 years	10 Billion
7	G	Services	The idea was taken from a friend: to utilize the home's first floor and use skills to start a beauty parlour.	10 years	5 Million
8	H	Food	The husband lost his job, survival, and self-belief in utilizing cooking and selling skills to sell ice cream.	24 years	3 Million
9	I	Hotel	The business partner is motivated to start a hotel business.	8 years	10 Million
10	J	Manufacturing	Market exposure and demand for the product motivate me to start a business.	30 years	150 million

Business B

In six years, I took money from family and a few friends and gathered 1.5 million, including their savings. I started the dream hotel business in the famous town of Quetta. (Respondent B)

Respondent B was a manager at a famous hotel in Quetta, where he worked for almost 13 years. Respondent B wished to start his restaurant long ago but did not have the required level of investment for this purpose. He took a loan of 1.5 million from his family and friends to start the business. He rents a good building located at a sound business point. Respondent B began owning a hotel, successfully operated the business in just two years, and returned the loan to lenders.

Business C

Respondent C used to live in District Zairat near Quetta and used to do agriculture on a small piece of land inherited, but that was not enough for him and his family. Respondent C traveled to Quetta for a job but could not find one as he was uneducated. A relative offered him minor construction work in his village. Respondent C started the construction work without any experience. As he had no finances, he took every construction item on credit and hired construction workers on deferred salary payments. He completed the work and earned some profit. Respondent C never stopped after the first consignment; he now had four construction companies with a large capital structure.

Business D

Respondent D was a local drink (Lassi) seller outside a famous cloth market in Quetta city. He had a friendship with a shopkeeper in the cloth market. The shopkeeper offered Respondent D the opportunity to sell the clothes per piece outside the market and share the profit equally. Respondent D has to sell the piece of cloth to his relatives, neighbors, and friends in nearby city areas. The shopkeeper offered him the opportunity to sit outside the shop on a bench and sell the clothes at the exact cost and profit. Respondent D called the clothes on behalf of his shopkeeper friend for many years; after a few years, he purchased his shop. He started the same business himself and is now a famous businessman. Respondent D focuses more on his hard work, which is why he is a successful businessman.

We were starting from selling Lassi and ending with business Plazas. The whole thirty-five years of struggle and our hard work cannot be described in words. We, all brothers, used to come to shop soon after Fajar Prayers, and we closed the shop at the end of all shops in the market.

Business E

The respondent E was a low-paid employee at an Insurance company. He was looking to switch jobs or start a business; his relative gave him a chance to supply spare parts to the transport section of a Government organization. He did not have the required investment; he used to take spare parts on credit from a shopkeeper and deliver the spare parts to the government organization while keeping some margin.

15 to 20 minutes on a cup of tea meeting with a relative and a government servant was the game changer in my life. Rest everything happened in my favor with the help of Almighty Allah and the prayers of my family.

Business F

Respondent F started a transportation business while working as an assistant at a transportation company, tried his luck to purchase a lorry from family support, and sold a few assets.

I sold my family livestock and utilized my savings to purchase a lorry to start a transport business from Quetta to Nawab Shah Sind. It was more than my expectations; from that time, I never looked back. I am the biggest transporter in Balochistan Province, investing in real estate, Patrol Pumps, goods companies, and retail businesses. My business is purely a miracle of Allah for me; my parents and family's prayers are my only success factor.

Business G

A lady at her home operates a business called G, a beauty parlor. The business startup is based on the effectuation model.

While I did not have to do anything after graduation, my friend visited me and advised me that I am good at doing make-up and Mehendi designs. The home's first floor was empty after my brother moved to the UAE. My friend's motivation and my family's encouragement motivated me to start a beauty parlor in my home using my brother's empty room. The chairs, tables, mirrors, make-up kits, and other necessary ornaments are available with me at home. So, I started and was successful with the help of Allah and my hardworking nature.

Business H

Business H is related to a lady selling homemade ice cream. The business model chosen by the lady is effectuation.

After the sudden loss of the job of my husband, the survival of the family was difficult. I started to make ice cream at home to sell and tried to meet the necessities of life for my family. Allah helped me during this crucial time when I used my expertise in cooking for my survival. I used my home and available resources as my assets in business, and after some time, I contracted a famous food supply chain named Food Panda to deliver the product to all the areas of the city. Now, I have a fully established business venue.

Business I

The owner of the business I is the respondent I narrated that

A friend who is my partner also motivated me to start a restaurant in a famous city area. I took a loan from a bank to start a business, purchased the modern equipment for the restaurant, and designed it beautifully. My restaurant offers all the current nationally and internationally known items to give a variety of food items to the Quetta city population. I am running a successful business with the help of God.

Table 3

	Bird in hand used	Lemonade principle	Crazy Quilt	Affordable Loss	Tawakull
A	Yes	Yes	Yes	Yes	Yes
B	No	No	No	No	Yes
C	No	Yes	Yes	Yes	Yes
D	No	Yes	Yes	Yes	Yes
E	No	Yes	Yes	Yes	Yes
F	No	No	Yes	No	Yes
G	Yes	Yes	Yes	Yes	Yes
H	Yes	Yes	Yes	Yes	Yes
I	No	Yes	No	No	Yes
J	No	No	No	No	Yes

Business J

A Manufacturer of Business J started the business by taking a loan from a bank and family.

After graduation, I used to sit with my classmate in his little wool manufacturing unit in Quetta Bazar; his whole business was in front of me. The experience and the knowledge about the wool business

motivated me to start my own business. I took money from my family and took a loan from a bank to start the business. I have run a successful business for the last three decades by the Grace of Almighty Allah. There are three models of entrepreneurship: effectuation, causation, and Tawakull; the ten entrepreneurs were interviewed, and the data was analyzed. As the respondents followed Islam as their religion, they all believed that the business started using the effectuation or causation process successfully because of the religious beliefs of Tawakull. The success may involve many factors, but the most crucial factor is Tawakull. Respondents A, G, and H used the available resources, like space open at home for business, bicycles for transportation, home kitchens, and utensils for cooking. In contrast, other respondents used loans or their capital to purchase the resources used in business. Respondent E used both approaches for the initial minor contract; he used some financing, but he entered a new partnership for the principal contract.

Respondents A, C, D, E, G, and H started the business with an affordable loss, whereas Respondents B, F, I, and J began to at an unaffordable loss. Respondents B, F, and J had the proper planning for the business or had an appropriate business plan, including building, location, products, employees, and marketing techniques, but the other respondent did not plan before starting a business. They worked on the situation they faced, the opportunity they got, and the means to decide the end. Respondents A, C, D, E, F, G, and H entered a new partnership at the start of the business, bringing them new investments and new opportunities for the business. Respondent B, I, and J did not have any other partnership to extend business nor took the chance from the other business.

The ten businesses were asked in semi-structured interviews about the Islamic Entrepreneurship concept of starting the business and the Islamic prospect of starting the business. The respondents' responses related to the Islamic prospect of starting a business are summarized in Table 4.

Table 4

Responses of Islamic Entrepreneurship Concepts

	Halalpreunership	Hilal Product/Service	Hilal Profit	Public Interest	Al-falah Concept	Ummah
A	No	Yes	May be	No	Yes	No
B	No	Yes	Yes	No	Yes	No
C	No	Yes	Somehow	Yes	Yes	No
D	No	Yes	May be	No	Don't know	No
E	No	Yes	Yes	No	Yes	No
F	No	Yes	Somehow	Yes	No	No
G	No	Yes	Yes	No	No	No
H	No	Yes	No	No	No	No
I	No	Yes	Yes	No	No	No
J	No	Yes	yes	No	No	No

Table 4 shows the results of understanding and following the Islamic concept of entrepreneurship before starting. All the respondents deal with the Hilal products or services as the prime duty of a Muslim. The respondents did not know Hilalpreunership before the start of the business. The respondents are unaware of the responsibilities of working for the Ummah and the public's general welfare. The concept of

working for this world and the world after death is religiously present, but no one is following the idea while starting and running the business. A Muslim also follows profit earning and sharing, which is not considered while starting a business. Entrepreneurs follow state laws, rules, and regulations, but religious regulations for business startups are not expected.

Table 5

Respondent	Causation approach	Effectuation approach	Tawakkul AlAllah	Hilalprenuership
A		The effectuation approach is applicable.	Followed	Unaware
B	The causation approach is applied perfectly.		Followed	Unaware
C		It is nearer to the effectuation approach.	Followed	Unaware
D		The effectuation approach is applicable.	Followed	Unaware
E		More near to effectuation approach	Followed	Unaware
F	The causation approach		Followed	Unaware
G		Perfectly effectuation	Followed	Unaware
H		Perfectly effectuation	Followed	Unaware
I	Near to causation approach		Followed	Unaware
J	A causation approach		Followed	Unaware

Conclusions

The six business entrepreneurs used the effectuation theory, whereas four businesses followed the causation theory presented in Table 5. All the businesses follow the Tawakull tu AlAllah principle of Islam, which is not a principle of entrepreneurship or state rule but is followed as a religious belief. Islam is a complete code of life dealing with all the aspects of the modern world; Islam gives the basic guidelines for businesses. Entrepreneurship rules of Islam, known as Hilalprenuership, are not known by the entrepreneurs, nor are these rules incorporated in any business studies taught in the country. Nor are these rules considered in the state laws yet. It is recommended that the Hilalprenuership be incorporated into the academic curriculum and the state business rules and regulations. Further studies regarding Hilalprenuership are suggested in this study. The concept of charity and public interest is vital for the society.

Research Limitations/Implications: The study sample size did not cover all sectors and only considered successful businesses. The study contributes to the academic knowledge of Muslim entrepreneurship and suggests a way forward for further research areas about Halalprenuership. The study analysis and findings provide evidence of the lack of Islamic knowledge about business and trade in Pakistan. Islamic scholars and lawmakers must focus on the thematic principles of commerce, the Al-Falah, and public interest as the basis of the progressive Islamic society.

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