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Resource Availability, Social Norms, and the Development of Entrepreneurial Intention Amongst Women in Bangladesh

Abstract

Studies of female entrepreneurship have focused on the structural rather than normative barriers to entrepreneurship engagement. The study adopts a sequential mixed-method approach to explore the latter. First, we found that, through our interaction term, a perceived higher resource availability has little additional effect on women's entrepreneurial intention. Then, through qualitative research on women without resource constraints, we found that normative barriers can be manifested through different people within the women's life spheres, affecting how they interpret the meaning of entrepreneurship and subsequently their entrepreneurial intentions. Our study contributes to the literature by examining the new intersectionality of gender, family status, and culture, by focusing on a previously little researched group of middle class female in the developing countries context.

Introduction

'Resources and networks' are seen as major pillars of entrepreneurship research (Jennings et al., 2013) and are among the most frequently studied topics in the female entrepreneurship literature (Carter, Anderson and Shaw 2001; De Bruin, Brush and Welter, 2007). The early functionalist tradition assumes women to face disproportionate structural challenges in their resource mobilisation efforts, which in turn severely limits their entrepreneurship prospects (Brush, 1992; 2006; Welter, Smallbone and Isakova, 2006; Carter and Rosa, 1998). Such a view has led to the call for additional enterprise supports for women in boosting the availability of social and financial capital and thereby their entrepreneurial intentions and behaviours (Calas et al., 2009; Marlow and Patton, 2005). These supports include networking events with entrepreneurs and venture capitalists (Ekinsmyth, 2011), financial literacy training (Field et al., 2010), and structured mentoring schemes (Petridou, 2009). They are offered by various bodies, including the state, international and voluntary organisations (Carter and Jones-Evans, 2009), and even mentoring schemes (where males are partnered with females). Such supports aim to help them gain valuable insights into male working practise and access crucial resources (Godwin, Stevens, and Brenner, 2006). Enterprise supports often rest on the conviction that women can be placed on a level footing with their male counterparts by equalising resource availability between genders. In particular, there has been a keen interest in the provision of financial and social capital in developing countries (Nichter and Goldmark, 2009), since a lack of formal institutions often means that entrepreneurial individuals rely on these resources (Mair and Marti, 2009). The award of the Nobel Peace Prize to Mohamed Yunus, one of the micro-loan pioneers, for his work with the Grameen Bank, is a powerful reinforcer of such discourse.

Nevertheless, such deterministic, 'the-more-the-merrier' approaches towards resources and enterprise supports implementation is at odds with the increasingly contextualised nature of entrepreneurship as a research field (Grant & Perren, 2002). The increasingly popular normative view considers gender, context, institutions and entrepreneurship to be deeply

intertwined (Marlow and Martinez Dy, 2018; Henry, Foss & Ahl, 2016; Ahl & Marlow; 2012; Brush et al., 2009; Berg, 1997). Indeed, external context is said to have a profound influence on the development of entrepreneurial intention (Welter, 2010). The normative masculine discourse of entrepreneurship is highly pervasive (Marlow and Martinez Dy, 2018; Ahl, 2006). Reflecting this new emphasis on context, an alternative to the functionalist perspective came from the feminists, which proposed that, as men and women are socialised differently, they have different interpretations of reality, time, action, interaction, power and ethics, all of which could affect the way they identify opportunities or barriers (Braches and Elliott, 2017; Bird and Brush, 2002; DeTienne and Chandler, 2007). As men's and women's experiences of informal institutions may be different, it is highly plausible that, in the context of resource parity, women would come up with different usages of resources to men and that these usages will not necessarily be limited to venture development. This suggests that the demands for structural challenges may be different between male and female, and that the challenges can be both functional and normative. If so, boosting social and financial capital may not necessarily produce the same effect for both genders. If this is the case, then it may be necessary to reconsider how entrepreneurial intention and behaviours for both genders can best be promoted.

A further challenge is that, as previous gender studies have already highlighted, the binary concept of gender has no substantive category markers (Holmes, 2007). Instead, many now view gender as a complex, multifaceted social construct that is created and developed through repeated interaction and enactment between humans (West and Zimmerman, 1987). The associated meaning of gender varies depending on the cultural context (e.g. patriarchal versus modern society), the family's background, and the standing of the woman in question (e.g. professionals versus nonprofessional). Increasingly, studies have called for the widening of gender studies to go beyond the mere use of gender as a sorting device, and instead take up an intersectional approach which would enable us to highlight the diversity that exists between different female groups (Marlow and Martinez Dy, 2018).

In this study, we respond to the call by Marlow and Martinez Dy (2018) to look at intersectional diversity, by focusing on a particular middle-class female group who lived within the patriarchal, developing economy of Bangladesh. Due to their family status, the group does not report to have faced significant structural barriers in starting a business. The intersectionality results in some unique and contradictory forces in causing pressure and challenges for business start-up. For instance, the view of entrepreneurship as a masculine concept (Ahl, 2006), particularly in the context of patriarchal society, is likely to create considerable structural and normative barriers for women to start a business. This contrasts sharply with the pragmatic need to put food on the table in the emerging economy context. Such pressure, as some studies have suggested, has pushed women to engage in necessity entrepreneurial endeavours, despite the societal pressure (Mair and Marti, 2009; Mair et al., 2012). The challenge, however, is the resource poor environment in associating with such context, resulting in the lack of resource and support available (Berner et al., 2012). Such constraint, however, is not a concern for the women in our sub-sample, who do not report to have faced significant structural problems, which can be seen as a clear strength in the context of institutional void, as found in the developing economy of Bangladesh. Currently,

there has been very little research on this particular intersectionality. We intend to address this gap.

To do so, this study adopts a sequential, mixed-methods approach in the pre-identified context of Bangladesh—a patriarchal, emerging economy. In the first part of the research, we utilise a quantitative, population survey to answer the functionalist questions of whether the availability of financial and social capital would have an impact on women's entrepreneurial intention, through examining how gender moderates the relationships between structure and entrepreneurial intention development. Our first research question can be formulated thus:

- Are women from this intersectional sub-group more likely to develop an intention to start a business, given the absence of structural constraints?

If we find that women still gain less than men from access to external finance, networks, and household wealth, then we can assume that normative constraints remain powerful, making further qualitative analysis necessary. In the subsequent, qualitative part, we examine, through interviews and focus-group responses amongst a selected segment of middle-class women who reported no structural constraints, the normative mechanisms that affect their entrepreneurial intention. Through this, we intend to address the following research questions:

- Do women from this intersectional sub-group perceive barriers to starting a business other than those that are structural?
- What are the sources of the non-structural barriers in starting a business?
- How do women from this sub-group respond to the barriers and how do these barriers impact the women's intention to start a business?

The remainder of the paper is structured as follows: the next section reviews the literature on the roles of structural and normative challenges in the development of women's entrepreneurial intention. This is followed by a discussion of the quantitative methodology and results. Then, we discuss how the findings from the quantitative research suggest a potential gap in the study, and explain how we explore this through a qualitative approach. We finally discuss the findings of the qualitative approach, before discussing our conclusion.

The Effect of the Intersectionality of Gender, Culture and Family Status on Women's Entrepreneurial Intention from the Functionalist Viewpoint

To examine how the intersectionality of gender, culture and family status affects the entrepreneurial intention of women in our particular sub-group, one needs to establish whether this sub-group is likely to experience different structural and normative mechanisms compared to the others. As a systematic enquiry, we first consider whether structural issues form the key barriers for this sub-group in establishing an entrepreneurial intention, as studies have suggested it would when using a generic gender construct (Marlow and Patton, 2005; Henry et. al., 2016; Braches and Elliott, 2017;). The functionalist perspective on this is relatively straightforward. Grounded in the resource-based view, functionalists tend to hold a

uniform assumption as to how resource availability could improve entrepreneurial intention and prospects, regardless of gender. This would mean that the heterogeneity of resource possession plays a major role in the development of entrepreneurial intention and the eventual take-up of entrepreneurship (Barney, 1991; Alvarez and Busenitz, 2001; Barnett, Greve, & Park, 1994; Wright et al., 2012; Hoang and Antoncic, 2003; Gulati, 1999; Dierickx and Cool, 1989). The lower level of entrepreneurial intention of women in general can be attributed to the structural inequalities between genders—that women have historically struggled to obtain resources and thus have needed to find support from different channels (Marlow and Patton, 2005). Traditionally, two aspects had been the key focus of the literature: external finance and networks.

Access to External Finance

Access to finance has a strong role in the acquisition of different resources that are crucial for start-ups and thus it is widely accepted that access to external finance can have a significant influence on all stages of the business start-up process (Atherton, 2009; Cassar, 2004). Absence of external finance, in particular, is found to discourage entrepreneurial endeavours (Cassar, 2004; Xiang et al., 2015). Earlier studies identified that access to external finance depends on the experience of entrepreneurs and the type of products and services of a business firm (Nofsinger and Wang, 2011). Increasingly, it is found that the perception of availability is as crucial (Robertson et al., 2003; Kwong et al., 2012). Therefore, it is expected that perceived access to external finance would influence entrepreneurial intention positively.

Much of the debate from the normativists is based on the empirical problem of women not being able to access the finance required. According to the normative view, women face more obstacles in getting external finance in general as a result of gender stereotyping (Marlow & Patton, 2005; Jayawarna et al., 2012). For instance, a long-standing study by Fay & Williams (1991) showed that approvals for start-up loans for women are significantly lower than for their male counterparts. Others have shown that women face more obstacles to getting external finance, which influences their entrepreneurial activity negatively (Roper & Scott, 2009). The studies thus far focus on the women who experience significant obstacles in accessing finance, and do not seriously investigate those who do not experience such obstacles. We extend this debate by asking a further question: does women's entrepreneurial intention match that of their male counterparts when they do not perceive financial constraint? From the developed country context, much evidence suggests that alternative external financial sources have been developed for women to start a business (Khavul, 2010; Hermes and Lensink, 2007; Khandker, 2005). This helps to develop an entrepreneurial ecosystem where women have a greater opportunity to obtain start-up finance (Khavul, 2010). Thus, if the functionalist is correct, then women who do not report any problem in accessing finance are likely to develop higher levels of entrepreneurial intention. So far, this situation has not been the focus of the normativists and it is the intention of our quantitative study to further explore.

Networks

Networks are a critical factor in the entrepreneurial process (Jack et al., 2010), helping to provide access to essential resources to start a business (Adler & Kwon, 2002; Lockett et al., 2013; Xiao & Fan, 2014). Studies have shown that networks can positively influence self-efficacy and entrepreneurial intention (Bacq et al., 2017), which in turn can affect the propensity to self-employment and entrepreneurial success (Prieto et al. 2010; Semrau & Werner, 2014). In relation to gender, the literature on networks is in a very similar state to the literature on access to finance, in that they both acknowledge the presence of structural and normative barriers, but not the way in which the possession of networks can help women in developing entrepreneurial outcomes. Studies have highlighted that women can use their formal and informal networks for mentoring, resource access, and market access (Gatewood et al., 2009), and that the ‘inferior’ quality and quantity of networks – i.e. those that are homogeneous, family and friends orientated, or less growth driven (Renzulli et al., 2000; McGregor and Tweed, 2002) – will affect their eventual entrepreneurial outcomes. What remains unclear is whether women who possess the same level of confidence as their male counterparts in their ability to support their entrepreneurial endeavours will develop the same level of entrepreneurial intention. The second part of the quantitative research intends to clarify this issue.

To extend our argument further – and to connect with our subsequent qualitative focus on the selected segment of middle-class women who do not report facing structural constraints – we also consider how a family’s income status can also affect women’s entrepreneurial intention. The connection between family income status and entrepreneurship has been long standing (Evans & Jovanovic, 1989; Gentry and Hubbard, 2004; Hurst & Lusadi, 2004; Carter, 2011). Studies have found that those with more wealth are more able to overcome liquidity constraints on starting a business (Nanda 2011), and that parents’ financial and social capital has a large influence on young men’s self-employment decisions (Dunn & Holtz-Eakin, 2000; Budig, 2006). The expectation that women could benefit as much as men from higher household wealth is widely supported (Carter, 2011). Regarding this third quantitative issue, we aim to confirm the relationship between household wealth and entrepreneurial intention, even when mediated through gender.

We have developed three empirical questions, which we intend to test through analysis of a large-scale survey. The quantitative conceptual framework for this study is outlined in Figure 1. From the functionalist point of view, it is expected that a non-significant interaction term would be found for each of the questions. If we find that women still gain less than men from access to external finance, networks, and household wealth, then we can assume that normative constraints remain powerful, making further qualitative analysis necessary.

Insert Figure 1 about here

Quantitative Methodology

Sampling and Data collection

We deploy a sequential mixed-method approach and begin by testing the functionalist hypotheses through a quantitative approach. The quantitative data were collected from 2,000 respondents through an extensive random field survey in all seven administrative divisions of Bangladesh in 2011. Respondents were selected randomly from both urban and rural areas of the divisions, maintaining the population percentage as per the Bangladesh population census 2001 with the help of electoral rolls pertaining to the sample municipal wards/villages throughout Bangladesh. The raw sample of 2,000 was distributed across 7 divisions. These divisions and the sample sizes are: Dhaka: 653; Chittagong: 361; Rajshahi: 273; Rangpur: 220; Khulna: 248; Barisal: 126; and Sylhet: 129. Fifty percent of the respondents were female.

Dependent and Independent Measures

A summary of the variables used in this study can be found in Table 1. The dependent variable is Entrepreneurial Intention, where we asked the respondents how likely it was that they would like to start a business within the next 2 years, with a 7-point Likert scale (7=most likely, 1=least likely). We have three independent variables: access to external finance, networks, and household income (as a proxy to family status). As we are interested in examining whether the effect of our independent variables will be uniform as the functionalists suggested, we examined the moderating effect of being female (1=female) on these variables in entrepreneurial intention. For Household Income, respondents were asked to record the income of all members of the family in one of the 7 categories. To measure their network, we asked respondents to state, on a 7-point Likert scale, the extent to which their friends, family members, and other people known to them could help them start a business (7=most likely, 1=least likely). We found statistically significant differences between female and male responses to this (3.81 as opposed to 4.45). To measure the perceived access to external finance we asked respondents to state, on a 7-point Likert scale, the extent to which they would be able to collect funds to start a business from sources other than from their family (or other personal sources), if necessary. We found significant differences between female and male responses (4.08 compared to 4.83). Finally, for control variables, we include age, education, household size, parents' entrepreneurial background, perceived skill, attitude towards self-employment, opportunity recognition, fear of failure, and social status. Here, *age* is the exact age of the respondents.

***Insert Table 1 about here ***

Quantitative Results

Table 2 displays the results from the regression analysisⁱ. The results show that the likelihood ratio of chi-square test has increased in the interaction models and are significant. The pseudo R² value has also increased in models 2-5, as compared to model 1, in Table 2. In Model 1,

we can see that, among the control variables, skills, opportunity recognition, parents' entrepreneurial background, age and household size have a significant positive influence on entrepreneurial intention. The influence of fear of failure is, as would be expected, negative and significant. Attitude towards self-employment, education, and social status are insignificant. Education and social status have negative signs, suggesting that individuals highly endowed in either respect might either have better opportunities in employment or simply not need to start up a business themselves.

Model 2 introduces gender and the independent variables. The control variables mentioned above remain largely unchanged. Being a female is found to have a significantly negative ($p < 0.01$) influence on entrepreneurial intention. It also shows that household income, networks and access to finance have a significantly positive influence on entrepreneurial intention. These are consistent with our expectations.

Models 3-5 introduce each of the interaction terms separately. Because of the introduction of the interaction terms, the main effects on all of the variables diminished as expected. The interaction term between gender and the variables of i) finance, ii) networks, and iii) income, are all significantly negative. As entrepreneurial intention is positively correlated with perception of financial availability, the negative interaction term suggests that there is an additional negative effect for being a female. This implies that the effect of finance on encouraging entrepreneurial intention is smaller for women than for their male counterparts. Therefore, even women with finance do not necessarily develop entrepreneurial intention as much as their male counterparts. Similarly, the negative interaction effect between gender and networks suggests that although networks positively impact the development of entrepreneurial intention, women's entrepreneurial intention does not benefit as much from networks as does men's. Finally, our findings suggest that women with higher household income do not develop entrepreneurial intention as much as their male counterparts.

Figures 2-4 explain the marginal effect of the interactions. There are 14 outcomes for each interaction – 7 for male entrepreneurial intention and 7 for female entrepreneurial intention. We presented here four outcomes in each interaction for the clarity of the presentation. The remaining ten outcomes also indicate similar trends. In the figures, while blue and orange lines are the negative contexts (strongly disagree) of entrepreneurial intention, pink and green lines are the positive contexts (strongly agree) of entrepreneurial intention. Interestingly, the pink lines are flat in all three interactions, indicating that increased access to resources and networks does not change the probability of the entrepreneurial intention of women when they strongly agree. On the other hand, the green lines (figure 2-4) show that, with (perceived) stronger access to resources and networks, the probability of strong entrepreneurial intention of men increases.

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Insert Figure 2 here
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Insert Figure 3 here

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In the case of interaction between women and the (perceived) access to external finance, both men and women show a similarly strong tendency to not intend to start a business when they do not have access to external finance. However, in case of the growing (perception of) access to external finance (after point 4 in the figure 2) the probability to have a negative intention towards starting a business reverses for men and women and the gap between blue and orange line widens. With more access to external finance, men are less likely to disagree to intend to start a business; but the opposite is the case for women: with increased access to external finance, women are more inclined to disagree to intend to start a business. As with (perceived) access to external finance, an increase in the access to networks leads to a decrease in the negative context (strongly disagree) of entrepreneurial intention for men (figure 3), but an increase for women.

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Insert Figure 4 here

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In case of household income, women are less likely to pursue entrepreneurship than men if household income increases (figure 4). The gap between men and women widens with growing differences in household income.

These results lead us to the conclusion that normative barriers to female entrepreneurship might explain the fact that a gender gap remains even after some of the functional barriers to female activity have reduced and, in some cases, could even be considered slightly to their advantage. They highlight that the problem with gender stratification not only lies with structural inequality of resources, but also with gendered differences in the perception of financial and social capital, which thereby influences their intention towards entrepreneurship. To explore this further, we now turn to our qualitative analysis.

Beyond Functional Barriers to Female Entrepreneurship: An Introduction to the Qualitative Study and its Research Methodology

The need to explain the fundamental, often social and normative, reasons behind the inability of women to develop entrepreneurial intention brings us to the normative perspective (Kruger et al., 2000). The underlying assumption is that, since people are socialised beings, others' expectations and desires could shape self-understanding and encourage compliance with these expectations (Shapero and Sokol, 1982). Feminist interaction theories – such as role, status-expectation, and symbolic-interaction theories – suggest that, as women are exposed to different institutional and contextual influences from their male counterparts, they subsequently develop different self-expectations regarding, for instance, their ability to start a business (Bird, 1989; Weick, 1995). These theories suggest that women's understanding of entrepreneurship is socially constructed (Blumer, 1986). Interaction allows for socialisation, which in turn allows for the mutual exchange of interpretation, laying the foundation for

common expectations (McPhail and Rexroat, 1979). Such socialisation can take place through both direct and indirect interaction. Direct interaction is usually found in talking to each other (West and Zimmerman, 1987). Indirect interaction can be found in implicit mechanisms, such as tacit signalling, as well as communication through a third party or other medium (Engestrom and Middleton, 1998; Blumer, 1980). As interaction involves both receptivity and expression, unresolved discrepancies between the communicators could result in conflict (Gutek et al., 1991). Such interaction become particularly complex when they are embedded within a wider power discourse (Kabria, 1990). Within the context of women in the workplace, studies have already established the ways in which a fine balance is often established between work and family, through an intricate connection of norms, expectations, and power relationships between multiple and interdependent actors (Duxbury et al., 1994; Gutek et al., 1991). Female participation in entrepreneurship could change the established power structure, resulting in the previously established distribution of responsibilities and activities being unsettled. Any small move can generate multiple changes within the power structure, which results in both expected and unexpected oppositions and challenges.

Studies have previously explored the power struggle faced by women which impedes their ability to start-up (Bruni et al., 2004; Marlow and McAdam, 2013). The theory of power ritual, as put forward by Goss et al (2011), is particularly relevant. In the theory, powerholders can often repress subordinates through various mechanism. The struggle that women face in the attempt to participate in entrepreneurship has long been described as an ongoing battle (Heilman and Chen, 2003; Regins and Winkel, 2011; Koutsou abd Gotsinas, 2003). Studies have also described multiple normative battlefields, including social and emotional (Regins and Winkel, 2011), discursive (Leffler, 2009), and those revolving around expectations of (in)ability or (in)competence (Heilman and Chen, 2003). At the same time, interaction between women and others result in multiple battles, rather than a single one. Battles are most likely to be lost when they are most prone to disrupt the core of the power structure, or when the rejection comes directly from the significant power holders. Nevertheless, women can propose compensatory or counter rituals, but these can disrupt other parts of the status quo, which may be preferred by women (Goss et al., 2011).

Our contribution lies with our rather unique research focus, namely the developing country context and the relatively educated, well-off women who are without considerable financial constraint. In the qualitative part of the study, we conducted in-depth interviews with 18 women. A key part of our research strategy was that they did not report notable problems in accessing finance and networks, but nevertheless had considerable reservations in terms of whether they could start a business in the immediate future (within 2 years). As far as we are aware, such a female sub-group has rarely been looked at, as the focus of most studies is on the poor, who face significant daily-life struggles and are driven by necessity to find ways to bring income to the family.

We adopt a qualitative social network analysis approach (Heath et al., 2009). We first asked the interviewees about their views on entrepreneurship and their perceptions of the functional and normative obstacles to entrepreneurship. We then ask them to reflect on how their (pre-dominantly middle-class) upbringings could positively and negatively impact their

entrepreneurial intention. We then ask them to define the egocentric network, specifically highlighting the key actors (both achieved and shadow) who could potentially contribute to their entrepreneurial endeavours, and to attribute the sources of the perceived functional and normative obstacles to these actors. We then ask how the roles of each of these actors affect their consideration of their entrepreneurial prospects.

Our sample represents a very different sub-group of women from previous studies – well-educated, and considering themselves as the ‘middle’ or ‘upper middle’ classes within their society (Table 3). To participate in entrepreneurship, this group of women will also have to enter dialogues and exchanges with multiple actors and thereby enter the multiple battlegrounds. Yet, we expect that a different power structure may be found in comparison to those found within the existing literature. For a start, their education and relative financial stability should produce an empowering effect, since they provide more choices and options to contemplate. In addition, while this sub-group of women interviewees accept ‘purdah’ can hinder entrepreneurship participation amongst women in Bangladeshi society at large, few felt that they were significantly bounded by it personally. The women in our sample do not see interaction with outsiders to be a problem. This indicates that their education and upbringing put them through a socialisation process that is different to that found in traditional studies of the poorest of the poor, which resulted in them having a very diverse and significant social network which they could draw support from. Those reported to be included in their network are entrepreneurs, government officials, and financiers, who not only can provide resource support, but also can act as mentors and role models when needed. Furthermore, perhaps due to their education, many were not afraid to seek out external support if they wanted to start a business. While recognising that there are existing structural problems for them in accessing finance, they felt that they had a good understanding of the procedures and the critical thinking skills that would help them to overcome the structural problems if and when they occur. They are also well aware of the different sources of support that they could access, including formal finance and other sources of funding (e.g. NGOs and other loans mentioned in transcriptions). In particular, some have pointed to sources of finance that are only available to women.

Insert Table 3 about here

What we also found interesting is that, although not intending to start a business within the next two years, most reported having a positive image of entrepreneurship, and some recognised the empowering effect that entrepreneurship can have on women. Despite this, and despite the fact that resources and networks not being a problem, these women still did not develop an immediate entrepreneurial intention.

Exogenous and Endogenous Influences on Social Norms in the Development of Women’s Entrepreneurial Intention

We found that most women within this sub-group perceived some significant normative, as opposed to structural, barriers towards entrepreneurship. We found that there are multiple pressures, oppositions, and challenges, and that women indeed had to engage in multiple

battlefields if they are to contemplate entrepreneurship as a career path. In the following section, we highlight a number of players within the power structure and their views about the participation of women. Figure 4 provides a summary of the different actors involved, the contrasting views and how these battles were fought. These are further discussed below as well as in Tables 4 and 5.

Insert Figure 4, Tables 4 and 5 about here

Endogenous to the family system

Endogenous actors within the family system play a crucial role in the shaping of the meaning of entrepreneurship. Many had strong views about women's participation in entrepreneurship, although their influence on the women was of varying degrees. For those who are single, their family was highly influential; while, for those who are married, the spouse's family – in particular, the mother-in-law – plays a more central part within the power structure. Our study found a number of mechanisms by which pressures were being exerted on the women respondents.

a) Disapproval, deflation, and sabotage

Family members that 'disapprove' of the woman's entrepreneurial activity are particularly concerned with how such activity reflects on their family's standing and even suggest that such activity 'brought shame to the family' (C1a, Table 4). Some husbands particularly resisted the idea as this 'reflects badly' on them personally. Families often adopt the strategy of 'deflation' (C1b, Table 4). One respondent even imagines that her family would 'sabotage' her attempt, as they did with her previous employment (C1c, Table 4).

b) Conditional support

Women found some family members to be 'encouraging' (C1d, Table 4). Generally such encouragement comes from immediate family members, who have a strong influence on the vision and values held by the women, including the assigned meaning of entrepreneurship. Some respondents also reported that their husbands were 'supportive'. Nevertheless, some found such encouragement or support to be 'conditional', depending on the type of business - typically small and requiring minimal interaction with strangers. Moreover, even where entrepreneurial activity is encouraged, housework would still have to be prioritised.

c) Withheld permission

The husband, or the in-laws, are also concerned with the women's entrepreneurship choice since it affects their daily activities. As a family unit, they held the power to 'withhold permission', which would create institutional barriers to participation (C1e, Table 4). The resistance tends to come from the other women within the household, led by the mother-in-law, as they would have to take on additional domestic duties.

d) Responses from women towards the endogenous pressure

Women found it particularly challenging to navigate between the contradictory ways they portray their family: on the one hand, they often bestow them with 'enlightened middle-class

respectability'; on the other hand, they identify the 'backward view' held by the family towards female entrepreneurship. This creates considerable 'disappointment', 'frustration' and 'anger'. Consistent with the symbolic interaction literature, most women have chosen to 'maintain harmony' (R1a, Table 4), and left such a view unchallenged to avoid further ramifications from the collapse of the power structure. Others chose to 'compromise' (R1b, Table 4) by lowering their expectation of entrepreneurial participation. Some favoured boutiques and beauty parlours, in order to conform to the norm, while avoiding sectors such as real estate, construction, and transportation. This is consistent with the previous literature on symbolic interaction, which observes that, as women realise that the meaning of entrepreneurship has changed, they adjust their expectation accordingly. However, some are reluctant to 'conform' (R1c, Table 4), as the prospects of legitimate businesses tend to be unattractive, while the non-committal stance could hinder business outcome.

Another strategy raised was to 'negotiate' (R1d, Table 4). However, alongside a desire to develop an entrepreneurial career that would give them income and autonomy, the women also desire other identities, in particular, as a respectful wife, mother, daughter (in-law), and citizen of their class. As the women are conscious of the delicate balance between the different bargaining chips they had to hand, some said they would 'calculatedly opt-out' (E1e, Table 4), either by de-prioritising entrepreneurship, or by delaying participation until a much later stage.

Exogenous to the family system – non-business-related influences

a) Uphold social norms

Women have reported that community elders and other senior citizens felt that it was their duty to 'uphold the societal norms' (C2a, Table 5). They would express disapproval of women's entrepreneurial participation, citing 'religion' and the 'irresponsibility of neglecting their family duties'.

In response, some displayed a 'rebellious' streak towards these established views, considering them to be old fashioned and narrow-minded (R2a, Table 5). Some disputed, in private, their religious grounds. Consistent with Esser and Benschop (2009), they felt that their educational privilege enabled them to criticise the 'wrong interpretation', 'inconsistencies' and 'inaccuracies' of Muslim teachings by these elders. Their elder's disapproval had little direct impact, as they lived in the 'modern segment of the society'.

Although the older generation are less educated, and more isolated from modern society, they still represent the pillar of society and, as such, have an influence on the mindset and attitudes of family members. The women feel they are 'indirectly confined' by this influence (C2c, Table 5).

b) Gossip

Many point out that it is common for bystanders to 'gossip' (C2b, Table 5) and create a bad image of female entrepreneurs and their families. While the gossipers made little direct impact, the women found them 'hard to ignore', as they are often closely connected to the women's family members through socialisation and business dealings (R2b, Table 5).

Exogenous to the family system – business-related influences

a) Face-value support, subtle discouragement

Many reported that they knew entrepreneurs in their network who could help them to start a business, and that many of these entrepreneurs were women. Some see them as an inspiration and would count on them if they were to start a business. Very often, the female entrepreneurs within their network were initially ‘encouraging’ about others starting a business. Some had even promised to help, both financially and with other forms of support. However, when the women decided to pursue this further, the responses became a ‘subtle discouragement’ (C3a, Table 5). Some were baffled by the mixed reception. Some explained their subsequent responses may be due to women having a very limited choice of entrepreneurial career. Because of that, these entrepreneurs may have tried to avoid actively encouraging a competitor to enter the already intensely competitive market environment. Some felt that, while the women accepted the responses as understandable, they were disappointed by the way such subtle discouragement inserts ‘fear’ (R3a, Table 5) into them and puts them off of starting a business.

Discussions and conclusion

Our study contributes to the literature by examining the new intersectionality of gender, family status, and culture, and by focusing on a previously little researched group. We highlight the challenges and pressures faced by middle-class women living in the patriarchal, developing nation of Bangladesh, when trying to launch a business venture. Through a sequential mixed-method approach, the study examines how structural and normative challenges affect women’s intentions to start up a business. The quantitative results show that, while there are apparent structural barriers for the whole of the population, women without such barriers remain much less likely than men to develop entrepreneurial intention. While the structural and normative challenges that women face in developing entrepreneurial intention has been studied (Marlow and Patton, 2005; Baughn et Al., 2006) – especially in the developing countries context (Jamali, 2009; Roomi and Parrott, 2008) – this paper is one of the first systematic studies exploring how structural challenges could affect the entrepreneurial intention of two genders differently. This allows us to specifically target the anomalous sub-group of women (that are not induced by the elimination of structural deficiencies) for further analysis. The quantitative part of the study highlights the fact that a lack of structural challenges to starting a business does not result in increased entrepreneurial intention, which suggests that this particular group is impaired by other, potentially normative, issues.

With this result established, we moved onto the qualitative part of our investigation to uncover the normative mechanisms that affect the development of entrepreneurial intention. We focused on a sub-group of women who are relatively unhindered by structural constraints, and searched for other issues that might affect whether the intention to start a business within the next few years. We contribute to the literature by discovering that the problem is not about their attitude towards entrepreneurial intention, as many of them indeed see

entrepreneurship in a positive light, and expected participation in entrepreneurship to be an empowering experience. Our findings illustrate the complexity of constructing a positive entrepreneurial identity (that would lead to intent) for the women in this sub-group (Essers and Benschop, 2007; 2009). Our study found that the most significant barrier to this group of women was not due to being forced out of entrepreneurship. These are educated, smart women with high expectations of successes. Many women reported that they can indeed participate in entrepreneurship, if they wanted to, through a number of mechanisms—most notably through ‘negotiation’, ‘compromise’ or even ‘rebellion’. Rather, the reason why entrepreneurial intention had not been developed is down to a calculated choice. Knowing the specific constraints brought about by each of these strategies, women revised their expectation of entrepreneurship, from their initial aspiration to the clear expected outcome of entrepreneurship based on these constraints. They then used the revised expected outcome to match against the undesirable entrepreneurship costs, and, in most of the cases, decided to ‘calculatedly opted-out’ (R1e, Table 4) from participation in entrepreneurship. This process is very different from those from a much poorer family background that many prior studies have explored (Mair and Marti, 2009). In their cases, the barriers are mostly structural. For those living in poverty, starting a business is not normally an aspiration, but often a necessity, as family pressures push them towards entrepreneurship. Structural constraints compel this group to engage in subsistence, low-growth entrepreneurial endeavours, which is than the alternative outcome of no income at all. These types of entrepreneurial endeavours are deemed acceptable to the patriarchal society because they do not threaten the existing power structure or status quo; but they are not the type of businesses that women from the middle-class group are willing to engage in. Thus, another theoretical contribution is to highlight, for this particular sub-group of women, how the lack of intent, at least in the short and medium term, is due to a number of normative challenges. We contribute to the literature by highlighting some key mechanisms manifested in the women’s interactions with Bangladeshi society (Tables 5 and 6). These normative barriers came from different spheres of a woman’s life, through many different mechanisms. The different actors often mutually reinforce the same discourse that female participation in entrepreneurship should be minimal. While the finding is specific to the Bangladeshi context, many of the findings can be extended to other high-context societies, where informal, social and cultural institutions play a key role in shaping norms and expectations, and where a strong male-dominated discourse can be found.

Our finding is consistent with previous studies from the employment literature that often found that women deliberately set their sights on homemaking, and, if time permitted, an employment path that would offer flexibility for family duties, ending up in part-time, contracted work from home that has fewer career prospects (Anna et al., 2000). We also found that even if women can cross the hurdles to become involved in entrepreneurship, there are further hurdles in terms of the choice of sector. Entrepreneurship opportunities are clearly divided into ‘permitted’ and ‘forbidden’—with the former being those that offered flexibility, with little interaction with outsiders, but also tend to be those with low profit and growth potential. We noted that respondents are well aware of the options available to them. Thus, our study is also broadly consistent with the emerging ‘mumtrepreneur’ research which has also found that women often drifted into self-employment, but only towards the flexible, low-

end types with low growth potential (Thompson et al., 2009). These cases often illustrate that women are being pushed into entrepreneurship out of necessity or desperation, but not necessarily because a positive entrepreneurial identity has been developed (Bryant, 2013). Thus, such entrepreneurship may be deemed relevant and acceptable for those considered to be of the lower class, but not necessarily appropriate for the middle class. As a positive entrepreneurial identity has not been developed amongst the middle-class group, finance and network availabilities may not necessarily increase their intention to start a venture. Where women may have desired to start a business within these ‘forbidden’ sectors, the perceived unwelcoming attitudes amongst the formal and informal institutions cause fear and despair, pushing back their entrepreneurial ambition, and opting out of the now unattractive prospect of entrepreneurship altogether.

The finding that women in our sub-group find the idea of entrepreneurship to be positive and empowering, and that they would be interested in considering entrepreneurship more seriously if they were not being hindered by the surrounding social and cultural institutions in doing so, suggests that there are important policy and managerial implications to our findings.

Policy implications

Despite the increasing emphasis on the role of social and cultural institutions in the pursuit of new ventures, the majority of policies continue to focus on eliminating structural challenges for those intending to start up, through providing resource and network support. The findings in our study raise questions regarding this inherently structural-driven approach. We found that, while bringing structural equality would certainly improve the entrepreneurial intention for men, there are many other non-structural factors, in particular, normative challenges, that could affect women’s start up intentions. We argue that, while policy makers should continue to offer structural support for both genders, they should also consider how the normative barriers that hinder our female respondents could be overcome. While not all normative challenges can be overcome, and some of the changes would take time to take effect, we propose that policy could tackle some of the issues at individual, legislative, and societal levels.

At the individual level, policy could help reduce the burden on women in the domestic arena, for instance, by finding cost-effective solutions to family care, targeting both pre-school age, after-school care for those of school age, as well as the elderly and the sick, could be vital (Ahl, 2006; Blackburn and Ram, 2006; Rouse and Kitching, 2006). In the context of developing countries, where institutional void is present, developing a platform to enable a shared economy to prosper, and hence allowing the sharing of these family duties, could be more cost-effective (Kirkwood and Tootell, 2008). At the legislative level, government should consider policies that would lessen the reliance on the normative-based social and cultural institutions. For instance, if gaining family permission to start a business is one such stumbling block, as many mentioned, then advancing legislation to minimise the requirements for such permission could be crucial. At the societal level, the government

faces a mammoth task to change the overall attitude, particularly amongst the middle class, in terms of female entrepreneurial activity. The interviewees amongst the targeted sub-group found that there is a discrepancy between their personal perception of entrepreneurship, and how it is being portrayed by people within these women's spheres of life, which influences their intention. We found that their inability to develop entrepreneurial intention is largely attributable to the latter. Our group of interviewees did indicate that they are not concerned about what outsiders said about them because they believed that such negative views were based on a misunderstanding of entrepreneurship. Nevertheless, most do worry about how others may judge the standing of their family due to their participation in entrepreneurship, which may cause upset amongst their family members. They were put off entrepreneurship because they felt the pressure to maintain harmony.

Since these long-standing norms are well embedded in both formal and informal institutions, overturning them would be impossible unless one can, as Calas et al. (2009) suggested, go back to the inception of society and carry out extensive socialisation through familial and educational institutions. As in previous studies, we found that these norms and expectations are being upheld and supported by various formal and informal establishments (North, 1990; DiMaggio, 1988; DiMaggio & Powell, 1991), whose views are often rejected by the particular sub-group that we studied, but nevertheless remain the dominant view in the society at large. For instance, with the role of religion in female entrepreneurship participation remaining debatable, as suggested by the respondents and in the academic literature (Esser and Benschop, 2009), there is a strong need to open up the debate and provide channels for the expression of non-dominant discourses. Policy makers could find forums for both sides to express their views regarding the dominant discourse that was perceived to be inaccurate by the women (Gray and Finley-Harvey, 2005). There is also a need to promote role models, in the form of successful female entrepreneurs, by offering them official roles to disseminate information about the advantages of entrepreneurship amongst women in the public spheres (Bosma et al., 2012). Finally, policy makers could sponsor media events to promote female entrepreneurship (Carter et al., 2006). Only by slowly changing the mindset of the society towards entrepreneurship can these women choose to participate in entrepreneurship with less fear and anxiety.

Managerial implications

One insight from our study is that, although the women in our targeted sub-group did not express an intention to start a business in the near future, they are not uninterested in entrepreneurship, and indeed many regarded entrepreneurship as an empowering notion. This has two implications. First of all, that normative social and cultural expectations do indeed create further practical challenges to starting a business, and second, that normative challenges create fear and anxiety that the literature has already suggested reduces entrepreneurship participation. To tackle the normative priority of home over work, women need to think creatively in terms of how traditional household duties can be reorganised (Biernat and Wortman, 1991). There is also scope for bottom-up collaborations between budding entrepreneurs, for instance, through sharing childcare, school drop-off/pick-up,

commune style cooking arrangements and other possible duty-sharing arrangements which would free up their time to engage in entrepreneurial endeavours (Wilson et al., 1990). Much of these are already happening in various parts of the world; and in the densely populated context of Bangladesh, such arrangements can be replicated. There is also a question of negotiation as well as developing strategic alliances with those who can offer them support (Yeoh and Willis, 2005).

Finally, while it is not considered ideal for women in the upper-middle and middle classes to participate in entrepreneurship, as gender clearly intertwines with class in the process of symbolic interaction, women should not have to feel disheartened by the situation. Unfortunately, some of the respondents who described entrepreneurship as their dream, apparently did feel disheartened. There is a need to develop resilience in the face of adversity and disapproval, and to pursue their entrepreneurship goals against all odds. In turn, the women themselves can be the game changers, as more of them become successful and influential and are not confined by social norms. The whole society could change as a result.

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Figure 1: Conceptual Model of the Quantitative Study

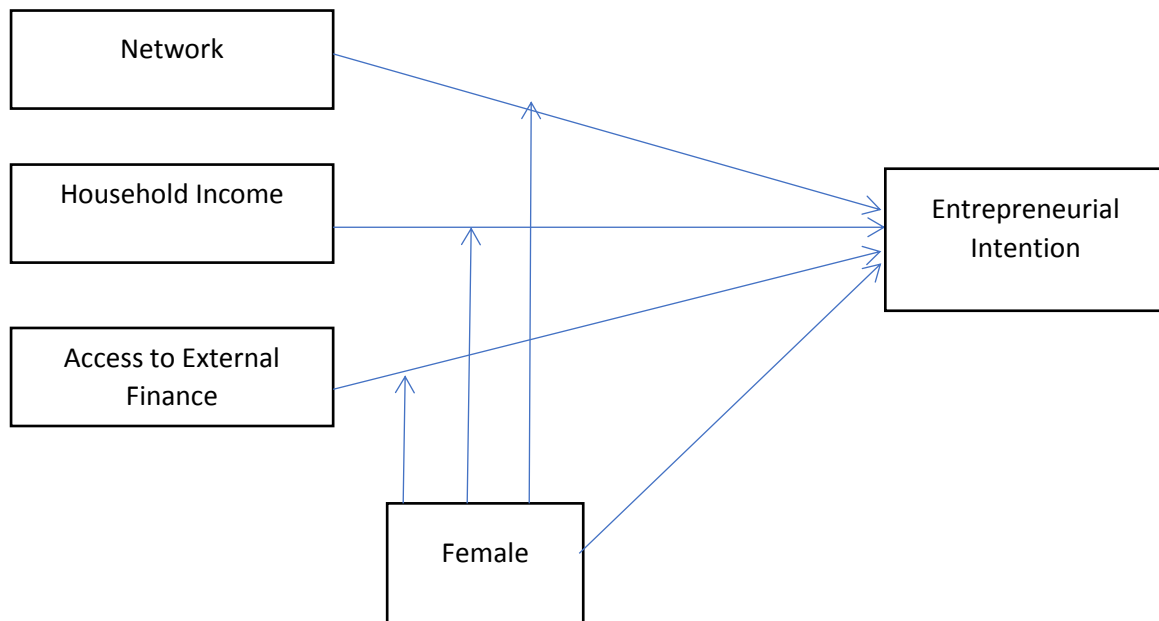


Figure 2: Interaction Effect, External Finance and Women (Gender)

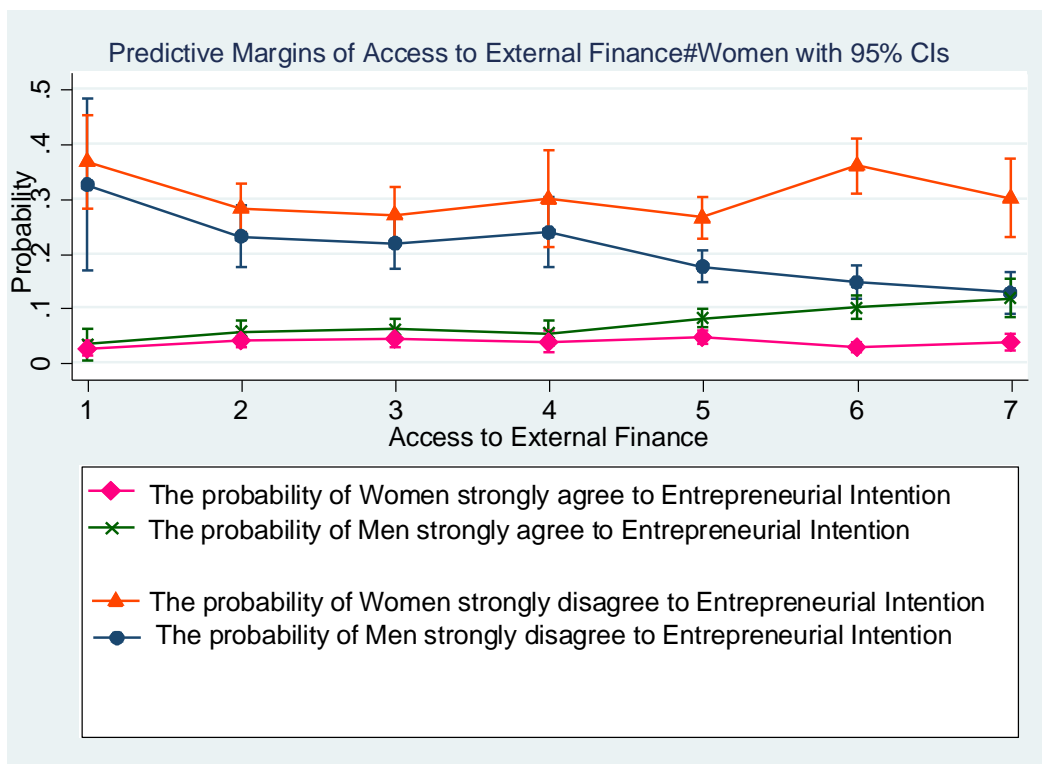


Figure3: Interaction Effect, Network and Women (Gender)

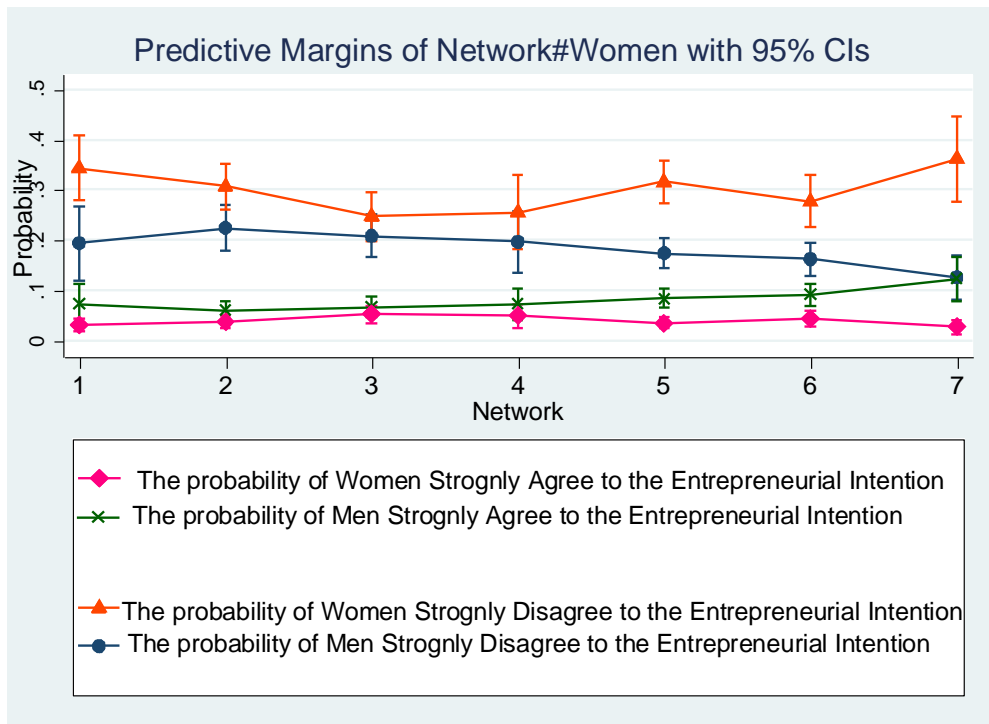


Figure4: Interaction Effect, Household Income and Women (Gender)

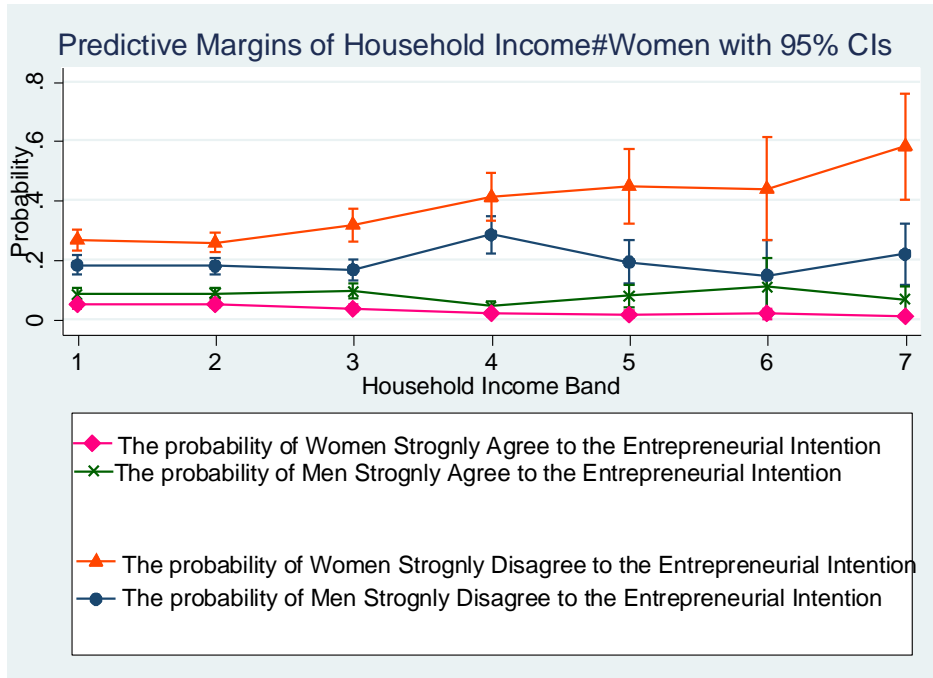


Figure 5. External influence, pressures, and women’s entrepreneurial response

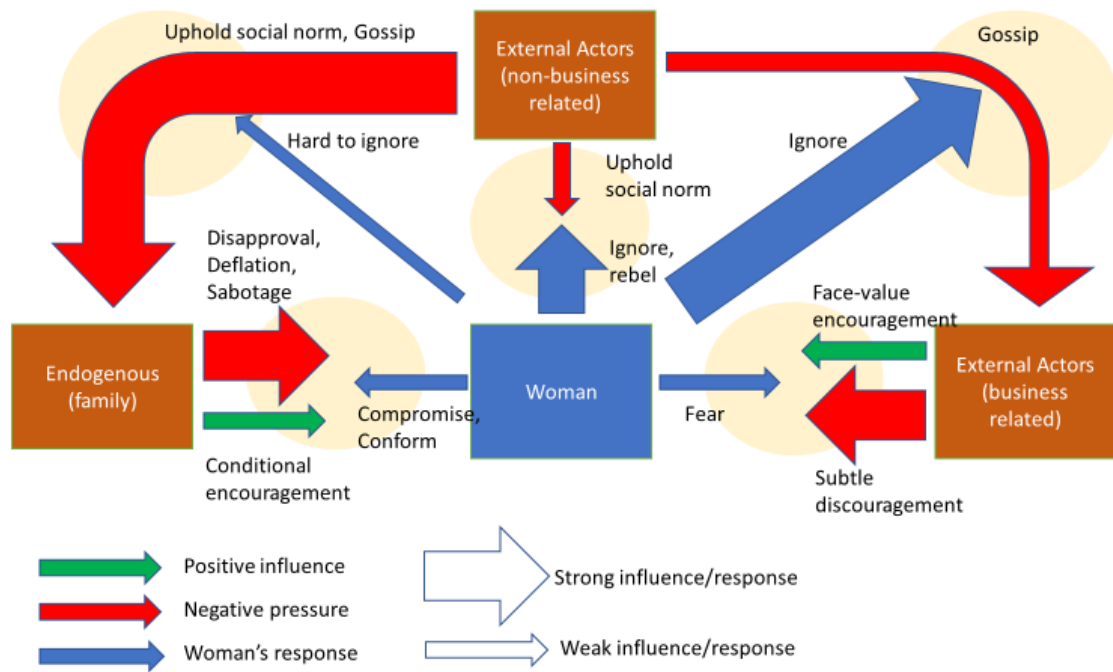


Table 1. Descriptive Statistics for the Quantitative Study

SL NO	Variable Name	Definition	Variable Type	Mean	SD
1	Entrepreneurial Intention	7 point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures following statement: I would like to start a business by next 2 years	Dependent	3.2	2.0
2	Age	Age of the respondents	Control	36.2	12.9
3	Education	If the respondent passed secondary school examination and above = 1 and if the respondent education is below the secondary school degree=0	Control	0.3	0.4
4	Household Size	All family members in the household	Control	5.0	2.1
5	Parents Entp Background	Either of the parents is self-employed =1 and otherwise =0	Control	0.4	0.5
6	Perceive Skill	7 point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures following statement: I have sufficient knowledge and skill on starting and running a business	Control	4.5	2.2
7	Attitude towards Self-employment	7 point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures following statement: self-employment is better than working for others	Control	5.7	1.5
8	Opportunity Recognition	7 point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures following statement: I have some very good business ideas which would be implementable and profitable.	Control	4.5	1.9
9	Social Status	7 point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures following statement: Self-employment gives better social status than worker for others.	Control	5.5	1.7
10	Fear of Failure	Dummy variable indicating the tendency of risk aversion. Respondent agreeing to the statement that fear of failure would prevent them from starting a new business is recorded 1, otherwise recorded as 0.	Control	0.6	0.5
11	Female	Women=1 and Men=0	Moderator	0.5	0.5
12	Network	7 point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures following statement: my friends, family members or the people known to me can help me to start a business.	Independent	4.1	1.8
13	Household Income	Categorical variable indicating the total income level of the household by all members in the household. The categories are: 1 = Income up to BD Taka 5000 2= taka 5,001-10,000 3= taka 10,001-15,000 4= taka 15,001-20,000 5= taka 20,001-30,000 6= taka 30,001-40,000 7= taka 40,000+ (taka above 40,000) Bangladesh Currency Taka 74.75=US\$1 on July 31, 2011 (Source: Bangladesh Bank, Central Bank of Bangladesh)	Independent	2.4	1.4
14	Access to External Finance	7 point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures following statement: the extent to which you would be able to collect funds other than from your personal and family sources if necessary to start a business (these include all formal and informal external sources).	Independent	4.5	1.8

Table 2. Ordered Logit of Entrepreneurial Intention

VARIABLES	(1)	(2)	(3)	(4)	(5)
	Entrepreneurial Intention	Entrepreneurial Intention	Entrepreneurial Intention	Entrepreneurial Intention	Entrepreneurial Intention
Age	0.00764 (0.0177)	0.0285 (0.0180)	0.0277 (0.0180)	0.0297 (0.0181)	0.0270 (0.0181)
Age Square	-0.000141 (0.000214)	-0.000449** (0.000218)	-0.000440** (0.000219)	-0.000459** (0.000219)	-0.000437** (0.000220)
Education	-0.287*** (0.0956)	-0.252** (0.104)	-0.246** (0.104)	-0.249** (0.104)	-0.265** (0.104)
Household Size	0.0383** (0.0190)	0.0468** (0.0194)	0.0474** (0.0194)	0.0410** (0.0195)	0.0452** (0.0194)
Parent Self-employment	0.200** (0.0853)	0.252*** (0.0859)	0.244*** (0.0859)	0.252*** (0.0860)	0.234*** (0.0859)
Perceived Skill	0.250*** (0.0361)	0.211*** (0.0366)	0.216*** (0.0366)	0.208*** (0.0366)	0.212*** (0.0366)
Attitude towards Self-employment	0.0495 (0.0365)	0.0515 (0.0367)	0.0563 (0.0367)	0.0515 (0.0368)	0.0613* (0.0367)
Opportunity Recognition	0.424*** (0.0319)	0.367*** (0.0330)	0.363*** (0.0330)	0.371*** (0.0331)	0.364*** (0.0329)
Social Status	-0.0306 (0.0328)	-0.0454 (0.0332)	-0.0481 (0.0332)	-0.0470 (0.0333)	-0.0477 (0.0332)
Fear of Failure	-0.227 (0.139)	-0.334** (0.140)	-0.344** (0.140)	-0.326** (0.140)	-0.324** (0.140)
Female		-0.760*** (0.0987)	-0.272 (0.217)	-0.316* (0.176)	0.198 (0.242)
H3: Network		0.0583** (0.0270)	0.121*** (0.0369)	0.0616** (0.0271)	0.0539** (0.0271)
H2: Household Income		-0.160*** (0.0343)	-0.159*** (0.0342)	-0.0683 (0.0453)	-0.160*** (0.0343)
H1: Access to External Finance		0.0661** (0.0291)	0.0658** (0.0291)	0.0654** (0.0292)	0.191*** (0.0411)
H3a: Female X Network			-0.118** (0.0469)		
H2a: Female X Household Income				-0.192*** (0.0627)	
H1a: Female X Access to External Finance					-0.214*** (0.0495)
Constant cut1	1.875*** (0.388)	1.410*** (0.411)	1.686*** (0.425)	1.637*** (0.418)	1.964*** (0.432)
Constant cut2	3.298*** (0.393)	2.893*** (0.414)	3.168*** (0.428)	3.126*** (0.421)	3.448*** (0.435)
Constant cut3	3.891*** (0.395)	3.514*** (0.415)	3.791*** (0.430)	3.747*** (0.423)	4.074*** (0.437)
Constant cut4	4.229*** (0.396)	3.863*** (0.417)	4.142*** (0.431)	4.095*** (0.424)	4.427*** (0.439)
Constant cut5	4.970*** (0.400)	4.621*** (0.421)	4.905*** (0.436)	4.855*** (0.428)	5.195*** (0.443)
Constant cut6	6.366*** (0.410)	6.035*** (0.430)	6.328*** (0.447)	6.273*** (0.438)	6.629*** (0.455)
LR chi2	723.35***	822.83***	829.19***	832.21***	841.71***
Pseudo R2	0.1001	0.1139	0.1148	0.1152	0.1165
Observations	1,995	1,995	1,995	1,995	1,995

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Table 3 Summary of women interviewees in this study

Name	Age range	Married?	with children?	Currently at work?	University educated?
SP	20s	No	Not known	No	Yes
TA	30s	Yes	Not known	Yes	Yes
SA	40s	Yes	Yes	No	Yes
FB	30s	Yes	Yes	No	No
SK	18+	No	No	No	Yes
MDG	20s	Yes	Not known	Yes	Yes
NA	40s	Yes	Yes	No	No
SAK	30s	Yes	Yes	Yes	Yes
SYA	20s	Yes	No	No	Yes
SS	20s	Yes	No	No	Yes
NM	30s	Yes	Yes	Yes	Yes
TCB	20s	Yes	No	Yes	Yes
JR	40s	Yes	Yes	No	No
SAB	30s	Yes	Not known	Yes	Yes
ShAl	30s	Yes	Not known	Yes	Yes
FA	20s	Yes	Not known	Yes	Yes
NA	20s	No	No	No	Yes
FAH	30s	Yes	Not known	Yes	Yes

Table 4. Endogenous start-up challenges and coping mechanisms

Challenging (C) responses from family	Sources	Response (R) and coping mechanisms
C1a. Disapproval: <i>It is our culture to think women only go for business when their family cannot provide for them financially... my family believes that we have enough to support our needs, and therefore me starting a business is not necessary... Business will hamper your family life is something I hear regularly (SA)</i>	Family in general	R1a. Maintain harmony: <i>A woman needs to maintain family activities. If she does not properly then she may get accuse by others within the family. (NA)</i> R1b. Compromise: <i>I took it with my husband before but in vain. He remains busy in the morning to 11:30pm. I don't know how to ask him because I need to first find a solution of time management, school, and look after family and so on. That's why I am only thinking of businesses like boutique to operate from home (JR).</i> <i>I cannot spend the whole portion of my husband's income. I will start a business with limited scope, hence the loss will be low if occurred. If loss is continued, I will change my business track, and diversify. (FB)</i> R1c. Conform: <i>I am working in an aviation industry, but I am not sure (if I will involve in it). I may get help from a friend... there is too much risk and I don't have proper knowledge... so I am not going to go for large scale business. (SAK)</i>
C1b. Deflation: <i>They would not directly tell me not to do it, but would create mental pressure. They will tell me how the family will suffer because of my absence... once I tried to open a departmental store in our own building (husband's business), they kept telling me the disadvantages, and the difficulties that I will face (SA)</i>	Family in general	
C1c. Sabotage: <i>I have tried to get a job in a school. My family did not tell me anything about an appointment letter that was sent to me. So they will not allow me to start a business. (SA)</i>	Family (esp. lived in family)	
C1d. Conditionally Encouraging: <i>My father is a businessman and motivated me. I used to pretend to work in his office. He motivated me and sowed a deed in my mind to become an entrepreneur. But he would not want me to start a business in timber like him. Thinks it is not for women as there are a lot of hassles from collection of time to make it useable. For me I should involve in boutique and parlour. (FA)</i>	Family in general, esp. husband and blood family	
C1e. Withheld permission: <i>Families cannot keep confidence that the risk of managing a business can be handled by women. The woman also need to show that she is manging the family. Otherwise, they would not get permission from family. (FAH)</i> <i>My present in-law house is a joint family. I have to maintain all sorts of formalities. If I do business I have to give much more time to business, and less time to maintain formalities (ShAl)</i>	Lived-in family (esp. husband and in-laws)	R1d. Negotiate: <i>Yes if I convince my family I will get supports... At the moment, they do not think I can handle the pressure and responsibilities, and that businesses are hard to understand for women... If I start, I will have to start with a small business, and, if success, ask bank for help (SP)</i> R1e. Calculatedly opt-out: <i>I fear that I will not get approval from my family. In which case, I will not receive access to finance... I have desire but without family supports, I would not be able to do it. It would take 7-8 years at least. (SAK)</i>

Table 5. Exogenous start-up challenges and coping mechanisms

Challenging (C) responses from outsiders		Response (R) and coping mechanisms
C2a. Upheld social norms: <i>senior citizens often say that a Muslim woman should not involve with business because it demands direction interaction with unknown men. (JR)</i>	Elders	R2a. Rebel: <i>There is a misconception about religion, especially in the mind of villagers. I don't agree at all. I believed that as long as women do not contradict Quran and Sunnah, there is no obstacle. (ShAl)</i>
C2b. Gossips: <i>Our middle class society is still not ready to accept women business persons. (SS)</i> <i>There is a discouraging nature of the society that create stigma... I knew of woman gossiping and insulting a woman who is running a business. According to them, starting business is for show off! (TCB)</i> <i>They may have a laugh if I fail after taking all the pain starting it...jealousy usually, a common human nature (SAB).</i>	By-standers and friends	<i>It's a culture, not religious issue. The culture is male dominated (FB)</i> R2b. Hard to ignore: <i>Such stigma snatched their freedom, and self-confidence (TA)</i>
C2c. Indirect influence: <i>once I went to my husband's office, some (men) gossiped to my husband that I should not be allowed to handle business and financial matters (SA)</i>	Elders and by-standers	
C3a. Face value encouragement, subtle discouragement: <i>I am confused. Sometimes they try to encourage but I am not sure whether they pretend. (SA)</i> <i>They sell their products to us. If I start, there might be more competition. They would say their business is not profitable, and they would leave soon. It is all too competitive and difficult. (JR)</i>	Entrepreneurs within the network	R3a. Fear: <i>Hearing about the fierce competition and difficulties does put me off. I am afraid of failure (JR)</i>

ⁱ We used ordered logit since entrepreneurial intention is an ordinal Likert scale variable. To test the existence of multicollinearity we used the variable inflation factor (VIF). Any value of VIF above 10 indicates the possibility of existence of multicollinearity. Since the value of VIF is less than 4 there is no possibility of multicollinearity. Tolerance value of more than .1 also indicates that there is no multicollinearity.