



My mother-in-law does not like it: resources, social norms, and entrepreneurial intentions of women in an emerging economy

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Abstract This paper provides new evidence at the intersectionality of gender, family status, and culture by focusing on a previously little researched group of middle-class women in an emerging economy. While the existing literature examines both structural and normative constraints for women entrepreneurship, little is known about the gains from relaxing structural constraints for women when compared to men. In addition to examining this new question, the paper sheds light on the binding nature of normative constraints for women entrepreneurship that persist in a patriarchal developing economy even when structural constraints are significantly eased. Using a mixed-methods approach, the empirical results suggest that higher resource availability differentially impacts the entrepreneurial intentions of women when compared to men indicating the strong presence of normative barriers that inhibit their entrepreneurship. These normative barriers emerge through the roles people play

within women life spheres inhibiting their entrepreneurial intentions.

Plain English Summary Family members are holding back women entrepreneurship in patriarchal societies. Access to resources is not motivating women to become entrepreneurs as socially binding norms, and lack of support from family members such as mothers-in-law inhibits their entrepreneurial intentions. When policymakers in developing countries design programs to increase access to resources to future women entrepreneurs, they should address the normative barriers that discourage women entrepreneurship. In the absence of such support, gender inequities are likely to be exacerbated in developing countries. Women need to build resilience in the face of adversity and disapproval to pursue their entrepreneurship goals.

Keywords Women entrepreneurship · Networks · Social norms · Resources · Developing countries

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1 Introduction

Resources and networks play a fundamental role in shaping entrepreneurship (Jennings et al., 2013), and the extant literature has underscored their compelling

role in enabling women entrepreneurship (Carter et al., 2001; De Bruin et al., 2007). The functionalist tradition assumes that women face disproportionate structural challenges in their resource mobilization efforts that severely limits their entrepreneurship prospects (Brush, 1992, 2006; Carter & Rosa, 1998; Lindvert et al., 2017; Welter et al., 2006). This has led to calls for additional enterprise support for women by boosting the availability of social and financial capital for supporting their entrepreneurial intention and behaviour (Calas et al., 2009; Leitch et al., 2018; Lindvert et al., 2017; Marlow & Patton, 2005).

Nevertheless, ‘the-more-the-merrier’ approach towards resources and enterprise support implementation is at odds with the increasingly contextualized nature of entrepreneurship (Grant & Perren, 2002). With male-dominated norms continuing to pose significant barriers for women at workplaces (Ford et al., 2020) and social norms having a negative impact on women’s participation in the labour market (Naldini et al., 2016), the increasingly popular normative view considers entrepreneurship to be closely intertwined with issues related to gender, context, and institutions (Ahl & Marlow, 2012; Berg, 1997; Brush et al., 2009; Henry et al., 2016; Marlow & Martinez Dy, 2018; Meliou & Edwards, 2018).

In this context, little is known about the relative importance of structural versus normative constraints for women entrepreneurship in emerging economies. This paper examines if the intention to start a business develops equally for women and men when structural constraints related to financial accessibility and networks are absent. If it is not so, normative constraints inhibit women entrepreneurship, and addressing structural barriers alone may not be sufficient in encouraging women entrepreneurship.

For examining this, the study adopts a mixed-methods approach using data from Bangladesh, a country that is traditionally patriarchal. Using quantitative techniques on a database of 1780 respondents, we first estimate the impact of relaxing structural constraints for the entrepreneurial intentions of women. This quantitative analysis confirms that gains from easing structural constraints are significantly less for women when compared to men suggesting that normative barriers inhibit their entrepreneurship. Following this, in the second part of the analysis, we use qualitative analysis of interviews and focus-group responses amongst a selected group of middle-class

women who report no structural constraints to examine the role of normative constraints for the entrepreneurial intentions of women. The novel insights emerging from the analysis suggest that normative pressures reinforced by close family members such as one’s mother-in-law significantly inhibit the entrepreneurial intentions of women even when structural constraints are negligible.

The paper makes fundamental contributions to the current debates on women entrepreneurship by examining the role of context for the entrepreneurial intentions of women when compared to men. The empirical results presented here demonstrate that women experience significantly lower gains than men when structural constraints are alleviated in some contexts. Furthermore, by examining the relative importance of normative constraints, the paper offers novel perspectives on women entrepreneurship in a patriarchal emerging economy context.

The remainder of the paper is structured as follows: Section 2 reviews the literature on the role of structural and normative challenges in an emerging country context in shaping the entrepreneurial intentions of women. Section 3 presents the methodology and discusses the database. Section 4.1 presents the empirical results. Section 4.2 discusses the limitations of the quantitative results and provides an in-depth qualitative analysis of the barriers facing women in an emerging country. Section 5 presents the discussion and conclusion.

2 Theoretical background

2.1 Entrepreneurial intentions at the intersectionality of gender, family status, and culture: the structural approach

An emerging body of scholarship has called for the widening of gender studies to go beyond the mere use of gender as a sorting device to take up an intersectional approach that enables diversity to exist between different female groups (Marlow & Martinez Dy, 2018). Increasingly, scholars view gender as a complex, multifaceted social construct that is created and developed through repeated interaction and enactment between individuals (West & Zimmerman, 1987). Thus, the associated meaning of gender varies

depending on the cultural context, family background, and professional qualifications of a woman.

Prior studies find evidence that structural barriers inhibit women's entrepreneurial intentions (Braches & Elliott, 2017; Henry et al., 2016; Marlow & Patton, 2005). Grounded in the resource-based view, the functionalists hold a uniform assumption on the impact of resource availability for entrepreneurial intentions and prospects. According to this view, the heterogeneity of resource possession plays a major role in the development of entrepreneurial intention and the eventual take-up of entrepreneurship (Alvarez & Busenitz, 2001; Barnett et al., 1994; Barney, 1991; Dierickx & Cool, 1989; Gulati, 1999; Hoang & Antoncic, 2003; Wright et al., 2012). The lower level of the entrepreneurial intentions of women is usually 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 & Patton, 2005).

Such support includes networking events with entrepreneurs and venture capitalists (Ekinsmyth, 2011) and training in financial literacy (Field et al., 2010) offered by national, international, and voluntary organizations (Carter & Jones-Evans, 2009), and structured mentoring schemes wherein males are partnered with females (Petridou, 2009). Enterprise support schemes are expected to provide women valuable insights into male working practices as well as access to resources (Godwin et al., 2006). These schemes assume that women can be placed on a level footing with men by equalizing resource availability between genders. The provision of financial and social capital is of increasing interest in scholarship in developing countries (Nichter & Goldmark, 2009) as entrepreneurial individuals rely on these resources in the absence of well-developed formal institutions (Harrison et al., 2018; Mair & Marti, 2009). Here, we focus specifically on financial accessibility and networks to examine if they enable women in a developing country context to develop entrepreneurial intentions.

2.1.1 Access to external finance

It is widely accepted that access to finance influences all stages of the business start-up process (Atherton, 2009; Cassar, 2004). While such access depends on the experience of an entrepreneur along with the

legitimacy and the nature of offerings of a business firm (Le et al., 2006; Nofsinger & Wang, 2011), the perception of its availability also influences entrepreneurial intentions (Kwong et al., 2012; Robertson et al., 2003). In particular, the absence of external finance is found to discourage entrepreneurial endeavours (Cassar, 2004; Xiang et al., 2015).

Women face more obstacles in getting external finance in general as a result of gender stereotyping (Jayawarna et al., 2012; Marlow & Patton, 2005). For instance, Fay and Williams (1991) suggest that approvals for start-up loans for women are significantly lower than for their male counterparts. Women face significantly more obstacles in getting external finance, and this influences their entrepreneurial activity negatively (Roper & Scott, 2009). In developed countries, alternative external financial sources support women to start businesses (Hermes & Lensink, 2007; Khandker, 2005; Khavul, 2010) creating entrepreneurial ecosystems where women have greater opportunities to obtain start-up finance (Khavul, 2010). As a consequence, the functionalist view suggests that these women who do not report any problem in accessing finance are more likely to develop entrepreneurial intentions. We re-visit this scholarship by examining if relaxing financial constraints differentially impacts the entrepreneurial intentions of women when compared to men in a developing country context. In particular, relaxing financial constraints may not necessarily improve the entrepreneurial intentions of women in patriarchal societies, as strong normative barriers may inhibit their entrepreneurship. Thus, we hypothesise the following:

Hypothesis 1: Relaxing financial constraints differentially impacts the entrepreneurial intentions of women when compared to men. In particular, women are less likely to have increased entrepreneurial intentions in comparison to men when financial constraints are relaxed.

2.1.2 Networks

Networks influence the entrepreneurial process (Jack et al., 2010; Yu et al., 2014) by providing access to essential resources to start a business (Adler & Kwon, 2002; Lockett et al., 2013; Xiao & Fan, 2014). They can positively influence self-efficacy and entrepreneurial intentions (Bacq et al., 2017) that may in turn influence

entrepreneurial choice and success (Prieto et al., 2010; Semrau & Werner, 2014). The literature on networks is similar to the literature on access to finance in that they both acknowledge the presence of structural barriers. However, there is no conclusive evidence of networks being sufficient for enabling women to develop entrepreneurial intentions. In this context, ‘inferior’ quality networks—those that are homogeneous, family- and friend-orientated, or less growth-driven—have an impact on their entrepreneurial outcomes (McGregor & Tweed, 2002; Renzulli et al., 2000). However, as in the case of financial constraints, it is not clear if well-networked women develop similar levels of entrepreneurial intentions as men, particularly in an emerging economy setting. We extend this growing body of scholarship by examining if increased access to networks differentially impacts the entrepreneurial intentions of women when compared to men. Improved access to networks may not necessarily improve the entrepreneurial intentions of women in patriarchal societies, as the benefits of such access may not be realised if normative barriers within the family have inhibited women entrepreneurship in the past. Thus, we hypothesise the following:

Hypothesis 2: Improving access to networks differentially impacts the entrepreneurial intentions of women when compared to men. In particular, women are less likely to have increased entrepreneurial intentions in comparison to men when access to networks is improved.

2.1.3 Household income

The connection between household income and entrepreneurship has been long established (Caputo & Dolinsky, 1998; Millán et al., 2012; Nikolaev & Wood, 2018; Smith, 2005). Extent studies suggest that individual household income can make a difference in their decision to be involved in entrepreneurship based on their ethnicity (Brynin et al., 2019; Smith, 2005). In a conservative developing country context, household income can be a significant determinant in shaping the entrepreneurial intentions of women.

In a patriarchal developing country context, men dominate the society and control household finance (Akhter & Cheng, 2020). In such cases, women have less financial freedom and have limited power to spend money. However, if household income is not sufficient to maintain the family, women may

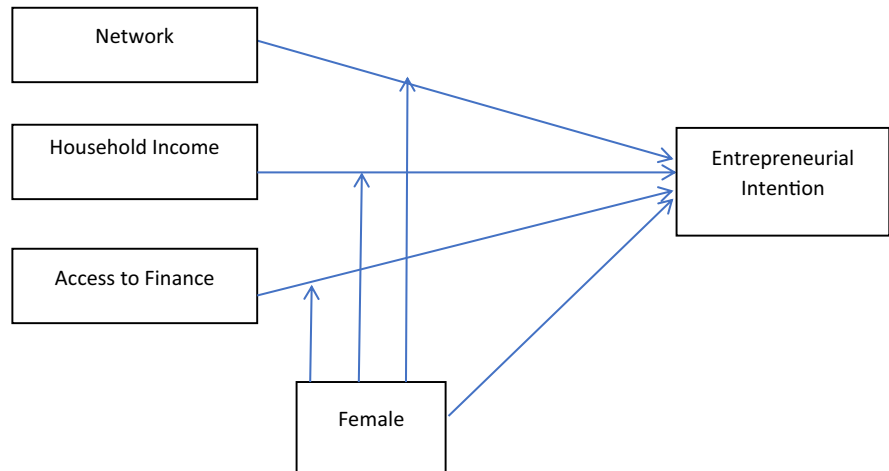
be allowed to start a business for additional household income. Unlike in developed countries, where household income has a significant positive influence on entrepreneurial decision and happiness (Bruce, 1999; Zhao et al., 2020), in a conservative developing country, low household income might encourage women to choose entrepreneurship to support the family. Thus, in the context of low family earnings, women might experience fewer normative barriers because of necessity-related reasons, and are likely to have increased entrepreneurial intentions. Otherwise, the normative barriers prevalent in a patriarchal society are likely to inhibit entrepreneurial intentions of women. Hence, we hypothesise the following:

Hypothesis 3: Increase in household income differentially impacts the entrepreneurial intentions of women when compared to men. In particular, women are less likely to have increased entrepreneurial intentions in comparison to men when household income increases.

The conceptual framework outlining the hypotheses is provided in Fig. 1. The figure shows that in an emerging country context, access to finance, network, and household income significantly influences entrepreneurial intentions. However, these influences are different for women when compared to men.

2.2 Beyond structural barriers: the normative view

The normative perspective explains the fundamental non-structural reasons behind the inability of women to develop entrepreneurial intentions (Krueger et al., 2000). The underlying assumption here is that others’ expectations and desires shape self-understanding while encouraging compliance with these expectations (Shapiro & Sokol, 1982). Feminist interaction theories of status expectation and symbolic interaction suggest that women develop different self-expectations regarding their ability to start a business because they are exposed to different institutional and contextual influences than men (Bird, 1989; Weick, 1995). These theories suggest that women’s understanding of entrepreneurship is socially constructed (Blumer, 1986). Their interaction with others results in socialization that leads to common expectations (McPhail & Rexroat, 1979). Such socialization takes place through both direct and indirect interaction. Direct interaction arises by talking to each other (West & Zimmerman, 1987). Indirect interaction

Fig. 1. Conceptual model of the quantitative study

occurs through implicit mechanisms, such as tacit signalling and other mediums (Blumer, 1980; Engeström & Middleton, 1998). As interaction involves both receptivity and expression, unresolved discrepancies between the communicators result in conflict (Guttek et al., 1991). Such interactions become particularly complex when they are embedded within a wider power discourse (Kibria, 1990). Within the context of working women, 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; Guttek et al., 1991). Female participation in entrepreneurship can challenge the established power structures within a family, unsettling the previously established distribution of responsibilities and activities. Any small move can generate multiple changes in the power structures of the household.

Studies have previously explored the power struggle faced by women, which impedes their ability to start up (Bruni et al., 2004; Marlow & McAdam, 2013). The theory of power ritual suggests that powerholders can often repress subordinates through various mechanisms (Goss et al., 2011). The struggle that women face for participating in entrepreneurship is often described as a continuous battle (Heilman & Chen, 2003; Koutsou et al., 2003; Ragins & Winkel, 2011). Multiple normative battlefields, including social and emotional (Ragins & Winkel, 2011), discursive (Leffler, 2009), and those revolving around expectations of (in) ability or (in) competence (Heilman & Chen, 2003), characterize women's entrepreneurial endeavours with interactions

resulting in multiple battles. These 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 significant power wielders within their social context. 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). What is unclear in the literature is the role of these normative barriers when structural barriers are absent. We make a novel contribution to the entrepreneurship literature by examining the role of such normative pressures in shaping entrepreneurial intentions of relatively more educated, well-to-do women who are not limited by significant structural constraints in an emerging economy context.

3 Methods

We use a mixed-method approach for examining the functionalist hypotheses and the normative barriers to women's entrepreneurial intentions in the Bangladeshi context.

3.1 Quantitative methods for functionalist analysis

3.1.1 Sampling and data collection

The quantitative data were collected from 2000 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 2000 was distributed across seven divisions. These divisions and the sample sizes are as follows: Dhaka: 653; Chittagong: 361; Rajshahi: 273; Rangpur: 220; Khulna: 248; Barisal: 126; and Sylhet: 129. Half of the respondents are women. For the empirical analysis, we only consider the 1780 respondents who are not entrepreneurs.

3.1.2 *Dependent and independent measures*

A summary of the variables used in this study is given 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 two 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 seven 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 are 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. There are significant differences between female and male responses (4.08 compared to 4.83). Finally, for control variables, age, education, household size, parents' entrepreneurial background, perceived skill, attitude towards self-employment, opportunity recognition, fear of failure, and social status are included in the estimations. Here, *age* is the exact age of the respondents.

3.2 Qualitative methods for normative analysis

In the qualitative part of the study, we conducted in-depth interviews with 18 women. A key part of the research strategy is that they did not report notable problems in accessing finance and networks but nevertheless have considerable reservations in terms of whether they can start a business in the immediate future (within two 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 the necessity to find ways to bring income to the family.

For analyzing these interviews, we use a qualitative social network analysis approach (Heath et al., 2009). At first, the interviewees are asked about their views on entrepreneurship and their perceptions of the functional and normative obstacles to entrepreneurship. Following this, they reflect on how their middle-class upbringing has positively or negatively impacted their entrepreneurial intentions. Then they define the egocentric network, specifically highlighting the key actors who may potentially contribute to their entrepreneurial endeavours and attributing the sources of the perceived functional and normative obstacles in relation to these actors. Finally, the interviewees are asked about the role of each of these actors in affecting their entrepreneurial intentions and prospects.

4 Results

4.1 Empirical results for the functionalist view

Table 2 presents the regression results¹ to estimate the impact of structural constraints on entrepreneurial intentions. In Model 1, the baseline specification with the control variables suggests that skills, opportunity recognition, parents' entrepreneurial background, age, and household size have a significantly positive

¹ We used ordered logit model as the entrepreneurial intention is measured here on 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 the existence of multicollinearity. Since the value of VIF is less than 4, there is no possibility of multicollinearity. A tolerance value of more than .1 also indicates that there is no multicollinearity.

Table 1 Descriptive statistics for the quantitative study

| SI 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 the following statement: I would like to start a business by the next 2 years | Dependent | 2.9 | 1.9 |
| 2 | Age | Age of the respondents | Control | 36.2 | 13.1 |
| 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 the following statement: I have sufficient knowledge and skill in starting and running a business | Control | 4.3 | 2.2 |
| 7 | Attitude towards self-employment | 7-point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures the following statement: self-employment is better than working for others | Control | 5.6 | 1.6 |
| 8 | Opportunity recognition | 7-point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures the following statement: I have some very good business ideas which would be implementable and profitable. | Control | 4.3 | 1.9 |
| 9 | Social status | 7-point Likert Scale variable, where 1= strongly disagree, and 7= strongly agree. The variable captures the following statement: Self-employment gives better social status than worker for others. | Control | 5.4 | 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 the following statement: my friends, family members, or the people known to me can help me to start a business. | Independent | 4.0 | 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 10,000 2= taka 10,001-20,000 3= taka 20,000+ (taka above 20,000) Bangladesh Currency Taka 74.75=US\$1 on July 31, 2011 (source: Bangladesh Bank, Central Bank of Bangladesh) | Independent | 1.4 | 0.7 |
| 14 | Access to finance | A construct of 2 items—first item measures the availability of internal finance and the 2 nd item measures access to the external finance based on a 7-point Likert Scale, where 1= strongly disagree, and 7= strongly agree. The access to the external item captures the 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 | 3.8 | 1.6 |

Table 1 (continued)

| SI no. | Variable name | Definition | Variable type | Mean | SD |
|---------------------------------------|---------------|---|---------------|------|----|
| Factor analysis for access to finance | | | | | |
| | | Items | | | |
| | | Access to internal finance | .68 | | |
| | | Access to external finance | .68 | | |
| | | Cronbach's alpha | .73 | | |
| | | Extraction method: principal component analysis | | | |

influence on entrepreneurial intention while the influence of fear of failure is 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 this might either have better opportunities in employment or simply no need to start up a business themselves.

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

Models 3–5 introduce the interaction terms of gender with access to finance, networks, and household income 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 finance, networks, and household income variables are all significantly negative. As the entrepreneurial intention is positively correlated with the perception of financial availability, the negative interaction term suggests that there is an additional negative impact of being a female. This implies that the effect of finance on encouraging entrepreneurial intention is smaller for women than for their male counterparts. Therefore, women with access to 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 intentions do not benefit as much as

men's from access to networks. Finally, the results suggest that females from households with more income do not develop entrepreneurial intentions as much as their male counterparts. These striking results support the core conjecture that relaxing structural constraints have a differential and lower impact on the entrepreneurial intentions of women when compared to men.

Figures 2, 3 and 4 explain the marginal effect of the interactions. In the figures, the red lines are the predicted probabilities for women, and the blue lines are predicted probabilities for men. The blue lines in Figs. 2a and 3a demonstrate that, with perceived increased access to external finance and networks, the disagreement to having entrepreneurial intentions decreases for men while it is not so for women. In Figs. 2b and 3b, the red lines are flat in all three interactions suggesting that increased access to finance and networks does not change the probability of the entrepreneurial intentions of women.

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

These results lead us to infer that normative barriers to female entrepreneurship may explain the fact that the gender gap persists even when structural barriers to the entrepreneurial intentions of women are addressed. These compelling results highlight that the problem of gender differences in entrepreneurial activities arises not only because of structural inequality in resources but also because women tend to gain less when these structural constraints are eased, suggesting that normative barriers play a significant role in shaping entrepreneurial intentions of women. These are examined in the following section.

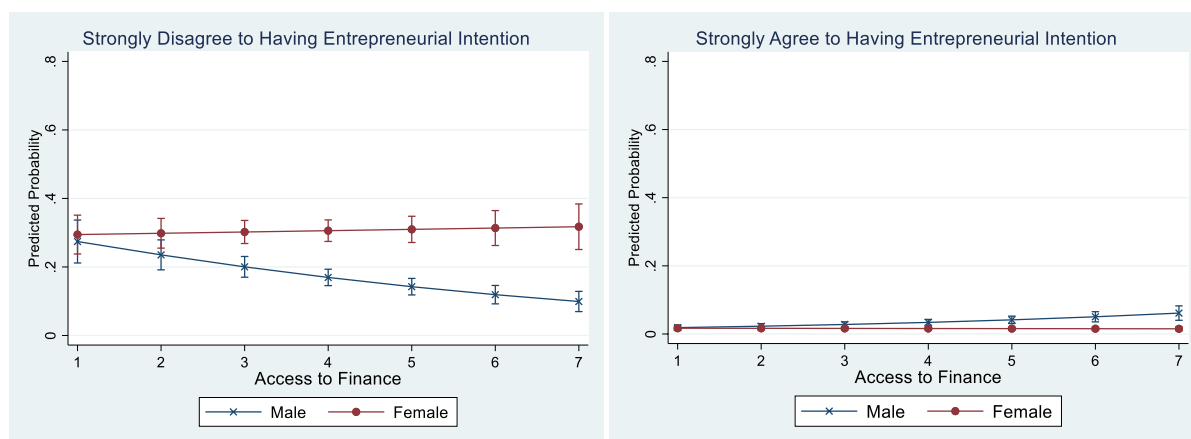
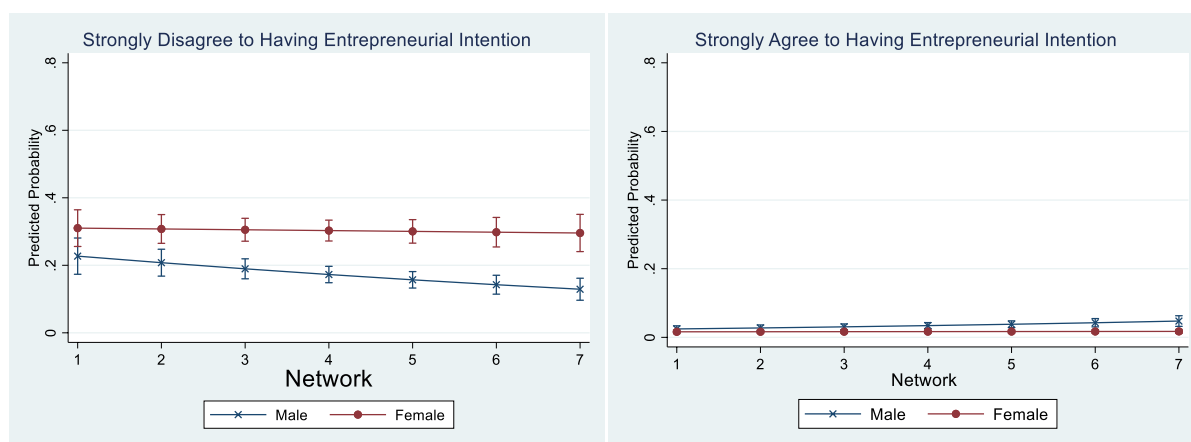
Table 2 Factors shaping entrepreneurial intentions in an emerging economy context

| | (1) | (2) | (3) | (4) | (5) | (6) |
|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------|------------------------------|------------------------------|
| Variables | Entrepre- neurial intention | Entrepre- neurial intention | Entrepre- neurial intention | Entrepreneurial intention | Entrepreneurial intention | Entrepreneurial intention |
| Age | 0.00845 (0.0188) | 0.0289 (0.0191) | 0.0286 (0.0191) | 0.0311 (0.0192) | 0.0294 (0.0192) | 0.0312 (0.0193) |
| Age square | -0.000134 (0.000227) | -0.000443* (0.000231) | -0.000441* (0.000231) | -0.000465** (0.000232) | -0.000458** (0.000233) | -0.000474** (0.000233) |
| Education | -0.385*** (0.103) | -0.366*** (0.112) | -0.358*** (0.112) | -0.361*** (0.112) | -0.379*** (0.112) | -0.374*** (0.113) |
| Household size | 0.0388* (0.0204) | 0.0435** (0.0207) | 0.0439** (0.0207) | 0.0372* (0.0208) | 0.0397* (0.0207) | 0.0348* (0.0208) |
| Parent self-employ- ment | 0.198** (0.0919) | 0.263*** (0.0926) | 0.258*** (0.0926) | 0.264*** (0.0928) | 0.244*** (0.0927) | 0.247*** (0.0929) |
| Perceived skill | 0.233*** (0.0376) | 0.187*** (0.0384) | 0.192*** (0.0385) | 0.186*** (0.0384) | 0.192*** (0.0384) | 0.190*** (0.0385) |
| Attitude towards self-employment | 0.0272 (0.0382) | 0.0226 (0.0385) | 0.0266 (0.0385) | 0.0228 (0.0387) | 0.0306 (0.0386) | 0.0299 (0.0387) |
| Opportunity recog- nition | 0.393*** (0.0329) | 0.341*** (0.0337) | 0.338*** (0.0338) | 0.346*** (0.0339) | 0.340*** (0.0337) | 0.345*** (0.0340) |
| Social status | -0.0112 (0.0350) | -0.0196 (0.0354) | -0.0216 (0.0355) | -0.0215 (0.0356) | -0.0220 (0.0355) | -0.0231 (0.0356) |
| Fear of failure | -0.270* (0.144) | -0.357** (0.146) | -0.369** (0.146) | -0.354** (0.146) | -0.374** (0.146) | -0.369** (0.146) |
| Female | | -0.740*** (0.105) | -0.322 (0.232) | -0.0621 (0.225) | 0.123 (0.243) | 0.564* (0.311) |
| Network | | 0.0548* (0.0294) | 0.114*** (0.0416) | 0.0609** (0.0296) | 0.0591** (0.0294) | 0.0584 (0.0446) |
| Household income | | -0.347*** (0.0770) | -0.344*** (0.0770) | -0.105 (0.104) | -0.346*** (0.0771) | -0.144 (0.105) |
| Access to finance | | 0.0817** (0.0341) | 0.0819** (0.0341) | 0.0791** (0.0342) | 0.205*** (0.0466) | 0.190*** (0.0503) |
| Female × network | | | -0.103** (0.0509) | | | 0.00903 (0.0594) |
| Female × household income | | | | -0.489*** (0.143) | | -0.406*** (0.146) |
| Female × access to finance | | | | | -0.223*** (0.0568) | -0.201*** (0.0666) |
| Constant cut1 | 1.742*** (0.413) | 1.142*** (0.438) | 1.405*** (0.457) | 1.524*** (0.452) | 1.672*** (0.459) | 1.912*** (0.473) |
| Constant cut2 | 3.169*** (0.417) | 2.631*** (0.440) | 2.893*** (0.459) | 3.021*** (0.455) | 3.162*** (0.462) | 3.409*** (0.476) |
| Constant cut3 | 3.782*** | 3.271*** | 3.534*** | 3.660*** | 3.806*** | 4.052*** |

Table 2 (continued)

| | (1) | (2) | (3) | (4) | (5) | (6) |
|---------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Constant cut4 | (0.419) 4.129*** | (0.442) 3.627*** | (0.461) 3.893*** | (0.457) 4.016*** | (0.464) 4.166*** | (0.478) 4.411*** |
| Constant cut5 | (0.421) 4.934*** | (0.443) 4.445*** | (0.463) 4.715*** | (0.459) 4.836*** | (0.466) 4.994*** | (0.480) 5.239*** |
| Constant cut6 | (0.426) 6.508*** | (0.448) 6.036*** | (0.468) 6.313*** | (0.463) 6.432*** | (0.472) 6.607*** | (0.485) 6.853*** |
| LR χ^2 | 543.96*** | 628.37*** | 632.45*** | 640.10*** | 643.90*** | 651.71*** |
| Pseudo R^2 | 0.0885 | 0.1023 | 0.1029 | 0.1042 | 0.1048 | 0.1061 |
| Observations | 1.758 | 1.758 | 1.758 | 1.758 | 1.758 | 1.758 |

Standard errors in parentheses

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$ **Fig. 2.** Access to finance and gender interaction effects**Fig. 3.** Network and gender interaction effects

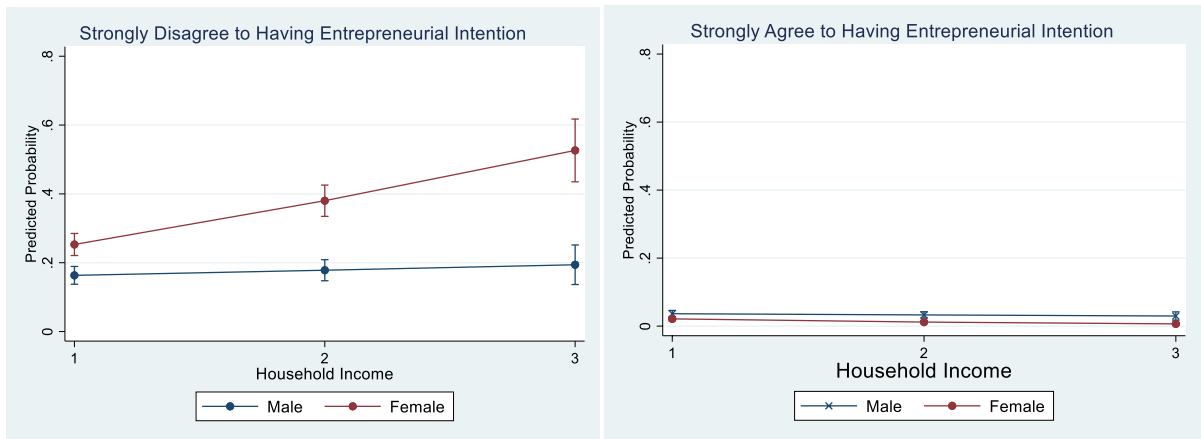


Fig. 4. Household income and gender interaction effects

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 |
| SAY | 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 |

4.2 Qualitative results for the normative view

The sample used here represents a sub-group of women that is distinct from previous studies. The women in our sample are well-educated and consider themselves as belonging to ‘middle’ or ‘upper middle’ classes within the society (Table 3). We expect that a different power structure may exist in their case in comparison to those found within the extant

literature. For example, their education and relative financial stability should produce an empowering effect, as they provide more choices and options to them. Furthermore, while this sub-group of women interviewees accept that the ‘purdah’ system may hinder entrepreneurship participation amongst Bangladeshi women, some of them felt that they were significantly bound by it. The women in our sample do not see interaction with outsiders as a problem. This

suggests that their education and upbringing put them through a socialization process that is different from that found in traditional studies that focus on poor women. This results in them having a diverse and significant social network that can potentially support them. Their networks have entrepreneurs, government officials, and financiers who can provide resource support and act as mentors. While recognizing that there are existing structural problems for them in accessing finance, they felt that they had a good understanding of the procedures and critical thinking skills that are needed to overcome the structural problems as and when they arise. Furthermore, they are aware of the different sources of support that they can 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.

Although not intending to start a business within the next 2 years, most women reported having a positive image of entrepreneurship, and some recognised the empowering effect that entrepreneurship could have on women. Despite this and the fact that resources and networks are not a problem for them, these women still did not develop their entrepreneurial intentions.

We find that most women within this sub-group perceive significant normative, as opposed to structural, barriers towards entrepreneurship. The qualitative analysis suggests that there are multiple pressures, oppositions, and challenges and that women have 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.

4.2.1 *The family system*

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 women was of varying degrees. For those who are single, their family is 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 discovers

a number of mechanisms by which pressures were being exerted on the women respondents.

Disapproval, deflation, and sabotage Family members that 'disapprove' of the woman's entrepreneurial activity are particularly concerned with how much 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).

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. Some respondents also reported that their husbands were 'supportive'. Nevertheless, they found such encouragement or support to be 'conditional', depending on the type of business—typically small and requiring minimal interaction with strangers. Furthermore, they had to prioritize housework even in cases where entrepreneurial activity is encouraged.

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

Responses from women towards family pressure Women find 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

Table 4 Endogenous start-up challenges and coping mechanisms

| Challenging (C) responses from family | Sources | Response (R) and coping mechanisms |
|--|--|---|
| <p>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</i> (SA)</p> | Family in general | <p>R1a. Maintain harmony: <i>A woman needs to maintain family activities. If she does not properly then she may get accused by others within the family.</i> (NA)</p> <p>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</i> (JR).</p> <p><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.</i> (FB)</p> <p>R1c. Confirm: <i>I am working in the 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.</i> (SAK)</p> |
| <p>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</i> (SA)</p> | Family in general | |
| <p>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.</i> (SA)</p> | Family (esp. lived in family) | |
| <p>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 seed 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.</i> (FA)</p> | Family in general, esp. husband and blood family | |
| <p>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 managing the family. Otherwise, they would not get permission from family.</i> (FAH)</p> <p><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</i> (ShA1)</p> | Lived in family (esp. husband and in-laws) | <p>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</i> (SP)</p> <p>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.</i> (SAK)</p> |

‘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 realize

that the meaning of entrepreneurship has changed, they adjust their expectations 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 the business outcomes.

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-prioritizing entrepreneurship or by delaying participation until a much later stage.

4.2.2 Non-business-related influences

Upholding 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 express disapproval of women’s entrepreneurial participation, citing ‘religion’ and the ‘irresponsibility of neglecting their family duties.

In response, some women demonstrate 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 Essers and Benschop (2009), they felt that their educational privilege enabled them to criticize the ‘wrong interpretation’, ‘inconsistencies’, and ‘inaccuracies’ of Muslim teachings by these elders. Their elder’s disapproval had a little direct impact, as they lived in the ‘modern segment of the society’. Although the older generation is less educated and more isolated from modern society, they still represent the norms 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).

Gossip Many women in the sample 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 a little direct impact, the women found them ‘hard to ignore’, as

they are often closely connected to the women’s family members through socialization and business dealings (R2b, Table 5).

4.2.3 Business-related influences

Face value support, subtle discouragement Many women in the sample report that they knew entrepreneurs in their network who can help them start a business. Most of these entrepreneurs in their networks are women who initially encouraged others to start businesses. Some of these entrepreneurs promised both financial as well as non-financial support to women who intended to start up. However, when some of the women in the sample decided to actively pursue this further, the responses turned into ‘subtle discouragement’ (C3a, Table 5). While this shift intrigued some of the women in the sample, others felt that the tepid responses might be due to women having limited choices compelling the entrepreneurs to avoid actively encouraging competitors to enter an already intensely competitive market environment. While the women accepted the responses as understandable, some felt disappointed by such subtle discouragement that instills ‘fear’ (R3a, Table 5) and puts them off from starting a business.

Figure 5 provides a summary of the different actors involved, the contrasting views, and how these battles were fought by the women. It presents the normative pressures, influences, and the corresponding responses of women. The green arrows show positive influences, the red arrow shows negative pressures, and the blue arrows show women’s response to these influences and pressures. The width of these arrows stands for the strength of the influence or response. Non-business external actors such as local leaders and enforcers of social norms that include community elders and senior citizens uphold societal norms and, in the process, impose normative barriers on middle-class women entrepreneurship. This is given by the red arrow from External Actors (non-business-related) to Woman in Fig. 5. The women from middle-income groups can offer a strong rebellious response or ignore such imposition of norms, as such non-business-related external actors do not come in direct contact with the women. This is given by the thick blue arrow that is directed from Woman to the External Actors (non-business-related) in Fig. 5.

Table 5 Exogenous start-up challenges and coping mechanisms

| Challenging (C) responses from outsiders | Elders | 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 direct interaction with unknown men.</i> (JR) | 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.</i> (ShAI) |
| C2b. Gossips: <i>Our middle class society is still not ready to accept women business persons.</i> (SS) <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 a business is for show off!</i> (TCB) <i>They may have a laugh if I fail after taking all the pain starting it... jealousy usually, a common human nature</i> (SAB). | Bystanders and friends | R2b. Hard to ignore: <i>Such stigma snatched their freedom, and self-confidence</i> (TA) |
| 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</i> (SA) | Elders and bystanders | |
| C3a. Face value encouragement, subtle discouragement: <i>I am confused. Sometimes they try to encourage, but I am not sure whether they pretend.</i> (SA) <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.</i> (JR) | Entrepreneurs within the network | R3a. Fear: <i>Hearing about the fierce competition and difficulties does put me off. I am afraid of failure</i> (JR) |

relaxing structural challenges affects the entrepreneurial intention of two genders differently. The compelling results presented here suggest that when structural barriers are relaxed, women remain much less likely than men to develop entrepreneurial intentions. Thus, 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 for women, which suggests that entrepreneurship in this particular group is impaired by other, potentially normative, issues.

With this result established, the qualitative part of the results uncovers the normative mechanisms that affect the development of their entrepreneurial intentions. In particular, the paper focuses on a sub-group of women who are relatively unhindered by structural constraints to examine other issues that affect their intention to start a business. The novel insights emerging from here suggest that many of them indeed see entrepreneurship in a positive light and expect participation in entrepreneurship to be an empowering experience. However, the complexity of constructing a positive entrepreneurial identity for the women in this sub-group inhibits the development of their entrepreneurial intentions.

This process is different from the one experienced by women of poorer family backgrounds that are explored in the extant literature (Harrison et al., 2018; Mair & 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 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 provide additional family support. However, women from middle-class groups are reluctant to engage in such necessity entrepreneurship. Thus, a core theoretical contribution of this paper is to highlight how the lack of entrepreneurial intent for women without structural barriers arises from a number of normative challenges. We contribute to the literature by highlighting some key mechanisms that manifest in women's interactions within Bangladeshi society (Tables 4 and 5). These normative barriers came from different spheres of a

woman's life wherein actors often mutually reinforce the 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 similar societies, where informal, social, and cultural institutions play a key role in shaping norms and expectations and where a strong male-dominated discourse exists.

The insights presented here are consistent with previous studies from the employment literature, which suggest that women deliberately set their sights on homemaking, and, time permitting, an employment path that offers flexibility for family duties, resulting in part-time, contracted work from home that has fewer career prospects (Anna et al., 2000). We also find that even if women cross the hurdles of entering entrepreneurship, there are limited to entering specific sectors with entrepreneurship opportunities clearly divided into 'permitted' and 'forbidden' categories. While the former offer flexibility for housework and require little interaction with outsiders, they also tend to have low profit and growth potential. The respondents are well aware of the options available to them. These results are broadly consistent with emerging research which suggests that women drift into self-employment, but only towards the flexible, low-end types with low growth potential (Thompson et al., 2009). These cases illustrate that women are pushed into entrepreneurship out of necessity or desperation, but not necessarily because a positive entrepreneurial identity has been developed (Bryant, 2013). Such entrepreneurship is deemed relevant and acceptable for those considered to be belonging to lower rungs of the socio-economic class hierarchy but not necessarily appropriate for middle-class women. As a positive entrepreneurial identity is not developed amongst the middle-class group, their access to finance and networks does not necessarily increase their intention to start new ventures. 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, leading them to opt-out of the unattractive prospect of entrepreneurship altogether. The result that women in our sub-group find the idea of entrepreneurship to be positive and empowering and that they are interested in considering entrepreneurship more seriously if they are unhindered by social and cultural institutions

suggests that there are pertinent policy and managerial implications to these findings.

The compelling results presented here also have implications beyond developing country contexts. Increasingly, scholarship on women entrepreneurship is attempting to explain the significantly low numbers of women entrepreneurs in developed countries (Marlow et al., 2012). Although it is widely recognised that women entrepreneurship has a positive impact on the economy (Bullough et al., 2019), similar normative barriers can potentially inhibit their entrepreneurship (Field et al., 2010). Such barriers include gender-based role expectations (Brush et al., 2009, Bullough et al., 2021). Furthermore, women from ethnic minority communities in developed countries may continue to face both structural as well as normative barriers although they are living there for a long time (Audretsch et al., 2017; Brynin et al., 2019; Carter et al., 2015)—an effect that can be attributed to the persistence and sticky nature of these barriers. Such women are more likely to be pushed into entrepreneurship with low returns (Baycan-Levent & Nijkamp, 2011). Thus, transcending structural barriers to women entrepreneurship alone may not be sufficient in promoting their entrepreneurial intentions if the normative barriers persist in different forms across varied contexts (Baughn et al., 2006).

5.1 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 resources and network support. The findings here raise compelling questions regarding this inherently structural-driven approach. We find that although addressing structural barriers improves the entrepreneurial intentions for men, they may be not sufficient for supporting women, particularly in the presence of non-structural normative challenges that affect women's entrepreneurial intentions. We argue that while policymakers should continue to offer structural support for both genders, they should also address the normative barriers that hinder female respondents. While not all normative challenges can be overcome, and some of the changes require time to take effect, we propose that policy can begin to tackle

some of the issues at individual, legislative, and societal levels.

At the individual level, the policy can 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 and after-school care for those of school age, as well as the elderly and the sick (Ahl, 2006; Blackburn & Ram, 2006; Rouse & Kitching, 2006). In the context of developing countries, where institutional voids are present, developing a platform to enable a shared economy to prosper, and hence allowing the sharing of these family duties, can be more cost-effective (Kirkwood & Tootell, 2008). At the legislative level, the government should consider policies that will reduce the reliance on normative-based social and cultural institutions. For instance, if gaining family permission to start a business is one such stumbling block as many of the women in the sample mentioned, advancing legislation to minimize the requirements for such permission can unleash their entrepreneurial endeavours. 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 suggest that there is a discrepancy between their personal perception of entrepreneurship and how it is treated by people within these women's spheres of life. Their inability to develop entrepreneurial intention is largely attributable to the latter. While they believed in their ability to overcome the negative views of outsiders at a personal level, they have significant concerns about how others may judge their families due to their participation in entrepreneurship, as this may upset their family members. They have put off entrepreneurship because they felt the pressure to maintain harmony at home.

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) suggests, carry out extensive socialization through familial and educational institutions. As in previous studies, these norms and expectations are being upheld and supported by various formal and informal establishments (DiMaggio, 1988; DiMaggio & Powell, 1991; North, 1990), whose views are often rejected by the particular sub-group that we studied, but nevertheless remain dominant in the society at large. For instance, with the

role of religion in female entrepreneurship participation remaining debatable, as suggested both by the respondents and in the academic literature (Essers & Benschop, 2009), there is a strong need to open up the debate and provide channels for the expression of non-dominant discourses. Policymakers can initiate forums for both sides to express their views regarding the dominant discourse that is perceived to be inaccurate by the women (Gray & Finley-Hervey, 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, policymakers can 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 fewer inhibitions that arise from fear and anxiety.

5.2 Managerial implications

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, those normative challenges create fear and anxiety that reduce entrepreneurship participation. To tackle the normative priority of home overwork, women need to think creatively in terms of how traditional household duties can be reorganized (Biernat & 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 can 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 & 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 because of these normative pressures. 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.

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Declarations

Competing interests The authors declare no competing interests.

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