Contextual Embeddedness of Women’s Entrepreneurship

*Contextual Embeddedness of Women’s Entrepreneurship* brings together a range of research that provides powerful insights into the influences and restraints within a diverse set of gendered contexts including social, political, institutional, religious, patriarchal, cultural, family, and economic, in which female entrepreneurs around the world operate their businesses. In doing so, the contributing authors demonstrate not only the importance of studying the contexts in how they shape women’s entrepreneurial activities, but also how female entrepreneurs through their endeavours modify these contexts.

Collectively, the edited collection’s studies make a substantial contribution to the contextual embeddedness of women’s entrepreneurial activity, provide numerous insights, and provoke fruitful directions for future research on the important role of the contexts in which women’s entrepreneurial activities take place.

This innovative and wide-ranging research anthology seeks to reframe and redirect research on gender and entrepreneurship and will appeal to all those interested in learning more about female entrepreneurship.

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Contextual Embeddedness of Women’s Entrepreneurship
Going beyond a Gender-Neutral Approach

Edited by Shumaila Yousafzai, Adam Lindgreen, Saadat Saeed, Colette Henry and Alain Fayolle
To the business acumen of Khadija bint Khuwaylid, a wealthy trader and a powerful businesswoman who operated her own very successful and highly esteemed caravan business in 7th century Mecca — Shumaila

For my friends Bente and Henrik, Franz and Birgitte, Peder and Camilla, and Tove, who always have been there for me — Adam

To all leading women of my family, without them life would not be as much joyful as it is now. A special thanks to Faiza, Nadia, Sidra and Sehrish — Saadat

To my mum, for bringing me up to be strong and hard-working! — Colette

To my family and to all women entrepreneurs who contribute towards changing the world for the better — Alain
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Introduction

Female entrepreneurs are the new engines of inclusive and sustainable growth. By 2020, 870 million women will have entered the economic mainstream for the first time, increasing GDP growth rates and productivity by as much as 34 per cent and 25 per cent, respectively, in some countries (World Economic Forum, 2012). Therefore, it is becoming ever more certain that women's entrepreneurship is and will continue to be a formidable force of socio-economic development (Minniti & Naudé, 2010).

Although women make up 48 per cent of all entrepreneurial activity globally, men overwhelmingly outnumber women in high-tech industries (GEM, 2012; World Economic Forum, 2012), which receive the most attention from media and the public sector (Marlow, 2002). Women's entrepreneurial activity is clustered in low-growth and low-skilled business sectors 'which are pejoratively labelled as mice, failure, and plodder [businesses,] compared with high-growth gazelle businesses that are commonly associated with men’ (Gupta et al., 2009). The entrepreneurial gender gap varies widely from country to country, and in some countries female entrepreneurs are a substantial yet unrecognized source of socio-economic development (Marlow & McAdam 2013; Henry & Kennedy, 2003; Vossenberg, 2013).

Although the impressive expansion of scholarly interest and activity in the field of women's entrepreneurship has done much to correct the historical inattention to female entrepreneurs and their initiatives, the literature on women's entrepreneurship tends to focus on a direct relationship between the overall entrepreneurial environment (for both male and female entrepreneurs) and women's entrepreneurial activity (Ahl, 2006; Brush et al., 2009; Hughes et al., 2012; Tedmanson et al., 2012). This approach ignores research that suggests that gender differences should be conceptualized as fluid processes that are rooted in a historical context that informs and sustains the normative, hierarchical subordination that shapes women's lives (Marlow & McAdam, 2013). As the field continues to develop and mature, it is increasingly characterized by calls for scholars to take their research in new directions, to 'contextualize' and enrich the 'vastly understudied' field of women's entrepreneurship (De Bruin et al., 2006, p. 585) by going beyond biologically determined identities to question the gendered hierarchies and structural constructions that are embedded in highly informed conceptual frameworks (Ahl, 2006; Ahl & Marlow, 2012; Brush, de Bruin, & Welter, 2009; De Bruin, Brush, & Welter, 2007), thus shifting the focus to the 'more silent feminine personal end' of entrepreneurial process (Bird & Brush, 2002, p. 57).

A major criticism of women's entrepreneurship research is that most has been devoid of context. The dominant discussions in entrepreneurship research focus on individual factors instead of taking into account the institutional and social factors that shape the entrepreneurial environment and influence women's entrepreneurial activity. Scholars focus on the individual entrepreneur as the unit of analysis, thereby disregarding the interaction of
the multiple actors that constitute the entrepreneurial environment. Because of the lack of interaction between individuals or organizations and their environment in the systems approach to entrepreneurship, many of the contributions of entrepreneurs and organizations are under-recognized. Consequently, what we know about how the entrepreneurial gender gap is developed, measured, and evaluated in terms of how women entrepreneurs deviate from the yardstick of the male norm (Ahl, 2006; Bird & Brush, 2002; Mirchandani, 1999). Thus, patriarchal economies and societies and their gendered power structures that shape the context of entrepreneurs (men and women alike) but that favour men over women remain unchallenged (Vossenberg, 2013). This bias has consequences for research and policy-making and may explain why the gender gap continues and why real reform for the development of women entrepreneurs has not yet taken place (Ahl, 2006; Calas et al., 2009).

The chapters in this volume

This volume of chapters seeks to clarify the contextual embeddedness of women’s entrepreneurship. Our goal is to co-create expertise that can feed joint learning, innovative practices and evidence-based policy-making for the gender-just promotion of women’s entrepreneurship promotion and inclusive growth around the globe. In doing, so we highlight what influences and restrain the growth of women’s entrepreneurship and offer useful insights into women’s entrepreneurship within as they apply to specific contexts.

We sought contributions that reflect a variety of perspectives and methodological approaches and that explore women’s entrepreneurship at the macro-, meso- or micro-level of analysis and across a range of international economic and cultural contexts and industry sectors. In particular, contributions were sought from researchers in geographic regions that are not sufficiently represented in the women’s entrepreneurship literature. We received chapters based on data from Baltic Sea countries, Czech Republic, Italy, Lebanon, Malaysia, Mexico, Morocco, Nepal, Oman, Pakistan, Palestine, Poland, Saudi Arabia, Sri Lanka, Spain, Sweden, Turkey, USA and Wales and multi-country studies based on the Global Entrepreneurship Monitor (GEM) dataset. Collectively, these studies make a substantial contribution to the contextual embeddedness of women’s entrepreneurial activity, provide numerous insights and provoke fruitful directions for future research on the important role of the context in which women’s entrepreneurial activity takes place.

Section 1: Religious embeddedness of women’s entrepreneurship in the Islamic context

Despite the proliferation of research on women’s entrepreneurship, few studies have focused on it in the Islamic context. The six chapters that make up Section 1 extend what we know about women’s entrepreneurship by delving into the institutional and social factors that shape the entrepreneurial environment for women in the context of Muslim societies. While Islam is often seen as a rigid, homogeneous faith, it is actually a complex religion with considerable variations across the areas where Muslims live. Academic discourse often paints Islam as incompatible with business and commerce, although trading was a common vocation among the Arab tribes to which Islam was initially introduced. Although Islam is viewed as authoritarian, androcentric and especially limiting for women, a closer look at Islam and its core values challenges that view and sheds light on the nature of the relationship between Islam and women’s entrepreneurship. In Chapter 1 Banu Goktan, Vishal K. Gupta, Gönül Budak and Erik Markin examine the links among Islam, gender and entrepreneurship
and whether women’s entrepreneurship varies systematically across Muslim-majority and non-Muslim societies. The authors’ investigation uses GEM survey data to raise questions about the assumption that Islamic societies present unique obstacles to women’s entrepreneurship. Despite the need for in-depth qualitative work that examines the hurdles that confront female entrepreneurs in Muslim countries, the authors find that the overall rate of female entrepreneurs does not vary markedly between Muslim and non-Muslim nations, rejecting the hypothesis that Islam and women's entrepreneurship are incompatible.

In Chapter 2, Khizran Zehra and Leona Achtenhagen explore the institutional system of Pakistan as a highly gendered context for women’s entrepreneurship. Consistently ranking low regarding gender equality, Pakistan has ratified an impressive number of policies and measures that promote the role of women and women entrepreneurs. Nonetheless, the country scored 144 out of 145 countries in the 2015 Global Gender Gap Report. In this chapter, the authors seek to explain this apparent contradiction between Pakistan’s efforts and its reality for women. Their findings show that, although many institutional measures have been authorized to improve the situation of women and women entrepreneurs, these measures have been implemented half-heartedly at best. Thus, despite formal institutional measures taken to provide female entrepreneurs the opportunity to participate in entrepreneurship, the failure to enact these policies meaningfully and the largely negative societal attitude toward women entrepreneurs restrict their entrepreneurial endeavours.

Aware of the embeddedness of entrepreneurship in the contexts where it unfolds, Chapter 3 by Hayfaa Tlaiss explores Arab women’s experiences as entrepreneurial leaders and the role of gendered expectations and patriarchal ideologies. Applying a poststructuralist feminist approach to in-depth, face-to-face interviews, Tlaiss explores the meaning of entrepreneurial leadership to women in Lebanon and the reasoning that underlies their definitions and conceptualizations of entrepreneurship. Tlaiss also employs an intersectionality lens to investigate how these women’s understanding of entrepreneurial leadership is related to and influenced by the normative expectations of the Arab patriarchal culture that associates women only with motherhood and domesticity and only men with entrepreneurship. Tlaiss’ findings highlight the influence of institutional cultural and normative elements on Arab women entrepreneurs’ career choices, their pursuit of legitimacy, and their understanding and attribution of meaning to entrepreneurial leadership.

Chapter 4 by Hadil Al-Moosa explores the role of political leaders in shaping the experience of Arab women’s entrepreneurship in the context of Oman. Oman is characterized by a traditional paternalistic leadership style, and although Omani women are exposed to Western-style education, they do not challenge the male tribal leaders’ authority because their behaviour is rooted in the tribal and familial system. In the Arab culture the Sheikhs, the male tribal leaders, embody power in the social structure and take responsibility for the needs of the tribes’ members. Hence, this relationship is viewed as a paternalistic, rather than autocratic. Al-Moosa concludes that, under a tribal social structure, a patriarchal society and a paternalistic leadership style, the leadership must take a strong and active role in women’s issues in order to encourage women’s entrepreneurs and other inputs into a strong economic structure.

Although the traditional view of women’s roles in Arab societies influence women’s attitudes, intentions and self-perceptions with respect to their career choices, there is evidence of a change taking place in these societies, including a shift from the male as the sole breadwinner to both husbands and wives working and husbands supporting their wives in their business endeavours. Chapter 5, by Beverley McNally and Grace Khoury, examines how successful female entrepreneurs in Palestine and Saudi Arabia use the micro-level support
factors of family support, education, opportunity, motivation, financing and performance to overcome macro-level regulatory, socio-cultural and economic challenges.

Chapter 6, the final chapter in Section 1, by Ceyda M. Eyiusta, explores women’s entrepreneurship in Turkey through the lens of promising initiatives. This chapter explores the current position of Turkish women in the overall entrepreneurial landscape and the features of the institutional context and the major support mechanisms that influence women’s entrepreneurship in Turkey. Eyiusta also identifies the problems and challenges Turkish female entrepreneurs face when they initiate and run their businesses and the key drivers and success factors for women’s entrepreneurship in Turkey.

Section 2: The gendered embeddedness of women’s entrepreneurship in the entrepreneurship ecosystem

Section 2 features a collection of studies that provide an in-depth examination of the key components of the Entrepreneurship ecosystem and their gendered influences on women’s entrepreneurial activity. Entrepreneurship ecosystems refer to the interactions between entrepreneurial firms and the context within which such enterprises operate, with the central focus the entrepreneurs, rather than their enterprises (Stam, 2015). Isenberg (2011) identifies six interdependent components within the Entrepreneurship ecosystem: a conducive culture supportive policies and leadership, the availability of appropriate financing, quality human capital, market demand, and a range of institutional supports (Figure 0.1).

![Figure 0.1 Domains of an Entrepreneurship Ecosystem (Isenberg 2011)](image-url)
The studies in Section 2 highlight the complex interplay between the informal socio-cultural aspects of the entrepreneurial ecosystem and the formal institutions, such as regulatory bodies, public policy and government. These studies make way for future research to explore the nature and effect of this interplay between the factors in the ecosystem and how it affects the viability and performance of women’s entrepreneurial activity. In Chapter 7 Patrice Braun argues that an enabling ecosystem is a shared responsibility of the public and private sectors whereby policy inputs are interwoven with socially embedded factors to nurture entrepreneurship and growth. Few studies have considered the Entrepreneurship ecosystem from a trade-support perspective, as they often ignore potential institutional shortcomings in this area. Patrice fills this gap by arguing that gender inequality is not only a pressing moral and social issue but a critical economic challenge as well, and that a favourable enabling Entrepreneurship ecosystem and targeted government intervention are pivotal to helping women entrepreneurs to access markets, as without paying heed to gender, Entrepreneurship ecosystems may well perpetuate systemic discrimination in favour of male-led enterprises.

Chapter 8 by Mirella Xheneti and Shova Thapa Karki draws on evidence from policy documents of the Government of Nepal and a qualitative project on women’s entrepreneurship in the informal economy to show how socio-cultural gender embeddedness plays out in patriarchal contexts that are undergoing institutional change. More specifically, the authors focus on gendered institutions like caste, marriage, family and rights to property and education and their influence on women’s entrepreneurship. These issues are particularly relevant in the highly patriarchal and caste-based stratified societal context of Nepal, where power relationships are not equal and the roles, behaviours and expectations for men and women are socially prescribed. The authors highlight that, despite the provisions made in the formal institutional environment that discourage caste and gender discrimination, these social institutions have long-lasting effects in prescribing the behaviour and attitudes of those in the society.

Although women entrepreneurs may face considerable challenges from their entrepreneurial environments and ecosystems, leveraging their formal and informal social networks can help them to be successful in their businesses and to create opportunities within it. In Chapter 9, Shandanan Sheikh, Aybniz Akdeniz, Shumaila Yousafzai, Federica Sist and Saadat Saeed explore how, midst the perceived weaknesses and strengths of the entrepreneurial ecosystem, the three dimensions of social capital – relational, cognitive and structural social capital – impact opportunity creation for female entrepreneurs in Wales and Turkey. Following a qualitative case study methodology, they find that, while Welsh and Turkish women entrepreneurs’ perceptions about their Entrepreneurship ecosystems and their individual components differ, these ecosystems create opportunities for their businesses through the women’s social capital. Specifically, women use both formal and informal social capital to create opportunities in multiple ecosystems’ contexts, including the business, financial, human capital and social contexts. The authors find that, while relational and structural social capital positively affect the extent of opportunity creation for women’s businesses, cognitive social capital restricts opportunity creation and negatively impacts their business performance.

Female entrepreneurs in developing countries, including Sri Lanka, face severe cultural and social restraints in managing their businesses. In Chapter 10 Nadeera Ranabahu and Mary Barrett explore the entrepreneurial thinking and behaviour of Sri Lankan female entrepreneurs who use micro-credit in their businesses, especially in terms of how they mobilize aspects of their social and cultural context in their businesses. Drawing on the framework of
effectuation and causation thinking, the authors explain how female entrepreneurs’ business decisions and reasoning are influenced by effectual (means-driven) and causal (predictive) logics. Their findings suggest that cultural and societal norms heighten women micro-entrepreneurs’ effectuation thinking during the business start-up phase, when they use their knowledge and experience, rely on family support, use inexpensive ways to open a business, form agreements with customers, and convert socio-cultural challenges into opportunities. The study also highlights the unexpected business opportunities that can arise from the lack of long-term institutional commitments and the risks associated with those opportunities.

In the World Bank’s Doing Business 2015 ranking of the Baltic Sea countries, Sweden was ranked 8th, Estonia 16th, Lithuania 20th, Latvia 22nd and Poland 25th position. Sweden has the most advanced equal-treatment policy, the highest employment rate and the highest gender-equality index. However, women’s entrepreneurship rate in Poland is twice as high as it is in Sweden, and it is also higher than that in Estonia, Lithuania and Latvia. To explain this apparent contradiction, in Chapter 11 Ewa Lisowska explores whether factors other than economic and administrative factors are included in the Doing Business ranking that can explain the disparity in women’s entrepreneurship rates in the Baltic Sea countries. Lisowska’s findings suggest that cultural factors (e.g., tradition, history, norms, values, prejudices, stereotypes and the laws and institutions that combat prejudices and stereotypes) have a significant impact on the level of entrepreneurship and attitudes toward entrepreneurship.

Chapter 12, by Alina Zapalska and Erik Wingrove-Haugland, identifies the major characteristics of women’s entrepreneurial businesses in the Polish tourism industry and the factors that have promoted or inhibited the growth of those businesses. The success of female entrepreneurs in the tourism industry in Poland has resulted from their ability to recognize and take advantage of the opportunities presented by the country’s natural resource base, socio-cultural traditions, and ecological characteristics by creating distinctive products that have a positive impact on economic growth and employment development. By analysing female entrepreneurship within the life-cycle model of an entrepreneurial firm’s growth and development, the authors provide recommendations for policy-makers to foster and encourage female entrepreneurship through targeted policy initiatives that reflect an understanding of the factors that contribute to the success of women’s entrepreneurial activity.

In Chapter 13, Alena Krížková, Marie Pospíšilová, Nancy Jurik and Gray Cavender use data from interviews with women entrepreneurs in the Czech Republic and the United States to determine how the institutional context of each nation converges with multiple dimensions of social identities to shape women’s entrepreneurial motivations and strategies. Their study draws attention to the need to combine contextual and intersectional theories of entrepreneurship to understand women’s varied experiences of the gender gap. Their study also finds issues that relate to emancipatory struggles, as some of their respondents use businesses to challenge race/ethnic and gender hierarchies.

In Chapter 14 Marie Appelstrand and Gun Lidestav study women’s entrepreneurship in the context of the Swedish forestry sector. Although 38 per cent of Swedish forest owners are women, forestry is still one of the most gender-segregated sectors in Sweden. The gendering of the sector as a distinct male arena has led to a number of negative outcomes for gender equality as well as economic stability and ecosystem vitality. The authors write that gender inequality indicates a policy failure, so to address these concerns, the government has introduced various soft governance action programmes and strategies. Appelstrand and Lidestav examine the potential for altering gendered norms in a sector that is under change and ask whether a transformation requires that the practices of the forestry sector
be ‘encoded’ in feminine terms women should ‘act like men’ in order to claim their place in the forestry sector, thereby reinforcing the male experience as a preferred norm.

The complexity of women’s social environments affects their activities in the public sphere, but this reality cannot be revealed without acknowledging the importance of using a gender lens in researching women’s entrepreneurial activities. Chapter 15 by Salmah Topimin, Clare Brindley and Carley Foster explores the context of business survival and the institutionalization of entrepreneurial support for the Bumiputera women entrepreneurs in the Malaysian handicraft industry. The authors’ proposed framework for women’s business survival takes into account the significant influence of the context in which the female entrepreneur is positioned. The authors acknowledge the strong patriarchal social customs and traditions that exist in the cultural landscape of Malaysia that have caused women to struggle in managing their multiple roles and has put them in a difficult position in their efforts to maximize their business potential, particularly in ensuring that their efforts are consistent with the demands of the social order.

In Chapter 16, Shandana Sheikh, Federica Sist, Aybeniz Akdeniz and Shumaila Yousafzai employ a career narrative approach to tell the stories of a group of British ‘mumpreneurs’. The authors’ findings suggest that, perhaps because of their dual responsibility for children and business ownership, mumpreneurs work particularly hard to achieve their aspirations and career objectives. However, their ability to do so is severely constrained by the lack of institutional support, particularly in terms of the availability of child care, business training and financial support.

A recent report from Kauffman Foundation suggests that the gender gap in financing is persistent and that women receive only 3 per cent of the equity financing that is available through angel investments and venture capital (Krause, 2016). Similarly, women start their new ventures with half as much capital as their male counterparts do (Brush et al., 2014). Taking a multi-disciplinary view of the contextual embeddedness of women’s entrepreneurship research, in Chapter 17 Ethné Swartz and Frances Amatucci study second-generation gender bias as a barrier to success in women’s entrepreneurship. They contend that the empirical nature of labour economics can help to illustrate the unequal odds that women face in labour markets and entrepreneurship.

In Chapter 18 Juan Diego Borrero contends that, although socially constructed and historically attributed responsibilities for child care and housework have a negative effect on women entrepreneurs’ performance, they are still an integral part of the complex social identity of contemporary women. As a result, women who operate part-time or home-based businesses are not making a choice that reflects restricted entrepreneurial ambitions or limited capital but are responding to social imperatives and ascribed roles. He argues that, in evaluating their firms’ performance, women pay attention to factors such as personal fulfilment, flexibility and the desire to serve the community. Acknowledging the socially constructed expectations from women and challenging the label of underperformance, Juan presents a view of performance for Spanish and Moroccan female entrepreneurs that aligns with the entrepreneurs’ preferences, instead of those of society.

Section 3: Moving forward

The traditional business model canvas (BMC), a powerful tool that creates a shared language when businesses are defined, is an instrument for creating hypotheses using brainstorming and an informal way of testing. The BMC is a gender-neutral conceptual approach, as it does not discriminate between men and women. Chapter 19, by Verónica Ilián Baños Monroy,
José Manuel Saiz-Álvarez, and Edgar Rogelio Ramírez Solís, presents a female-oriented, non-gender-neutral, lean scientific method canvas (LSMC) as a framework with which to identify problems and solutions that are focused on better business strategies and market research proposals that foster women’s entrepreneurship. The authors argue that higher educational levels achieved by women and improvements in women’s integration into the labour market have already helped to reduce both job and educational gender gaps. The authors contend that the application of the LSMC methodology can accelerate this enriching process.

In the final chapter, Chapter 20, Silvia Gherardi and Barbara Poggio consider the relationship between gender and entrepreneurship, going beyond a gender-neutral view in favour of a practice-based approach to gender and entrepreneurship as intertwined practices. They argue that from the ‘gendering of the entrepreneurship’ perspective, the social practice of co-producing gender and entrepreneurship are seen as both a material and a semantic space in which meaningful collective actions are carried out and contextually organized. Based on empirical examples from two qualitative studies conducted in Northern Italy with women entrepreneurs who work in several sectors, they analyse two particularly significant practices: the authoring of the process of becoming a female entrepreneur, and the succession of the firm from one generation to the next. They conclude by proposing a framework with which to grasp the situated, fluid and fragmented nature of gender and entrepreneurship practices and processes.

Closing remarks

We extend a special thanks to Routledge and its staff, who have been most helpful throughout this entire process. We also warmly thank all of the authors who submitted their manuscripts for consideration for this book. They showed their desire to share their knowledge and experience with the book’s readers and a willingness to present their research and their views for possible challenge by their peers. We also thank the reviewers, who provided excellent independent and incisive consideration of the anonymous submissions.

We hope that this compendium of chapters and themes stimulates and contributes to the ongoing debate surrounding the contextual embeddedness of women-owned enterprises. The chapters in this book can help to fill some gaps in what we know while stimulating further thought and action.

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References


Section 1

Religious embeddedness of women entrepreneurship in the Islamic context
1  **Behind the green line**  
An examination of female entrepreneurial activity in the Muslim world  

*Banu Goktan, Vishal K. Gupta, Gönül Budak and Erik Markin*

Recent years have seen organizations, governments and institutions around the world promote entrepreneurship as a means to economic growth, job creation and social development. A significant part of these efforts focus on women-owned businesses (Brush & Cooper, 2012; Sullivan & Meek, 2012). Despite the widely accepted belief that women’s ability to freely start and grow their business is beneficial for gender equality and economic empowerment (Jennings & Brush, 2013), the gender gap in entrepreneurship – in terms of both the rate of business start-up and venture performance – persists. Individual differences have attracted attention from researchers in explaining the performance gap; however, contextual factors have not. In addition, although existing studies cast light on various aspect of female entrepreneurial activity (Ahl & Marlow, 2012; Elam, 2014; Marlow & McAdam, 2013), it is mostly in the context of Western nations rooted in Judeo-Christian values and beliefs (e.g., United States and United Kingdom). The purpose of the present study is to extend our understanding of female entrepreneurship by delving into institutional and social factors that shape the entrepreneurial environment for women within the context of Muslim societies.

Religion, as a value system, forms a crucial basis for human behaviour (Boutroux, 1980). It is a major force in shaping beliefs and attitudes of individuals and plays a vital role in the entrepreneurial as well as personal lives of members of the society (Hafsi, 1987; Patai, 1976). While existing research suggests a relationship between national culture and entrepreneurship (Hayton et al., 2002), very few studies have actually examined the role of religious affiliation in entrepreneurship (Gümüşay, 2015). Islam in particular is an ‘under-researched’ area in entrepreneurship studies (Essers & Benschop, 2009). Academic discourse and popular discussions often paint Islam as incompatible with business and commerce although trading was a common vocation among the Arab tribes to which Islam was initially introduced (Ahmed, 1992; Essers & Benschop, 2009). Furthermore, Islam is considered especially limiting to women. Although, Islam is viewed as authoritarian, androcentric and hostile to women as exercised today, a closer look at Islam and its core values challenges that view and sheds much needed light on the nature of the relationship between Islam and female entrepreneurship (Ahmed, 1992).

This study considers the interplay between gender and religious affiliation in shaping female entrepreneurship. We help extend the knowledge frontier in entrepreneurship beyond its traditional focus on Western countries with predominantly Christian populations. Specifically, we examine whether Islamic affiliation has a depressing effect on entrepreneurship at the country level. Finally, delving deeper into the Republic of Turkey, we examine whether the rate of entrepreneurial activity is boosted in a constitutionally secular Muslim-majority country like Turkey as compared to other Islamic countries.
The Islamic context

With more than 1.5 billion followers worldwide (23.2% of the global population), Islam is the second largest religion in the world today with Muslims (as the followers of Islam are generally called) present in nearly every country (Johnson & Grim, 2013; Richardson, 2015). The largest Muslim population resides in Southern Asia (25%), 20 per cent or Muslims live in the Middle East and 15 per cent in Sub-Saharan Africa. Islam was founded in the seventh century in the Arabian Peninsula when Prophet Muhammad (p)1 (who the Muslims revere as the last messenger of God), delivered a monotheistic message to the local tribes. ‘Allah’ is an Arabic word for God and the religion is based on the reading and understanding of Qur’an, the holy book that is based on the revelations to Muhammad (p) by Angel Gabriel. According to Islam, all of God’s prophets and messengers (Noah, Abraham, Moses, Jesus and Muhammad (p)) bring monotheism and Muhammad (p) is the final messenger of God (Richardson, 2015).

While Islam is similar to other Abrahamic religions (Jewish and Christian faiths) in terms of monotheism, there are also key differences. Islam is not only a set of beliefs and ceremonies but also a social system that has a substantial influence on the life styles of its followers (Weir, 2000). From the beginning, Islam is meant to be a comprehensive religion that governs all aspects of life including social, political, and military as well as spiritual. It plays a major role in shaping personal, family and business values of its followers (Tlaiss, 2015). In order to understand Islam and its essence, one needs to understand the time at which and the society to which it was introduced, as well as its core values.

Not all Arabs are Muslims and not all Muslims are Arabs (Sidani, 2005), however, the Arab world is significant in Islam. Prophet Muhammad (p) was born in ad 570 in Mecca, which was strategically located close to the west coast of the Arabian Peninsula, midway between the north and south of the Arab world and close to the Mediterranean. As trade grew in the region, Mecca benefited significantly from the development and became a prosperous area where people enjoyed wealth and luxury. This lifestyle was in contrast with Muhammad (p)’s belief in a simple life. Muhammad (p) would spend time in solitude, meditating in a cave in the hill of Hira and living the simple life he desired (Ahmed, 1980). When he was about 40, he started receiving revelations, which marks the beginning of Islam. These revelations were gathered after his death and constitute what is now the Qur’an.

Different implementations of Islam

While Islam tends to be usually discussed (and often caricatured) as a rigid homogeneous faith, it is actually a complex religion with considerable variations across the different areas where Muslims live. While some Islamic societies moved towards secularism (e.g. Persian, Turkish, Egyptian), there have also been Islamic revivalist movements (e.g. Iran, Saudi Arabia) hence adding to differences across societies. Islam’s norms and teachings are not consistently followed by all believers (Syed 2008, 2009, 2010). The teachings of Islam have three main sources: 1) the Qur’an, 2) Hadiths (the teachings of Muhammad (p)) and 3) derivations from several Muslim cults and schools. Hadiths, Qur’an and cultural norms form the basis of Sharia law, which governs all aspects of life for orthodox Muslims (Ahmed, 1980). Hadiths refer to a body of literature consisting of short stories and narratives based on the Prophet’s sayings and actions that were collected into written form in the three or four centuries after his death (Ahmed, 1992).
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Some sects accept Islam’s ethical teachings as the fundamental rules to follow and Muhammad’s (p) practices as relevant to the social context of the time and not necessarily binding today. While Islam was progressive for its time, there are challenges to its literary implementation today. For example, the Quran limits the number of wives to four which was ‘severely restrictive’ to the polygamous society of Pre-Islamic Arabia (Ahmed, 1980), however, seems unacceptable by many today. Orthodox Islam, on the other hand, focuses on the practices rather than the ethical teachings. For the Islamic literalists, Qur’an is not culture or society bound and should be closely followed. According to Ahmed (1992), Islamic law would have been more humane and egalitarian regarding women if the essence of the religion had been followed. In sum, varying views regarding women’s role and place in society are present in Islam and there is not a complete consensus on how Islam should be practised.

Islam, women and entrepreneurship

While Islam has similarities to other monotheistic religions, a differentiating aspect of Islam is its focus on the governance of relationships between men and women. Islam considers family the pillar of Islamic faith and defines roles, rights, and responsibilities for men and women to properly conduct themselves in their everyday lives. While some scholars view the Islamic family law as restricting women (McIntosh & Islam, 2010), Mernissi (2011) claims that in pre-Islamic Mecca, most children had no identifiable genetic father and wearing clothes had been a privilege of the aristocrats. With Islam, individuals gained the right to body privacy. Many researchers view Islam as bringing clarity to the roles and responsibilities of men and women as a way to structure order and harmony in the Arabian society of the time (Irigaray, 1993).

Despite claims that Islam limited the power of women, there are various accounts of equal treatment of men and women during early Islam. Men and women prayed together with Prophet Muhammad (p) and he stipulated that women were not to be restricted from going to the mosque (Ates, 2006). Women and men had comparable rights in terms of place in the family and society, as well as legal, financial and property rights (Yildirim, 2014). In early Islamic period, women occupied respectable professional positions such as being judge and being involved in politics and public service. Women were free to study medicine, literature and science, and some women were indeed more proficient than men in these fields (Savas, 1991). They took active part during wars by providing logistical help to the army (Gurhan, 2010, p. 65). They engaged in discussions, and debates regarding the contours of the emergent religious order with Prophet Muhammad (p), and held the caliphate accountable.

Islam and female entrepreneurship

Studies that focus on women in Islam tend to portray women as being systematically subordinated in patriarchal Islamic societies although female entrepreneurship in Islam is neither forbidden nor frowned upon (Roomi, 2013; Tlaiss, 2015). A close look at Islam through the centuries reveals many successful female entrepreneurs (Hamdan, 2005), most prominently Khadija, first wife of Prophet Muhammad (p), who was a successful business owner herself (Cetindamar, Gupta, Karadeniz, & Egrican, 2012). Although Islam emphasized respect for both sexes and equal rights, the Arab tribes preserved their autocratic system and
patriarchal family order (Arab Human Development Report, 2005). According to Mernissi (1991), women rights is an issue not because of Qur’an, Prophet Muhammad (p) or the Islamist tradition, but because the existing institutions prior to Islam suppressed women’s power and male elite didn’t want to give up power and maintained the order. Sidani (2005) believes that prevailing strict religious interpretation by some scholars is an ‘unconscious attempt to provide religious justification for various cultural norms and practices’ (508). In the Middle East, traditional restrictions (Ilhaamie, Arni, Rosmawani, Al-Banna, 2014), negative stereotypes of women (Grey and Findely Hervey, 2005), lack of finance, restrictive mobility, government rules and regulations, social issues, lack of education and training in business (Ahmad, 2011; Shmailan, 2014) have been cited as important barriers for female entrepreneurs. Therefore, the way Islam is implemented in certain areas is not true to the essence of Islam. According to the Arab Human Development Report (2005), the religious culture that places men in a higher place within the society is not built on sacred text but rather on interpretations based on customs and traditions which are geared towards preserving the order of the family and society.

Female entrepreneurship in MENA countries is seen among the educated, wealthy families. Although globally women start businesses mostly out of necessity, women in MENA region are more likely to be opportunity motivated. Opportunity motivated individuals perceive, evaluate and act upon opportunities because they have access to resources such as education, networks, and family support and they are less likely to face social obstacles. Constraints are fewer and pressures are less on women among educated groups (Roomi & Harrison, 2011). Females who come from lower strata of the society face disadvantages in terms of education, access to networks and legal or social rights such as restrictions on their activities outside the home or their ability to travel (Terjesen & Lloyd, 2015). The obstacles female entrepreneurs face result mostly from ‘deeply rooted discriminatory socio-cultural values and traditions, embedded particularly in the policy and legal environment and in institutional support mechanisms’ which are less common among educated groups (Ilhaamie, Arni, Rosmawani, & Al-Banna, 2014, p. 429). Considering that entrepreneurship is an option for only a limited group of educated women of high social status in Muslim societies, we expect to see lower levels of female entrepreneurship in countries where the majority of the population is Muslim compared to other groups. Thus, we hypothesize:

**H1:** Rates of female entrepreneurship will be lower in societies where the majority of the population is Muslim.

### Female entrepreneurship and secularism

Secularism is the separation of religion from politics, where each one is defined as distinct spheres (Arik, 2016). There are differences in how secularism is implemented across societies. According to Kuru (2009), the dominant ideology in the United States is passive secularism where the state allows individuals to live their religion according to their beliefs, but does not disrupt religious practices observed in public sphere (e.g., the use of the phrase ‘In God We Trust’ on currency bills in the US and the celebration of Christmas at the White House). In Turkey and France, on the other hand, the dominant ideology is assertive secularism where the state actively excludes religion from the public sphere. However, in either case, despite the fact that individuals live and express their religion differently, religion is
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separated from the state in secular societies. Therefore, it is expected that in secular societies religion will not be as overarching and will be confined to certain, private aspects of life.

MENA is dominated by Muslim-majority societies; however, it consists of many independent nations. Although there are commonalities due to religion (Bhagat & McQuaid, 1982; Farid, 2005; Yasin et al., 1989), there are also differences in how religion is practised across these countries. Power and Nadine (1998) argued that influences and superstitions, as well as the political and economic structures that have crept into Islam mask the essence of Islam which is tolerance, social justice, and human rights. In most secular countries, ‘active secularism’ is implemented where the ‘state itself actively embraced and fostered a nonreligious worldview in the public realms’ (Warhola & Bezci, 2010, p. 428). Societies based on secularism try to enforce these values and remind people that democracy and free market economy are not incompatible with Islam (Farid, 2007). Secularism brings with it an emphasis on notions of gender equality and human rights. In secular societies, active policies are implemented to promote women’s empowerment and to challenge patriarchal cultural norms and structures (Özkazanç-Pan, 2015). Therefore, in secular societies where majority of the population is Muslim, we expect the rate of female entrepreneurship to be higher than in societies that tend to be more religiously Islamic. We hypothesize:

H2: Rate of female entrepreneurship will be higher in secular societies where the majority of the population is Muslim compared to societies where Sharia law or a mixed system is enforced.

Female entrepreneurship in Turkey

Turkey is unique among MENA countries in the sense that it has long had a leadership position in the region for industrialization, economic growth, democratization, and women’s rights (Yetim, 2008). Unlike most other MENA countries, Turkey is not a resource-based economy reliant on revenue generated by natural resources. Turkish history exemplifies the implementation of active secularism and also, the secular and gender egalitarian nature of the 1937 family law make Turkey unique in the context of the MENA region (İlkkaracan, 2012). In the next section, we provide a historic perspective of Islam’s evolution within the Turkish society, explaining how Turkey went from being heir to the Ottoman Empire, which was the historical seat of the Caliphate, to a modern secular country. We also discuss how the role of women changed over time in Turkey.

Islam and women in Turkey

Turkey has long been a melting pot of cultures and societies over centuries due to its geographic location. Although Turkey is a secular country without an official religion, its population is predominantly Muslim. Long before the birth of Islam near Mecca, there was the land of Anatolia to the east. The Anatolian plateau – the westernmost part of Asia – witnessed the rise and fall of several kingdoms over hundreds of years due to its geographic position as a gateway between Europe and Asia, ‘leaving behind an impressively diverse patchwork of cultures’ (Yardumian & Schurr, 2011, p. 7). After the split in the Roman Empire, Anatolia became part of the East Roman Byzantine Empire. Christianity spread
early in Anatolia, so that the local population was overwhelmingly Christian by the end of the seventh century. Anatolia, also called Asia Minor, is the peninsula of land that constitutes the Asian portion of Turkey today, where the continents of Asia and Europe meet. Human habitation in Anatolia dates back to the Paleolithic period. During the tenth century, groups of Turkmen warriors, originally from Central Asia, began to move into Anatolia through Azerbaijan (Çalen, 2013). The Ottoman Empire was founded by Turkish tribes in Anatolia in the late thirteenth century under the rule of Osman Gazi who overthrew the Seljuk, and his tribe ruled the land for 600 years until its dissolution in 1918 (Ottoman Empire, 2016). Thus, Seljuk Turks and the Ottoman Empire are the ancestors of the Turks living in the region today.

Women enjoyed a place of respect and reverence in Anatolian history. Patrilineal and matrilineal principles were equally emphasized in family structures, so that children belonged to both parents, women-owned independent property, and were also regarded as capable warriors (Anadolu-Okur, 2005). After Ottoman Turks took over Constantinople in 1453, traditional Ottoman social life came under the influence of Byzantine and Persian state structure. Turkish women’s status declined sharply (Anadolu-Okur, 2005). The fifteenth century brought with it the establishment of the harem in the Ottoman palace where women were permanently segregated from men, polygamy was introduced as a new system, and Sharia law came into effect. During Sultan Abdulhamit Second’s autocratic regime (1876–1909), women came under strict control for 32 years.

After this significant decline, women’s status saw an improvement in 1923 with the reform-oriented Tanzimat era directed at ‘modernization and westernization’ of certain aspects of Ottoman social and political life (Anadolu-Okur, 2005). The Ottoman Empire spanned 600 years and covered North Africa, East and Central Europe, and the Middle East (Kabasakal & Bodur, 2002). By the nineteenth century, various religious and/or ethnic groups had sought to establish their own independent political entities. So, the Ottoman Empire could not support a uniform faith and practice. One way for the Ottomans to hold the empire together was by implementing secularism in the Ottoman Empire (Heper & Toktas, 2003), which separated religion and state (Tank, 2005). Secularization efforts had started during the Ottoman Empire and were enforced by Ataturk and his democratic government after the founding of the Turkish Republic.

By most accounts, 1923 was the year the modern Turkish republic was founded (Kurtulus 1987). Under Mustafa Kemal Ataturk’s leadership European forces were ousted from Turkish territory, Ottoman Empire ended and Turkey became a democracy. Ottoman Empire had been centre of the Islamic seat of power – the Caliphate – which was abolished overnight by Ataturk on 3 March 1924 (Kabasakal & Bodur, 2002). At this time, educational reforms were prioritized and the former system of religious education (known as the medrese system) was terminated. In April 1924, religious courts were closed and Sharia law was abolished. Family names, an old Anatolian tradition which had been eliminated under Sharia rule, were adopted in 1934. ‘Active secularism’ became the credo of the new Turkish government so that the ‘state itself actively embraced and fostered a nonreligious worldview in the public realms’ (Warhola and Bezci, 2010, p. 428).

Ataturk launched profound social, political, linguistic and economic reforms based on the principles of secularism, nationalism and modernization (Aycan & Eskin, 2005). He introduced several radically new ideas to this predominantly Muslim country (e.g. women’s right to vote before women in many Western democracies had this right) in an attempt
Women entrepreneurship in the Muslim world

to bring Turkey into the modern world (Özkazanç-Pan, 2015). Women were granted the right to vote in local elections in 1930 and at the national level in 1934 together with the right to be elected, earlier than their European counterparts (Anadolu-Okur, 2005). Founding politicians of the Turkish republic formed a society upon a broader and contemporary nationalism idea. The idea behind secularism introduced by Atatürk was to embrace all citizens regardless of their religion, sect, ethnic background and personal appearances. The founders thought that the Turkish republic, as the successor of a multi-religious and multi-nationalist empire, would best be founded upon secular ideas and modern nationalism (Akkaya, 2012, p. 227).

The constitution of Turkey guarantees equality between women and men. Turkey has taken action to assure equality by putting laws into practice in accordance with international agreements and institutions such as the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), International Labor Organization (ILO), the Organization for Economic Cooperation and Development (OECD), the Organization for Security and Co-operation in Europe (OSCE), the Cairo Conference on World Population, United Nations Millennium Development Declaration and national action plan (Turkish Statistics Institute). Given Turkey’s long history of active secularism and the emphasis on gender equality in the Turkish constitution, we expect that:

H3: Rates of female entrepreneurship will be higher in Turkey than in non-secular countries where majority of the population is Muslim.

Methods

Data for this study were obtained from the Global Entrepreneurship Monitor (GEM), the largest international study of entrepreneurial activity worldwide. GEM considers new venture creation as the quintessential feature of entrepreneurship (Gartner, 1989; Sternberg & Wennekers, 2005) and those who are taking active steps towards starting a new venture are considered nascent entrepreneurs. We focused our inquiry on Global Entrepreneurship Monitor’s ‘adult population survey’ data for ‘total early-stage entrepreneurial activity for female working age population (18 to 64)’ which is a part of the Global Key Indicators for years 2001 to 2015. While it would be ideal to examine data collected every year, we decided to take the following approach: We randomly selected years 2006, 2008, 2010 and 2015 from GEM data to conduct our analyses. The use of data collected over time to validate our findings has the rare benefit of demonstrating temporal stability. Selecting GEM data from more years, instead of the ones we used, would not have made substantive differences to our inquiry (as discussed later).

We used The World Factbook published by U.S. Central Intelligence Agency to identify countries with more than 50 per cent of the population considering themselves Muslim. We also used Pew Research Center’s Religious Landscape Study and popular press (Tatchell, 2015; Sacirbey, 2012; Brooks-Pollock, 2015) to identify Muslim-majority countries as secular, ruled by Sharia law or mixed. In mixed systems, Sharia law and secular law co-exist, with each one governing different aspects of life. Muslim countries were further categorized as secular and non-secular.
**Analyses and results**

To test hypotheses, we conducted t-tests on one variable of interest (Female Total Entrepreneurial Activity (FTEA)). According to De Winter (2013), a regular t-test can be used with sample sizes of as few as two data-points without concern. Results of the t-tests comparing Muslim and non-Muslim countries in terms of FTEA for each year included in the study are displayed in Table 1.1. We find no significant difference between mean entrepreneurial activity in Muslim and non-Muslim countries for years shown. Thus, H1 is not supported.

Testing H2 posed substantial data challenges. The GEM data provides little coverage of secular Muslim countries (except Turkey). We find no significant difference between mean entrepreneurial activity in secular Muslim and non-secular Muslim countries and the lack of support for H2 seems consistent over time. Thus, H2 is not supported. Likewise, we find no significant difference between mean entrepreneurial activity in Turkey compared to non-secular Muslim countries across years. Thus, H3 is not supported.

A glance at our numbers suggest that the variances among our groups are not equal, neither are the sample sizes. We were able to conduct Welch’s t-test when comparing Muslim versus non-Muslim countries and secular versus non-secular countries for years 2010 and 2015 because this analysis can only be run with groups having two or more data-points. However, this analysis was not useful when comparing Turkey with non-secular Muslim countries or comparing secular versus non-secular Muslim since there was only one secular country in the group.

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Women entrepreneurship in the Muslim world

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* p < .05

Welch’s t-test suggests no significant differences among means for the years of 2010 and 2015 for secular and non-secular countries (other years had a sample of 1 for the secular group, therefore, analysis could not be conducted). When it comes to Muslim versus non-Muslim societies, although we did not find significant differences when comparing FTEA for Muslim versus non-Muslim countries for years 2006, 2013 and 2015, we found significant differences for years 2008 and 2010. For 2008, Welch’s F(1, 8.34) = 7.751, p < .05 and for 2010 Welch’s F(1, 56.94) = 14.18, p < .001.

Discussion

Over the years, Islam has often been accused of suppressing entrepreneurial inclinations (Turner, 2010), particularly among women (Hamdan, 2005). The present study sought to delve deeper into the link between Islam, gender and entrepreneurship by examining whether female entrepreneurship showed any systematic variations across Muslim majority and non-Muslim societies. We generated three specific predictions, which were tested using
GEM data as it is the largest international dataset of nascent entrepreneurial activity in the world. It is also the only dataset that focuses on female entrepreneurship to our knowledge. Predictions were validated at multiple points in time, which strengthened confidence in the validity of our findings and boosted the validity of our research, providing a solid empirical base for further theoretical development.

Our inquiry revealed mixed evidence for significant differences between Muslim and non-Muslim nations on the rate of female entrepreneurial activity in the country. Our investigation, though somewhat coarse-grained, raises questions about the almost taken-for-granted assumption that Islamic societies present unique obstacles to female entrepreneurship (Welter & Smallbone, 2008). Despite the need for in-depth qualitative work to closely examine the hurdles confronting female entrepreneurs in Muslim countries, it seems evident from our finding that the overall rate of female entrepreneurship does not consistently vary between Muslim and non-Muslim nations. These findings are in line with Essers and Benschop’s (2009) findings rejecting incompatibility of Islam and female entrepreneurship. While not significant, in some years FTEA was higher in Muslim countries compared to non-Muslim countries (e.g. 2006, 2015). We accept that our findings do not offer a direct test of the Weberian thesis that inherent features within Islam discourage the development of a capitalistic work ethic, but it does call into question the implications of Weber’s work for entrepreneurship scholars interested in studying the link between religious beliefs and female entrepreneurial activity.

Contrary to our expectations, we found that the rate of female entrepreneurship does not vary significantly between Muslim countries that are constitutionally secular versus those that are under Sharia law or mixed system. It has generally been assumed that women enjoy more freedom of choice in secular Muslim countries than they do under Sharia law or mixed system governance. While we may have some knowledge about the differences between Sharia and secular governance in Islamic societies, there has been little systematic research on how different governance systems shape the working lives of enterprising women in Muslim countries. We believe our results offer an intriguing starting point from which to delve deeper into the environment for female entrepreneurship in Muslim societies.

The influence of religion on entrepreneurship is not well understood because the relationship is complex and indirect. Studies in the field are limited and data is scarce (Zelekha, Avnimelech and Sharabi, 2014). More importantly, the relationship between religion and entrepreneurship is affected by many factors such as personality, ethnicity, access to networks, education and risk attitude among other individual level factors (Carswell & Rolland, 2004; Caliendo et al., 2009). At the macro level, political system and cultural factors have significant impact on entrepreneurship as well (Zelekha, Avnimel-ech, & Sharabi, 2014). Studies by Dana (2010) and Zelekha, Avnimelech, and Sharabi (2014) suggest that religion affects entrepreneurship indirectly through its effect on cultural values. They add that regardless of whether a person is religious, one is affected by the cultural values promoted through religion. Future research should take a closer look at the mediating effect of culture and values on the relationship between religion and female entrepreneurship.

Entrepreneurship is generally perceived as a stereotypically masculine endeavour around the world (Gupta, Turban, Wasti, & Sikdar, 2009) and society attaches lower value to female entrepreneurship compared to male entrepreneurship in Turkey (Karatas-Ozkan et al., 2010).
Women entrepreneurship in the Muslim world

Patriarchal social values, traditional gender roles along with limited access to education and training opportunities, lack of experience in business life, lack of role models and limited access to networks have been listed as factors that deter women from entrepreneurship in Turkey (Karatas-Ozkan et al., 2010). Work–family conflict is a major obstacle faced by Turkish women (Shelton, 2006; Ufuk & Ozgen, 2001a; Winn, 2004; Koyuncu et al., 2012). Having children between the ages of 0 to 11 decreases the odds of being an employer for women because women are expected to be the main childcare providers in the home. Gender norms appear to be the main factor affecting women’s economic participation in Turkey (Boudet & Agar, 2014; Ufuk & Ozgen, 2001b). Future research should look examine the mediating role of gender role expectations on the relationship between religion and female entrepreneurship.

Limitations and direction for future research

Our findings about the (lack of) differences in the rate of female entrepreneurship across different groupings of countries (Muslim vs non-Muslim, secular vs non-secular, and Turkey vs non-secular) should be interpreted in light of its limitations. First, under the best circumstances, our sample comprised less than a third of the countries in the world. GEM is the largest available international dataset on entrepreneurial activity worldwide, but it samples a minority of the countries recognized worldwide. Especially the number of secular countries included in the databases was sparse. Availability of larger dataset, encompassing more countries than currently included in GEM, should enhance the validity of our research. It would also be beneficial for research if databases other than GEM (e.g. World Bank Entrepreneurship Data) had female entrepreneurship as a unit of analysis.

Our study was a comparative study that contrasted the rate of female entrepreneurship across countries. Another possible option to better understand the link between Islamic values and female entrepreneurship is to conduct within-country studies that focus on population clusters in specific nations. The salience of within-country studies increases when one considers that many countries with different levels of wealth, industrialization and education besides MENA countries (e.g., United States, Germany, France, India and Denmark, to name a few) have Muslim populations. In addition, our study examines religion at the macro level focusing on religious affiliation rather than examining how religious individuals within these societies are and how their interpretation of Islam varies. Future studies should focus on religiosity and individual religious beliefs in relation to entrepreneurship in general, female entrepreneurship in particular.

Finally, we looked at only the rate of female entrepreneurship but not its structure. It is possible that Muslim and non-Muslim, secular and Sharia countries differ on types of businesses females engage in and goals they set for their businesses (e.g. macro versus micro entrepreneurship), even though they do not differ significantly on the absolute quantity of entrepreneurial activity among women.

Note

1 (p) is an abbreviation of ‘peace be upon him’, an honorific that Muslims use when the name of the Prophet Muhammad is mentioned (Beekun, 2012).
References


Goktan, Gupta, Budak and Markin


but also the level of corruption characterizing the country’s elite. Last but not least, a modernization of gender roles, initiated, for example, through adjusted public discourses, could help Pakistani women entrepreneurs to redefine their family roles and responsibilities to enhance their possibilities of combining these with their professional development and advancement (Ali & Knox, 2008; Rehman & Azam Roomi, 2012).

Note
1 For example, the core SME Policy document in Pakistan published by SMEDA, 2007.

References
Women entrepreneurship in Pakistan


characteristics on their definitions. Future studies could be aimed at understanding the influence of personal demographics (e.g. age, marital status and education level) on women’s entrepreneurial experiences. Research could also go beyond exploring Arab women’s definitions of entrepreneurial leadership to consider the impact of context on their identity, confidence and success.

Accordingly, more studies exploring women’s entrepreneurship and entrepreneurial leadership in the developing contexts of the Arab world are needed. Although gender discrimination is universal, it is more pronounced in the AME than most Western contexts, and the governments in this region have made minimal efforts to improve women’s overall status, promote gender equality or counter the strong role that Arab patriarchal cultural values and traditions continue to play. Hence, this research calls for more empirical studies that focus on specific cultures in the Arab countries and their impact on women’s entrepreneurship. Researchers are strongly encouraged to consider the political, economic and demographic diversity of the region against a backdrop of historical and cultural commonalities.

References


Although this study adopts one pillar of the institutional perspective, the normative pillar, it offers rich insights that can be used as a foundation for further research, further research is needed to integrate the other pillars into the topic in order to provide a comprehensive overview of the contextual factors.

References


Women entrepreneurship in Oman


A change in perceptions with respect to female entrepreneurship is required. This includes adapting laws and regulations to take account of the constraints placed on female entrepreneurial performance. Media and educational institutions have a role in changing perceptions about the value of entrepreneurship as a career choice for women. This would facilitate a move away from the current perceptions that a worthwhile career is not one situated solely in an office.

As identified by Mazzarol (2005), human capital was identified as fundamental to the growth of entrepreneurial ventures, specifically, capacity building via the education and training of young people. Hence, the personal aspirations and characteristics of an entrepreneur are vital components in the success of ventures. As with Mazzarol (2005), this study also found that the ability of entrepreneurial firms to grow social capital arising from strategic networking and alliances related to women was an important contributor to success.

Conclusion

It is evident that it is not possible to have one formula for female entrepreneurs in the MENA region. There is a difference between the two countries. In Saudi Arabia, the challenges are normative and regulatory, whereas in Palestine political and regulatory factors create the more significant challenges. However, there are similarities that arose from the patriarchal nature of the context and the institutional systems and processes existing in each country. As this is an exploratory study it is important that further empirical work is undertaken to explore more fully the challenges identified in this paper.

References


Palestinian and Saudi women entrepreneurs


regulations that decrease bureaucratic procedures and provide financial privileges (e.g., low-interest and long-term credit) for women (Maden, 2015).

- Increasing institutional support to inform prospective and existing female entrepreneurs about market conditions (e.g., opportunities and threats) and encourage and guide them through different phases of business development (Garanti Bank, 2014).

- Enhancing women’s self-confidence through training programmes that increase their capabilities in the fields of management, finance, marketing and communication. Although KOSGEB already organizes training activities for female entrepreneurs, these mostly focus on manufacturing sectors and their scope needs to be extended to other sectors such as the service sector, in which more and more female entrepreneurs operate (Maden, 2015).

- Initiating social reforms to transform the stereotypical gender role perceptions at the societal level. Both governmental and non-governmental organizations need to pursue awareness-raising activities directed to their members and to the general public to prevent discrimination against women in social and business life. Positive demonstrations of entrepreneurship within the popular press, educational materials, and academic studies as an attractive career option for women may help to transformation of the stereotypical gender roles in society (Maden, 2015).

Notes
1 Turkey’s Woman Entrepreneur Competition has been organized by the Garanti Bank in cooperation with the Ekonomist magazine and the Women Entrepreneurs Association of Turkey (KAGİDER) since 2007 to support female entrepreneurs. The major aim of the competition is to uncover the business and social entrepreneurial spirit of women and to publicize their success stories as an example for women in Turkey and all over the world.

2 The story of Mevlude Uygun was compiled from the Garanti Bank’s ‘Turkey’s Woman Entrepreneur Competition’ web site, https://www.kadingirisimciyarismasi.com/mevlude-uygun.aspx?lang=EN and www.ekonomist.com.tr/her-yil-15-magaza-acmak-istiyoruz-haberler/8502.aspx?2.Page. The statements in the quotations are derived from the above website with the permission of the entrepreneur and combined with the interview responses. The researcher had the written consent of the entrepreneur to reveal her identity in this study.

3 The story of Zehra Sema Demir was compiled from the Garanti Bank’s ‘Turkey’s Woman Entrepreneur Competition’ web site, https://www.kadingirisimciyarismasi.com/zehra-sema-demir.aspx?lang=EN and www.isfikirleri-girisimcilik.com/muzeleri-yasatan-kadin-girisimci. The statements in the quotations are derived from the above website with the permission of the entrepreneur and combined with the interview responses. The researcher had the written consent of the entrepreneur to reveal her identity in this study.

References


Exploratory in nature, the study proposes a gender-responsive trade practices framework to support the internationalization of women-led enterprises.

The proposed framework is based on the premise that current supports are far from gender neutral and hence do not accelerate inclusive growth. With male-led enterprises more likely to export than female-led enterprises (Ahl, 2006), the *raison d’etre* of the proposed framework is that improved trade ecosystem conditions for women-led enterprises will reduce systemic gender discrimination and encourage inclusive growth.

While the framework is practical in nature in terms of ‘doing something’ to stimulate the propensity of women to internationalize (Orser et al., 2004), to determine the actual value of implementing gender-responsive trade services requires the development of appropriate gender measurement instruments and attributes (Ahl, 2006). Adopting and sharing framework metrics across APEC economies will be a significant step forward towards recognizing women as a growth sector and evidence-based policy making. At the time of writing PPP roundtables were being conducted in participating economies to encourage inter-agency and public-private collaboration and identify gender-responsive measures to strengthen trade ecosystems, outcomes of which will be reported in future papers.

Even in economies with favourable export enabling environments, entrepreneurship ecosystems are made up of a complex set of actors and interdependencies with local or regional environment always influencing entrepreneurial activity (Stam, 2014). Building on the knowledge that access to resources and cultural constraints continue to be the biggest challenges for women-led enterprises (GEM, 2015), the proposed framework endorses a holistic and ‘one-size does not fit all’ intervention approach (Mason & Brown, 2014). To create inclusive growth, trade ecosystem actors are encouraged to undertake both institutional and firm-level capacity building and collectively design trade support services that remove systemic barriers.

Useful future research directions that would contribute to inclusive trade ecosystem development include mapping multi-stakeholder roles and services within local ecosystems, identifying good practices in access to finance, human capital development and other supports, tracking how women-led enterprises enter global value chains; and conducting cross-cultural studies on the value and potential impact of gender-responsive trade practices as a whole.

Notes

1 The author was the lead consultant for the intervention.
2 While internationalization involves much more than export propensity, in this chapter the two terms are used interchangeably.

References


women’s education, ownership of property or mobility also enabled them through access to finance and networks.

As importantly, we showed how despite the provisions made in the formal institutional environment for no caste or gender discrimination, these social institutions have long lasting effects in prescribing the behaviour and attitudes of individuals in the society. Although our chapter is structural in its approach by focusing primarily on the effects of institutions, we also showed how under some circumstances women were able to mitigate the negative influences of gendered institutions. These, for example, included internal migration as a clear case where women were less dependent on their families, or less concerned with social legitimacy, for making decisions with respect to their entrepreneurial activities and household decision-making.

This supports views that the nature of entrepreneurial activities is closely linked to the changing interplay of formal and informal institutions and the economic development of various contexts (Welter & Xheneti, 2015). Thus, it is important for (women) entrepreneurship to be studied in its formal and social institutional context, recognizing their dynamic nature over time. As such, our chapter contributes towards the increasing need for accounts of women entrepreneurship that emphasize the embeddedness of gender (Brush et al., 2009) instead of simplistic male-female binaries (Jennings & Brush, 2013). By highlighting the gendered nature of institutions and their effects on the nature of activities women are involved in, our chapter has implications about women’s decisions to operate informally and stay small, suggesting the centrality of social expectation rationales rather than economic (functional) ones. The contextual and gendered nature of institutions, as well as the appeal and constraints of the informal sector for women cannot, thus, be overlooked in academic and policy discussions.

Notes
1 The empirical data collection was supported by the Centre for Economic Policy Research and the Department for International Development, UK within their Private Sector Development Scheme, Exploratory Research Grant No 2533. We thank the three Research Assistants, who supported the data collection process in Nepal.

References


Cognitive SC of women entrepreneurs was found to be low among women entrepreneurs, specifically Turkish women entrepreneurs, and thus affected the extent to which women could create opportunities in any context. Turkish women had difficulties with professional networking contacts and work contacts since these did not share the same goals as the women did. Contrary to this, Welsh women were satisfied and positively acknowledged the shared beliefs and goals of their contacts. Women believed that a shared belief among contacts was to help others and get help from others. However, there were exceptions to this, when some contacts or networks would not share the same goals as others. This was mainly observed in mixed or male dominated networks or industries which had a high level of competition wherein some contacts would consider others as threat to their business success.

Conclusion

Our research aims to highlight the important role of social capital of women entrepreneurs in opportunity creation of women entrepreneurs. Through our findings we suggest that despite the challenges of their respective entrepreneurial ecosystems, women entrepreneurs utilize their social capital and recognize and create opportunities in the social, business, financial and knowledge context. While women are tainted with the under-hypothesis image in entrepreneurship literature, our research reveals insights into the constrained performance of women entrepreneurs in two distinct entrepreneurial ecosystems, which present different set of challenges to women. Yet, women continue to over these challenges and succeed in business by utilizing their social capital, thus breaking the stereotypical image associated with them as entrepreneurs.

References

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those related to managing the loan. However, some factors we identified are not limited to microfinance borrowers. For example, the way gendered roles and responsibilities influence business choice and activities, occasionally converting gender-related barriers into opportunities, is common to women entrepreneurs in other countries where gender differences vary from or are more marked than those in Western countries (Ahmad, 2011; Erogul, Rod, & Barragan, 2016; Tlaiss, 2014). These findings need to be further tested and, if validated, could be incorporated into effectual explanations when conceptualizing women entrepreneurship. In addition, future effectuation research among women microfinance borrowers should try to capture the multifaceted nature of the affordable loss heuristic and further explore how microfinance loans and other lending practices influence effectual and causal decision-making.

Our finding that micro-entrepreneurs’ business reasoning has societal and cultural roots has implications for policy. Microfinance institutions should design their programmes carefully in order not to reinforce gender stereotyping and power structures within communities which adversely affect women, including as entrepreneurs. In addition, as women micro-entrepreneurs primarily use effectuation thinking at start-up, the institutional focus when assessing for loan eligibility should include on their current knowledge, network and capacities to manage a business rather than focusing only on their goals. Furthermore, as women rely more on non-predictive than predictive thinking during the start-up phase, institutions should provide forums for women to learn from each other and from experts in the field, and to obtain hands-on experience in business management. Capacity building and training programmes offered by MFIs should incorporate self-assessment tools that women (and indeed men) can use to evaluate the resources, capacities and networks they have, identify cheaper sources of finance within the means available, and overcome challenges by using flexible and adaptive strategies. Doing this would mean that MFI training could simplify management for micro-entrepreneurs rather than adding to it more burdensome, a criticism that has been levelled at MFIs (see Banerjee & Duflo, 2011).

Notes
1 Solitary fish-tail palm (scientific name: Caryota urens) [known as Kithul in Sinhalese].
2 A kind of a palm sugar: a by-product of sap taken from Kithul trees. It is made by traditional methods which, until recently, were passed down within families.
3 Cabana type structures made of fabric or leather.
4 The United Nations Development Programme.

References


and limited to those who cannot handle their lives. In Sweden, where women’s chances of finding work in the public sector are high, and institutional forms of care for children and elderly people are well-developed, women are less likely to own business than in Poland.

It should be underlined that the survey sample was small and the conclusions are not as strong as they could be if based on a larger sample of women entrepreneurs in the Baltic Sea countries. The results encourage further research on representative samples to strengthen the conclusions.

References


broadband Internet are the key tools policymakers can use to promote the development of small entrepreneurial firms.

Based on the results presented in this chapter, specific policy measures are needed to promote entrepreneurial growth. Innovation requires a clear vision of what an entrepreneurial firm wants to achieve. It is important that local authorities pursue economic and tax incentive policies to improve economic and financial conditions to support the growth of already operating firms and encourage the development of new entrepreneurial activities. However, there is a need for more research on the tourism industry in Poland and other countries of the region. Such focused efforts will help develop a more complete understanding of the causes, correlations, and consequences of successful, sustainable entrepreneurship.

References


male-centric measures. Our findings also demonstrate that a gender-aware analysis alone is insufficient. Other dimensions of social location must be considered whenever possible. Thus, our study contributes to research (Al-Dajani & Marlow, 2013; Jurik, 2005) suggesting that blanket recommendations for women’s entrepreneurship as a solution to feminized poverty or economic crises should be viewed with caution.

Work/life balance options supporting employment of mothers of small children are lacking in both countries. When it becomes a last resort for work/life balance, entrepreneurship can reinforce disadvantage and precarity. Focus should be placed on dismantling stereotypes and policies that hinder the access of mothers and racial/ethnic minorities to employment advancement and viable business opportunities.

Despite insecurity, entrepreneurship can represent important sources of satisfaction, meaning and a sense of coping with barriers. Some women use their experience with disadvantage as a resource to create businesses focused on emancipation for socially marginalized groups. Encouraging entrepreneurship defined along these lines could contribute to increased community cultural and economic enhancement. However, state support will be needed to facilitate such ventures and challenge discrimination against women and minority race/ethnic communities (Al-Dajani, Carter, Shaw, & Marlow, 2015; Al-Dajani & Marlow, 2013).

This chapter demonstrates the utility of a combined comparative contextual/intersectional analysis. It adds to the still under-examined topic of gender and entrepreneurship in a post-socialist society compared to that of an established entrepreneurship-oriented country.

Notes

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2 Percentage of the population aged 18–64 who are currently an owner-manager of an established business, i.e., owning and managing a running business that has paid salaries, wages or any other payments to the owners for more than 42 months.

3 We also interviewed men entrepreneurs and business support providers but we focus here on women entrepreneurs. Interviews were conducted in English (in US) and Czech (in CR) and translated into English for this paper by the researchers.

4 For more information regarding respondents please contact the authors.

References


Conventional forest management based on the industrial paradigm is no longer considered environmentally sustainable. At the same time, the profitability of the sector is declining. Thus, the hegemonic status of the industrial paradigm as ‘the only game in town’ is being challenged. A complete change in the notion of forestry as a business may not be possible or even desirable. Instead, a rethinking and ‘encoding’ of forestry with a transformed culture that allows different voices, competences and management practices is needed to revitalize and modernize the sector. In this chapter, we have discussed the preconditions for women to take their place and act as a transforming force, which in the terminology of Coutinho-Sledge (2015) would facilitate movement towards a ‘feminized forestry’.

Based on our policy analysis, we argue that the gender aspect is not understood or taken into account by the regular actors in the policy-making process at the institutional level, which has resulted in the articulation of a gender equality process which takes place separately from other processes, for example at the individual level. Thus, the issue of power and legitimacy claims, e.g. in terms of competence, are then kept ‘extraneous to the subject’ and do not become problematic. However, in line with Coutinho-Sledge (2015) and Johansson (2015), we argue that to achieve gender equality it is vital that these aspects are thoroughly considered. Not least, the idea of ‘forestry competence’ should be scrutinized and stripped of gendered notions, so that women as forest owners or professionals can be recognized as competent, professional and legitimate knowledge subjects.

The path forward seems thus to require that changes occur across multiple facets of the sector, to provide more opportunities for the development of holistic knowledge, social engagement and caring approaches in forest use. As shown by our examples of women that position themselves as transformative agents and the emerging women’s networks, transforming movements exist irrespective of how the forestry sector understands and frames strategies for gender equality. The effect of these initiatives is, however, limited because, as argued by Coutinho-Sledge (2015): ‘Every time femininity enters into forestry it is through extremely limited means with a responsibility to alter the entire culture of the profession. It is important to realize that a professional culture has multiple components and a shift in one component does not automatically transfer to the others’.

References


Women entrepreneurship in Swedish forestry


women entrepreneurs in Malaysian handcraft

organizations continue to view women as unresponsive to the programmes offered. This misunderstanding could work to make women entrepreneurs even less visible in the institutional environment for entrepreneurship development. By offering a framework (Figure 15.1) that recognizes the influence of various contextual differences in explaining the survival of women’s businesses, this chapter provides a new research perspective that departs from using individual-related factors alone to explain women’s entrepreneurial activities. The framework highlights the significance of interactions between contextual factors, thus adding a new dimension to the literature on women’s entrepreneurship and supporting the idea of an institutional perspective that provides more meaningful research in the women’s entrepreneurship discipline.

Note
1 The Malaysia Plan is a five-year blueprint that derives from the country’s economic development.

References


Women entrepreneurs in Malaysian handcraft


institutional support, more specifically in term of childcare provisions and training and financial support. As revealed through our findings, the small-scale nature of mumpreneur businesses makes them invisible and unimportant for government support.

Although we believe that this study offers rich insights to the phenomena under study, it is limited in its scale. Due to the nature of qualitative approach that we followed, the findings of the study are not representative of all mumpreneur businesses, particularly across different contexts and business sectors. Although, the use of phenomenological interviews helped to uncover the experiences of mumpreneurs and challenges they faced in current time-period, these experiences may change due to individual circumstances and given the dynamic nature of entrepreneurship. For example, when children start attending school, mumpreneurs may be able to put in longer hours in their business and could develop their business successfully, thus achieving a better balance between work and family life. Moreover, certain policies may become irrelevant to mumpreneur’s work-family balance while some other may be more relevant in future, depending upon the nature of business activity and life stage (Jayawarna et al., 2011). We urge future researchers to conduct comparative studies with women with and without caring responsibilities to highlight the differences in performance outcomes as well as challenges between these groups of women. Finally, one could also compare family policies and their effect on mumpreneurs in UK and Scandinavian countries, which follow a pro-family model. This would help to build a model for the future of family policy for the UK.

References


gap is structural and its ‘sorting’ effects are far-reaching. For growth entrepreneurship, the sorting effect is evident in the companies that women start.

The entrepreneurship literature lacks a coherent consideration of the effects of the wage gap on human capital accumulation, despite the emergence of interesting approaches by scholars in strategic management (Ployhart et al., 2014). Explicit gender bias in the US has been curbed through civil rights legislation. Legal scholars, such as Krieger (2004) and Sturm (2001), have contributed to our understanding of second-generation gender bias issues while implicit gender bias permeates organizational (and personal) cultures, beliefs and practices. Furthermore, these phenomena co-exist and create complex stages on which entrepreneurs perform. We must deconstruct the effect of the wage gap on human capital accumulation and the implication for women’s entrepreneurship. That understanding will come primarily from interdisciplinary research such as what we have attempted to provide in this chapter.

References


a significant relationship regarding perceived social entrepreneurial self-efficacy among Spanish women. Thus, this chapter does not confirm the applicability of the TPB theory and entrepreneurial event model to women’s social entrepreneurship, irrespective of region. Also, Spanish women were found to exhibit stronger entrepreneurial passion than Moroccan women but, on the other hand Spanish women were found to exhibit weaker social entrepreneurial self-efficacy than Moroccan women. Although Spanish women are more sensitive towards social entrepreneurial intention, they do not feel confident in their abilities to start an entrepreneurial adventure. Spanish women are aware that they need more management skills to develop a social vision and obtain social impact. To do this, it would be advisable to include these skills in academic programmes through courses on entrepreneurship and social innovation. On the other hand, Moroccan women need more education on issues related to innovation, creativity, empowerment and personal development, in order to obtain greater entrepreneurial passion for social entrepreneurship.

Second, regarding their views of the regions around them, both female groups have similar perceptions about their desire (WEPAS) and feasibility (WSESE) regarding the social entrepreneurial activity (WSEI). Thus, our results do not detect significant differences in social entrepreneurial perception among women between developed and developing countries, as the scholars point out (Bertaux & Crabe, 2007; García-Cabrera & García-Soto, 2008; Liñán & Chen, 2009; Roomi & Parrot, 2008; Verheul et al., 2006; Wells et al., 2003).

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Notes

1 The Maghreb is usually defined as much or most of the region of western North Africa or Northwest Africa, west of Egypt (https://en.wikipedia.org/wiki/Maghreb).
2 The Mudawana is the personal status code, also known as the family code, in Moroccan law (https://en.wikipedia.org/wiki/Mudawana).

References


At the beginning of this chapter, we mentioned that our aim was to propose a useful framework for women’s entrepreneurship to identify problems and solutions that can contribute to elaborate better business proposals and strategies. Higher educational levels achieved by women, and their better integration into the labour market, both have helped to reduce both job and educational gender gaps. In this sense, the application of the LSCM methodology tends to accelerate this ameliorating process. The LSCM is still in an embryonic phase and is a useful tool to create wealth in SMEs, so we expect further developments on this issue in the future.

References


Secretaría de Hacienda y Crédito Público (2013). *La situación de la mujer en México* [Female Situation in Mexico], Mexico, D.F.


of this preferential treatment. At the same time, she seems to accept it as an inescapable fact, and she sees her brother as an ally against her father’s threat to sell the company. She justifies the gender injustice because she turns it into a possibility to become a legitimate co-entrepreneur in the family business.

In the justification work that the two narrators perform while presenting their succession story, we can explore the fluidity and complexity of the interplay between gendering and entrepreneuring. It would be misleading to think in terms of equilibrium or domination of one type of engagement over the other, since situations are fluid, and it is precisely in analysing how justification work is done as a situated accomplishment that we can appreciate how human beings are able to switch from one order of worth to another according to the situation at hand. Our engagements with the world are complex and fluid, and they also become more visible when we take into account the circuit of reproduction of practices of gendering and entrepreneuring.

**Conclusion**

With this chapter we have contributed to the debate on gender and entrepreneurship by taking a position different both from the mainstream view of women as failed or reluctant entrepreneurial actors, and from that of studies on women entrepreneurs which, albeit from a different perspective, have treated them as a homogeneous category ‘other’ than the dominant image of the entrepreneur still restricted to a hegemonic model of masculinity.

Continuing analysis already begun several years ago (Bruni, Gherardi, & Poggio, 2005), we have taken up the invitation of several authors to find interpretative strategies with which to resolve the impasse of the current entrepreneurial research agenda, which still adheres to a notion of entrepreneurship which considers gender to be at most a binary independent variable (Ahl & Nelson, 2010). We have moved in this direction on the one hand by adopting a reflexive critical perspective in order to reframe the idea of who can be an entrepreneur, what entrepreneurship is and how entrepreneuring works, and on the other by making a contribution in terms of methodology in response to the invitation by Henry, Foss, and Ahl (2015) to move towards more innovative methodologies for studying constructions of gender and gendering processes.

We have outlined a methodological approach with which to analyse the interweaving of entrepreneuring and gendering as a situated, relational, sociomaterial and discursive practice. This approach has enabled us to undermine a monolithic view of the constructs of gender and entrepreneurship by showing that the discursive and identitarian construction and sociomaterial practices of women entrepreneurs are in fact fragmented and diversified. At the same time, consideration of justification work with respect to different types of engagement in practice show the fluidity and complexity of the interplay between gendering and entrepreneuring understood as a situated accomplishment.

**References**


