

## Negotiating business and family demands within a patriarchal society – the case of women entrepreneurs in the Nepalese context

Article (Accepted Version)

Xheneti, Mirela, Thapa Karki, Shova and Madden, Adrian (2019) Negotiating business and family demands within a patriarchal society – the case of women entrepreneurs in the Nepalese context. *Entrepreneurship and Regional Development*, 31 (3-4). pp. 259-278. ISSN 0898-5626

This version is available from Sussex Research Online: <http://sro.sussex.ac.uk/id/eprint/70486/>

This document is made available in accordance with publisher policies and may differ from the published version or from the version of record. If you wish to cite this item you are advised to consult the publisher's version. Please see the URL above for details on accessing the published version.

### **Copyright and reuse:**

Sussex Research Online is a digital repository of the research output of the University.

Copyright and all moral rights to the version of the paper presented here belong to the individual author(s) and/or other copyright owners. To the extent reasonable and practicable, the material made available in SRO has been checked for eligibility before being made available.

Copies of full text items generally can be reproduced, displayed or performed and given to third parties in any format or medium for personal research or study, educational, or not-for-profit purposes without prior permission or charge, provided that the authors, title and full bibliographic details are credited, a hyperlink and/or URL is given for the original metadata page and the content is not changed in any way.

## **Negotiating Business and Family Demands within a Patriarchal Society – The Case of Women Entrepreneurs in the Nepalese Context**

**Mirela Xheneti<sup>1</sup>, Shova Thapa Karki<sup>2</sup> and Adrian Madden<sup>3</sup>**

1 School of Business, Management and Economics, University of Sussex, 218 Jubilee Building, Falmer, Brighton, BN1 9SL, East Sussex, UK. Email: [m.xheneti@sussex.ac.uk](mailto:m.xheneti@sussex.ac.uk), Tel: +44 (0) 1273 872753 (corresponding author)

2 School of Business, Management and Economics, University of Sussex, 209 Jubilee Building, Falmer, Brighton, BN1 9SL, East Sussex, UK. Email: [s.t.karki@sussex.ac.uk](mailto:s.t.karki@sussex.ac.uk), Tel: +44 (0) 1273 873624

3 Department of Human Resources and Organisational Behaviour, University of Greenwich, Old Royal Naval College, Park Row, SE10 9LS, Greenwich, London, UK. Email: [a.madden@gre.ac.uk](mailto:a.madden@gre.ac.uk), Tel: +44 (0) 20 8417 9000

*Key words:* informal entrepreneurship, developing context, gender, Nepal, business-family interface

*Acknowledgment:* 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.

## **Abstract**

The aim of this paper is to advance our understanding of how women negotiate their business and family demands in a developing country context. The highest cited motivation for women's pursuit of entrepreneurship has been their need to attend to these demands. Yet, empirically we know little about the negotiating actions taken by, and the business satisfaction of women in the context of both livelihood challenges and patriarchal contexts, despite several scholarly calls for contextualised accounts of women's entrepreneurship. We explore these issues by employing a qualitative study of 90 women engaged in primarily informal entrepreneurial activities in three Nepalese regions. Our findings highlight three main and interrelated themes – negotiating consent, family resource access and gaining status. These themes allow us to contextualise the process of negotiating business and family demands by highlighting how women legitimise their business activities, respond to family/societal expectations and mobilise support for, and find satisfaction in their business. Overall, our study contributes towards accounts of business-family interface that incorporate the everyday practices of entrepreneurial activities amongst those less privileged in terms of resource access in particular socio-cultural contexts.

*Keywords:* informal entrepreneurship, developing context, gender, Nepal, business-family interface

## **Introduction**

Women's increased participation in the global workforce, including through entrepreneurship (Kelley et al. 2015) has been accompanied by scholarly interest in the work-family interface and in how women negotiate the boundaries of their work and family roles (see Özbilgin et al. 2011). This literature highlights that work /entrepreneurship is gendered; the model worker/entrepreneur is imbued with masculine characteristics while women are expected to fulfil family roles (Ahl 2006; D'Enbeau et al. 2015; Munkejord 2016). The conflicts arising through these tensions have contributed to women's experiences of work and the processes by which women entrepreneurs 'nurture' the work-family interface (Eddleston and Powell 2012).

Common to these debates has been a domination of individual-level discourses on how family and work boundaries are negotiated through locational, temporal, behavioural and communicative strategies (Nippert-Eng 1996; Clark 2000). Little consideration has been given to how socio-structural factors influence these individual experiences and strategies, and their eventual outcomes (Piszczek and Berg 2014). Similarly, entrepreneurship studies suggest that women entrepreneurs gain more than men from the relational resources developed and exchanged within the family context (Aldrich and Cliff 2003; Eddleston and Powell 2012; Powell and Eddleston 2013) without exploring how different family structures and cultural values affect how these processes play out in different contexts.

Despite some recognition that regulatory and socio-cultural differences in developing countries provide a unique set of challenges to women entrepreneurs when negotiating the work-family interface (Al-Dajani and Marlow 2010; D'Enbeau et al. 2015), knowledge of women's entrepreneurship in these contexts (Zahra 2007; Brush and Cooper 2012; Powell and Eddleston 2013) and their actions to negotiate business and family roles (Essers et al. 2013; Al-Dajani and Marlow 2010) remains limited. Those studies that have dealt with

women's diverse experiences have primarily involved women migrants in Western contexts (Essers et al. 2013; Azmat and Fujimoto 2016). What these studies do show is that women's actions are developed in response to specific structural tensions / contradictions within particular socio-cultural contexts.

Our aim in this paper is, therefore, to take these discussions further by focusing on a disadvantaged, yet predominant form of women's engagement in entrepreneurial activities in developing contexts - informal entrepreneurship. We argue that supports for work and the resource-access for reconciling business and family demands are particularly difficult to negotiate for these women. Thus our guiding research question concerns how women entrepreneurs negotiate business and family demands in the context of livelihood challenges and patriarchal societies.

We explore our question by analysing informal entrepreneurial activities in three Nepalese regions, drawing on qualitative interviews with 90 women. Nepal is a good empirical site because it is a patriarchal and highly stratified society whereby power relations are not equal and the roles, behaviours and expectations for men and women are socially prescribed (ILO 2015). Unlike other South Asian countries, Nepal has the highest percentage of labour force participation amongst women (ILO 2015), and has undergone a long process of instability and conflict, as well as institutional change, including through challenging caste and gender inequalities in the country. These features offer interesting contextual dynamics, given the tensions that have arisen due to these institutional-level processes.

Our findings highlight three interrelated themes – negotiating consent, family resource access and gaining status that allow us to contextualise the process of negotiating business and family demands by highlighting a number of dynamics at the individual, family and socio-cultural level. In so doing, we contribute towards accounts of business-family interface that go beyond existing temporal and spatial strategies of entrepreneurs. We

incorporate the everyday practices of entrepreneurship amongst those less privileged in terms of resource access, who also operate in particular familial and socio-cultural contexts that inform specific gender constructions. Overall, we respond to calls for contextualising women entrepreneurship research (Zahra 2007; Brush and Cooper 2012; Powell and Eddleston 2013).

The article is structured as follows. First, we provide an overview of the work-family interface literature in the context of women entrepreneurship, followed by our conception of how gender constructions in developing contexts affect the processes through which women negotiate business and family responsibilities. Second, we use this conception to analyse our empirical data highlighting the variations in which women legitimise their entrepreneurial activities, respond to family/societal expectations and find satisfaction in their work. We conclude with a discussion of our main findings and their implications for the literature on business-family interface and women entrepreneurship.

### **The work-family<sup>1</sup> interface in the context of women entrepreneurship – A review and critique of the literature**

The recent proliferation of literature on work-family interface has emerged in response to the increased participation of women in the workforce and the need to manage the dual-earner family model of most capitalistic societies. This literature has highlighted the tensions between work and family (Greenhaus and Beutell 1985) and the proactive strategies individuals use to reconcile these pressures (Clark 2000; Nippert-Eng 1996). Individuals are as such involved in ‘boundary work’ in trying to keep the family and work spheres separate by using behavioural, temporal, physical and communicative tactics (Nippert-Eng 1996).

---

<sup>1</sup> We use the term ‘work-family’ interface although we are aware that most recent literature replaces ‘family’ with ‘life’ in order to denote aspects of one’s life other than family.

Entrepreneurship, on the other hand, has been assumed to offer a better experience of work-family balance, allowing individuals to better integrate family, work and other responsibilities (Kirkwood and Tootell 2008; Hilbrecht 2016). Women, in particular, have consistently cited their need to balance work and family roles as their main motivation for taking up entrepreneurship in lieu of responsibilities around childcare, household and spousal degree of support (Hilbrecht 2016).

It is claimed that women-run businesses also benefit more than their male counterparts from family or social support, which ameliorate the tension between work and life domains (Voydanoff 2004). Based on the nature of conflicts women experience, Shelton (2006) proposed various mitigating strategies they could pursue to achieve their business-related objectives. Considering these strategies as a function of the external resources women could utilise and the salience of the family role, he highlighted the benefit of role sharing strategies, involving delegation of family or work roles. While these strategies were directly to business success, others have maintained that women choose strategies that intentionally or inadvertently constrain the performance of their businesses (Jennings and McDougald 2007; Annink 2016). Overall, empirical studies suggest that family support enriches women's experiences (Eddleston and Powell 2012; Powell and Eddleston 2013; Hilbrecht 2016), given their lower access to human, social and financial resources compared to men (Morris et al. 2006). Additionally, it is argued that women's synergetic views of work and family (Jennings and McDougald 2007; Jennings and Brush 2013) enable them to successfully use personal resources developed in their family role in their business. Other studies suggest that women find difficulties in attaining spousal support (McGowan et al. 2012; Rehman and Roomi 2012) and their strong identity as 'good mothers' hinders how family and social support can be converted into resources that positively affect work-family balance (Annink 2016).

This literature, however, is skewed towards the experiences of middle class careers and independent professionals, or what Özbilgin et al. (2011) have called the ‘ideal work-life balancer’ (see also, Warren 2015). This focus neglects the need to understand the diversity of experiences and meanings attached to the work–family interface or the varied nature of family and social support needs. Emphasis on the psychological and emotional effects of these work–family conflicts on individuals has also overshadowed the structural antecedents of this distress and women’s differential resource access to achieve work–family balance (Annink 2016; Rehman and Roomi 2012). Whilst research on women entrepreneurship has focused mainly on roles such as ‘motherhood’ (Brush et al. 2009) or ‘business ownership’, it has failed to acknowledge other family-related junctures (Poggesi et al. 2015) and, arguably, the strategies of women entrepreneurs to adapt to changing family needs with regards to income, spare capacity and human resources (Alsos et al. 2014). As importantly, because context is not prominent in these debates, the focus has primarily been on the conflicts between family and business roles rather than the more significant structural issues related to the conflicting expectations of institutions such as family, marriage, education, work, etc. Apart from the practical issues of managing time and space commonly discussed, the work–family interface literature has not been representative of all types of entrepreneurs and has been silent on the institutional and socio-cultural contexts that affect women’s views of what is possible for them and their families and in turn, the actions they take in response. We discuss below the implications of business and family demands on women in patriarchal societies.



## **Situating women entrepreneurs' business-family negotiations within patriarchal societies**

The economic, political and social impacts of women's entrepreneurship in developing countries is well recognised (Minniti and Naudé 2010). In addition to their income generating potential women entrepreneurs are also perceived as 'major catalysts for development' in terms of family health, education and investment in human capital (IFC 2011: 15). Most women entrepreneurs, however, operate in highly clustered, niche and saturated informal entrepreneurial spaces, in terms of spatiality and economic sector (i.e. low profit services and retail) (Bardasi et al. 2011; Grant 2013). Their engagement in informal entrepreneurial activities is essential for the economic survival of their families, children's education and caring for the elderly (Gough et al. 2003). They invest their profits in household and subsistence purposes rather than business investment and expansion (Neves and Du Toit 2012). Family support for running entrepreneurial activities is crucial for this group of women (Khavul et al. 2009), especially considering the lack of efficient and supportive formal institutional structures in developing countries, such as lack of credit or official help (Bardasi et al. 2011; De Bruin et al. 2007).

As these women combine informal entrepreneurship and family responsibilities, they confront and manage similar logistical, temporal and emotional challenges as women involved in other types of work do (see for example, Backett-Milburn et al. 2008). However, in these contexts, women's businesses are conducted within patriarchal societies that prioritise male attributes and interests (Ridgeway 2011) and subordinate women within the family, education, as well as financial institutions (Zhao and Wry 2016). In the family context, patriarchy acts through hierarchical control structures, whereby age and gender significantly influence the freedom to make entrepreneurial choices and access household labour and resources (Viswanathan et al. 2008). Families reproduce expectations of female

roles as carers, mothers, defining women through roles connected with family and household responsibilities (Welter et al. 2006). Together with other enduring social institutions (i.e. caste or religion), they exert direct influence on whether women should work, the occupational choices available to them as a result of the gendered division of labour in productive work and their choices of work locations (Kantor 2009; Mitra 2005).

These factors often limit market access and business expansion opportunities (Bardasi et al. 2011) and constrain women to remain in the informal sector (Babbitt et al. 2015). Even when women aspire towards success, there is no expectation that they will pursue a successful business career. Doing so is implicitly riskier for women at the family and social level, as in many patriarchal societies, whilst setting up a business for survival purposes is legitimate, growing to be a successful entrepreneur is not respectable because it delegitimises women's traditional social positions as 'mothers' or 'carers' (De Vita et al. 2014).

Not surprisingly, women find ways to negotiate these challenges when attempting to reconcile personal, family and society's demands and expectations. A number of studies have highlighted how women negotiate with patriarchy to legitimise their work by emphasising religious and culturally acceptable reasons. Al Dajani and Marlow (2010), for example, found that displaced Palestinian women in Jordan considered the passing on of traditional embroidery skills as an obligation embedded in their home-based business activities. In their study of Muslim migrant business owners, Essers et al. (2013) provide an account of how familial norms and values are negotiated through identity work in order for women to secure and legitimise their identities as business owners; thus, women construct their identities as business owners around both ethnicity and gender. Similarly, Azmat and Fujimoto (2016) in their study of Indian migrant women entrepreneurs in Australia suggest that the variations in the family embeddedness of women-run businesses are mainly explained by the intersection of ethnicity, gender, and the host country's institutional and social context.

What emerges from these studies is that considerations of women's business-family interface must situate women's actions in and around gendered roles, household structures and the socio-cultural and institutional contexts they inhabit (Backett-Milburn et al. 2008). This would allow for familial, religious, and cultural norms within gender constructions in developing country contexts to be incorporated (D'Enbeau et al. 2015; Essers et al. 2013; Al-Dajani and Marlow 2010). Similarly, by focusing on axes other than gender, opens up opportunities to understand how the varied experiences of responding to business-family demands stem from the contradictory expectations of different types of institutions. Thus, situating the business-family interface along both individual-level factors and socio-spatial characteristics would capture a more nuanced set of actions / strategies, whereby women mobilise resources and (re)negotiate relationships when responding to business and family demands. These situated accounts would also allow us to capture how changing conditions and circumstances affect the transient nature of some of women's negotiating actions.

Therefore, in this paper we explore how livelihood challenges and patriarchal conditions affect how informal women entrepreneurs in Nepal negotiate the demands of business and family.

## **Methodology of the Study**

### ***Context of the Study***

Nepal is situated in South Asia. It first became a republic in 2008 having undergone many decades of political instability and turmoil. The Maoist insurgency (1996-2006) motivated by economic inequality and poverty, and ethnic, caste and gender discrimination led to a heavily damaged infrastructure, the slowdown of private sector development and, twice as low GDP rates compared to the decade prior to the crisis (Upreti 2006). The Nepalese economy is

small, with agriculture being the major contributor followed by wholesale and retail trade and services. The informal economy employs 70% of the active population (CBS 2011). Women (77.5%) are disproportionately employed in the informal sector and mainly operate micro-enterprises due to their lower levels of education and lack of capital (CBS 2009).

Nepal is also a highly patriarchal and caste-based society influenced by Hindu religion, whereby women have a subordinate status. The Gender Inequality Index ranks Nepal 108<sup>th</sup> out of 155 countries. Traditionally, girls were excluded from education, as they were considered inferior to boys, who were entitled to good education and other familial privileges (Mahat 2003). To date, only 17.7% of adult women have reached at least a secondary level of education compared to 38.2% of their male counterparts<sup>2</sup>. Women have also been barred from inheriting the parental property getting exclusive rights only to their dowry (Scalise 2009). Changes have been made over the years to reduce gender discrimination by furthering the rights of women to parental property and land. However, in almost 80% of the Nepalese households, women still do not own any property and when they do so, the likelihood is that they reside in an urban area (CBS 2012). The lack of property and other assets also affect how women interact with financial institutions. Even when they own property, financial institutions would need a guarantee from the husband or father and would only disburse the loan if approved by them (Bushell 2008).

Another feature of the Nepalese society is the stratified caste system. The country's economic, political and social developments have affected people's attitudes towards the caste system, with traditional divisions of labour inherited by caste and traditional cultural norms associated with caste slowly disappearing in both the urban and rural areas (Subedi 2011). However, the differences in resources such as knowledge, skills and capital are still visible amongst the different caste groups (Villanger 2012). This particular socio-cultural

---

<sup>2</sup> [http://hdr.undp.org/sites/all/themes/hdr\\_theme/country-notes/NPL.pdf](http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/NPL.pdf)

environment has contributed to the features of entrepreneurship and gender relations we discuss in this paper.

### **Research Approach**

We employ a qualitative interpretivist methodology to understand the experiences of women in negotiating business and family demands. Our approach is informed by social feminism, which considers gender differences related to early and ongoing socialisation processes (Calas et al. 2009; De Tienne and Chandler 2007). In line with recent calls for studying women in their own right, rather than through comparison with men (McGowan et al. 2012; Poggesi et al. 2015), we use a women-only sample and semi-structured interviews as our data collection method. Additionally, Nepal is a little researched context in the entrepreneurship discipline, which renders qualitative research as more suitable for understanding complex issues and contributing towards theory building (Eisenhardt and Graebner 2007).

### *Sampling*

The focus of our empirical work involved three different sites - Kathmandu, Pokhara and Biratnagar, where we conducted a total of 90 interviews with women entrepreneurs (30 per region). The capital, Kathmandu, is the main migratory destination for people seeking work from all over Nepal. Pokhara's economic activity is based on the tourism sector (hotels, restaurants, guides and crafts). Biratnagar borders India and serves as the main hub for the eastern part of Nepal. We used a stratified sampling strategy designed on the basis of sector of activity in each region and a mix of formal and informal women entrepreneurs. 70% of the sample (23 in each site) worked informally. Some sample characteristics are presented in Tables 1 and 2 below.

*Insert Table 1 here*

Half of the sample is between 31 to 40 years old, of higher secondary education, married and with school-age children. Most women in the sample are married highlighting the highly customary nature of marriage in the Nepalese society. Five women are single and never married, three women are divorced and three widowed. Women mainly operate own account businesses with only seven businesses being a traditional family business and six partnerships outside the family circle. Most women operate businesses in the trade and services sector (i.e. tailoring, knitting, parlours, grocery shops, clothing shops, cosmetics shops) with half of the sample having been in operation for over 5 years (Table 2). Another interesting feature of the sample, reflecting the high internal migration rates in the country, is the number of women (and their households) that are migrants from other parts of Nepal.

*Insert Table 2 here*

#### *Data collection*

Interviews were conducted during December 2014 – March 2015, in Nepalese and subsequently translated into English and entered in NVIVO for data analysis purposes. Data collection was supported by three research assistants (RAs), who transcribed and translated the interviews. The RAs were local to the study sites ensuring their knowledge of local languages and these localities. Prior to data collection, they participated in a training workshop, which provided them with background information on the project, its main objectives and familiarised them with the topic guide. This was followed by several pilot interviews, that involved the RAs observing and being observed by one of the Principal Investigators (PI). The semi-structured interviews lasted between 30 to 100 minutes and were held at the respondents' work premises. The interviews focused on a number of issues,

including motivations to start a business and the range of economic, socio-cultural and institutional factors that affected women's present choices and future plans, in line with the original project's main research question for understanding women's experiences of entrepreneurship in the informal economy. What we present in this paper has emerged from our further analysis of these interviews.

### *Data Analysis*

The data analysis was inductive and proceeded through several steps, moving from the development of 25 first-order codes that adhered strictly to women's own terms to the abstraction of 9 axial codes based on the literature on work-life balance (Gioia et al. 2013) and as a basis for the evaluation of contextual differences.

We then developed these second-order codes into the three overarching themes that form the basis of our argument on how women negotiate business-family responsibilities – *negotiating consent, family resource access and gaining status* (see Figure 1).

*Insert Figure 1 here*

### **Findings**

In this section we explain how the three overarching themes reflect how women respond to experienced contradictions in institutional expectations. We highlight a number of variations when discussing each of these themes. Following Pratt's (2009) suggestion for presenting qualitative research findings we illustrate our main points with 'power quotes', which provide 'thick description' (Geertz 1994) enabling the contextualisation of findings. In addition, we present in Appendix 1 representative quotes for each of the first order codes in order to provide 'proof' (Pratt 2009) of the interpretations of data presented.

### *Negotiating consent*

The institutional changes in the Nepalese society have increased the acceptability of women's participation in the labour market, simultaneously increasing the difficulties for many to access formal jobs. As such, most women considered their involvement in entrepreneurial activities as a path towards gaining access to work and securing an independent income from their family. However, marriage in the Nepalese society still provides women with legitimacy being the only way through which they can access economic resources, especially considering their subordinate status and lack of rights over parental properties (by custom inherited by sons) (Collinson et al. 2013). Women, thus, are heavily dependent on their husbands and family-in-law more generally, for their livelihoods. Being aware of the Nepalese patriarchal family model, whereby the responsibility for providing family income lies with the man, and the family hierarchies need to be respected meant that most women only started their activities following their families' consent.

Pokhara 2.5.2 said: 'I first talked with my husband. I discussed with him and he also gave me his permission...I took [doll making] training because my husband told me to do so'. Husbands, their extended families or their parental unit in the case of single women were heavily engaged in the start-up decision-making process. Consent seeking was not uniform throughout the sample as women's life and family experiences were very different. In some cases, when faced with financial difficulties both spouses had agreed on women's work, which meant that all family members had to contribute towards the family's income. These livelihood challenges were particularly intensified following these families' rural-urban migration and the lack of the necessary skills, education or social networks to facilitate labour market entry.

Consent seeking also led to heavily affected business choices such as setting up home-based businesses or businesses in which there was family experience and tradition.



Suggesting the choice of similar-line businesses was justified on the knowledge the family could contribute to the business. Women were discouraged when their ideas were somehow divergent from this family knowledge. Discouragement was the most prevalent constraint in negotiating consent. It took different forms and derived from different sources within the households and wider family networks. It was articulated in terms of fear of failure when women were warned by family that they would not succeed in business given their lack of basic skills; the ‘fit’ of business activity with the family’s spatial context/constraints, whereby respondents had to locate the business at their home premises or nearby locations; and the perceived suitability of certain activities (‘professions’) for women or their compliance (or not) with caste-related associations. Tailoring, for example, as an activity associated with a lower caste was frowned upon by some.

There were some extreme cases when women had undergone familial transitions, such as divorce, being widowed or were single, which ‘freed’ them from household responsibilities and made them less concerned with family’s consent and the legitimacy gained as a result. They took, therefore, a more active role towards ensuring their livelihood. A respondent from Kathmandu engaged in crafting woollen products explained how the main impetus for her to be proactive in terms of learning this skill and running this business successfully was her previous family-based experience, a violent marriage, which she would be able to escape only with the means to sustain herself. As she stated:

I was physically and mentally abused and he looked down upon my work... We were married for 12 years and had a difficult time all those years as there was never enough money. That is why I decided to learn knitting, thinking that at least I would be able to survive [by using this skill]. (Kathmandu 1.1.4)

Similarly, ‘losing’ a husband to international migration and being completely dependent on the family-in-law for their livelihood and for raising their children pushed some women

towards making their own decisions. Another respondent, who migrated to Kathmandu following her husband's immigration and her account stated explicitly the inter-generational tensions within patriarchal family contexts.

Life in the village was difficult. My in-laws didn't treat me well so I came to Kathmandu to educate my children... My husband didn't approve... But I insisted and lived here alone. He used to tell me to return home... Family support also plays a vital role. There should be someone who can support women in their business. Some families do not allow women to work outside home... Women should be confident in their determination. I was very determined to achieve my dream of starting a business. (Kathmandu 1.5.3)

Being aware of the constraints of their subjugated role in patriarchal families, women also deliberately chose to negotiate consent as it facilitated access to other forms of start-up support such as finance. The family's financial assistance for business activities was highlighted for its interest-free nature or the lack of terms/conditions normally placed by formal institutions and non-formal lenders thus avoiding institutional pressures such as regulations related to daily/weekly payments and the regular inspection of the business by financial institutions. The family's consent and support thus acted as a 'ticket' to family funding including savings, acting as a guarantor for women who lacked collateral to enable a successful loan application, or in some cases applying for loans to pass on to women.

Other women decided to sell their dowry or use children's savings instead of asking their husbands. Kathmandu 1.2.3, for example, having been engaged in a previous failed business activity decided to sell her golden jewellery in order to open a parlour against the advice of her husband and friends, who believed there would be no demand for her business. The selling of gold ornaments reflects enormous personal risk in the context of Nepal as it is a form of bridewealth, reflecting the transfer of wealth from a bride's family at her marriage and embodying her social position. Its conversion in this way has great social and symbolic value as in these contexts, it is often all that many women have by way of security and

respect. Converting this dowry to an investment rather than asking for her husband's support highlights the personal risks and the social barriers women face in developing their businesses. What she experienced is representative of a wider family/societal problem related to perceptions about women's work. As she stated: 'everybody had doubts...the problem is within the family. The family does not fully support women. They think negatively. But now it has improved' (Kathmandu 1.2.3).

Similarly, another respondent, who ran a registered boutique for a long time, problematised the tensions between the governmental discourse of equality between men and women, the lack of formal financial support for women's businesses and other societal expectations about women's roles and opportunities that conspire towards keeping them oppressed:

If a woman wants to do business there is no support for her. She might have the skill, knowledge and confidence but she lacks capital. How can she start a business? That's why I think women have a backward status in our country. The economic status is very weak. They get skills, training but still are not able to start their own business. Some say 'my husband does not like me doing any businesses'... Even the government advocates men and women are equal but in practice it's not the same. [Women] are still suppressed. (Kathmandu 1.2.2)

### ***Family resource access***

The insignificance attached to women's work was coupled with a strong societal expectation that women's place is in the home taking care of the household. One woman involved in handicrafts shared this sentiment when she talked about the constraints women face whereby, 'they have to look after both their business and family. Many people in the society disparage women, who leave the house to start their own businesses' (Biratnagar 3.3.4). When talking about looking after business and family, women discussed issues around flexibility, role sharing and role prioritising, common to many women entrepreneurs. They mainly referred to the flexibility of home/nearby home locations for taking care of household responsibilities,

the sharing of various responsibilities with family and kin, as well as prioritising family/social obligations to the detriment of their business activities. However, as we explore further in our analysis, the underlying rationales for these strategies reflect variations in resource access for negotiating business and family demands and highlight how family and socio-cultural values are embedded in gender constructions.

### *Home location*

Almost half of the sample ran home-based businesses or businesses in a nearby home location. These fulfilled women's need to 'earn a living' and not destabilise family dynamics; women could simultaneously look after their families and businesses. These choices hid several gender inequalities embedded in the family context. They reflected financial dependence on the family, childcare and elderly care expectations taking priority over business activities and family perceptions of women's vulnerability outside the safety of one's home, all with implications for business development. These dynamics are illustrated particularly well in the case of a woman momentarily operating her beauty parlour from home because of negative inter-generational attitudes and failure to mobilise family support with finance and childcare:

I had to move the parlour at home because my mother-in-law didn't allow me to have it outside home. I couldn't manage time to look after the family. My mother-in-law always complained that I had to pay more attention to home duties... My in-laws refused to give me any money. ...I am not able to work freely with my own wish because of money and family responsibility... Maybe after we get separated legally and get our part from the property, I will be free and can open my parlour outside my home. (Kathmandu 1.3.3)

When this choice was imposed, or was made for purely economic reasons (i.e. saving on rent), women were vocal about the pros and cons of location choices, particularly being away from central markets as a constraint on their sales or the opportunity to expand their business

activities. Nevertheless, they complied with the norm that woman's actual place is in the home, as a way to avoid destabilising the household and gain legitimacy. Women were also strategic in their choice of home or nearby home locations in order to be able to access free family labour or childcare and to access local markets where they could rely upon personal or family contacts as their customer base. As most women engaged in highly saturated sectors, customer loyalty was essential. Most women reported selling their products in family-members' shops or encouraged their family and social networks to use their services, emphasising the web of obligations and the importance of reciprocity in subsistence markets.

### *Prioritising social obligations*

The flexibility the home location provided contradicted the Nepalese social practice of hosting guests at home, which led many women to undermine the business domain in favour of this customary social interaction. Whilst some assertive women asked their family and social circles not to visit during working hours, for others more compliant with social expectations, closing their business at the risk of losing customers or having to work during night time in order to fulfil customer demand was a more obvious choice. The close social bonds of local communities played a part in this dynamic as many of the women that reported this issue were based in Biratnagar, a less urban region with strong community ties. The time pressures women face when negotiating business and family demands, highlight how these pressures are further intensified by social practices as evident below:

There is a problem when guests come to my house. Neither my husband, nor my children help me. I have to manage time for the guests and for my shop. It hampers my business. I don't even get time to have lunch. (Biratnagar 3.4.7)

This account also clearly illustrates how women postpone 'self' when attending to, or in accommodating, the expectations of family, business and society.

### *Delegation*

Another common strategy which women utilised successfully was sharing the responsibility of running the business with family members. There was a high emphasis on the role of husbands or other male members of the family acting as intermediaries with suppliers. Women often rationalised this choice in terms of their lack of time or lack of social networks but it could arguably be a tacit way in which women's and men's roles are maintained – women being perceived as taking care primarily of household-related roles and men being engaged in male tasks and contact with other men. In this respect women maintained the legitimacy as wives, mothers and daughters-in-law. Women also ran their business around their household chores and childcare, sometimes working overnight to fulfil client obligations. Some deliberately chose partnerships with other women in order to be able to rotate business around childcare.

Women with children of school-age often engaged them in their business activities during holiday time claiming that kids this way 'can practice maths by doing real calculations'. Over half of the sample reported help with business activities or childcare from family and kin which suggests the *co-preneurial* nature of these activities to cope with livelihood challenges despite many not being the traditional family business. The family's collective efforts were intensified in nuclear families where, the intergenerational conflicts of extended families were not a burden to decision-making ability. Nuclear families' internal migration although limited the family and social links they could rely upon, pushed women to take decisions independently, work more cooperatively with their spouses and raise their children free from their families' influence. A woman from Pokhara who used her experience of running a hotel and a vegetable cart in her native village to manage a vegetable shop with her husband away from her in-laws, illustrates the difficulties of breaking free from

intergenerational dependence, educating one's children and meeting business and family demands when faced with resource scarcity:

We tolerated the trouble my in-laws created. I had two children. My in-laws dominated me on everything, as we were dependent on them. I thought of doing something, I didn't want to be dependent on them...My father gave me 10,000 rupees<sup>3</sup>. And sisters gave five thousand each. I bought a gas cylinder and benches with that money...One brother said he will give me a cart. ...In order to educate the children, we came here and started the business. It has been 12 years since we left home... I feel satisfied... Everyone praises us and say they are happy with our progress. (Pokhara 2.5.4)

Another interesting observation in the data was that women were seen as good at multi-tasking and making things happen through sheer will and determination, as many activities could be undertaken in ways that did not compromise their families and children. Despite problematising a common view that business and family are in conflict in the case of women, this was often done through complying with gender constructions of women's household roles. Biratnagar 3.3.6, for example, has benefited in her business from a supportive family and access to finance, and she praised women's abilities without reflecting on the barriers many in a less advantageous position than her faced:

Women can transform the world if they wish...If a woman is educated all the family is educated is the famous saying...if a woman tries she can be more successful than a man. A woman works at home and also does some business to run the family. If she doesn't have to give time to the family she can achieve even better. (Biratnagar 3.3.6)

The conflicts women experienced in maintaining their roles as wives, mothers and daughters-in-law and yet, progressing in their business domains were also shared with various family members, who offered emotional support and advice and often encouragement with the

---

<sup>3</sup> £1 equals 120 rupees

progress they had made ‘against all odds’, all factors that led to women feeling the positive value of their work.

### ***Gaining status***

The last dimension of our framework related to women’s satisfaction with their entrepreneurial activities. Not surprisingly, this reflected various aspects not necessarily related to overall income levels but instead, their family’s livelihood, individual confidence and better positioning in the family and community. Being engaged in business activities improved women’s value *vis a vis* male members of the household. Women’s contribution towards their families’ livelihood was central in almost half of the sample. Their work had contributed towards rent or buying a house, land and other living expenses, and most importantly the children’s education. The capacity to ‘earn a living’ gave some women the opportunity to change hostile attitudes towards them from husbands, parents-in-law and the wider community, indicating the transient nature of some of the negotiations of business and family demands. Kathmandu 1.1.4 reflects on her business experience illustrating how her own persistence and positive business outcomes mitigated these negative influences over time: ‘In the past, most people, my husband included, used to make fun saying that what I’m doing is a waste of time but now they all think that I have earned my living with this waste of time’. (Kathmandu 1.1.4)

As women talked about the difficulties of their hard labour and sacrifices, they saw this as a worthy endeavour because it provided their children with an education and as a result the possibility to live a better life. The value of education was highly emphasised especially as many saw their involvement in these types of activities related to their lack of good education and skills that constrained their waged labour market entry. Thus, they aspired towards more fulfilling lives for their children. Women, whose businesses were more



sustainable, hoped that their children would take over these activities and hence, they were proud of providing them with the means to sustain their livelihoods in the future. Women also perceived their business longevity through the lens of their life-course and other personal circumstances. For example, women who had a successful business experience and supportive families expressed the desire to extend their business by increasing the shop space, diversifying their product range and hiring more women in the future (56 respondents). A former trade union leader being made redundant from a garment factory job, who now designs and produces cushions stated that:

I want to employ more workers and extend the shop. I want to overtake the market of dolls and cushions in Nepal. I want to export the handmade cushions to foreign countries...I will register and make it bigger... The trainees are making and selling in their own areas. I have a plan to give work to all my trainees. But I have no money to extend the business. I have a plan to open a cushion factory. So, the fund should be very high. (Biratnagar 3.2.5)

Those at an older age talked about exit (7 respondents) because the business had fulfilled the main objective of educating children. After years of hard labour, they felt it was time for them to reap the benefits of their work. For some this meant being supported by their sons, as it is customary in the Nepalese culture. In other cases, women saw their spouse's retirement or the expansion of their families as their children got married, as an opportunity to increase the free labour supply in the business. As importantly, this was seen as a source of knowledge/skills brought into the business by younger, more educated people. Another respondent felt sadness in having to exit from a business that had sustained her family's livelihood stating that: 'my modern daughter-in-law does not want to do this business' (Biratnagar 3.5.4). This sentiment indicates how women themselves reproduce gender biases and family hierarchies and clearly emphasises the intergenerational tensions stemming from

processes such as modernity, women's access to education or urbanisation that have altered women's expectations about themselves.

At a more personal level, women's business satisfaction related to 'independence', confidence and dignity, having achieved something despite poor education in many cases. The business gave them opportunities to socialise with other women, learn new skills and expand their business, and for many being able 'to give to others instead of asking from them' thus, better fulfilling their caring and nurturing roles. Women also considered values such as courage, determination and self-belief, often not celebrated in a society where women are not encouraged to think for themselves and are constantly framed through their family roles, as essential and worth talking about or shared with other women. Pokhara 2.5.3, who works in partnership with her friend in a tailoring business takes great satisfaction in being able to support women's economic independence through teaching them the tailoring skills. As she stated:

Many women come. We welcome them and teach them what we know. Many of my trainees have opened their own tailoring shops...I feel very happy that I have taught many sisters [other women] and they have earned their living by this skill. Women should not confine themselves to their homes. They must do something. It is good to be independent...I learned tailoring before marriage. Six months after I opened this shop my husband died. But I didn't lose my confidence. I had to look after my business. (Pokhara 2.5.3)

Whilst these women were doing their share in improving other women's situation, this type of training and involvement clearly leads to the reproduction of women's roles and occupations, pointing to the need for developing a different range of skills and training for women entrepreneurs.

## **Discussion**

Our main concern in this paper is with how women in a developing context negotiate the demands of their entrepreneurial activities and family responsibilities. We aimed to understand how the patriarchal context and their livelihood challenges influence resource mobilisation and work satisfaction. We departed from a number of studies that have been concerned with competing business and family demands in the case of women entrepreneurs (Essers et al. 2013; Al-Dajani and Marlow 2010; Rehman and Roomi 2012), emphasising that family support enriches women's entrepreneurial experience (Eddleston and Powell 2012; Powell and Eddleston 2013). Our main argument is that in the case of women engaged in informal activities in patriarchal contexts, the support to (and choice of) work, and the resources for reconciling business and family demands might prove particularly difficult to navigate and access. Central to our data analysis was, therefore, the way women occupying (in)formal entrepreneurial spaces exercised agency despite the constraints of their institutional and socio-cultural environment. We identified three main and interrelated themes – negotiating consent, family resource access and gaining status that allow us to situate the process of reconciling business and family demands at the socio-cultural level (See Figure 2).

*Insert Figure 2 here*

As Figure 2 shows through getting support to work and develop their business activities women gain status. This allows them to re-position themselves and change power dynamics in the household. We contextualise this account by highlighting the conflicts and tensions of institutional expectations - family, marriage, property rights, and access to education and credit - which women need to accommodate and (re)negotiate through continuous interaction with their nuclear and extended families, and others in their circles, whilst attending to their

family's livelihood challenges. Our first theme of 'negotiating consent' concurs with other studies that have suggested factors such as religion, ethnicity and familial values (Al-Dajani and Marlow 2010; Essers et al. 2013; Azmat and Fujimoto 2016) to have an influence on perceptions about, and support for, women's work. In fact, choosing to run a business conflicted with predominant views in masculine societies about women's skills and abilities and their societal roles more broadly. As a result, women's engagement in entrepreneurial activities required the consent/approval of the husband, or the household. Most women chose to comply with these gender constructions, primarily to gain business advice and access to family resources and support. Set within a context of difficult economic circumstances, lack of education and formalised state support, women's financial dependence, embedded in institutions such as marriage and family hierarchies made the process of consent seeking an unavoidable step.

Our second theme of family resource access discusses these dynamics further by highlighting the supporting and conflicting ways in which family-based relationships were negotiated by women for both business and family roles. Not surprisingly, business and family domains were highly intertwined (Aldrich and Cliff 2003) not least because of the nature of women's businesses (Brush 1992) but also because the livelihood challenges of the developing context blurred the boundaries of business and family in the collective effort of most households to sustain their livelihoods (Webb et al. 2015). Women's family-based relationships allowed them to utilise a number of temporal and locational strategies and to engage in various prioritisations of either business or family/social obligations. Women benefited from the family support (Shelton 2006; McGowan et al. 2012; Powell and Eddleston 2013), but when their strategies are placed in the context of livelihood struggles and patriarchal family contexts it is evident that they were negotiating more than conflicts between their business and family roles.

On the one hand, the temporal and spatial strategies of reconciling business and family demands, whereby they would choose to work from home or delegate certain work tasks, reflected stereotypical views about outdoor work as imbued with maleness and inside domestic work as feminine (see also Ntseane 2004; Fonchingong 2005). Thus, gendered relations embedded in family and social contexts continue to reproduce gender hierarchies and legitimise female subordination (Ahl and Nelson 2010). Alternatively, many women navigated a complex web of expectations stemming from broader economic choices (such as migration), intergenerational dependence and social practices, and obligations typical of close-knit communities and subsistence markets. Thus, women's negotiating actions reflected these competing demands and, most importantly, what they could achieve based on their available resources.

Our final theme of gaining status demonstrates that entrepreneurship was considered as a positive experience by most women, who saw their position in the family improve as a result of their contribution towards the family income and children's education. Most women talked about their business satisfaction not in terms of profit (see also Viswanathan et al. 2014; De Vita et al. 2014) but mainly in terms of reproductive outcomes – sustaining the household and educating children, emphasising how deeply embedded women are in domestic relationships (Neves and Du Tout 2012; Al-Dajani and Marlow 2010). Making do within particular economic, family and social circumstances, rather than seeking personal advancement through business, characterised many women's strategies to negotiating business and family demands. This reflected not only women's family and caring roles, or the deeply gendered activities - tailoring, knitting and cooking they were involved in and socialised from an early age. It also reflected the affordances and limitations of the saturated markets they were active in. As most relationships with customers and suppliers were based upon communal links and proximity, characterised by 'long-term relationship rather than the

short-term transactions' (Viswanathan et al. 2014: 221), typical of the informal economy, women's businesses had limited developmental potential. In fact, considering their circumstances, these women could be easily categorised as 'successful' having survived in business for a long time.

As importantly, the recognition and respect some achieved through their work also led them to problematise the norms of women's space being in the house or their abilities being inferior to men and, thus, increasing their courage and confidence levels. Thus, family values and cultural norms are part of women's gender constructions and relations and they are shaped by women's business activities and family interactions. Several studies have shown that women improve family dynamics and marital relationships as their ability to provide better food, clothing, and education for their children increases (Scott et al. 2012). Similarly, migrant women entrepreneurs in Western countries have also improved their standing as a result of their business activities and the consequent identity work performed (Azmat and Fujimoto 2016; Essers et al. 2013). We take these issues further by pointing out how negotiating business and family demands is also affected by processes of internal migration, or development more broadly. In contexts like Nepal, these processes have led to a number of conflicting demands on women stemming from the varied pace of change in formal and social institutions. They have also affected women's expectations about what they can achieve through their own agency. There is an interesting interaction between gender and internal migration that needs more emphasis in future studies, as internal migration positively influenced women's decision-making ability, when they took decisions away from the influence of the extended family.

Overall, our themes of consent to work, family resource access and gaining status point to the need for conceptualisations of business-family interface that take into account both the nature of women's work and their socio-cultural context.

## **Conclusions**

Our main concern in this paper was with how women in developing contexts negotiate their business and family responsibilities. Our interest was both in understanding how these challenges play out in the context of livelihood challenges and patriarchal contexts and to what effect towards women's business satisfaction. We used a qualitative study of 90 women engaged in primarily informal entrepreneurial activities in three Nepalese regions. Our context is unique not least because of its developing nature, but also because not many Asian countries to date have challenged the inequalities embedded in the society as Nepal has done with its Maoist movement. We believe these features of the Nepalese context offer interesting nuances of entrepreneurship, gender and business-family interface. Our study makes two contributions:

First, it has implications for more contextualised accounts of the business-family interface by highlighting what is possible for women within the economic and socio-cultural constraints they experience. We contribute towards accounts of work-life interface that go beyond the temporal and spatial issues common to many entrepreneurs to incorporate the everyday practices of work amongst those less privileged in terms of resource access in particular socio-cultural contexts. There is value for future research to engage more fully with the nature of conflicts between different institutions rather than between work and family roles. This would help to understand the underlying rationales of individuals' strategies in response to these tensions.

Second, our inter-related themes of consent negotiation, family resource access and gaining status highlight interesting dynamics at the individual, family and socio-cultural level and demonstrate how women's re-positioning through income generation, increased confidence and support provision to other women shapes gender relations in the context of both the patriarchy and livelihood challenges in the informal economy. These findings offer a

nuanced account of women entrepreneurship in a developing country context (Zahra 2007; Brush and Cooper 2012; Ahl 2006) by highlighting how gender constructions in these contexts are based on economic circumstances and, family and social values.

Our evidence suggests that both bodies of literature we have engaged with would greatly benefit from intersectional approaches that account for issues of class, race, and gender, and how they are experienced by women in particular institutional and socio-cultural contexts. Additionally, the nature of women's identity work when trying to fulfil their own expectations and those of their families and society would be interesting to explore longitudinally thus, capturing how their negotiating actions change over time to reflect changes at the individual and socio-cultural level.



**Table 1: Women’s personal characteristics and household characteristics**

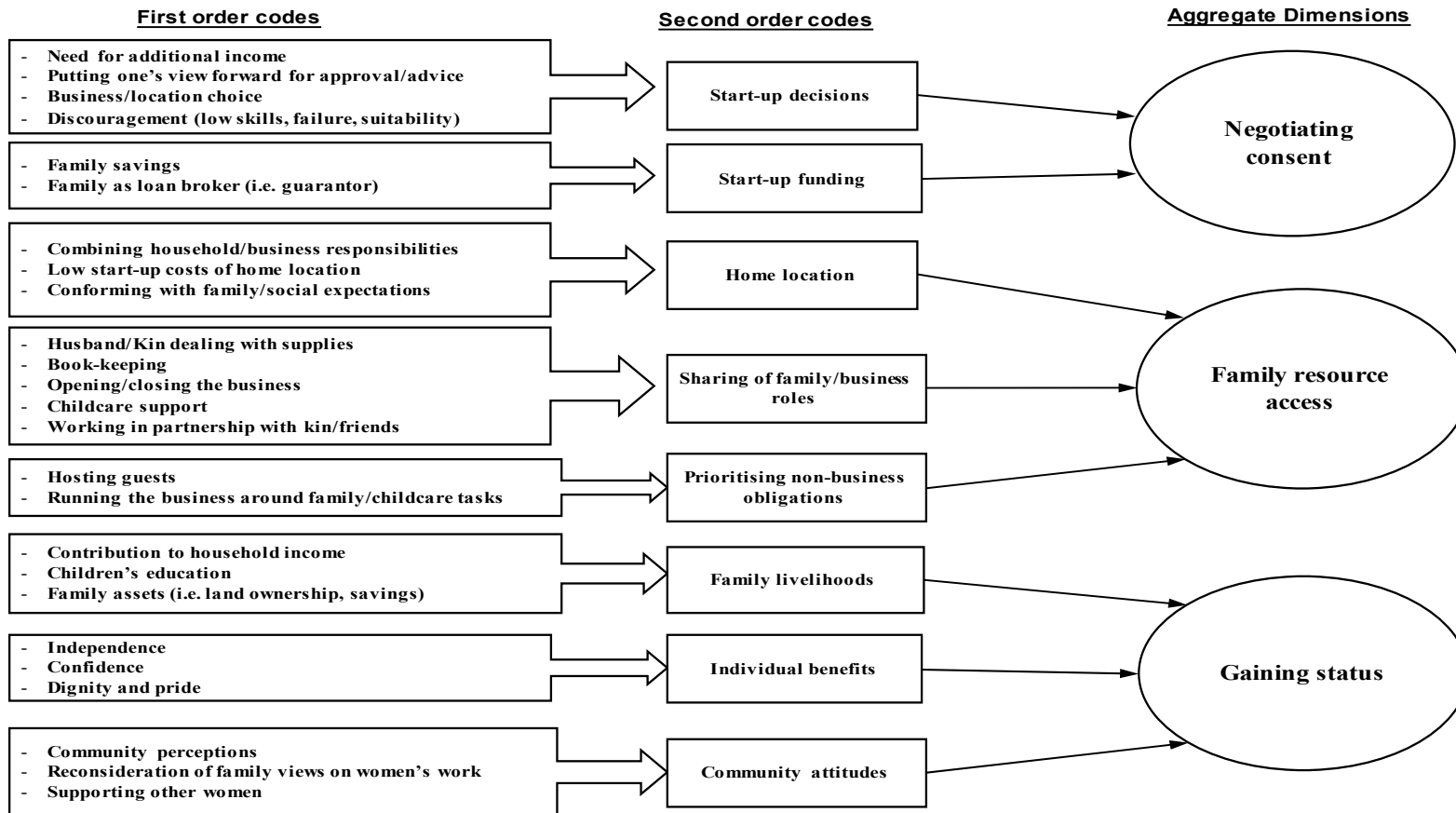
Family Responsibilities	Education					Age				Household Size		
	Illiterate	Primary	Secondary	Higher Secondary	University	20-30	31-40	41-50	>50	1-2	2-5	5-10
No children <sup>1</sup> (7)	2	3	0	1	1	4	2	1	0	4	3	0
Pre-school Children <sup>2</sup> (20)	3	1	1	7	8	12	8	0	0	1 <sup>4</sup>	18	1
School-age children (49)	14	7	4	19	5	3	28	13	5	5	41	3
Extended family <sup>3</sup> (14)	3	0	4	7	10	2	8	2	2	0	8	6
<b>Total (90)</b>	<b>14</b>	<b>11</b>	<b>9</b>	<b>34</b>	<b>24</b>	<b>21</b>	<b>46</b>	<b>16</b>	<b>7</b>	<b>10</b>	<b>70</b>	<b>10</b>

Notes: <sup>1</sup> four of these women are single; <sup>2</sup> two of these women are divorced and three widowed; <sup>3</sup> one of these women is single and one divorced; <sup>4</sup> this woman’s husband has migrated abroad. She lives alone with her son.

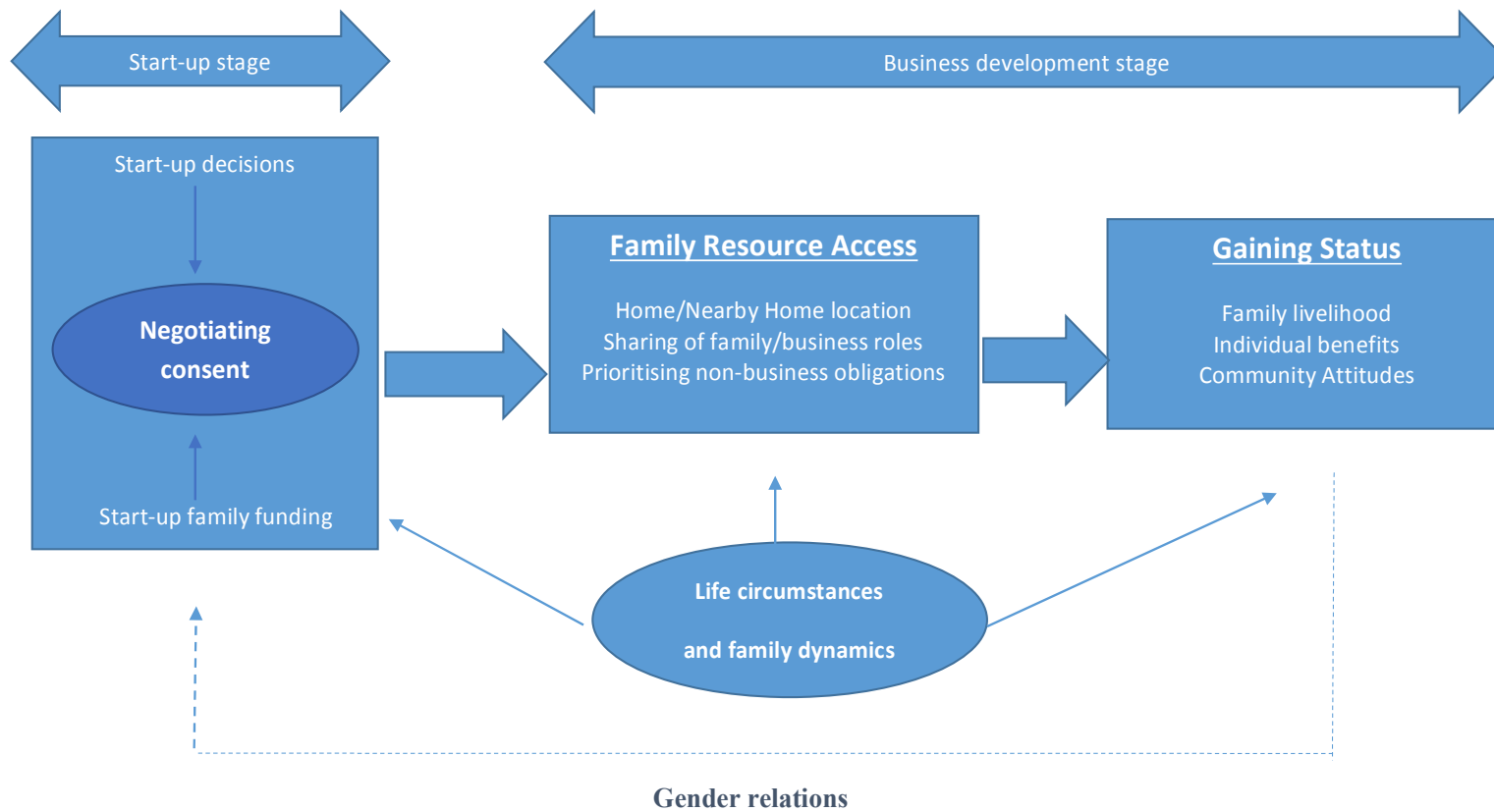
**Table 2: Business Characteristics**

Business Share	Sector					Years in Operation			Residential Status		
	Trade	Food Processing	Handicrafts	Services	Agri-business	< 1	1-5	> 5	Native	Former Migrant	Recent Migrant
Single Founder (77)	24	4	12	33	4	11	31	35	29	22	26
Family Business (7)	5	1	0	0	1	1	2	4	1	4	2
Partnership (6)	1	1	0	4	0	2	1	3	2	1	3
<b>Total</b>	<b>30</b>	<b>6</b>	<b>12</b>	<b>37</b>	<b>5</b>	<b>14</b>	<b>34</b>	<b>42</b>	<b>32</b>	<b>27</b>	<b>31</b>

**Figure 1: Coding Scheme**



**Figure 2: Analytical framework – Negotiating business and family demands within a patriarchal society**



*Note:* Dotted lines indicate relationships that are suggestive in the data and should be explored further in future research.

## References

- Ahl, H. 2006. "Why Research on Women Entrepreneurs Needs New Directions." *Entrepreneurship Theory and Practice* 30 (5):595-621.
- Al-Dajani, H., and S. Marlow. 2010. "Impact of Women's Home-based Enterprise on Family Dynamics: Evidence from Jordan." *International Small Business Journal* 28 (5): 470-486.
- Aldrich, H.E., and J.E. Cliff. 2003. "The Pervasive Effects of Family on Entrepreneurship: Toward a Family Embeddedness Perspective." *Journal of Business Venturing* 18 (5):573-96.
- Alsos, G.A., S. Carter, and E. Ljunggren. 2014. "Kinship and Business: How Entrepreneurial Households Facilitate Business Growth." *Entrepreneurship & Regional Development* 26 (1-2):97-122.
- Annink, A. 2016. "From Social Support to Capabilities for the Work-life Balance of Independent Professionals." *Journal of Management & Organization*:1-19.
- Azmat, F., and Y. Fujimoto. 2016. "Family Embeddedness and Entrepreneurship Experience: A Study of Indian Migrant Women Entrepreneurs in Australia." *Entrepreneurship & Regional Development*:1-27.
- Babbitt, L.G., D. Brown, and N. Mazaheri. 2015. "Gender, Entrepreneurship, and the Formal- Informal Dilemma: Evidence from Indonesia." *World Development* 72:163-74.
- Backett-Milburn, K., L. Airey, L. McKie, and G. Hogg. 2008. "Family Comes First or Open all Hours?: How Low Paid Women Working in Food Retailing Manage Webs of Obligation at Home and Work." *The Sociological Review* 56 (3):474-96.
- Bardasi, E., S. Sabarwal, and K. Terrell. 2011. "How do Female Entrepreneurs Perform? Evidence from Three Developing Regions." *Small Business Economics* 37 (4):417-41.
- Brush, C.G., and S.Y. Cooper. 2012. "Female Entrepreneurship and Economic Development: An International Perspective." *Entrepreneurship & Regional Development* 24 (1-2):1-6.
- Brush, C.G., A. de Bruin, and F. Welter. 2009. "A Gender-aware Framework for Women's Entrepreneurship." *International Journal of Gender and Entrepreneurship* 1 (1):8-24.
- Bushell, B. 2008. "Women Entrepreneurs in Nepal: What Prevents them from Leading the Sector?" *Gender & Development* 16 (3):549-64.
- Calas, M.B., L. Smircich, and K.A. Bourne. 2009. "Extending the Boundaries: Reframing "Entrepreneurship as Social Change" through Feminist Perspectives." *Academy of Management Review* 34 (3):552-69.
- Clark, S.C. 2000. "Work/Family Border Theory: A New Theory of Work/Family Balance." *Human Relations* 53 (6):747-70.
- Collinson, E., N. Habeel, F. Jawaid, L. Jean, and K. Williams. 2013. "Growing Potential: An Analysis of Legal and Policy Barriers Faced by Women in Horticulture in Guatemala, Nepal, Tanzania, & Zambia."
- D'Enbeau, S., A. Villamil, and R. Helens-Hart. 2015. "Transcending Work-Life Tensions: A Transnational Feminist Analysis of Work and Gender in the Middle East, North Africa, and India." *Women's Studies in Communication* 38 (3):273-94.
- De Bruin, A., C.G. Brush, and F. Welter. 2007. "Advancing a Framework for Coherent Research on Women's Entrepreneurship." *Entrepreneurship theory and practice* 31 (3):323-39.
- De Tienne, D., and G.N. Chandler. 2007. "The Role of Gender in Opportunity Identification." *Entrepreneurship Theory and Practice* 31 (3):365-86.

- De Vita, L., M. Mari, and S. Poggesi. 2014. "Women Entrepreneurs in and from Developing Countries: Evidence from the Literature." *European Management Journal* 32 (3):451-60.
- Eddleston, K. A, and G.N. Powell. 2012. "Nurturing Entrepreneurs' Work–Family Balance: A Gendered Perspective." *Entrepreneurship Theory and Practice* 36 (3):513-41.
- Eisenhardt, K.M, and M.E. Graebner. 2007. "Theory Building from Cases: Opportunities and Challenges." *Academy of Management Journal* 50 (1):25-32.
- Essers, C., H. Doorewaard, and Y. Benschop. 2013. "Family Ties: Migrant Female Business Owners doing Identity Work on the Public–Private Divide." *Human Relations* 66 (12):1645-65.
- Geertz, C. 1994. "Thick Description: Toward an Interpretive Theory of Culture." *Readings in the Philosophy of Social Science*: 213-31.
- Gioia, D.A., K. Corley, and A.L. Hamilton. 2013. "Seeking Qualitative Rigor in Inductive Research Notes on the Gioia Methodology." *Organizational Research Methods* 16 (1):15-31.
- Gough, K.V., A.G. Tipple, and M. Napier. 2003. "Making a Living in African Cities: The Role of Home-based Enterprises in Accra and Pretoria." *International Planning Studies* 8 (4):253-78.
- Greenhaus, J.H., and N.J. Beutell. 1985. "Sources of Conflict between Work and Family Roles." *Academy of Management Review* 10 (1):76-88.
- Hilbrecht, M. 2016. "Self-employment and Experiences of Support in a Work–Family Context." *Journal of Small Business & Entrepreneurship* 28 (1):75-96.
- ILO. 2015. "World Employment and Social Outlook: Trends 2015." In. Geneva, Switzerland: Internaitonal Labour Organisation.
- Jennings, J.E, and C.G. Brush. 2013. "Research on Women Entrepreneurs: Challenges to (and from) the Broader Entrepreneurship Literature?" *The Academy of Management Annals* 7 (1):663-715.
- Jennings, J.E., and M.S. McDougald. 2007. "Work-Family Interface Experiences and Coping Strategies: Implications for Entrepreneurship Research and Practice." *Academy of Management Review* 32 (3):747-60.
- Kantor, P. 2009. "Women's Exclusion and Unfavorable Inclusion in Informal Employment in Lucknow, India: Barriers to Voice and Livelihood Security." *World Development* 37 (1):194-207.
- Kelley, D., C.G. Brush, P. Green, M. Herrington, A. Ali, and P. Kew. 2015. *GEM Special Report Women's Entrepreneurship*. Boston: The Centre for Women's Leadership, Babson College.
- Khavul, S., G.D. Bruton, and E. Wood. 2009. "Informal Family Business in Africa." *Entrepreneurship Theory and Practice* 33 (6):1219-38.
- Kirkwood, J., and B. Tootell. 2008. "Is entrepreneurship the Answer to Achieving Work-Family Balance?" *Journal of Management and Organization* 14 (3):285.
- Mahat, I. 2003. "Women's Development in Nepal: The Myth of Empowerment'." *PRAXIS The Fletcher Journal of International Development* 18.
- McGowan, P., C.L. Redeker, S.Y. Cooper, and K. Greenan. 2012. "Female Entrepreneurship and the Management of Business and Domestic Roles: Motivations, Expectations and Realities." *Entrepreneurship & Regional Development* 24 (1-2):53-72.
- Mitra, A. 2005. "Women in the Urban Informal Sector: Perpetuation of Meagre Earnings." *Development and Change* 36 (2):291-316.
- Morris, M.H, N.N. Miyasaki, C.E. Watters, and S.M. Coombes. 2006. "The Dilemma of Growth: Understanding Venture Size Choices of Women Entrepreneurs." *Journal of Small Business Management* 44 (2):221-44.

- Munkejord, M.C. 2017. "His or her Work–Life Balance? Experiences of Self-employed Immigrant Parents." *Work, Employment and Society* 31 (4):624-639.
- Neves, D., and A. Du Toit. 2012. "Money and Sociality in South Africa's Informal Economy." *Africa* 82 (1):131-49.
- Nippert-Eng, C. 1996. Calendars and Keys: The Classification of “Home” and “Work”. Paper presented at the Sociological Forum.
- Özbilgin, M.F., A.T. Beauregard, A. Tatli, and M.P. Bell. 2011. "Work–Life, Diversity and Intersectionality: A Critical Review and Research Agenda." *International Journal of Management Reviews* 13 (2):177-98.
- Piszczyk, M.M., and P. Berg. 2014. "Expanding the Boundaries of Boundary Theory: Regulative Institutions and Work–Family Role Management." *Human Relations* 67 (12):1491-512.
- Poggesi, S., M. Mari, and L. De Vita. 2015. "What’s New in Female Entrepreneurship Research? Answers from the Literature." *International Entrepreneurship and Management Journal* 12 (3): 735-764.
- Powell, G.N., and K.A. Eddleston. 2013. "Linking Family-to-Business Enrichment and Support to Entrepreneurial Success: Do Female and Male Entrepreneurs Experience Different Outcomes?" *Journal of Business Venturing* 28 (2):261-80.
- Pratt, M.G. 2009. "From the Editors: For the Lack of a Boilerplate: Tips on Writing up (and Reviewing) Qualitative Research." *Academy of Management Journal* 52 (5):856-62.
- Rehman, S., and A.M. Roomi. 2012. "Gender and Work-Life Balance: A Phenomenological Study of Women Entrepreneurs in Pakistan." *Journal of Small Business and Enterprise Development* 19 (2):209-28.
- Ridgeway, C.L. 2011. *Framed by Gender: How Gender Inequality Persists in the Modern World* Oxford: Oxford University Press.
- Scalise, E. 2009. "Women’s Inheritance Rights to Land and Property in South Asia: A Study of Afghanistan, Bangladesh, India, Nepal, Pakistan, and Sri Lanka." *Rural Development Institute Report for the World Justice Project*.
- Shelton, L.M. 2006. "Female Entrepreneurs, Work–Family Conflict, and Venture Performance: New Insights into the Work–Family Interface." *Journal of Small Business Management* 44 (2):285-97.
- Subedi, M. 2011. "Caste System: Theories and Practices in Nepal." *Himalayan Journal of Sociology and Anthropology* 4:134-59.
- Villanger, E. 2012. "Caste Discrimination and Barriers to Microenterprise Growth in Nepal." CMI working paper 9. Bergen, Norway: Chr. Michelsen Institute.
- Viswanathan, M., S. Gajendiran, and R. Venkatesan. 2008. "Understanding and Enabling Marketplace Literacy in Subsistence Contexts: The Development of a Consumer and Entrepreneurial Literacy Educational Program in South India." *International Journal of Educational Development* 28 (3):300-19.
- Voydanoff, P. 2004. "The Effects of Work Demands and Resources on Work-to-Family Conflict and Facilitation." *Journal of Marriage and Family* 66 (2):398-412.
- Warren, T. 2015. "Work–Life Balance/Imbalance: The Dominance of the Middle Class and the Neglect of the Working Class." *The British Journal of Sociology* 66 (4):691-717.
- Welter, F., D. Smallbone, and N.B. Isakova. 2006. *Enterprising Women in Transition Economies* Aldershot: Ashgate Publishing.
- Zahra, S.A. 2007. "Contextualizing Theory Building in Entrepreneurship Research." *Journal of Business Venturing* 22 (3):443-52.
- Zhao, E.Y., and T. Wry. 2016. "Not all Inequality is Equal: Deconstructing the Societal Logic of Patriarchy to Understand Microfinance Lending to Women." *Academy of Management Journal* 59 (6):1994-2020.

## Appendix 1: Representative Quotes

---

<b>Start-up decisions</b>	
Need for additional income	<p>Biratnagar 3.2.4 (parlour, less than one year in business, higher secondary education, married with school-age children)</p> <p>More than inspiration it was my compulsion. In the age of high price hike, life is difficult with only one income. And if you have skill and ability it can be utilized and earn money instead of sitting idle at home. In business we can make new contacts... I chose this because this business is appropriate for ladies. I thought it would be the appropriate business for me.</p> <p>Kathmandu 1.3.6 (pottery, more than five years in business, illiterate, widowed with school-age children)</p> <p>I opened the shop because I had no other option. My kids were small I had to earn my living after my husband's death. My husband used to look after the wood business. Then he got ill. He was in bed for 17 years. So the business went in loss. After the death of my husband, I had to earn my living. I became bankrupt. There were a lot of loans [to be paid]. I had to educate my children though I was illiterate. I had the shop in the market area in a rented house.</p>
Putting one's view forward for approval/advice	<p>Biratnagar 3.1.3 (fancy shop, three years in business, university educated, married with pre-school children)</p> <p>I put forward my view about the shop at home. I got the consent. I pay five thousand [rupees] per month as rent for the shop.</p> <p>Kathmandu 1.4.4 (cosmetics shop, over five years in business, higher secondary training, married with school-age children)</p> <p>I managed the funding for the shop through my father-in-law. I discussed with him that we wanted to start a business as the income was not enough for the family. He gave me the amount. It was not a loan. It was help. He warned me I will suffer business loss.</p>
Business/location choice	<p>Kathmandu 1.5.2 (parlour, over five years in business, university educated, married with pre-school children, husband in migration abroad)</p>

---



---

I chose this business because I was not allowed to do another business by my brother. I also wanted to go abroad for work, but I failed to go.

Biratnagar 3.3.2 (vegetable shop, less than one year in business, family business, higher secondary education, married with no children)

Our many relatives have fruits shop. They helped me in managing the fund. My husband's uncle gave us money. It took two lakhs amount for the business...it took six months to find an empty space for the shop. Finally, my parents searched it for me.

---

Discouragement (low skills, failure, suitability)

Kathmandu 1.5.1 (kitchenware shop, four years in business, illiterate, married with pre-school children)

I managed the fund from a Cooperative bank. I have already paid back the loan. The interest was 23 percent per annum. It was difficult. My brother also helped me by giving some amount. Many didn't believe me as I was uneducated. So they didn't I could do business. This cooperative was introduced by one friend. She helped me to get the loan.

Pokhara 2.1.6 (parlour/grocery shop combined, less than three years in business, illiterate, married with pre-school children)

Husband said we have no money and I can't do the business. I was determined that I had learned so I had to start...My husband forbade me to open the shop at first. He said that I can't run the shop. But I was firm in my decision.

---

### **Start-up funding**

Family savings

Biratnagar 3.1.4 (tailoring, run in partnership for less than a year, primary education, separated with school-age children)

My mother's home is in the nearby area. So they supported me by lending some amount during the establishment of the business.

Pokhara 2.5.4 (vegetable shop, primary education, married with school-age children)

---

	<p>I talked with my parents. My father gave me ten thousand rupees. And sisters gave five thousand each. I bought a gas cylinder and benches with that money. My husband searched a room in chore Patan.</p>
Family as loan broker	<p>Pokhara 2.3.3 (clothes shop, less than a year in business, higher secondary education, married with school-age children, lives in an extended family, husband abroad in migration)</p> <p>I managed the funding through my sister. She helped me to borrow the loan from a cooperative bank.</p> <p>Kathmandu 1.1.5 (teddy bears handicrafts, three years in business, secondary education, separated with school-age children)</p> <p>I discussed about it [the business] and they told that I should start this and they will also support me. They mentioned about their savings group and loan based on instalment. They took the loan and gave to me to start my business. I pay them monthly Rs.4000 as a result of that loan... My parents suggested that they can take a loan and give me money if I can repay the loan in instalments. This really gave me confidence that I can do so I agreed with my parents and they took a load and gave me the money I needed to start the business.</p>
<b>Home/nearby home location</b>	
Combining household/work responsibilities	<p>Biratnagar 3.4.5 (parlour, four years in business, university educated, married with school-age children)</p> <p>I chose this business as it is good for the ladies. In this business, there is flexibility in time. I can go anywhere in the afternoon if I want. But this cannot be done as an employee in other institutions.</p> <p>Kathmandu 1.2.3 (parlour, over five years in business, higher secondary education, married with school-age children)</p> <p>I choose this place for my shop because my home is nearby. My children were small when I opened the parlour. One was six and other was nine years old. I had to manage home also. My home is ten minutes distance from here. If I opened far I can't look after home. I couldn't give time. This is the reason for choosing this place.</p>
Low start-up costs	<p>Kathmandu 1.3.4 (tailoring, over 5 years in business, higher secondary education, married with school-age children)</p>

	<p>I chose this place as it is my own house. I don't have to pay the rent. Now I think I should have opened in the centre even in rent. It would have a good business. Here the customers come at any time they prefer. I have to measure their clothes leaving my food. Even when the shop is closed they come to my room. But is it a benefit when I have the shop in my house. I can work in the morning and even late at night. My time is saved.</p> <p>Pokhara 2.5.1 (tailoring, over five years in business, primary education, single living alone)</p> <p>It is my own house; I don't have to pay rent so I don't suffer any loss.</p>
Conforming with family/social expectations	<p>Pokhara 2.2.6 (parlour, two years in business, higher secondary education, married with pre-school children)</p> <p>I started this parlour about two years ago. My parlour was in Chorepatan before. Later I shifted here because my husband told me to shift and stay in his parents' home.</p> <p>Kathmandu 1.2.2 (boutique owner, over five years in business, secondary education, married with school-age children, extended family)</p> <p>This place I chose because it is near my home. It is only five minutes distance from here. Now I am living with my father and mother. There is nobody to look after them.</p>
<b>Delegation</b>	
Husband/kin dealing with supplies	<p>Biratnagar 3.4.4 (shoe shop, two years in business, higher secondary education, married with pre-school children)</p> <p>The supplier in Itahari is my relative. He sends shoes when we order by phone call. We buy most of the shoes from the factory in Biratnagar. My husband brings all the shoes. It is cheaper if we buy directly from the factory.</p> <p>Kathmandu 1.2.3 (parlour, over five years in business, higher secondary education, married with school-age children)</p> <p>Yes, my husband helps me in the parlour when I am busy. He brings the products sometimes and helps me. He doesn't come here when there are customers. Men are not allowed in my parlour.</p>
Book-keeping	<p>Kathmandu 1.1.1 (café, two years in business, illiterate, married with school-age children)</p>

	<p>I prepare all the list of what is needed and I give that list to whoever is available. Most of the times my husband brings things for me and he does all the calculations.</p> <p>Pokhara 2.3.5 (sweets production, over five years in business, illiterate, married with school-age children)</p> <p>There is nobody to help me; sometimes husband helps me when I am not here. I can't calculate the transactions.</p>
Opening-closing the business	<p>Kathmandu 1.4.6 (hotel, 5 years in business, higher secondary education, married with school-age children, family business)</p> <p>My husband helps in the hotel. Every day, he opens the space in the morning. I come later after preparing the food and cleaning. The children also help me during holidays. My daughter helps me. The sons are small.</p> <p>Pokhara 2.1.7 (grocery shop, over five years in business, higher secondary education, married with school-age children)</p> <p>My children stay in the shop when they have time. They also bring the grocery from the wholesaler.</p>
Childcare support	<p>Biratnagar 3.1.3 (fancy shop, three years in business, university educated, married with pre-school children)</p> <p>The neighbours and relatives help me looking after my kids. My sister-in-law also helps me in business and looking after my kids.</p> <p>Pokhara 2.1.3 (pharmacy, less than one year in business, university educated, married with pre-school children)</p> <p>My sister looks after my baby. So I can manage time. She is studying to be a lab assistant. My kid goes to the Montessori school. I stay here [in the shop] till ten in the night. When my husband comes here, I become free.</p>
Working in partnership with kin/friends	<p>Kathmandu 1.1.6 (food processing in partnership, less than a year, illiterate, married with school-age children)</p> <p>We haven't hired any workers. The three of us partners do the work in rotation because we have to look after our family.</p>

---

Kathmandu 1.5.6 (hotel, seven years in business, illiterate, widowed with school-age children)

I started this hotel seven years ago. This is my brother's hotel. After the death of my husband, I joined this hotel. We are partners. I also have a helper in the hotel.

---

**Prioritising non-business obligations**

Hosting guests

Biratnagar 3.4.5 (parlour, four years in business, university educated, married with school-age children)

My husband complains about me because of my busy schedule. When the customers call I have to come even on holidays. The business is hampered when there are guests at home and family. I can't work properly after four o'clock in the afternoon as I have to look after my children.

Biratnagar 3.3.4 (handicrafts, over five years in business, higher secondary education, married with school-age children)

I have become more experienced now. I have a problem in the business when guests come. So I have told them not to visit me during the daytime. But in an emergency I have to close the shop.

---

Running the business around childcare

Pokhara 2.1.8 (traditional sweets, three years in business, primary education, married with pre-school children)

My pre-school baby is 15 months old. Other two sons are 12 years and nine years old. My 17 years old niece is living with us, who helps to prepare food when I am busy. I normally prepare sweets in afternoon after my sons go to school. Sometimes, we work till late night. As this is my business, I can work at any time I want.

Pokhara 2.4.1 (grocery shop, family business for over five years, university educated, married with pre-school children)

Now I also have to look after the children. I made lunch in the morning today. That time my husband stays in the shop. I do all the household works. No, I don't fear about the loss. I can run the business well.

---

**Family livelihood**

---

Household income	Biratnagar 3.1.3 (fancy shop, three years in business, university educated, married with pre-school children)
	I am earning for my family, which is very nice. I did not stay idle at home. I am happy that I utilized my prior experience and qualification in my business.
	Kathmandu 1.1.5 (teddy bears handicrafts, three years in business, secondary education, separated with school-age children)
	It is [the income from the business] so much important that that I have no words to explain. My financial situation including my husband's is weak. If I don't do this I can't look after my children or even send them to school.
Children's education	Pokhara 2.5.3 (tailoring, over five years in business, primary education, widow with school-age children)
	I have managed the expenses till now. I am educating my kids from this income...Yes, we are satisfied with our business. At least we are able to earn my living, educate my kids. I don't have to ask money from anyone.
	Biratnagar 3.1.3 (fancy shop, three years in business, university educated, married with pre-school children)
	The income of the business is used for my family. Income is spent on the education of the kids, family needs and pay the house rent. I am not able to make anything new out of it.
Land ownership and savings	Pokhara 2.5.4 (vegetable shop, primary education, married with school-age children)
	When I sleep in my own house, I always have a good sleep. The in-law's house was also good. Now I think even if there is no income, I don't have to pay the rent. Everyone praises us and say they are happy with our progress.
	Biratnagar 3.4.5 (parlour, four years in business, university educated, married with school-age children)
	My husband had said there would be no income in the parlour business. But within six months I gave fifty thousand rupees. So he is happy. His salary is saved. Every expense of our family is covered by my income. I pay the fee and snacks of the children. I buy groceries for our house. I save 600 rupees per day in a cooperative bank. Then the remaining amount I give to my husband. I pay 2,500 rupees for the rent.

---

Independence	<p data-bbox="483 284 1923 316">Pokhara 2.1.8 (traditional sweets, three years in business, primary education, married with pre-school children)</p> <p data-bbox="483 349 1923 495">I learned that we [women] become independent if we start our own business. We don't have to ask money from our husbands. We can manage the family expenses and fulfil the needs of the children. The confidence level increases. I feel that I should extend my business. I am happy that I am utilizing my leisure time. And, I have not wasted my time. I am very happy now.</p> <p data-bbox="483 527 1923 592">Kathmandu 1.2.2 (boutique owner, over five years in business, secondary education, married with school-age children, extended family)</p> <p data-bbox="483 625 1923 771">I wanted to be independent. I don't like to ask money from my husband for me and family needs. If I do something of my own, I can help in the family income as well. My husband is busy outside for contract business. When I needed money, I had to always call him even for small amounts. So why can't we be independent? God has given us hands, legs and brain.</p>
Confidence	<p data-bbox="483 803 1923 868">Biratnagar 3.3.4 (handicrafts, over five years in business, higher secondary education, married with school-age children)</p> <p data-bbox="483 901 1923 982">I am satisfied with my business but in the future I want to extend my business and be a famous woman entrepreneur. I will hire many workers in my business.</p> <p data-bbox="483 1015 1923 1245">Biratnagar 3.2.1 I feel happy that I have given work to some people and helped them to earn something. At first I felt sad because I had to leave my teaching job. I had invested shares in the private school. But now I don't feel remorse. If I had continued teaching in the school, my earning would be limited to few thousand rupees per month. I want to be a successful entrepreneur...I want to expand the pickle industry. I am not completely satisfied yet. But if I could expand the business I will be fully satisfied.</p>

---

Pride and dignity	Kathmandu 1.1.3 (tailoring, three years in business, illiterate, married with school-age children, husband has migrated abroad)
	Some relatives (my cousins) praise me that even though I am illiterate I became successful in business... I am very satisfied with my work. I have done many different things with hard work but this has given me confidence and dignity. Overall, it is very easy.
	Kathmandu 1.1.5 (teddy bears handicrafts, three years in business, secondary education, separated with school-age children)
	I have achieved prestige. All call me a madam. That is a matter of pride for me. When my son talks to me in phone, he asks me, "how many students do you have?" I feel really good.
Community perceptions	Biratnagar 3.4.7 (tea and ice-cream shop, over five years in business, illiterate, married with school-age children)
	People got surprised by my work and progress. They want to learn from me and how I have done my business. I had no business experience. In our family nobody had done this business. This business was completely new for me. My in-laws are also happy with my work.
	Kathmandu 1.3.5 (hotel, less than three years in business, primary education, married with school-age children, husband in immigration)
	The locals think positively about me. They know how hard I struggled in this business. They respect me. 'She is laborious', they say. I also had a great challenge to run a hotel which was almost deserted. But now it is very crowded. People like my behaviour. I love all people who come to my hotel. Everyone is surprised by my progress in my work. My kitchen is homely.
Reconsideration of views about woman's work	Kathmandu 1.1.4 (knitting, less than three years in business, higher secondary education, re-married with pre-school children)
	Once I started getting regular income from the business he changed his views. He saw that I started making money from my house looking after my children then he became happy.



---

Pokhara 2.1.7 (grocery shop, over five years in business, higher secondary education, married with school-age children)

People have good opinion about me. They have seen me working in my shop as well as raising children at the same time, which is really difficult. They say that I have done a very good decision of running a grocery shop business. Everybody should work for living instead of staying idle at home.

---

Supporting other  
women

Kathmandu 1.5.5 (tailoring, seven years in business, higher secondary education, married with school-age children)

Yes, I am fully satisfied by the business. I have a plan to extend the shop. I want to train many girls by opening a training centre. I won't change the place.

Biratnagar 3.2.5 (handicrafts, less than one year in business, higher secondary education, married with school-age children)

I am training people. The trainees are making and selling in their own areas. I have a plan to give work to all my trainees.

---