“Women are power, they are roots, they are everything”

- How entrepreneurial identity enables economic empowerment from microloans
Abstract

This study adds new knowledge to the understanding of the usefulness of microcredit as a means to empower poor women. Using theory on women’s entrepreneurial identity, this study elucidates the functioning of such an identity to the entrepreneurship and of the social mechanisms of importance to attaining such an identity, that enable women to establish an income generating business, from microloans. Through a comparison of women entrepreneurs with greater success and women entrepreneurs with less success respectively, this paper explains how an entrepreneurial identity is constructed through influence of network and an ability to respond to social and gendered norms and expectations by women entrepreneurs, which enables them to successfully pursue micro-enterprises in Arusha, Tanzania.
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1. Introduction

Behind this paper lies a motivation to understand why some women, supported by microloans, succeed with their micro-enterprise and become economically empowered while so many women accessing the same microloans do not. Departing from theory on women’s entrepreneurship, and more specifically on women’s entrepreneurial identity construction, interviews were carried out with women entrepreneurs in Arusha, Tanzania, in order to elucidate the functioning of entrepreneurial identity to the creation of a successful micro-enterprise from microloans. The title of this paper, “Women are power, they are roots, they are everything” is a quote from one of the women who struggled the most to administer her microloans in order to successfully pursue her enterprise. Despite the identification with such strong allegories, the access to microloans had not allowed her to economically empower herself, to control her own narrative.

Some extensive research has been made on outcomes and consequences of empowerment projects and on their measurable effects on individuals as well as communities. Processes of empowerment have not been studied to the same extent and thus, the mechanisms that underpin empowerment outcomes remain largely unexplored. Theory needs to be linked to empirical research by studying empowerment as a process rather than only as a measurable outcome as we need to understand the mechanisms that constitute these processes of empowerment, through which empowering potential unfolds. Moreover, is an understanding of the way that empowerment efforts challenges accepted social norms and with what consequences imperative in order to attain sustainable and all-encompassing empowerment of women (Blomkvist et al. 2016).

While the need to recognize social empowerment for any sustainable and all-encompassing effect to economic empowerment is acknowledged within the development discourse there is, and for long has been, a main focus on the economic empowerment of women through microfinance efforts with little regards to its usefulness in addressing and improving the social norms and structures that constitute the foundation to women’s subordination and disempowered position. This could partly be due to the assumption that providing credit to poor women and assisting them to engage in productive enterprise socially and politically empowers them. For this reason, ‘the implied empowerment ideal of microfinance is on the basis of the ownership of capital and the transfer of one form of capital into others’ (Geleta, 2014: 415). However, there is ‘a social side to the microfinance coin’ (Lindvert et.al., 2019:252) which needs to be studied in order to improve the prerequisites for microloans to address long-term, sustainable empowerment for more women. Thus, to see the ultimate role in empowering women that economic capital plays, there is a need to examine the complex processes women undergo to also achieve social capital in order to challenge suppressive structures and to conquer internalized oppression, constraining them in their endeavors to succeed as micro-entrepreneurs (Geleta, 2014; Kabeer, 2005).

Literature on women’s entrepreneurial identity construction suggests that the networks of women entrepreneurs as well as their ability to respond to and challenge forms of identity regulation, imposed on them by social and gendered expectations and norms and expectations, are central to the creation of an entrepreneurial identity and success of women entrepreneurs. Departing from the two mechanisms, of networking activities and ability to respond to social and gendered norms and expectations, this study undertakes to elucidate the impact of women’s entrepreneurial identity construction on their entrepreneurial success and economic empowerment from microloans.
1.2. Aim, purpose, research question & study focus

The purpose of this study is to investigate the content and functioning of an entrepreneurial identity, for women accessing microloans and entrepreneurial training, to the success of women’s micro-enterprises in Tanzania. This, in order to reach an understanding of the distribution of success and the social mechanisms that govern this distribution, as well as the space for agency that it creates.

Moreover, the aim is to explain how entrepreneurial identity matters, in order for microfinance to be a means to empower women economically. Challenges and possibilities to women’s empowerment in micro- finance contexts have been studied before. However, the aspect of women’s entrepreneurial identity and it’s functioning in the same context has, to the knowledge of the author, not. Moreover, studies have not had the comparative nature that this study has, emanating from two groups with varying degrees of entrepreneurial success. The aim, using a comparative approach, is to elucidate the functioning of two social mechanisms to the construction of an entrepreneurial identity as well as showing how entrepreneurial success of women is achieved through such an identity.

This study comes out of an understanding that an entrepreneurial identity is pivotal to the success of an entrepreneur and that such an identity of women entrepreneurs depends on enabling networks and an ability to respond to social and gendered norms and expectations. In a microfinance context, women who access loans and have an entrepreneurial identity, relate to these two social mechanisms in ways that enable them to succeed.

Part of what makes the aspect of entrepreneurial identity interesting in the context of microfinance is that women, accessing microloans, to some extent are expected to act as entrepreneurs by administering the loan wisely and to transform it into a micro-enterprise. While it is common knowledge that how individuals identify themselves impact their behavior and the choices they make and that identity is influenced by a variety of factors (World Bank, 2015), women are expected to embody entrepreneurship after accessing a microloan.

A micro-loan alone, by this line of reasoning, should not automatically, not even with time necessarily, make women identify themselves as entrepreneurs. The major focus on microloans as the pre-eminent solution to women’s disempowerment by offering resources to ensure a focus on venturing, render women with one option in a context with very few others which would seem to require of them to attain an entrepreneurial identity.

In order to try to disentangle this, the narratives of women entrepreneurs with greater success and less success respectively constitute this study’s foundation. Using these terms to describe the two groups of respondents, what is referred to is solely the extent to which these women’s enterprise generate a sufficient income.

Research on women entrepreneurs has predominantly been conducted in the global north. This, despite literature suggesting that the social structures, work, family, and organized social life vary widely between the global north and global south, and only recently has work devoted to women entrepreneurs begun in developing countries such as India (Kumar, 2016; Lindvert, 2018). As affective and instrumental ties often are strongly intertwined in microfinance contexts, with family and business socially embedded in the same relational exchange (Lindvert et.al., 2019), the prerequisites and possibilities to women entrepreneurship is supposedly different to these Tanzanian women.
To study the aspect of women entrepreneurial identity in the micro-finance context this study examines the entrepreneurial identity of women who have accessed micro loans through Dare Women's foundation, operating in Arusha, Tanzania. Dare is a grass-root organization, through which women can also obtain entrepreneurial training. The organization works from a rights-based approach, which in several ways contradict what most women have been taught directly and indirectly throughout their lives and provide tools for women to succeed as entrepreneurs through knowledge of their rights and through contact with other entrepreneurs.

With predominantly strong family orientation, patriarchal society, stereotypical gender roles, and limited education level of especially women, Tanzania reflects social structures that differ from many countries in the global north. Likewise, similarly to many other countries in the global south, there is a lack of reasonable profitability and limitations in accessing finances is particularly challenging to women entrepreneurs (Kumar et.al., 2016; Langevarg et.al., 2019). As employment opportunities are scarce the predominant solution to women’s disempowerment and to the extensive poverty, extensively affecting women, is providing microloans to these women for them to create micro-enterprises. In order to understand how some women take themselves out of poverty through these loans, the social mechanisms underpinning a process to success is important to identify and to incorporate in efforts for women empowerment.

Examining what, if any, differences can be found between two groups of women regarding the presence and functioning of an entrepreneurial identity and mechanisms enabling such, this study sets out to answer:

- How does the entrepreneurial identity of women in Tanzania enable success in their micro-enterprises and how do their network and approach to social and gendered norms and expectations enable an entrepreneurial identity?

1.3. Flowchart

This flowchart in an illustrative way explains the theory guiding this study on why some women entrepreneurs succeed with their micro-enterprises. The two social mechanisms are enabling for an entrepreneurial identity, which in turn influence the casual link between accessing a microloan to achieving economic empowerment.
1.4. The field of Study

This section gives a brief overview of the challenges facing gender equality in Tanzania and women entrepreneurs and provides a description of the organization in which the respondents in this study are enrolled.

1.4.1. Gender inequality in Tanzania

Women in Tanzania are to a major extent governed by customary law as dependents of men and are under their authority. Despite increased attention and pronounced commitments to promoting gender equality and women's empowerment, at the policy and program levels, gender inequality and its negative impacts persist in Tanzania. However, a growing understanding can be seen regarding the influence of gender norms on men's and women's expectations, attitudes, and behaviors, as well as the role of gender as a powerful determinant of social and economic wellbeing (Levtov, 2018).

In 2015 Tanzania ranked 129 of 159 countries on the United Nations Development Programme's Gender Inequality Index while rates of violence against women remained unchanged between 2010 and 2015. Gender gaps in literacy and in secondary and tertiary education enrollment and achievement persist, as do high rates of unmet needs related to family planning, adolescent pregnancy and early marriage (Levtov, 2018).

At the root of many of these issues are gender expectations, norms, and power dynamics, which shape attitudes, behaviors, opportunities, and material realities. The way in which women and girls are treated and valued in the Tanzanian society is reflected in the restricted ability of women and girls to have agency over their bodies, to access legal rights, health and decision-making (Levtov, 2018).

Household chores are still a predominantly female task and are a determining factor in how women use their time. These tasks are often arduous, time-intensive, and energy consuming. The time and effort required for duties such as processing food crops, providing water and firewood, and caring for the elderly and the sick, is very high. This is partly due to the almost total absence of even rudimentary domestic technology (Blackden, 2007). A study from 2018 shows that, as women continue to bear the heaviest burden of reproductive work, 71 percent of women and 63 percent of men believe that a woman's most important role is to take care of the home and cook for the family (Levtov, 2018). This is an important reason to why female headed businesses struggle with greater time and resource constraints than their male counterparts.

At the same time, women's participation in politics and public life is met with extensive resistance and a widely shared view, among men as well as women, is that women who participate in politics or leadership positions cannot also be good wives or mothers (ibid). Thus, women in Tanzania are met with social and gendered expectations which appear to severely challenge their opportunities to successfully pursue a business.

1.4.2. Dare Women's foundation – entrepreneurial training and micro loans

Dare is a non-profit grassroots organization established in 2005 with the mission to empower women and girls to become strong leaders through entrepreneurship, feminine hygiene care, nutrition education and conservation (Dare, 2019). The focus on economically empowering women is combined with work for social change, by involving men and work to de-stigmatize menstruation, to name a few. The organization mainly focuses on empowering women in their role as entrepreneurs and as role models for other women and girls.
By training in manufacturing products from re-cycled material and by contributing to the organization with these products the members secure payment to the account from which they access the microloans. The requirement for membership in a women’s group and accessing microloans is thus not that one can showcase a capital but that one agrees to the terms and conditions of the group. Dare buys the products from the women and sells these in a shop the organization owns in one of the markets in Arusha, one that many tourists visit. The shop does not generate much money but as the organization does not have expenditures for materials and the shop only has one employee it does not go with losses.

There is no obligation to manufacture products for the organization, nor to sell the products manufactured to the organization. However, women often do so initially as they have got no capital to invest in microcredit fund. As their capital grows, they proceed to do other business.

The founder of Dare, Maggie Duncan Simbeye, was among the first Tanzanian women to become a safari guide. She has her own safari tour company and is an experienced entrepreneur that has worked her way from, in her own words, ‘nothing’.

Conservation preserving the environment is an important concept of the organization. As a safari guide the founder is especially careful to include and share knowledge about humans’ negative impact on nature and how to work to minimize the harm (Dare, 2019). The re-cycled material that constitute the products manufactured are, among other things, plastic bags and bottles and leftover fabric from which women are trained to make into accessories, purses, carpets and home decoration.

The founder emphasizes the importance of not putting an additional burden on women, the way she argues that the larger micro finance institutions do by not enabling women to succeed and prosper, to repay loans.

Studying the women entrepreneurs supported by microloans through this organization, the aim is to limit the negative impacts, reported by research to exist with micro-loan organizations. These are problems such as exclusion of the poorest and individuals ending up in ‘loan traps’, whereby social differentiations and inequalities among poor women expands. Loans repayment requirements, expectations and also the accumulation of debts have been shown to result in intensification of ‘competitive individualism’ in organizational structures similar to the one of Dare (Geleta, 2014; Molyneux, 2002). In the case of Dare, the microfinance effort is culturally sensitive and driven by the community with support from the organization, for the benefit of participants rather than to create profit.

2. Theory

2.1 Review

2.1.1. Poverty and empowerment

This study aims to improve the understanding of the mechanism(s) that enable women to get out of poverty and to empower themselves, by accessing microloans. Poverty, like empowerment, is a complex phenomenon and in the following theory review of poverty and empowerment, relevant aspects of limits and possibilities to antipoverty interventions and especially microloans as a means for empowerment, is presented to frame the
context that motivates this study.

Empowerment is a multidimensional concept that revolves around power relations at numerous domains and in different spheres of life. The process of empowerment concerns women’s personal as well as public life. It encompasses women’s sense of self-worth and social identity as well as their willingness and ability to question their subordinate status in society. Empowerment also means that women have the capacity to exercise strategic control over their own lives and to negotiate better terms in their relationships with others and that they are able to participate on equal terms with men in reshaping society to better accord with their vision of social justice (Kabeer, 2011). For this reason, women have to challenge oppressive structures and situations simultaneously at different levels in order to empower themselves and transform such social structures of subordination.

The report ‘Mind, Society & Behavior’ compiled by the World Bank (2015) suggests that in order to design and implement development policies to reduce poverty and to empower people an understanding of how individuals make sense of the world around them and how they understand themselves, and how this, in turn, makes them act is needed. There are many inherent limits to the human cognitive capacity that, with impact from its surrounding social environment, constitutes obstacles for societal change and development. Human decision making is influenced by contextual cues, local social networks and social norms, and shared mental models which all are a part in determining what individuals perceive as desirable, possible, or even “thinkable” for their lives. An individual’s self-concept consists of multiple identities, where each is associated with different norms that guide behavior. These factors matter to individuals’ identity cues as it ‘may affect the preference to expand effort, as well as the ability to perform, by triggering a sense of entitlement or a particular social role’ (ibid:73).

Mental models are a part of the human cognition. These models are often shared and arise in part from human sociality and often capture broad ideas about how the world works and one’s place in it, which shape understandings of what is right, what is natural and what is possible in life. They serve as a set of interrelated schemes of meaning that enable and guide people when they act and make choices and often exert major influence on individual choices and aggregate social outcome. However, these can also constrain thought and action, may substantially limit the amount of information that decision-makers use, and may cause them to fill in uncertain details of situations with incorrect assumptions. Some models are hard to let go of and, even though these can have destructive consequences, individuals may continue to use them to validate their interpretations, even when those models are patently false. Feelings of low psychological agency and a belief that one cannot change one’s own future limit the ability to see eventual opportunities. At the same time the context is also a factor triggering beliefs about what one is capable of and what one should achieve. Beliefs are a part of mental models and can lead people to ignore, suppress or forget observations that would tend to undermine their beliefs. Willingness to test one’s beliefs largely depends on the potential cost of doing so. Biases are an outcome of mental models. If a bias is sufficiently strong, it is possible that a false hypothesis will never be discarded, no matter how much evidence exists that favors an alternative hypothesis (World Bank, 2015).

For this reason, cognitive interventions that change identities and self-perceptions can be powerful sources of social change especially since individuals, that are part of a marginalized group, easily develop social identities that they would be better off without. Such negative identities risk to affect individuals in ways that prevent them from escaping poverty and to empower themselves (World Bank, 2015).

Material deprivations that poor people experience is well researched. This, however, is not true for the cognitive, psychological and social dimensions of poverty, nor for program
designs that could potentially open up the cognitive space required to enable individuals that could benefit from help in complex decision making. Such programs could also increase the motivation and aspiration required, for individuals to take advantage of opportunities that do arise. There is thus a potential for programs to be designed to better align antipoverty interventions with the decision-making needs of those who find themselves in the contexts of poverty (World Bank, 2015).

It is well acknowledged within the development discourse that empowering women is crucial to any efforts to eradicate poverty and to enhance development at a larger scale and a key strategy used in addressing this is microfinance programs (Koomson, 2012). Microfinance interventions is commonly considered as the best development strategy, not only to reduce poverty but to empower the most marginalized members of society, especially women (Geleta, 2014). By providing poor women with microloans, it is generally acknowledged that women will economically empower themselves as well as it is generally accepted that this economic empowerment translates into other forms of empowerment for women, social and political (Geleta, 2015). Studies have consistently demonstrated that when women have increased income or greater control over resources, more resources are allocated to the family and its well-being, including food and education (Onyishi et.al., 2010).

However, far from all women accessing microloans are economically empowered and in part, critique against microfinance interventions mirrors the suggestion that programs need to be designed to better align antipoverty interventions with the decision-making needs of those who find themselves in the contexts of poverty (Geleta, 2015). Klein (2014) highlights purposeful agency for empowerment and argues that the psychological level of this agency, internal motivation and self-belief, are important to agents and their actions toward improvement of personal and community well-being and social development. However, the psychological level of purposeful agency is understudied. With regards to opportunity structure in empowerment efforts, Klein argues that, focus is placed on the socio-economic characteristics of the agent which leaves limited room for psychological aspects stating that ‘while it may be partially the case that manipulating an agent’s structural environment, viewing empowerment solely through proxies can be problematic as it assumes that resources automatically translate into purposeful agency’ (ibid:643).

Access to credit is intended to strengthen women’s independence, however, women’s ability to use savings and credit to increase incomes under their control has been shown to be seriously limited by hierarchical relations (Koomson, 2012; Mayoux, 2002). Furthermore, despite the potential of women changing the living conditions of their households for the better, the gender division of labor that is dictated by normative and exploitative frameworks restrict women’s expansion of productive activities. When beginning to earn an income the responsibilities of women are often extended to an obligation to support the financial needs of family members and their husbands become less willing to financially support family needs (Koomson, 2012; Mayoux, 2002).

Women are met with interacting constraints stemming from societal structures of unequal power relations where preferences, aspirations, perceptions, expectations, stereotypes, attitudes, biases and norms within people and societies hinders the transition between economic resources and women’s purposeful agency (Duflo, 2012). The interacting constraints means that women’s access to material resources is extremely limited and often, that their social interaction is restricted to relations of family and kinship. Because of the risks and uncertainties that comes with such a dependent status within these structures, complying with rather than challenge male dominance is often connected to greater incentives (Kabeer, 2011:42). On a connected note, women may actively resist individual rights if these are perceived to undermine the traditional protections that
accompany their dependent status within the family, but it is also possible that they do not view such social arrangements as necessarily unjust, due to normative values and societal structures (ibid).

Thus, one crucial aspect restraining decision-making in favor of empowerment is women’s self-perception and the undoing of internalized oppression. The undoing of internalized oppression is key to women’s agency, in order for them to define own life-choices and to pursue own goals, even when facing opposition from others. Agency encompasses the ability to formulate strategic choices and to make decisions that affect important life outcomes. It also entails to exercise choice in ways that challenge power relations and encompasses the meaning, motivation and purpose which individuals bring to their activity and their sense of agency (Kabeer, 2005; Koomson, 2012).

Accessing a microloan is, for reasons presented here, solely one component in a process towards empowerment. Purposeful agency is of utter importance when turning microloans into a micro-enterprise. By ‘manipulating’ women’s structural environment (Klein, 2014), through providing a microloan in itself does not alter women’s perceptions of what is desirable, possible, or even ‘thinkable’ for their lives.

2.1.2. Women entrepreneurship and identity

Across contexts, women have reported on the positive impact entrepreneurship has brought to their lives in the form of economic security, self-identity, challenging gender inequalities and patriarchal norms, the ability to make decisions in contributing to the household and to mobilize themselves as a collective (Alkhaled et.al, 2018).

However, women who create their own businesses face several difficulties in the access to financial as well as symbolic resources, when compared to male entrepreneurs in the same conditions. While identity construction is contextually produced, and other variables intersect with gender in establishing women’s status position (Díaz-Garcia et.al., 2011), gendered conditions are shared by women entrepreneurs from different status positions, types of businesses and geographical locations (Fernandes et.al., 2017). Women face social and institutionalized gender barriers when participating in entrepreneurial and business contexts. They are not immediately recognized as real “entrepreneurs”, and their professional qualities and individual attributes are not valued as highly as those of their male counterparts (Barragan et.al., 2017). Moreover, given the social roles and spheres for women, they tend to be excluded from and are positionally disadvantaged in social networks. This increases the likelihood for information asymmetries which make them less likely to identify business opportunities (Brush et.al., 2009).

However, women entrepreneurs’ identities can be potentially deconstructive of the gender norms that constitute the entrepreneurial contexts (Fernandes et.al, 2017).

This comes out of an understanding that entrepreneurial actions can be explained in terms of identities (Díaz-García et.al., 2011; Hytti et.al., 2013; Chasserio et.al., 2014; Shane et.al., 2003; Berglund et.al., 2017) and the recent focus on women entrepreneurs and their identities comes partly from an understanding that the concept of entrepreneurial identity is a dynamic relational and social construction, produced and constrained by gender discourses.

Due to gendered stereotypes embedded in societal structures, the concept of entrepreneurial activity is gender biased as it primarily is emphasized through male constructs and supports a hierarchical valuation in which the masculine is prioritized over the feminine. By entering entrepreneurial roles women are contravening gender norms, especially those who operate businesses in male-dominated environments, aware of how their business ownership is challenging gender norms and stereotypes (Díaz-Garcia et al.,
An entrepreneurial identity in this regard also means taking responsibility for one's own life, contributing to the construction of their identity, and through this, to contribute to societal change and change in the field of entrepreneurship. According to Anderson et.al. (2011) the construction of a convincing entrepreneurial identity may have strategic advantages as it acts as a license to challenge the status quo. Moreover, it contributes to the construction of self-identity as recognition by others facilitate for the individual to recognize themselves as an entrepreneur (ibid).

Rindova et.al. (2009) define entrepreneurship as an emancipatory act as entrepreneurs aspire for 'change creation through removal of constraints' (p. 479). The authors argue that autonomy is one of the main drivers for becoming self-employed and a goal of emancipation, of breaking free from the authority of another and of removing perceived constraints in a variety of environments; economic, sociocultural and institutional. Similarly, Diaz-Garcia et.al. (2011) argue that although women entrepreneurs' sense of self is shaped by the social context they have agency to enact gendered practices and to contribute to the construction of their identity, and through this, to alter their position.

On a connected note Shane et.al. (2003) argue that aspiration for independence is a crucial trait to entrepreneurial identity and that this motivation entails entrepreneurs to take responsibility to use their judgment, as opposed to blindly following the assertions of others. An entrepreneurial identity in this regard also means taking responsibility for one's own life.
rather than living off the efforts of others. It suggests that an entrepreneurial identity is based on an understanding of individualism rather than collectivism in the sense of pursuing an entrepreneurial role. It has been confirmed that the entrepreneurial role necessitates independence as the entrepreneur takes responsibility for pursuing an opportunity that did not exist before and because entrepreneurs, in the end, are responsible for results, achieved or not (Shane et.al., 2003).

Díaz-Garcia et.al. (2011) find that women entrepreneurs construct their gender identity in ways that result in strategic devices used when pursuing their entrepreneurship. Women in higher status positions engage in ‘re-doing gender’, this means that they challenge gender differences, by adding value to their femininity within the business context where traditionally, womanhood has been seen as ‘the other’ gender that has to be fixed and adapted to a male norm. Rather than perceiving a dissonance in the women entrepreneurship they add value to it. In this way they act in ways, changing the normative conception to which members of the particular sex-category are held accountable. Their identity is commonly built on challenging the perceived difference between being a woman and an entrepreneur. These women entrepreneurs attempt to overcome gendered assumptions that the masculine business context marks them as different from the entrepreneurship norm. One practice that they adhere to is to highlight the attributes that women bring to the business realm. Women that ‘redo’ gender also show to have a different conception of family commitments by delegating childcare, travelling for work and assuming additional time beyond work in order to make and uphold business connections.

This is also in line with Brush (2009) suggesting that motherhood and family embeddedness will directly influence how the entrepreneurial process unfolds for women entrepreneurs, regarding information networks used to identify the market opportunity. Hence, women with high commitment to family will be less likely to interact in market and/or financial networks, possibly affecting the growth prospects or even novelty of the venture. In a similar vein, family embeddedness can influence entrepreneurial self-efficacy and the aspirations for the exploitation and/or value of the opportunity.

Women entrepreneurs in lower status positions are found to engage in behaviors which are subject to gender assessment and that support the status quo of gender differences. This means that they live up to expectations of a perceived dissonance between womanhood and entrepreneurship. An example of the dissonance is that as business owners they should make profits, at the same time as they need to conform to female values such as being the family nurturer (Díaz-Garcia et.al., 2011; Chasserio et.al., 2014).

The women that ‘redo’ gender, build up high-level networking contacts and are looking for fellowship with higher or similar status women, benefit in that they can focus on fellowship instead of clearing hurdles related to their business activities. Networking and making connections with higher status women facilitates for them to develop a tension-free business and female identities. For women that ‘do’ gender on the other hand the expectations of being an ideal business owner are ‘juggled’ alongside concealing emotions concerning lack of fit (Díaz-Garcia et.al., 2011).

While Díaz- García et.al. (2011) find that more successful women entrepreneurs actively manage the conflict between gendered and normative assumptions and their gendered identities by drawing on different practices, which challenge gender difference, Barragan et.al. (2016) suggest that while women entrepreneurs may comply to boundaries imposed on them they may still ‘micro-emancipate’ themselves from these same boundaries. By

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1 Concept by Barragan et.al. (2016) that refers to a process by which women entrepreneurs in highly patriarchal contexts strategically challenge power differentials, through simultaneously complying and opposing imposed restrictions on their entrepreneurial activities.
constant evaluation of obeying and disobeying the boundaries imposed by men around them, the authors find women entrepreneurs to simultaneously conform to of a highly patriarchal context and resisted gendered norms. They find that women entrepreneurs in their study to a large extent had to negotiate their entrepreneurial identity with fathers or with husbands and that much of the micro-emancipatory effort was spent towards the ‘social relations’ of power. Trying to push the boundaries, they had to engage in an ongoing process of ‘explaining’, ‘persuading’ and ‘convincing’ the men of the family. In the process of asking for both permission and support from men, women ended up obtaining alternative ends and/or means in order to comply with their role as obedient wives, daughters and sisters (ibid).

Networking of women entrepreneurs is further emphasized by Kumar et.al. (2016) as well as Renzulli et al. (2000) suggesting that women entrepreneurs, especially in a resource restrained environment, use social capital and social networks for resource acquisition and opportunity recognition. Supportive relations with other women entrepreneurs are an enabling factor as these can provide hope and motivation, instilling self-trust, imbibe a culture of self-reliance and access to a network of influential people. It has also been shown to provide a learning opportunity to see other business women interact and negotiate (Kumar et.al., 2016). The authors also find that more successful women entrepreneurs with non-traditional networks excel at multiple levels of social negotiation and respond to a lack of recognition with increased motivation.

However, due to normative values, women tend to choose certain traditional networks which means they do not receive the most useful information. Furthermore, the self-perception of women tends to blur their ability to recognize opportunities stemming from new connections. Thus, as women with greater success are socialized differently, they perceive and recognize opportunities in a different way facilitating their entrepreneurial discovery as opportunities are socially constructed and shaped (Brush, 2009).

2.2. Outline of theory used in this study

To begin with, this study comes out of an understanding that individuals’ ideas about their place in a structure is an important aspect to achieve a change of structures. Hence, the study recognizes structural restraints on women entrepreneurs but mainly focus on women’s perception of their place in the structure and the impact of their positioning in relation to the social mechanisms, on their entrepreneurial identity construction. This is of importance since changes in self-perception can enable choices that are crucial to their entrepreneurship and to actions challenging structures destructive to women’s empowerment.

The literature reviewed above sheds light on construction of entrepreneurial identity among successful women entrepreneurs, in the sense that they have established an income-generating business. The social mechanisms enabling women, aspiring to start a business and become entrepreneurs, to succeed in constructing such an enabling identity, forming the analytical point of departure in this study are not specified as such in the literature, but are reoccurring aspects throughout it. The two central social mechanisms to the entrepreneurial identity construction are Network & social capital and interpretation and Ability to manage social and gendered norms & expectations.

The women contributing to this study are entrepreneurs in the sense that they are exercising entrepreneurial activities. Of importance to note in relation to this notion is that this comes out of an understanding that being an entrepreneur does not necessarily equate to having
an entrepreneurial identity. It is with regards to theory of successful entrepreneurial identity construction that the comparison in this study is conducted.

Women entrepreneurs that have had greater success in creating a micro-enterprise from microloans, are benefitting from a more coherent entrepreneurial identity. Thus, acknowledging that empowerment is a process to which there are several dimensions (Kabeer, 2011), women with greater success are economically empowering themselves and, with what an entrepreneurial identity is suggested to mean in theory, they arguably also obtain a greater personal agency overall.

Recurrent to the creation of an entrepreneurial identity of women, no matter context, is an emphasis on the importance that social interaction and networks play in the process to strengthen women in their entrepreneurial identification. This is done by seeking connections in higher status positions as well as being able to recognize opportunities stemming from these connections and to feel entitled to them (Garcia et.al., 2011; Brush, 2009).

An entrepreneurial identity is suggested to have the potential to ‘challenge status quo’ and to be deconstructive of gendered norms by entrepreneurship being an emancipatory act with aspirations for ‘change creation through removal of constraints’ (Anderson et.al., 2011; Rindova et.al., 2009). However, restraints may not always be recognized as unjust by women and thus these restraints are not perceived as something to challenge (Kabeer, 2011), for this reason the interpretation of such norms and expectations is also of interest in the study of women’s entrepreneurial identity. Research points to the redefinition and or challenging of social and gendered norms and expectations as more prevalent among more successful women entrepreneurs (Diaz- Garcia, 2011).

For a succinct presentation of the social mechanisms as concepts and how they guide the analysis, see ‘Operationalization’ (section 4).

3. Methodology & Material

3.1. Semi-structured, in-depth interviews

In order to understand the entrepreneurial identity and its connection to the social mechanisms it’s necessary to find how the agents represent themselves and their understanding of their social reality. For this reason, a qualitative design was chosen as it is particularly relevant to the examination of social processes, (Ahl, 2006; Brush et al., 2009). As the aim of this study is based in a complex phenomenon such as sense making, semi-structured, in-depth, interviews (see appendix B) was chosen as methodological approach in order to study identity formation and subjective understandings. For this reason, the focus of the study is not quantifiable nor directly observable.

The interviews with women micro-entrepreneurs in Arusha, Tanzania, was conducted between March and June 2019. Purposive sampling was used to select the respondents, who should be ‘information rich’ about issues related to the purpose of this study (Hamilton, 2006). The respondents were selected by the staff at the organization, informed about the criteria for sampling. For this reason, some years of attaining micro-loans and participation in the organization was of importance (a minimum of five years) as well as an equal balance of more successful entrepreneurs and less successful entrepreneurs. It also meant a selection of respondents that did not differ too much with regards to class or initial welfare. The final sample includes 20 women entrepreneurs, from 3 women’s groups located in and around Arusha. Twenty-four interviews were made, however, four of the women did not
match the criteria, for reasons such as having been enrolled less than five years or not pursuing a business at the moment. Each respondent was interviewed between one and two hours, drawing on semi-structured interview guidelines (Bryman, 2008). All interviews were taped and transcribed.

3.2. Narrative analysis & processing of material

The methodological approach used to analyze the interview material is narrative analysis.

In a narrative analysis focus concerns texts as narratives (Boreus, 2015). Every narrative consists of important roles and actions occurring in a chronological order. By studying narratives, systematic structures can be identified, with occurrences, roles and divergence.

Johansson (2005) notes that the central to a narrative analysis is the interpretation. This suggests that the interpretation of the researcher constitute a significant part. That the researcher’s preunderstanding affects the interpretation and the analysis of the material is therefore an important aspect to take into consideration. For this reason, each narrative should not be considered as an absolute fact, but rather as a unique interpretation of the respondent’s narratives.

The interpretation of the material was formed by comparing the respondent’s narratives with each other, within and between each respondent group, which enabled a discovery of identity construction and the presence and function of social mechanisms to this construction.

A narrative enables an analysis where focus is directed not only on the substance but on how the individual constructs her or his narrative. When constructing and recreating previous events through a narrative, an identity is expressed. The way the narrative is presented, what the individual decides to emphasize or to leave out, is affected by their understanding of life and of themselves. Through a narrative it’s therefore possible to tell something about how the individual gets to know, creates an understanding of and interprets the social world and by that, how narratives create the individuals’ identity (Riessman, 1993).

The researcher needs to consider a number of circumstances in order to generate an understanding of the identity of the individual. Johansson (2005) emphasizes the importance of interpreting and understanding an event in relation to other events. Moreover, the event must be understood in a larger context, a meaningful entity, where social networks, structures and relations have an impact.

Going through the material focus was put on analyzing smaller parts of the narrative in relation to the narrative as a whole, and to constantly alternate between these. Thereafter, narratives were compared and compiled. During this process some questions were asked; what this narrative is about, what the message is, what defines the narrator, and what circumstances are threatening, challenging, enables or alter the role of the narrator.

3.3. Considerations

A possible conflict lies in delegating the selection of respondents to the organization itself. However, there is a value in the purposive sampling. The staff knows these women well and have insight into which of the women that are more talkative and would therefore be able to provide the insight necessary for the study. Due to the construction of this study, with two groups of women, representing success and less success respectively, the organization was not able to make a biased selection, to only provide respondents with success-stories,
of their own liking. At the same time, this study by no means seek to question the work of the organization itself, and thus it is not of importance whether the women would have been critical towards the work of Dare or not which was also clarified before the selection.

Another consideration is the use of interpreter. Using an interpreter poses a potential risk that important parts of the “non-spoken” communication gets lost. The women predominantly spoke Swahili while some of them understood some English. While there arguably is a potential risk of embellished answers, by having the organization’s staff interpret, it proved to be of great importance for two reasons. Firstly, it showed on several occasions to create trust with the respondents to speak freely. Secondly, the interpreter was able to identify and pick up on tracks, important to the study, where the respondent could elaborate precisely because they knew the women and their situation well. With the risk of bias in mind going through the data, there is little to suggest that answers have been construed after the organization’s liking rather than in accordance with the actual wording of the respondents. The interpreters were female, in order to minimize the risk of answers affected by gender bias. After each interview, any unclarities occurring during the interview were raised in order to ensure correct interpretation of what had been said. Connected to this is the aspect of the researchers own assumptions and preconceptions affecting the interpretation, as mentioned previously in relation to narrative analysis. By continuous dialogue throughout the interview period with the translator was pursued in order to minimize the risk of a skewed interpretation.

Moreover, studying the entrepreneurial identity, worth noting and to bear in mind is that the research itself has contributed to these women recognizing themselves as entrepreneurs. Furthermore, by taking part in the research and talking about themselves and their lives they expressed and reinforced their identities as entrepreneurs, building their own identities.

Lastly, an awareness exists that the circumstance of interviewing these women probably created a more favorable context, a sort of confidence with the respondents. These women entrepreneurs have few places where they are allowed to speak freely; interviews provided valuable moments for free and authentic expression which may not otherwise be the case.

3.4. Limitations

Primarily, limitations concern factors that have not been accounted for in the analysis due to time constraints. However, some principle aspects and their possible effect on the result were considered in consultation with the organization making the selection of respondents in order to get as close to a homogenous group as possible (see section 3.1.1.).

No consideration has been made with regards to clan belonging, which is of importance to cultural and social interactions in Tanzania. To a varying extent, clans practice discrimination and violation on women and their human rights, by female genital mutilation, forced marriages and preventing women from working. This came up during some interviews, however, primarily when respondents described their background and upbringing. From the answers, there is nothing suggesting that there was an unequal distribution between the groups of such practices. However, it is arguably of importance to identity construction.

Furthermore, religion is not an aspect accounted for in the analysis. The respondent group consisted of both Muslims and Christians, however, according to the organization these women are not representative of meeting restraints due to religion. Recognizing that religion can constitute a significant part to an individual’s identity, the mentioning of ‘God’ came up in two interviews, by women from each respondent group, who were both Christians. For this reason, religion is not assessed as detrimental to the focus of this study.
3.5. Ethical considerations

Conducting the interviews ethical aspects were taken into consideration. The key principles of informed consent, confidentiality and anonymity (Wiles, 2013) were followed in order to ensure that the research was being done ethically. Respondents were informed about the purpose of the study and what was expected of them in advance of conducting the interviews. They were also informed about the recording to which they could choose to give their consent. All women were over the age of 18 and had the capacity to consent. All respondents were also asked whether they wanted the identifiable information about them to be kept confidentially. However, all women gave their consent to publish their names.

4. Operationalization

This section describes how the research question will be studied.

Departing from research on the construction of the entrepreneurial identity of women entrepreneurs this thesis extracts two central social mechanisms to this construction, namely Network & social capital and interpretation & challenging of social and gendered norms & expectations. These two the mechanism function to structure the material and to guide the analysis, to elucidate the information relevant, in order to answer the research question. The two are to some extent interconnected and by consequence that there is a slight overlapping of them in the analysis.

Networks here refers to associations and relations enabling women’s entrepreneurial identity and adding to their social capital. This can refer to relationships and interaction that expand women’s possibilities for increased entrepreneurial recognition through improved confidence, self-perception and higher aspirations (Brush, 2019; Kumar, 2016). Connected to the second social mechanism, interaction with others has the potential to change and modify the ways that women entrepreneurs interpret norms (Chasserio et.al., 2014).

Ability to respond to social and gendered norms and expectations here refers to the contextual norms and expectations on women and how women entrepreneurs manage these. It refers to women’s perception of the norms and expectations on them as women and whether they perceive a dissonance between their womanhood and their entrepreneurship, i.e. their social identities and their entrepreneurial identity. Moreover, it refers to the practices and strategies women entrepreneurs use to obtain a balance between these identities. According to Chasserio et.al. (2014) women entrepreneurs address norms and expectations on them as women through accepting, challenging and/or redefining these. Diaz-Garcia et.al. (2011) find that women entrepreneurs either conform to or redefine the traditional notion of women entrepreneurs, by practices of ‘doing’ or ‘redoing’ gender. Furthermore, it’s found that women with an entrepreneurial identity are motivated by a pursuit of autonomy and independence when making strategic decisions on how to act in a way that allows them to emancipate from restraints imposed on them by social and gendered norms and expectations (Rindova et.al., 2009; Shane et.al., 2003; Barragan et.al., 2016). These aspects on identity and strategies enabling an entrepreneurial identity are taken into consideration in the analysis.

5. Presentation of primary data

All of the respondents had children and ranged in age from early thirties to early sixties, education level was predominantly primary education while a few had a postgraduate training. Minimum of years of enrollment in a women’s group, accessing micro loans, was
five years and the maximum twelve years. There was a slight tendency of more years of enrollment among the more successful women entrepreneurs. About half of the women were married whilst the others were either divorced, single or, in one case, divorced. In about half of the cases it was a matter of modern marriages with an equal distribution between the groups. The businesses were primarily of retail nature, selling their own handcrafts or commodities from their own small-scale farming but also included services such as tailoring (See appendix A).

6. Analysis

In this chapter the data is presented. Each section of analysis will highlight the ways in which women position themselves in relation to the mechanism in focus, as well as the implication of this positioning to their entrepreneurial identity.

As the respondents are selected and ordered into two groups the interview will alternate between these two, describing similarities and differences. In the parenthesis a reference to the interview concerned can be found, also indicating whether it is a woman entrepreneur with greater success (WGS) or a woman entrepreneur with less success (WLS).

6.1. Analyzing network & social capital and how it enables women’s entrepreneurial identity

This first part of the analysis deals with women’s positioning towards their entrepreneurial networks and the extent to which this positioning influences their social capital, and in turn, how this play into their identity as entrepreneurs. This section elucidates the ways in which this social mechanism enables success for women entrepreneurs, by strengthening their entrepreneurial identity.

Most of the women described their situation before joining the women’s group as one of isolation and lack of social network. In part this is due the physical isolation of being restricted to not leaving the home but is also attributed to the loss of maternal family after marriage and the, often low, status in the husband’s family. Thus, women from both groups have backgrounds of limited opportunities and experience of interaction with others.

6.1.1. Women’s group as main business network

Women with less success extensively refer to the women’s groups when describing their business network. While emotional support through these are highlighted as important to a strengthened entrepreneurial identity as it has enabled thoughts about the self and its future, it is foremost through financial and social support that women draw connections between their network and their entrepreneurial activities. Through socialization in women’s group, they report they have attained new knowledge about themselves and increased confidence: ‘I changed, started to realize I’m this and that. This is what makes me happy, since I started to meet women, sharing things about our bodies and our lives, since I started to discuss and even think about a future.’ (WLS 21)

Among women who struggle with expanding or even maintaining their business women’s groups stand out as the network providing the main source of contacts. Many of them report that the women’s groups are their only source of business-related network, while many explain their customers are primarily, or only, women from the group or people finding them through recommendations by women in the group: ‘They can help me with my business but also, I can do business from what they are doing, get customers through them.’ (WLS 18).
'That’s how most customers find me, like a chain. But also, women in the group buy from me. A big network is a risk because then my husband will think I earn more and steal my money, so I try to keep it discrete.’ (WLS 15).

This suggest that these women, with less success, do not search for connections with people in higher status positions, they remain within the network that the women’s group constitutes. As seen from one of the above quotes a risk with expanding network is even articulated, suggesting she perceives there to a conflict between expanding her network and to maintain control over her money.

A central aspect to how women in this group describe the usefulness of the women’s group network is through an emphasis on accessing money from their network. Apart from being a microloan group, the women with less success thus emphasize the usefulness in having connections that trusts them with a loan in times of shortage (apart from the micro loan):

‘I’m very trustful. If I take a loan I’m sure to bring it back. I’m a good customer and they allow me to pay later. For customers, most are from the women’s groups.’ (WLS 14)

‘If you’re stuck, with no money, if you have a network you can borrow money to get up again. Without a network you cannot, at least it’s much harder. It’s not all about business, if something happens in the family and we need support, we get it from our network. ‘(WLS 19)

The first woman position herself in the network of the women’s group as ‘a good customer’ at the same time the women lending her money are also her main customers, the implication is that rather than expressing her main role as that of an entrepreneur in her main business network she perceives her role to be a ‘costumer to her costumers’. The latter quote suggest that business and private affairs are perceived as entangled and thus that the entrepreneurial role and identification as an entrepreneur in this network is compromised.

The value of the network is often described in comparisons of themselves to the other women in the women’s groups: ‘I didn’t think I could manage as an entrepreneur. I hoped to do some progress, and I can see I have, when I meet with the other women, so it is kind of a success.’ (WLS 21)

‘I practice from what women in the group are doing and I can see myself flourishing from where I was/…/ Even now, the level of my life is far different from many other women, my standard is better. And they can even learn from me.’ (WLS 22)

Even in hard times, when I have little money, I feel I have something. I can see others and be happy. I used to look at some women and think I wanted to be like them, free and to wear what they want. Now I can.’ (WLS 18)

Through comparison, women with less success’ perception of their own situation and progress as entrepreneurs improves. This focus, on developments made by others in a comparison to themselves, suggest that women with less success tend to think of their entrepreneurship in a collectivistic way. This position does not enable expressions of individual aims to expand or to accelerate their aspirations. This is an indication that less successful women entrepreneurs do not challenge their position in the same way nor to the same extent as the more successful entrepreneurs who strive to continuously challenge the position they’re in, as will be shown later on.

On a related note, even in the few instances that women with less success have sought out connections with entrepreneurs outside of the women’s groups they do not search for people in higher status positions: ‘My network is women on my level. Benefit is, sometimes
there’s not enough jobs, during bad season and then we join together and work and split the payment. We get a little less, but at least we are all getting something.’ (WLS 22)

The hesitation to identify with people in higher status positions and possible future success, an expansion of their network to include entrepreneurs in higher status positions seems to suffer. Seeking connections on one’s own ‘level’ suggests an identification with the struggle rather than an aspiration or ability to imagining ‘breaking free’ from this ‘level’. Through networking confined to women in a similarly low status position as themselves, women with less success engage in what Diaz-Garcia et.al. (2011) describe as ‘doing gender’. By this they ‘support the status quo of gender differences’ as they construct their gender identity on a perceived dissonance between gender and entrepreneurship, as they do not perceive themselves entitled to or able to reach higher status positions.

However, many of the women do highlight how women in higher status position do matter to them. Invitations to events and celebrations are mentioned on several occasions in the interviews as important opportunities to gain respect for their entrepreneurship: ‘There is a natural respect that comes with being hard working. People that know you share to others about what you’re doing and that’s when respect comes to you from your community/…/ Successful people won’t give you the (invitation) card for weddings or celebrations but when you do (work) people will invite you, and you can share more about yourself.’ (WLS 14).

‘Recently I was invited to a woman, so I met with other entrepreneurs. It’s like I’m known to others now, and others sometimes tell me “come to my celebration”, it’s like I’m respected now in a different way.’ (WLS 21).

While it seems that receiving respect strengthens their perception of themselves, it does not seem to necessarily transfer into an aspiration to expand their entrepreneurial networking efforts beyond the sphere of the gatherings with women from the women’s group and to challenge their status position.

Being confined to the network that the women’s group constitute it is possibly more difficult to escape the notion that the roles of being woman and entrepreneur are in a relationship of dissonance. The outcome is that choices they make and motivations they have largely relate to women in the group rather than to motivations they have managed to create on their own, through own conquests beyond the women’s group context, enabling them to recognize such opportunities and attain such motivations, through entrepreneurial discovery in non-traditional ‘women networks’ (Brush et.al., 2009).

6.1.2. Additional trustee commitments benefitting entrepreneurial identity

In comparison to women with less success, women with greater success do not refer to the women’s group as a central nor crucial network to their entrepreneurship. Rather, they refer to women’s groups as having been an important springboard to their motivation to expand their efforts to expand their business and network.

Practically all of the more successful women are engaged in either nonprofit charity work or some sort of trustee position, such as chairman, counsellor or secretary on a board in different committees, village funds or community councils. The nonprofit work includes positions in local as well as international NGO’s, with the role of an informant about sexual and reproductive health or as a volunteer working with street children. These additional social commitments entail important opportunities for their entrepreneurial endeavors, by providing exposure, legitimacy and respect from their communities. Foremost, however, it has enabled connections with people in higher status positions: ‘The government work conflicts with my business/…/ I don’t get paid but it gives me much credibility in society. If
you chose to be a leader you must accept not getting paid, it’s a struggle to find the time. But benefit is, now I can talk, I have a voice, people listen, and they respect me and that’s good for business. ‘ (WGS 8).

What appears to distinguish women with greater success regarding their approach to their networks is that they perceive themselves as, or aspire to be equal, not only to other women entrepreneurs, but to successful women entrepreneurs, with influence. This perception has motivated them to attain trustee positions and it seems that it, in several cases, motivates them to reach even higher status positions and increase their influencing possibilities. This correspond to Diaz- Garcia’s et.al. (2011) findings of more successful women entrepreneurs, seeking higher status positions: ‘I want even to be an icon and my goal is to get a seat in United Women Tanzania, the women representatives in the parliament.’ ‘(WGS 1).

Thus, there appears to be an interconnection between the altruistic work women do and their ability to establish the connections that invite them into new social spheres of importance to expand their business and strengthen their entrepreneurial identity. It could be that these women entrepreneurs, through their additional commitments, perform such functions, described by Kumar et.al (2016) that are valued and respected by traditional society and that they therefore attain greater social status which is enabling of their entrepreneurial identity construction. On a connected note, this allow these women entrepreneurs to accentuate their merciful, generous and nurturing qualities, as an extension of their feminine characteristics which are qualities accepted by their social circle and customers alike (Kumar et.al., 2016; Chasserio et.al. 2014). While their altruistic work often means they take on roles and positions that contradict the normative role of women, by being leaders, assuming public space and networking with men outside of the family context, it also allows them to take on a feminine role as nurturing and caring for the greater good. This might compensate for their otherwise ‘self-fulfilling’ advancement of individual gains through profit-driven entrepreneurial activities. As women entrepreneurs they need to manage expectations on them as not being primarily interested in financial gains but to serve the interest and well-being of others (ibid).

Diaz-Garcia et. al. (2011) find that women in higher status positions put extra hours into networking and making business associations to acquire higher-level contacts, which is of importance to women in developing a tension-free business and female identities. The women with greater success in this study appear to confirm the importance of these networks for entrepreneurial identity. Even as engagements are not entirely easy to uphold they feed back into their self-identification as entrepreneurs: ‘My network grows me as an entrepreneur, in doing business with more connections and also in marketing/.../ but also, I give much of myself, and it is hard sometimes. I help out a lot in the community and it comes back to my business. ‘(WGS 3).

‘You cannot work without a network. But you need the right kind of people, connections, to be an entrepreneur. And as I expand my network like this, it allows my business to expand. Because I know the right people I get good deals but also information on where to make deals. It brings me up as a person too.’ (WGS 2).

Through the connections with “the right kind of people” in higher status positions, in their roles as leaders and trustees, women with greater success attain social capital and recognition from others which they explain as important to their self-perception. The connections of recognition also include men: ‘Men in society, they now listen to me and invite me to business meetings because of my work and connections. For me to teach about entrepreneurship. It gives me like power, and to do more business.’ (WGS 6).
‘Men respect me. I’m invited to meetings in the community council to give advice and they collaborate with me from the government in my role as a business woman, they invite me to events. Where I often get new connections for business.’ (WGS 11).

‘We do seminars together. Like business meetings. We are like 20 entrepreneurs, both men and women, we’re like a business association although not registered. If someone has ideas and wants to discuss these they arrange a seminar and we, in the network, participate.’ (WGS 9).

By engaging in social activities and/or arranging and participating in entrepreneurial associations, outside of women’s groups, women with greater success take the expansion of their business-related networks into their own hands in a way that the less successful women do not. Mirroring what Shane et al. (2003) identify as an important entrepreneurial trait, to place oneself outside of the group and to act individually in the pursuit of independence, these women take responsibility for pursuing an opportunity did not exist before through their own judgement as opposed to blindly following the assertions of others and living off the efforts of others.

Women with greater success, as exemplified above, also accentuate their token status (Diaz- García, 2011), suggesting they identify themselves with and feel entitled to the higher status position that their connections enable. One of the women express that: ‘It provides me with great respect, having this position. It shows through people coming as soon as I need help with my business and that I get invitation to events and entrepreneur meetings to discuss how to develop. And also, as a woman to sign papers, like I do as a secretary, it gives me respect.’ (WGS 12). Thus, respect from these positions are reinforced through various values connected to status, in this case signing papers, which enable women to identify with such a position.

One of the women explains that before she was always afraid of men but says that, through her business network: ‘Now I’m like on the same level as them/…/Before, they wouldn’t care to help me but now I have that status that I can tell them what to do/…/this network gives me great respect and benefits. It’s a way to prove that you work hard and do your best. My network motivates me to expand the business.’ (WGS 10)

This is in line with what Barragan et al. (2016) and Kumar et al. (2016) suggest, that women entrepreneurs with connections with men through a business network provide them with more ideas and opportunity identification. Women with greater success have stepped outside of the boundaries that the normative woman role enforces by reaching beyond of the women’s group to people in higher status positions and groups, both men and women, which do not reinforce their role and identification as ‘women’ but rather enable their entrepreneurial identification.

Expressing their networks have provided them with a realization that they are equal to men and that they have got what it takes to make such connections, even with men, which brings confidence. The above quotes illustrate how women entrepreneurs in this group are motivated to expand their connections for concrete results connected to their business but also in the pursuit for self-expression and recognition of themselves as entrepreneurs. It has even come with a realization that, as a woman, one can attain being on a new status level, ‘the same level’ as a man, one which she wouldn’t have thought to ever possess before something which motivates further expansion of entrepreneurial connections. In the latter woman’s case, experiencing that she now has the status to tell men what to do motivates her to further pursue expansion of her entrepreneurial activities.

As shown from these quotes the network of women with greater success, connected to their voluntary work and trustee positions, has meant they get invited into new spheres. Being connected with influential people makes others perceive them as possessing a high-status
position, which in turn make them see themselves as influential and thus, capable and entitled to expand their networks and establish new business connections.

6.1.3. Aspirations for independence, of importance to expanded network & self-perception

The connections with people in higher status positions appear to improve women’s ability to be independent, through inspiration to their entrepreneurial process: ‘I see myself as a different person now, from what I thought I could ever achieve. Most of times I didn’t think about new things, like innovating but now I feel like that has changed with my connections. Like I can start new things on my own.’ (WGS 12).

As women find they have the opportunity to ‘change their lives’ and doing so single-handedly, the motivation of self-development appears to grow: ‘I travel around much, I have good business connections in neighboring countries. I learn things others don’t and expand my possibility to sell. Exposure to new things is very important. I’m now the woman who wants to know everything. How things work and why. I’m allowed to be curious.’ (WGS 8).

‘If you have a large network, in different places, you can learn many things and it gives business opportunities. You have the possibility to move and it also makes you able to see it is actually possible for you to do something new, on your own, to change your life.’ (WGS 3)

This suggest they aspire to make choices independently which is facilitated through an extended network, both in terms of new business opportunities through new people and geographical places and in terms of self-development and in terms of allowing them to be ‘curious’, to change their lives. This reflects theory on entrepreneurial identity, that the aspiration for autonomy and independence are important driving entrepreneurial traits (Rindova et.al. 2009; Shane et.al. 2003), to achieve the power to change their narrative and the freedom to do so.

Women with greater success utilize their networks as a means to their entrepreneurship in ingenious ways and place great effort in building connections with key stakeholders: ‘I’ve got much more legitimacy, much more as a government leader, a community counsellor. If somebody comes to my office to make me sign a certificate as they are going away, I ask “where are you going?” and he or she tells me “I am going to Kenya.”. I ask them what they will do there and establish new connections from there. They may say they’re going to buy or sell something. I can introduce my business to them at the same time. This way I’m utilizing my network to the maximum.’ (WGS 2)

Statements such as these suggest that women in this group choose networks seek and choose certain networks which allow them to receive different information. This is possible since they are not confined to certain traditional networks that don’t serve their interests (Brush et.al., 2009). While for women with less success, their self-perception prevents them from recognizing opportunities, women with greater success are able to socialize differently which impacts their self-perception in a way that allows them to perceive and recognize opportunities facilitating their entrepreneurial discovery (ibid). The networking activities of women with greater success, through social interaction with entrepreneurs beyond the women’s groups, are less traditional and may contribute to widened prospects influencing their individual ambitions. That is, their willingness to choose among different opportunities in order to identify and pursue new ideas important to their entrepreneurial identity.

6.1.4. Art of interaction & its influence on entrepreneurial motivation & self-perception
Women in both groups refer to a newfound ability to understand others and to adapt their communication accordingly. Women with greater success more specifically articulate how this knowledge has enabled them to advance in their entrepreneurship by benefitting from people and situations presented to them: ‘I am now very good with people, according to their level/… /I’ve learnt about myself, that even as I’m lonely I am strong because I know how to utilize people and what I have around me to get what I want’ (WGS 2).

‘I’ve learnt to understand people by the way they talk, what they really mean, and how to approach them to do business.’ (WGS 8).

The first woman also expresses that it is something she has learnt about herself, meaning that she finds it to be a strength to her as a person.

This is in line with Chasserio et.al. (2014) finding that women entrepreneurs, due to gendered norms, need to master the challenge of adapting to different situations in which others have different expectations on them and their identity in order to successfully carry out their entrepreneurial activities. This requires of them to adopt different attitudes and behaviors depending on person and situation. These women find ways to behave in accordance with social expectations but also to challenge these as they acquire and learn the content of these expectations through their social networks. This allows them to manage their identities to their advantage and evolve in their interpretations of social norms and in their understanding of what it means to be an entrepreneur.

Women with less success express the importance of mastering rules of interaction to their self-perception, one of them explaining that: ‘I've learned a lot of things from my network. Natural psychology, from being with different people I know people are different and I’ve learnt how to be with different people from this. I am more confident now.’ (WLS 19).

‘I can now better interact with people according to their level of understanding. I understand them before I speak to them. It’s like a new power.’ (WLS 18).

While these women do not articulate this ability to be directly contributing to their entrepreneurship they connect it to increased confidence and a sense of power.

In the case of women with greater success this finding can be connected to Chasserio et.al. (2014) finding that women entrepreneurs. The accounts of women in both groups, but even more extensively among women with greater success, suggest that their expanded network with other entrepreneurs and people in higher status positions has enabled them to adapt to different situations and expectations they are met with, by possessing the ‘know how’ to communicate and interact in a manner of advantage for their entrepreneurial role by an improvement in balancing their social and entrepreneurial identities.

6.2. Analyzing how ability to respond to social and gendered norms & expectations enable women’s entrepreneurial identity

This second part of the analysis addresses women’s entrepreneurial identity in relation to social and gendered norms and expectations they encounter as women entrepreneurs. This relates partly to their interpretation of these norms and expectations and partly to how they respond to these. The aim is to elucidate the link between women entrepreneurs’ perception of these norms and expectations as well as the way they accept, challenge or reinterpret these and furthermore how this enables their entrepreneurship.

The very decision to become an entrepreneur is a challenge of gendered norms in itself.
Socio-cultural or economic, the motivations behind joining a woman’s group have to do with change and as such build on a perception of the possibility and desirability of such a change. The fact that the women express and act on a desire to change their lives shows that they believe such a change to be possible, and that they see societal structures (at least to a certain degree) as changeable.

6.2.1. Conceptions of womanhood, motherhood and entrepreneurship

Like previous literature has suggested, for these women entrepreneurs the share of economic responsibilities has increased manifold as they began to acquire an income (Koomson, 2012). Women are not freed from the expectations that come with stereotypes of women, as a result of their new entrepreneurial commitments. Quite to the contrary, they are expected to fulfill normative expectations and prove their ability to maintain the care for the reproductive work along with their productive work. It is only then that they are allowed to more freely decide about their time and what they do with it: 'My husband can sometimes talk to other men about how he thinks it is good women work, but still, he wants my priorities to be home with our children. As long as I can keep them both, so he is happy, he will support it' (WLS 17).

Entrepreneurial identity is constructed according to masculine social norms while these women entrepreneurs are simultaneously spouses and mothers, which are roles entwined with traditional feminine social identities. Therefore, they have to find a way find ways to manage the multiple roles they have, their social identities and their entrepreneurial identity. The majority of the respondents identify themselves with traditional assumptions of what it is to be a woman. It is assumed that women still hold the main responsibilities for the family and thus, a balanced life as entrepreneur and wife or mother is seen as utopian. However, as we shall see, this is experienced as a problem to varying extent between women with greater success and women with less success respectively.

Because they are women they face certain expectations from their family and community. They are expected to be ‘caring’, ‘helpful’ and ‘lovesome’, traits typically associated with femininity. This means they are expected to share their finances with their (extended) family and even the community and most often they do so even as it contradicts what they think is reasonable or fair. If they refuse, they risk being restricted in their business through social sanctions of isolation. As a consequence, it is a marker of respect for a woman, being able to manage the many social expectations and their business at the same time: ‘If you are independent economically, it’s more respect from the community and family. I’ve seen it in my life, that being that and taking care of the family and oneself, people respect that. Even my husband.’ (WGS 19).

Women in both groups acknowledge that what brings respect is to earn money but that this respect comes only when also managing the various social expectations on them as women and mothers, taking care of the home and family. Stereotypes of women and women entrepreneurs’ internalization of these require them to combine these with an entrepreneurial identity.

Women face social expectations that do not appear to relate a direct opposition to their entrepreneurship, rather they struggle to uphold their duties, making ends meet and to increase capital in order to expand their business: ‘I dream about expanding my business, but my profit is always ending up going to the family, never to expansion of my business/... If you go out for business of course you share your profit with your family.’ (WLS 19). This woman articulates the presumption, shared by many women with less success, that as a woman ‘going out for business’ they must share most or even the whole profit with the family, by consequence ruling out expansion.
Women are commonly met with financial requests from their communities as well. Even women that do not stand out as the more successful entrepreneurs have great expectations on them from their community. Several of the women entrepreneurs explain that their identity as women earning an income, making them comparatively better off than many others, makes their contribution to others in their community natural and incontestable. They express the impossibility of adhering to any insight that such an expectation is unreasonable or unfair and to resist the social pressure. This is especially true for women without a husband and an extended family that for others would constitute a social safety net: 'It’s exploitation and discrimination to me, that everyone comes to me for money. It’s a problem that I feel bad about, I am tired. Most times I cry, I don’t see the light. But there is nowhere to go. If I didn’t, god will punish me. Even if I said I will not help, where should I go? People will come to my house and ask, it’s too much pressure.' (WLS 22).

'I have to pay even if I don’t have the money, it’s expected of me. It doesn’t matter if I think it’s wrong, I have to do it. Because my standard of life is a little bit better than theirs, I make an income, I can’t say no.' (WGS 10).

As suggested from above quotes, even as women in both groups acknowledge the unreasonable expectation, women with less success find the social pressure to be more overwhelming and cumbersome than women with greater success.

One of the most pertinent social identities to these women entrepreneurs is that of being a mother. Motherhood and all of the expectations that comes with it constitute such an important part to their identity that they do not seem to perceive it as neither desirable nor possible to challenge, even as it infringes on their entrepreneurial endeavors. This means they cannot imagine themselves refusing to take the whole responsibility for the children and urge their husbands to take a fairer share of the work: 'I take care of everything regarding my children. I don’t agree with this, it takes too much time from me and my business that it shouldn’t have to. But if I didn’t do it they will all…it’s like you have to do it, as a woman. I punish myself, because I love my children.' (WLS 17).

'All family needs are dependent on me. I agree with these expectations, they are my responsibilities/…/ If you don’t fulfill their needs you’re a bad person/…/ It’s according to our culture, our lifestyle.' (WGS 1).

One of the women with greater success describe how the people in the community monitor the way women act saying that: 'People have old ideas. They say, “look she’s chasing her children away, maybe she wants to marry again.” It’s none of their business, I know what I’m doing. Grown up children need to be independent.' (WGS 2).

As seen from these statements, expectations connected to motherhood are integrated in what women expect from themselves. Women with less success to a greater extent find it conflicting with their entrepreneurship, but find they have to accept the nature of things. Their actions as mothers are scrutinized by the extended family and the community, as strong conventional norms. However, women with more success, like in this case, tend to describe expectations on them as a natural part to their life and in harmony with their social as well as entrepreneurial identities.

One woman with less success explains that she knows she has the qualification to expand her business and make it prosper as her products are in high demand but explains that: 'Since I started making a little money, I am the one responsible for the costs concerning them/…/ I’ve asked sometimes for money regarding the children, but he won’t listen to that/…/ My products finish but I can’t afford to expand my business. I know if I did I could earn more, people would buy. My children cost a lot of money, and their education is the most important for me, to finance. ' (WLS 19). By this, she’s living up to the expectation on
her, as a mother, prioritizing her children rather than her business even as it is conflicts with what she deems as reasonable.

Another woman, with greater success, highlights the difficulty in trying to challenge the expectation on her to pay for everything alone: ‘I’ve tried to refuse to pay the children’s school fees, to pressure my husband to do so. But what happened was that he woke up in the morning and left for the farm. And the children were left home crying because they want to go to school. And as a mother, what do you do? You pay.’ (WGS 3).

These women’s attempts to challenge the order of things, to achieve a more equal economic burden in favor of their business and its expansion, are being dismissed.

As suggested by Brush (2009) motherhood and family embeddedness will directly influence how the entrepreneurial process unfolds for women entrepreneurs, regarding information networks used to identify the market opportunity. As have been shown in previous section, among women with greater success many leave for work in other countries, requiring them to travel for some days and they assume additional responsibilities in the form of voluntary community work, despite their family. This suggest that women with greater success have a different conception of family commitments and that they assume this as their remit to a greater extent than women with less success, also suggesting a stronger entrepreneurial identity (Diaz-Garcia et.al., 2011). From previous section it can also be concluded that such conception of family commitments has benefitted these women in their networking activities with regards to opportunity recognition, innovation and ‘novelty of the venture’ (Brush, 2009).

As will become clear later on in this paper, women, especially women with greater success, also use their identity as mothers to micro-emancipate from expectations on them, strengthening them in their entrepreneurial identity.

6.2.2. Adding value to women entrepreneurship

Women in higher status positions have been found to add value to their femininity within the business context where traditionally, womanhood has been seen as ‘the other’ gender that has to be fixed and adapted to a male norm (Diaz-Garcia et.al., 2011).

While women with less success to a larger extent highlight the responsibilities for all reproductive work as an obstacle to their entrepreneurship, women with greater success tend to highlight the positive aspects of these responsibilities. One woman express that she feels ‘proud’ of the responsibilities she has and that her husband does enough by sometimes helping her bring products to her store (WGS 12):

‘I am expected to pay for and take care of everything in the house. I enjoy it, it makes me appreciate who I am. Like, people can see me. It’s hard sometimes, because I have to work hard, but I want to do it. It’s okay, it’s not all to please men. He is down on the floor compared to me so it’s okay.’ (WGS 6).

‘I never thought my family could come to rely on me and never thought I could be the one to pay for everything, that the community would depend on me too. Me. This is what I like. Because I thought I’d be dependent but now I am independent. That’s the main thing. ‘(WGS 1).

This suggests that women with greater success have another conception of the social norms and expectations and that they do not perceive a dissonance. Women with greater success aspire for independence which enables them in their identity work, they suggest it
also make them embrace the expectations on them rather than adhere to a perception of dissonance between their entrepreneurship and their womanhood. Rather they suggest these to be positively overlapping (Diaz- Garcia et.al., 2011; Chasserio et.al., 2014).

The narratives of women with greater success suggest that they have redefine what it means to be a woman as well as an entrepreneur. They do not ascribe to a tension but distance themselves from the traditional assumptions of a typical woman and instead highlight the importance of not resigning from their professional career:

‘To work you have to be able to travel. If you think that way, welcome. But I tell them, look at me, you earn nothing on thinking those things about women like me. Nothing from locking your wife up or preventing her from deciding for herself. (WGS 6)

‘You have to study your environment closely to be successful. But if you’re stuck inside with responsibilities you cannot get the inspiration and the business won’t grow, so it’s not an option.’ (WGS 2)

This suggests that although they acknowledge the constraints of a gendered culture, they distance themselves from culturally prescribed gender roles as otherwise their professional status would be challenged (Diaz-Garcia et.al., 2011).

Furthermore, they focus their reflections around the aspects that make them stronger entrepreneurs as women and highlight the qualities that women bring to the business realm (Diaz- Garcia, 2011), explaining why women develop into greater entrepreneurs than men: ‘Women get profit and put some away for future and the rest for family. And this little bit they use in a year to increase/develop the business. Men don’t have a habit of keeping so the capital of the man more often goes down while the capital of the woman goes up. Women prioritize their family, men do a lot of business but do nothing for the family, only for themselves.’ (WGS 8). Another woman says that: ‘Women become smarter with business because men have treated them like they can’t. They need to prove themselves. To be able to continue with their business and to get legitimacy. They need to work harder than men... Women can’t do anything in life without considering what is best for her family. Because she has carried the children and have gone through the pain of giving birth. Men haven’t.’ (WGS 5)

There is thus a tendency of highlighting how the struggle has made them more strategic and smarter with business, administering money due to a perceived responsibility as the sole providers for their family’s needs. This relates to what Diaz-Garcia et.al. (2011) describe as women entrepreneurs’ in higher status positions emphasizing ‘women weapons’ as they state how they, as women entrepreneurs, have an advantage and how their womanhood adds to their entrepreneurial qualities, rather than restricts their endeavors. Thus, women with greater entrepreneurial success to a much lesser extent recognize that their gender would have a negative impact on their business relationships, instead they highlight the importance of innovation and profit for business success. This suggest they redefine the meaning of entrepreneurship.

Moreover, is it an example of what Chasserio et.al. (2014) explain as interaction and a positive overlap of identities. The social and gendered expectations as well as the resistance they meet has made them more persistent and has forced them to become more strategic and smarter with savings and business in order to expand their efforts. These women explain how their identity as women means that they are expected to spend most or all of their income on their family and, to some extent, the community but also argue that women entrepreneurs thus are more strategic than men when administering money due to these expectations on them.
In contrast, women with less success, highlight and adhere to a perceived dissonance between being a woman and being an entrepreneur: ‘Most women are stuck. Because of responsibilities in the family. Even with big capital, growing your business is difficult because you have so much obligations.’ (WLS 19)

Women with less success, similarly to this woman, emphasize capital as key to the entrepreneurial progress. However, even with such capital the perception of dissonance between womanhood and entrepreneurship persists and they to a large extent appear to be juggling expectations with emotions and different roles. Unlike women with greater success, they do not emphasize aspirations for entrepreneurship to be connected to autonomy or independence, which to the successful entrepreneurs is enabling in order to turn negative events or drawbacks into a motivation to succeed: ‘You have got to have this “heart” to become an entrepreneur. If you don’t have it you can’t do it, can’t start a business. You can’t wait for someone to push you. Not everyone can be an entrepreneur, has what it takes.’ (WGS 8).

‘When you have the opportunity to tell people who you are, you can get jobs. By giving information about myself and what I am good at I often get job opportunities. What many people do wrong is they wait for people to come to them. To help them.’ (WGS 5).

‘I believe in myself and that has allowed me influence. Even when something bad happens in business, that would usually destroy anyone’s mind, I even sing.’ (WGS 1)

This would confirm the theory suggesting that an ability to act individualistically in the pursuit for autonomy is of great importance to entrepreneurial identity and success (Shane et.al., 2003; Rindova et.al., 2009). Women with greater success in this way attribute the progress they’ve made to their individual capacity rather than to the women’s group. This is supported in how they express that they have a fundamental belief in themselves, they have something to offer everyone, and they do not wait around for someone to help them develop (Shane.et.al, 2003).

6.2.3. Conforming to women stereotypes

Diaz-Garcia et.al. suggest that while women in higher status positions challenge gendered norms by ‘redoing’ gender they tend to embrace several gender stereotypes such as specific personality characteristics, needing a female image or showing maternal instincts. Thus, women with greater success highlight their femininity and draw on arguments that reflect societal assumptions about what it is to be a woman. Even as they do not perceive a dissonance between the discourses of womanhood and entrepreneurship they still refer to their femininity when constructing their gender identity in relation to their entrepreneurial role, although it is not a dominant part of this identity.

Women with greater success, while largely disagreeing with the expectation to provide for the community, describe how they get more respect from men if they are sharing and generous: ‘Men passing me sometimes ask for me to buy a soda and then I give them some money. Before when they saw me, they turned their heads away but now they want my support. As I want them to learn, I do it. So that they learn women can do it. Some come to ask me if I can teach their wives to do business, as they say they’ve seen me from having nothing to being successful.’ (WGS 2).

Women in this way strategically create a status they desire by conforming to values of womanhood, being generous and forgiving.

When asked how they invest in their business and networks, women entrepreneurs in both groups extensively refer to mainly feminine traits. Diaz-Garcia et.al. (2011) suggest this is a
way to soften their discourse in relation to the search for individual gains and of being profit-driven: ‘Being lovely is a good investment and to show people you see them. Love carries a lot, being honest and trustful. People will want to work with you if you put these into your work.’ (WGS 9).

‘I am committed and a respected woman, because while I am successful I have a big heart.’ (WGS 1)

‘I invest with love. I’m always ready to help others and show I see them.’ (WLS 16)

Women entrepreneurs thus apply a strategy of accentuating their femininity, by referring to “seeing others”, “love, “give my heart”, “being lovely”, to attain respect by conveying a gentle and loving approach in order to pursue vested interests. This, again, suggests that acceptance for their business activities is granted to them as long as they are careful to show that they care for others in their pursuit for success. This suggests that they do not attempt to adhere to a traditional discourse on entrepreneurship but use their traits as women to pursue business. In this regard women from both groups challenge a business norm that is predominantly constituted by male traits by highlighting their femininity, drawing on arguments that reflect societal assumptions about what it is to be a woman.

This connects to what is suggested by Diaz-Garcia et.al. (2011), that women entrepreneurs who disrupt gender norms by acting in masculine ways seldom achieve their aims but lose approval and risk a demoted status. Women in higher status position, such as the more successful women in this study, engage in adding value to the ‘feminine gender’ within the business realm. This is enabled partly through their ‘altruistic engagements’ in their communities. Thus, their entrepreneurial endeavors which would otherwise be perceived as individualistic and profit-driven, and mainly ‘masculine traits’, are with these engagements overlooked by people in the community. These women entrepreneurs manage to avoid being seen as cold or greedy and instead have the possibility to promote their caring and nurturing identity even though their business is not connected to such a character.

6.2.4. Emancipation, strategically or passively challenging

Emancipation and independence are desires that may pursue individuals to engage in entrepreneurial careers and the entrepreneurial role is also dependent on such traits of motivations (Shane, 2003; Rindova, 2009). But the entrepreneurial role also necessitates independence. Independence as an important entrepreneurial trait refers to taking responsibility in using one’s own judgement and not overly rely on assertions of others.

Women with greater success express a strong motivation behind their actions to be connected to an aspiration for independence. They also highlight the necessity of independence for their and other women’s entrepreneurship: ‘I feel free now compared to before, knowing that the limits for me are only in other’s heads.’ (WGS 10)

‘I am now a woman who hates to be pushed around, who can do it by her own, independent. Even men will say about me “this woman is strong”’ (WGS 8).

‘Now I see myself as an independent person. Now I don’t compare myself with anyone other than myself and my goals. So many thinks they can depend on many friends it’s not how it works. You must depend on yourself.’ (WGS 11)

Women with less success do not, at least explicitly, mention independence at all. However, in this group women several argue that disobeying their husbands brings greater reward in the long term and because they can’t imagine quitting their entrepreneurship, they argue that an eventual physical punishment will be worth it: ‘Sometimes I say no, but in some
circumstances it’s hard. Rather I have my husband beat me these few times for not doing as he wants than having him throwing bad words at me and disrespect me every day. So even if I get beaten sometimes for refusing to quit my business, in the end I benefit in everyday life.’ (WLS 18)

‘It’s better to say no, at least you don’t have to work for them than say yes, then the punishment will be bigger. Say no. I makes things better. If you say yes and cook for him, he will still throw it at you and beat you. He will throw bad words at you either way.’ (WLS 16).

‘I thought it’s not good, at all, to tell anything to (disagree with) your husband. Because I thought this is good for you as a woman, to comply. That the only thing to stop him from beating you or from treating you bad is to not tell him anything. Now, I know, among other things, that what will stop him from doing these things is me earning an income/…/ I’m still working hard to improve my position.’ (WLS 18).

Women with greater success challenge restrictions from their husbands too, but in a more far-reaching and strategic manner, in control of the outcome.

Women with greater success commonly describe their own position as different from ‘other women’ and tend to express how it is women’s own responsibility to change their situation into an enabling environment for entrepreneurial activities. Thus, the perception of entrepreneurship among these women is that the womanhood in itself is not the obstacle but that women are either not strong or independent enough to transform their situation. Again, this suggests that women with greater success do not perceive there to be a conflict between being a woman and being an entrepreneur: ‘Sometimes women tell me “my husband gives me little money, it’s not enough” and I tell them -there is no enough in this world, do something, make something yourself. People are dying because women cannot see the potential.’ (WGS 3)

‘I think men learn from practical, seeing and experience. If women wear the clothes they want, build a house, send their kids to good schools it will make people change, to learn from that. Men will see women are capable of anything/…/Some women give up, it requires very strong women to succeed. Because the husbands will beat them down, but women have to not give up.’ (WGS 11).

Several women with greater success suggest that many women may ‘stop’ at the first signs of opposition from, primarily, men in their family and by distancing themselves from women in self-doubt and by reaffirming their identity as more perseverant than theirs, these women emancipate from boundaries in their identity work (Barragan et.al., 2016).

These two groups of women entrepreneurs thus present two different outlooks on the compatibility between gendered norms and expectations and their entrepreneurial role. Women with less success portray a relationship of tension, where they have to manage everyday battles and the psychological pressure from such. Women with greater success to the contrary describe these expectations as more integral to their entrepreneurial identity, suggesting that social norms and expectations even work strengthening to their self-perception.

Seeking to remove perceived constraints to one’s autonomy is suggested as a core element to entrepreneurship (Rindova, 2009). It applies not only to economic restraints as a woman entrepreneur but also to restraints in sociocultural environments. Related to this, in particular women with greater success express they have begun to wear trousers, by this they challenge women stereotypes. They have grown up with the norm that it is not appropriate for women and even that doing so means one is a ‘prostitute’ (3, 9, 5). They also encourage
their daughters to do so. This could be connected to their aim of independence, and the importance of making a statement, through a still highly frowned upon act. It can also be seen as a means to position themselves outside of a social structure with social norms restricting women’s autonomy. One of the women with greater success notes that: ‘These things are new, like wearing trousers, but the important work women are doing do not receive acclaim. We need to focus on the changes that matters, not let the discussion circle around women’s attributes and whether wearing trousers is prostitution or not. Women must be independent to choose, in everything.’ (WGS 9).

While stating that it’s an important statement that women wear what they want this woman emphasizes that it should not receive more attention than women’s entrepreneurial work. Thus, for her, they are both important advances towards independence for women. However, by wearing trousers she does not want to initiate a debate, she wants to neutralize what it means to be a woman assuming public space, dressed as she wants.

Wearing trousers is connected to freedom for women but it is seemingly also connected to a perception of possibilities for women and related to entrepreneurship and status markers: ‘I always try to communicate women’s possibilities, rights and potential. Women seek me up and ask me what I’ve done to be this free: wearing trousers, being an entrepreneur, deciding to take my son to a good school.’ (WGS 10)

The mentioning of trousers, or clothes of one’s own choice, is made among women with less success too, but fewer of them say they wear them. Rather, they acknowledge that they now know it is a nothing but a social construction that prevents women from doing so and express an opinion that it shouldn’t be condemned: ‘When my kids come back from school and are wearing trousers, my husband beat them to the maximum. I know it’s not bad (to wear trousers), but I also thought before that it’s bad for women to wear.’ (WLS 16)

Dressing differently from before, and especially in a way that traditionally is not accepted exposes them to social scrutiny and suggests that women entrepreneurs with greater success, in particular, push social boundaries in order to create autonomy for themselves to enable their entrepreneurship. Trousers is a statement and seen as an act of freedom, challenging conventional norms and stereotypes.

Barragan et.al. (2016) reflect on the emancipatory acts of women entrepreneurs in a highly patriarchal context and suggest that in this, women act in ‘micro-emancipatory ways. While women with less success more passively challenge restrictions imposed on them, women with greater success turn to such strategic micro-emancipatory acts, strategically ‘manipulate’ their way to a more favorable environment for their entrepreneurial activities by complying and disobeying simultaneously.

Instead of ‘disobeying’ and endure the punishment like women with less success commonly describe, women with greater success conform to strategic compliance with the power differential men in order to slowly push the boundaries in order to obtain what they want, that is, obedience within a patriarchal culture that coexists with micro-emancipation.

While women in both groups explain that actions of arguing and disobeying is central to emancipation from the restrictions imposed on them, women with greater success to a greater extent demonstrate this through forms of strategic disobedience:

‘I just keep quiet and do my parts, what’s expected of me. Then it’s about talking, talking and make smart arguments and after some time he can agree. But it takes lots of compromising and requires an extra mind and extra time to get my way.’ (WGS 1).
One woman with greater success describe how her husband: ‘started to control when I had customers, saying “I think now you sold something, where is the money, give them to me”. Neither was I allowed to go to Kenya to do business, I was fighting for it so much. So, I decided to take my children to a boarding school in Kenya, not only because schools are better there, but also to give me a reason to go there. My husband never cared about their school, he never visited. He wouldn’t question me as a mother going to see our children. I was confident I knew what I was doing. That’s how I could do my business at the same time, he didn’t know.’ (WGS 7)

This woman describes how the control and restraint imposed on her by her husband demanded she found a solution to do her business independently. She explains that as a mother she wouldn’t be questioned for placing her children in a better school in Kenya nor for going there often to visit them. She strategically complied with her husband by using her identity as a mother to create a space for her entrepreneurial activity. Even as her husband didn’t know she was doing her business while away in Kenya her decision and determination to make her business work by persuading, using her identity as a mother, shows opportunity recognition. Her diverse identities enabled her to challenge her position stuck at home and allowed her a space to act (Rindova et.al., 2009; Chasserio et.al., 2014). She micro-emancipates from her husband’s restriction, knowing he will not question her role as a mother while strengthening her position to comply with her entrepreneurial identity.

Another woman with greater success explains how living just next to her family in law prevented her from being independent and doing business, as her mother and sister in law would constantly discourage her and tell on her to her husband when she went out. She decided she needed to move further away from them, explaining that: ‘I started to hide my money and when I had enough I bought a land and started on the foundation of a house, all in secret. All because I didn’t want to live with my husband’s family, but he refused to move. I knew I had to play with his brain. So, as I told him I had bought the land, at the same time I gave him the rest of the money I had saved and asked him to go buy sand and bricks. For him to feel that he was the one responsible for this, and so everybody could see he is the one who made it. By involving him that way he agreed. People in the community said I had him in my hands, I was controlling him. My husband heard about it, but he was okay, he had got a new house.’ (WGS 3)

This woman expresses she knew ‘she had to play with her husband’s brain’. In several steps she strategically positions herself, as a woman who do not take too much control over her man, allowing him to be responsible for the purchase of building material. She expresses that what was important was that he felt in power, even when she had in fact gone behind his back. Having bought the land, she made sure not to take the project further on her own but had strategically already planned for the outcome.

These are examples of micro-emancipation as part of women with greater success’ entrepreneurial identities as well as examples of how they utilize their identities as women and mothers to balance their social and entrepreneurial identities.

Women with greater entrepreneurial success show an ability to disentangle themselves from the family control in a strategic process of challenging and negotiating with the men of the family, strengthening their position (Barragan, 2016). Women with less success appear to react more passively to restrictions and to the intimidation of their husbands. However, there are examples of more strategic efforts to emancipate, from women with less success: ‘I’m circumcised, and I’ve been very worried about my daughters. I fight for my girls not to be so, I fight for them not to be discriminated in life, but my husband pushes for these things every day. This is why I also put my daughters to boarding school, far away from him. Really, he couldn’t say anything about it because he refuses to pay for their education...’
anyway. I knew also he wouldn’t care to know where they are to visit them. This way I can focus on my business without worrying about them.’ (WLS 16)

As seen from these examples, women in both groups to a varying extent use their different social roles strategically in order to micro emancipate from restraints imposed by social norms and expectations. Using the role as a mother is one recurrent role referred to while the act of giving precedence to their men and themselves exercise restraint is expected of them as women and used strategically benefitting their entrepreneurial identity.

7. Discussion and concluding remarks

The findings from the interviews with these women entrepreneurs indeed suggest that networks and an ability to respond to social and gendered norms and expectations enable the entrepreneurial identity of women with greater success in this study. While in a widely differing context, the tendencies within each group to a great extent mirrors theory of entrepreneurial identity construction and enabling practices for such. To find the results to be so unequivocal between the groups with regards to the two social mechanisms is, although surprising, very interesting. It suggests that these may be applicable to other contexts too, as they have been shown to be of importance to women’s entrepreneurial identity in other contexts. The theory could well be tested in yet other contexts to examine the presence of the social mechanisms and their enabling of an entrepreneurial identity.

By women with greater success assuming positions of leadership and other trustee positions that contradict the normative role of women, assuming public space and network with men outside of the family context, appear to provide a space for entrepreneurial agency for women with greater success. Doing so, they invest additional time in something that competes with time for family and business and that do not conform to normative values where women are not seen as suitable leaders. However, they maintain this role as it bring respect, legitimacy and important connections. This adds greatly to their feeling of legitimacy and entitlement to higher status positions. It also appears to contribute to widened prospects influencing their personal ambitions, their willingness to choose among different opportunities in order to identify and pursue new ideas.

While women with greater success seek connections ‘on new levels’ or ‘the same level’ as people in higher status positions, women with less success seek connections ‘on their level’ and appear to be confined by their large reliance on the women’s group and people in the same status position as them as their network. Women with less success articulate the benefit of their network in terms of comparison to other women in the groups, suggesting they adhere to the dissonance they perceive between womanhood and entrepreneurship, to the struggle of pursuing their entrepreneurship as a woman. By comparing achievements with that of women in the women’s group, developing aspirations to reach beyond the group appears to be restricted and motivations thus remain within the limits of the perception of the network they compose. It seems that less successful women entrepreneurs do not challenge their position in the same way nor to the same extent as the more successful women who strive to continuously challenge the position they’re in.

The accounts of women in both groups, but even more extensively among women with greater success, suggest that their expanded network with entrepreneurs and people in higher status positions has enabled them to adapt to different situations and expectations they are met with, by possessing a new ability to communicate and interact in a manner of advantage for their entrepreneurial role by an improvement in balancing their social and entrepreneurial identities.
With regards to ability to respond to social and gendered norms and expectations, differences between the two groups can also be found that are in line with theory on women's entrepreneurial identity construction and the actions they undertake to facilitate this. To begin with, women with greater success appear to perceive little or no dissonance between their womanhood and their entrepreneurship. They engage in adding value to their woman traits as well as responsibilities connected to their gendered identity and highlight what they bring to the business realm. While distancing themselves traditional assumptions of a dissonance, they conform to gendered stereotypes to some extent, perhaps in order to create a softer discourse surrounding their business activities. In this way, they redefine what it means to be a woman entrepreneur and thus, like suggested by previous literature, ‘redo’ gender.

Women with less success to a great extent highlight the dissonance between the norms and expectations and their entrepreneurship, turn to an acceptance of the tension between their identities, and thus turn to ‘do’ gender, by juggling expectations with emotions and different roles.

Women with greater success continuously express a longing for independence and autonomy behind their response to norms and expectations, they want to have the freedom and the power to change their narratives. Women with less success describe an aspiration for being recognized, to attain a better status within their community. As suggested by several authors the aspiration and tireless pursuit for independence and autonomy is inherent to an entrepreneurial identity, to place oneself outside of the group and to act individualistically in the pursuit of autonomy.

Women in both groups challenge restraints imposed on them, primarily by their husbands, through ‘micro- emancipatory’ acts. Women entrepreneurs with less success appear to engage in such acts to a lesser extent and instead of strategically disobeying they passively endure the, sometimes violent, opposition. Women with greater success provide several examples of emancipatory efforts, creating space for their entrepreneurial identity.

An entrepreneurial identity in the case of these women, is enabled through their networks and their ability to respond to social and gendered norms and expectations. The question of interest in further research is whether interventions can be designed to facilitate enabling identity construction for women in a microfinance context.

From the results presented here, it can be concluded that mechanisms for an enabling entrepreneurial identity to a larger extent is present among women entrepreneurs with greater success. This suggests that a more comprehensive understanding of identity construction and the social mechanisms behind the creation of identities is important in designing empowerment interventions. Considering entrepreneurial identity, empowerment interventions in the form of microcredit programs have the potential to create more all-encompassing change. Future research could more closely examine microfinance contexts and women entrepreneurs’ processes of identity construction within it, to elucidate the distribution of success from microloans and its possibilities for economic empowerment. If efforts are designed to allow women to undo negative identity cues, that prevent them from reaching their full potential as entrepreneurs, it might be possible to also make a change to the, often internalized, oppression.

Identities change over time, with individuals’ new experiences and knowledge. However, especially considering the micro-finance context of widespread poverty and patriarchy, can all women single-handedly develop entrepreneurial traits and attain an entrepreneurial identity? If this is not the case, the question is if part of the major focus on microloans as a means to empowerment should be shifted elsewhere, to enable empowerment for more women.
Bibliography


Appendix A

Interview scheme with women entrepreneurs enrolled in Dare Women’s foundation

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Education</th>
<th>Children</th>
<th>Marital Status</th>
<th>Years in Dare</th>
<th>Type of business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dora (WGS 1)</td>
<td>54</td>
<td>Standard 7 (primary school)</td>
<td>5 children</td>
<td>Married (modern)</td>
<td>12 years</td>
<td>Selling homegrown vegetables, eggs and milk</td>
</tr>
<tr>
<td>Zuhura (WGS 2)</td>
<td>52</td>
<td>Standard 7</td>
<td>3 children</td>
<td>Single</td>
<td>11 years</td>
<td>Selling clothes, “importer/exporter”</td>
</tr>
<tr>
<td>Rebeca (WGS 3)</td>
<td>43</td>
<td>Standard 7</td>
<td>4 children</td>
<td>Married (traditional)</td>
<td>11 years</td>
<td>Selling homemade snacks and “Maasai blankets” in the market</td>
</tr>
<tr>
<td>Emauleta (WGS 6)</td>
<td>49</td>
<td>Standard 7 Cooking and tailoring class 2 years</td>
<td>4 children</td>
<td>Married (modern)</td>
<td>7 years</td>
<td>Making and selling soap bars in the market</td>
</tr>
<tr>
<td>Marilyn (WGS 7)</td>
<td>53</td>
<td>Standard 7</td>
<td>3 children</td>
<td>Widow</td>
<td>7 years</td>
<td>Runs a workshop, making and selling blankets, scarfs and other accessories, in market and to hotels</td>
</tr>
<tr>
<td>8 Mwatuma (WGS 8)</td>
<td>54</td>
<td>Standard 7</td>
<td>5, 3 that are alive</td>
<td>Divorced (modern)</td>
<td>5 years</td>
<td>Making and selling bags and “shokas” and is a hairdresser</td>
</tr>
<tr>
<td>Gladys (WGS 9)</td>
<td>39</td>
<td>Standard 7</td>
<td>1 child</td>
<td>Single</td>
<td>6 years</td>
<td>Designing and making dresses and jewelry and sell second hand clothes</td>
</tr>
<tr>
<td>Irmina (WGS 10)</td>
<td>48</td>
<td>Standard 7</td>
<td>4 children</td>
<td>Widow (traditional)</td>
<td>7 years</td>
<td>Keeping and selling animals. selling millets and eggs in her store</td>
</tr>
<tr>
<td>Zamana (WGS 11)</td>
<td>50</td>
<td>Standard 7</td>
<td>7 children + 3 grandchildren</td>
<td>Widow (traditional)</td>
<td>6 years</td>
<td>Farming and selling vegetables. Also, a witch doctor</td>
</tr>
<tr>
<td>Riziki (WGS 12)</td>
<td>44</td>
<td>Secondary education</td>
<td>4 children</td>
<td>Married (modern)</td>
<td>6 years</td>
<td>Runs a shop, partly selling own-made snacks</td>
</tr>
<tr>
<td>Maizara (WLS 14)</td>
<td>39</td>
<td>Standard 7</td>
<td>6 children</td>
<td>Married (modern)</td>
<td>5 years</td>
<td>Tailoring and making and selling beads</td>
</tr>
<tr>
<td>Sara (WLS 15)</td>
<td>50</td>
<td>Standard 6</td>
<td>2 children</td>
<td>Married (modern)</td>
<td>5 years</td>
<td>Making and selling soap</td>
</tr>
<tr>
<td>ID</td>
<td>Name (WLS)</td>
<td>Age</td>
<td>Highest Education</td>
<td>Children</td>
<td>Marital Status</td>
<td>Years Married</td>
</tr>
<tr>
<td>----</td>
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<td>----------------</td>
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</tr>
<tr>
<td>13</td>
<td>Happy</td>
<td>33</td>
<td>Secondary school</td>
<td>2</td>
<td>Married</td>
<td>6</td>
</tr>
<tr>
<td>14</td>
<td>Witness</td>
<td>33</td>
<td>Standard 7</td>
<td>5</td>
<td>Married</td>
<td>11</td>
</tr>
<tr>
<td>15</td>
<td>Suzana</td>
<td>52</td>
<td>Standard 7</td>
<td>3</td>
<td>Married</td>
<td>5</td>
</tr>
<tr>
<td>16</td>
<td>Veronica</td>
<td>39</td>
<td>Standard 7</td>
<td>5</td>
<td>Married</td>
<td>10</td>
</tr>
<tr>
<td>17</td>
<td>Stella</td>
<td>34</td>
<td>Secondary school</td>
<td>3</td>
<td>Married</td>
<td>6</td>
</tr>
<tr>
<td>18</td>
<td>Aziza</td>
<td>59</td>
<td>Standard 4</td>
<td>4</td>
<td>Widow</td>
<td>5</td>
</tr>
<tr>
<td>19</td>
<td>Glory</td>
<td>47</td>
<td>Standard 7</td>
<td>6</td>
<td>Widow</td>
<td>5</td>
</tr>
<tr>
<td>20</td>
<td>Scholastica</td>
<td>45</td>
<td>Standard 7</td>
<td>4</td>
<td>Married</td>
<td>6</td>
</tr>
</tbody>
</table>
Appendix B

Interview guide, women entrepreneurs enrolled in Dare Women’s foundation

<table>
<thead>
<tr>
<th>General</th>
<th>Prepared follow-up questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Name and age</td>
<td></td>
</tr>
<tr>
<td>2. Education</td>
<td></td>
</tr>
</tbody>
</table>
| 3. Marital status                      | Married
Divorced
Widow
Single |
|                                        | Is your marriage a modern or a traditional one?                  |
|                                        | Occupation of husband?                                           |
| 4. Children                            | Age? Dependent on you?                                           |
| 5. Time of accessing the loan/ enrolment in Dare |                                      |
| 6. Type of Business                    |                                                                  |
| 7. Briefly describe your background, where you’ve lived and what you have been occupied with, from when you were a girl up till now. | What did your mother and/or father (/someone else) tell you about your future and what to expect from your future? |
|                                        | What influence would you say this had on your future choices?    |

<table>
<thead>
<tr>
<th>Network &amp; Social capital</th>
<th>Prepared follow-up question</th>
</tr>
</thead>
<tbody>
<tr>
<td>8. Can you describe your fellowships and networks?</td>
<td>Family, friends, other entrepreneurs?</td>
</tr>
<tr>
<td></td>
<td>Both women and men?</td>
</tr>
<tr>
<td></td>
<td>How often do you meet?</td>
</tr>
<tr>
<td>9. How have your network(s) contributed to your business? In what ways have they been important?</td>
<td>Can you describe the activities related to your connections?</td>
</tr>
<tr>
<td>10. What are the benefits of a large network?</td>
<td>In what ways have the network(s)/ new social relations helped you as an entrepreneur/ your business?</td>
</tr>
<tr>
<td>11. Does network affect how other people perceive you as an entrepreneur?</td>
<td>Have your new associations done anything to your reputation or helped you in your entrepreneurial endeavors?</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
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</tr>
<tr>
<td>12. Have your connections affected the way you perceive yourself as an entrepreneur?</td>
<td></td>
</tr>
</tbody>
</table>
| 13. What have you learnt/ got from the network? | Skills or behavior?  
Motivation to learn or to expand your effort?  
Information on opportunities or investments? |
| 14. Are there any ties in particular that have shown to be important? |   |
| 15. Do you find it easier now to establish new contacts, outside of the networks you are already part of? |   |
| 16. How do you invest in your business connections? |   |

**Managing social and gendered norms and expectations**

<table>
<thead>
<tr>
<th>Follow up questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>17. Can you tell me about expectations on you from your family and society?</td>
</tr>
</tbody>
</table>
| Are these in conflict with your entrepreneurial activities/business?  
Do you agree with these?  
That these are mainly your responsibilities? |
| What are the punishments/rewards for not adapting to social expectations? Can punishment become “a reward”? |
| 18. What actions do you believe are required from women to change the minds of men regarding the value of women entrepreneurs? |
| Do you take these actions?  
If not, how do you cope with expectations that don’t agree with how you see yourself? |
<p>| 19. Can you give examples of social expectations that you, after connecting with other women entrepreneurs, don’t agree with? |
| What have you realized about the expectations on you that has been especially important to your business according to you? |
| How has this affected the way you see yourself? |
| 20. Do you/how do you approach a person in a situation where you disagree with your husband? |
| How do you get your will if you disagree with your husband? |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>you disagree with someone over a social expectation?</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>21. Have you started doing something you would never have done before your participation in Dare?</strong></td>
<td>For example, connected to how you express yourself, in how you look or talk and where you do this?</td>
<td></td>
</tr>
<tr>
<td><strong>22. What is more important to you: That people like you (think you are nice and easy to be around) or that they respect you or your work and opinions?</strong></td>
<td>As you meet a new person what would you want them to know about you that make them respect you?</td>
<td></td>
</tr>
<tr>
<td><strong>23. Who did you compare yourself with before participating in Dare?</strong></td>
<td>Who do you compare yourself with now?</td>
<td></td>
</tr>
<tr>
<td><strong>24. Do you get support from your husband/other men in the family with your business?</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>25. How did the men in your life first react to your decision to start your own business?</strong></td>
<td>If met with opposition: How did you (try to) resolve this?</td>
<td></td>
</tr>
<tr>
<td><strong>26. Has any of your relations with men changed since you got your business? (for better or for worse)</strong></td>
<td>Husband/extended family, neighbors/marketplace?</td>
<td>Have work burden at home changed?</td>
</tr>
</tbody>
</table>