

Perspectives, progress, and prospects; researching women's entrepreneurship in emerging economies

Purpose

We critically review the literature on women's entrepreneurship in emerging economies. This is a thematic review to identify patterns and trends to better understand this literature. From our analysis, we offer ideas for useful and theoretically informed future work.

Design

We identify the nature, what is interesting, what it sees as important and consider what is neglected in this literature. Our analysis sought important issues, interesting directions and the potential for useful future work. Thematic analysis is ideal for messy and unstructured material such as the literature employed in this study as the data set. The process is qualitative, iterative and inductive but ontologically appropriate for the socially produced knowledge of the literature.

Findings

We found the literature tends towards descriptive papers. Few papers make substantial contributions to theory. However, we noted how many papers reported the barriers women encounter. We observed general and typical processes of responding to obstacles and the implications for practice. Interestingly we perceived overcoming, and sometimes using, the cultural and physical restraints of gendered entrepreneurship. We propose the concept of *restricted agency* to describe and explain the gendering of entrepreneuring. Limited agency explains what they can do. Moreover, the concept helps explain why and what. Most promising theoretically, is how the application of this agency is slowly, and contextually differently changing the rules of the game.

Originality

We start out with the notion of the 'otherness' of women's entrepreneurship. The literature is good at explaining both how and why women's entrepreneurship is different and in effect, marginalised. We conceptualise this gendering process as restricted agency. We offer informed and relatively novel avenues for further research.

Keywords: women's entrepreneurship; institutions; emerging economies; restricted agency

Introduction

Women's entrepreneurship is presented as undeveloped potential for future economic growth and development in emerging economies. However and paradoxically, women's entrepreneurial contributions are marginalised or ignored (Ahl, 2006; Tambunan, 2009; Marlow and McAdam, 2013; DeVita, Mari, and Poggesi, 2014; Yadav and Unni, 2016; Cabrera and Mauricio, 2017). This incongruity between optimistic expectation and contemporary practice forms our research problem. We want to determine how the literature describes women's entrepreneurship and what theoretical accounts and explanations are offered. Our paper examines how women's entrepreneurship within emerging economies is treated, described, and theorised in the literature.

There are several contributions from this exercise. First, by theoretically positioning women's entrepreneurship, we can grasp how and why it may be marginalised. In turn, these signal opportunities to study possible solutions. Aside from this practical contribution, we see scope for using the lens of this review to enable scholars to focus on specific regional dimensions and conditions. This offers research opportunities to investigate in depth. For example, what changes in social expectations will enhance women's enterprise? What is likely to change? Our main theoretical contribution is to synthesize our findings to propose the concept of *restricted agency* as a general explanation of the form and practice of women's entrepreneurship in emerging economies. It provides and accounts for the patterns we saw in

the literature across different contexts. It sums up how and why women's entrepreneurship is practiced. The concept handily incorporates entrepreneurial processes and practices. Moreover, for entrepreneurship generally, our critical review robustly demonstrates how all entrepreneurship is socially situated and why it is socially enacted.

Rather than offering a typical review emphasising bibliographic details, we offer a thematic review. We are interested in what themes, what concepts are employed, how it is problematised, and specifically, how the topic is presented. We want to establish how women's entrepreneurship is theoretically situated in this literature. Positioning enables an overview of how women's entrepreneurship is broadly understood within academia (Anderson and Ronteau, 2017; Marlow and McAdam, 2013). It signals gaps and theoretical opportunity and indicates what we could consider studying to make new and substantial contributions to this literature. Practically, it draws out ideas about how women's entrepreneurial work may be marginalised as the 'other'; how it is consciously, or unconsciously, deemed as somehow inferior (Lent, Anderson, Yunis, and Hashim, 2019). Put differently, the perceived importance of female entrepreneurship may be relegated and treated as less valuable women's work (Anggadwita, Luturlean, Ramadani & Ratten, 2017). Know why, and knowing how, may enable us to address these issues.

Conceptual positioning is important because in some emerging economies women represent a majority of entrepreneurs, albeit as micro-small business owners (Ssendi and Anderson, 2009). Moreover, women and women's entrepreneurship could play a vital role in developing these economies (Ratten, 2014; Zhu, Kara, and Zhu, 2019). Yet, emerging economies are characterised by weaker formal institutions substituted for by informal institutions (Xiong, Ukanwa, and Anderson, 2020). Thus, culturally bound perceptions of socially acceptable practices will intrude on practice. This highlights avenue of research that explore how social legitimacy might be achieved.

We therefore present a thematic review of a broad range of literature on women's entrepreneurship in the different regions of emerging economies. Thematic analysis is an

established method for identifying, analysing, organizing, describing, and reporting themes found within a data set (Braun and Clarke, 2006). The researcher becomes the instrument for analysis with the objective of producing interesting, trustworthy, and insightful findings (Nowell et al., 2017). It is particularly well suited to recognising patterns of meaning (Joffe, 2011). Thematic analysis provides a highly flexible approach that can be modified for the needs of many studies, providing a rich and detailed, yet complex account (King, 2004). It suits messy data such as the literature employed in this study as the data set. It employs induction, reading into the data. As with related qualitative methods such as grounded theory (Strauss and Corbin, 1997) or the constant comparative method (Anderson and Jack, 2015), it offers an iterative interpretation. It has a very appropriate ontology for this study because we understand the literature as socially produced knowledge (Berger and Luckmann, 1991).

This is a reflective account and as such incorporates our views and interpretations. Indeed, we are part of this community of scholars and our work forms part of the literature we examine. The arguments of the paper are thus not entirely 'objective' but present our interpretations of the academic construction of this topic. Our analysis is a coarse-grained, deep dip into this extensive literature but offers key explanatory themes for further investigation. We offer a critical account with which others can engage and develop, aiming to propose interesting and useful directions for informed study.

The field of women's entrepreneurship in emerging economies

Brush and Cooper (2012) describe how women-owned businesses are a fast-growing entrepreneurial population. The Global Entrepreneurship Monitor (GEM) estimates the total early-stage women's entrepreneurial activity in low-income countries was 15%, compared with Europe's 6%. Remarkably, in sub-Saharan Africa, the rate exceeds 21% (GEM, 2019). Women entrepreneurs contribute to innovation, employment, and wealth creation in all economies (OECD Council Report, 2012). Functionally and theoretically, Carter and Shaw (2006) argue that females are social and economic change agents, but their contribution is often understated and undervalued. Nonetheless, women in developed economies appear to

be prompted more by opportunities, while those in less developed economies are motivated by necessity. Even then, there are remarkable differences between emerging economies. Sarfaraz, Faghih, and Majd (2014) report that sub-Saharan Africa shows the highest rate of female entrepreneurship at 27%, but in the Middle East and North Africa (MENA) region, only 4% of businesses are run by women (Bastian, Sidani, and El Amine, 2018). In emerging economies, women's entrepreneurship is moulded in combinations of self and contextualised in the dynamics of economic, legal, normative, and societal environments (Jamali, 2009). These variations indicate a primary, overarching issue; if women's entrepreneurship is marginal(ised), what are the reasons, and what are the solutions?

For women's entrepreneurship in general, Jennings and Brush (2013) describe how academic interest in women's entrepreneurship began with an article in 1976 (Schwartz, 1976); first saw a special issue of *Entrepreneurship and Regional Development* in 1997 and a dedicated journal, *International Journal of Gender and Entrepreneurship* in 2009. Consequently, theoretical papers emerged in the early 2000s (Bird and Brush, 2002; Greene, Hart, Gatewood, Brush and Carter, 2003; De Bruin, Brush, and Welter, 2006). Ahl (2002) noted the limited amount of research published compared to the extent of practice. Meyer (2018) found in leading entrepreneurship journals (JBV, ETP, ERD, ISBJ, JSBM, SBE), women's entrepreneurship comprised only 3.9% of articles published 2002-2016. This contrasts with the estimated 46% of all women entrepreneurs.

Even then, the vast majority of research about women entrepreneurs is still very western-centric (El Harbi, Anderson, and Mansour, 2009); most literature reports empirical studies primarily from the west (Yadav and Unni, 2016). Fewer studies explore this phenomenon in developing economies (Gundry, Miriam, and Posig, 2002; Goyal and Yadav, 2014). De Vita, Mari, and Poggesi (2014) found only 70 publications (2001- 2011) over 46 journals that dealt with women's entrepreneurship in developing countries.

It seems then that, regardless of its importance, ubiquity, and extent, women's entrepreneurship in emerging regions is poorly reflected in the number of articles and relative

absence in the highest-ranked journals. Moreover, it appears the topic is largely conceptually neglected, the emphasis is on description rather than theory building. This imbalance signals both need and opportunity to develop a good theory about the phenomenon. Characteristically, themes in this literature are generally long established in mainstream literature. Sometimes, however, they appear inappropriate, even incongruous. How useful is it to know the entrepreneurial orientation of a poor woman selling vegetables at the roadside? Might it not be more helpful to understand if and why she chose this way to earn a living? Nonetheless, we also see progress towards developing good theoretical frameworks that are usefully specific and suitably contextualised. We believe this creates opportunities for developing good contextualised theory building from the unique characteristics, attributes, and contexts.

This literature recognises both the importance and constraints of women's entrepreneurship (Quagraine, Adams, Kabalan, and Dankwa, 2020). Alongside the typical arguments about entrepreneurship's role in economic development, the untapped entrepreneurial potential of this half of the population is noted. Often describing social, economic, and cultural constraints as the reasons, the literature presents a picture of a marginalised group. This also seems to signal the opportunity to explore how much, how well, and in what ways entrepreneuring can liberate women from these constraints (Ojediran and Anderson, 2020).

We consider the theoretical potential of conceptualising this interesting area as a gendered struggle for entrepreneurial agency. In this view, entrepreneurship is the means, the method of, and for agency. However, we have to conclude that women's entrepreneurial agency is fettered, held back, and limited by contextual features, often best understood as institutional. We thus propose the concept of *restricted agency* as a general explanation to capture the limitations of practice. For research, this could be used as a conceptual tool to examine the nature and extent of the restrictions and how they could be reduced, deflected or perhaps even employed.

The theoretical landscape of women's entrepreneurship

Early studies of female entrepreneurship typically focused on describing women and their characteristics (Gatewood, Carter, Brush, Greene, and Hart, 2003; Mirchandani, 1999; Ahl, 2004). This mirrored the early general entrepreneurship literature that also sought to define what constituted an entrepreneur (Anderson and Starnawaska, 2008; Chen, Li, and Matlay, 2006). Later, attention shifted to studying macro influences on female entrepreneurship (Minniti and Naudé, 2010; Jamali, 2009; Ahl, 2006). This shift reflects the growing appreciation that enterprising is not just an economic function or a psychological idiosyncrasy, but is socially and culturally configured (Anderson, 2015).

Macro-level elements are the country-specific components of the environment, currently fashionably described as the ecosystem, wherein an entrepreneur operates. This literature addresses how they influence the extent, type, and nature of entrepreneurial opportunities accessible to women and contribute to understanding both the demand for and the supply of women's entrepreneurship. They include economic, institutional, technological, and cultural factors (Verheul, van Stel and Thurik, 2006; Thai and Turkina, 2014; Terjesen, Hessels, and Li, 2016). Usefully, this literature also contextualises practices, offering some explanation about differences between countries.

Generally, and within women's entrepreneurship, scholars are becoming increasingly aware of how individual entrepreneurial propensities are embedded in and shaped by the dimensions of contexts (Huang, Liu, and Li, 2019): economic, cultural, social unique to their environments (Jack and Anderson, 2002; De Bruin, Brush, and Welter, 2007; Jamali, 2009; Welter, 2011; Drakopoulou-Dodd, Pret, and Shaw, 2016). The literature stemming from this socio-cultural perspective generally employs an institutional perspective, acknowledging the dynamic role of institutions in shaping entrepreneurship (Xiong et al., 2020; Welter and Smallbone, 2011; Greenman, 2013; El Harbi and Anderson, 2010). Institutional theorising of women's entrepreneurship offers considerable insights about contexts (Ahl and Nelson, 2010; De Bruin et al., 2007). The extent of women's entrepreneurship, the way it is practiced, as well as how their social and economic engagements enhance economic development is largely dependent

on the institutional context (World Bank, 2020; Xiong et al., 2020; William and Vorley, 2015; Baumol, 1990).

Whilst the literature usefully discusses the institutional impact on female entrepreneurship, this is often at a very general level. Institutions (formal and informal) are the “humanly-devised constraints that structure human interaction” (North, 1996, p.8); they represent the “macro-level rules of the game” (North, 1990, p. 27) and are thus important for understanding practices and processes. Certainly, institutions are “things that constrain, enable, and guide behaviour” (Nooteboom, 2002, p.34). Formal institutions are written, legally enforceable laws and regulations that control the economic and legislative structures of a society (William and Vorley, 2015; Xiong et al., 2020). Informal institutions are the social norms, traditions, and implicit behavioural codes engrained within the society that prescribe appropriate behaviours (Vossenber, 2013; Xiong et al., 2020; Bruton et al., 2010).

Contrasting advanced economies, emerging economies’ formal institutions are seen as weaker, or absent and with ‘institutional voids’. Nonetheless, formal institutions help explain differences in women’s entrepreneurial activity levels across nations. Institutional analysis also shows the importance of informal institutions such as belief systems that inherently shape the behaviours of entrepreneurs and ultimately influence entrepreneurial propensities, orientations, and capacity (Valdez and Richardson, 2013; Williams and Vorley, 2015). For instance, Aidis, Estrin, and Mickiewicz (2008) show how weak institutional environments affect entrepreneurship; drawing from Baumol (1990), El Harbi and Anderson (2010) demonstrate how constraints or autonomy from institutions shape the type of entrepreneurship; William and Vorley (2015) demonstrate how institutional asymmetry impacts entrepreneurship; Eijdenber, Thompson, Verduijn, and Essers (2019) demonstrate how institutional contexts constrain entrepreneurship. Some literature shows how informal institutions differentiate gender (El Harbi et al., 2009); how various institutional logics influence entrepreneurial actions (Greenman, 2013); shape entrepreneurship appeal (Dodd, Jack, and Anderson, 2013) and inform female-owned micro-entrepreneurship practices (Xiong et al., 2020).

However, there is a tendency to 'allocate' institutions as determinants. For example, the lack of female entrepreneurship in Ghana is attributed to cultural disincentives operating as an informal institution (Adom and Anambane, 2019). This broad approach is informative but may miss out on the finer grain of how different women entrepreneurs engage with these institutions. There is also a risk of treating institutions as a deterministic homeostatic loop. They may configure, but they do *not* determine practices. Moreover, there is obvious scope to examine how women's entrepreneurship, where women are change agents, affects the institution (Ojediran and Anderson, 2020). In turn, this signals an opportunity to examine change over time in the dynamics of women's entrepreneurship within institutions.

Formally, we can conceptualise this as structure and agency where Giddens's (1984) classically explains structuration as the dynamic duality of how agents can change structures but do so within the constraints of the existing structure. This relationship between the agency of women entrepreneurs and the structures that contain them seems to offer a very fruitful line of enquiry, Whittington (2010) points out how structuration theory mandates full-spectrum research: the wide-angled analysis of institutions, as well as the microscopic study of praxis. The appeal of this theoretical framework lies in the opportunity to understand how individual practices conform or contradict. Conceptually, we could further develop theories of practice in different regimes, contexts, and environments. Moreover, this allows us to take full account of what may seem idiosyncratic entrepreneurship (see for example, Anderson, Younis, Hashim and Air, 2019, or Fayolle, Landstrom, Gartner, and Berglund, 2016 for an overview). In turn, building from micro-entrepreneurship as practiced helps us to recognise the praxis, the macro of entrepreneuring as change-making.

Examining the interplay of micro and macro could consider resource constraints (Bruton, Filatotchev, Si, and Wright, 2013), specific institutional impediments (Ahl and Nelson, 2010; Tan, 2008), and differences within various institutions (Lim, Oh, and De Clercq, 2016). An informed process view could advance the literature from simply seeing the barriers that have

to be surmounted. We now consider the geographies of this literature, highlighting specific regional features. Our intention here is to draw out the flavour of themes in this geography.

A geography of women's entrepreneurship: The Middle East and North Africa

Papers emphasise how women entrepreneurs, particularly in the MENA region, are deeply embedded in the highly gendered social structure of this region (Bastian et al., 2018; Sarfaraz et al., 2014). De Vita et al. (2014, p. 455) note the "situation of women entrepreneurs in the Middle East has some unusual characteristics ...mainly arising from the social structure of this area". This structuring explains male subjugation of women's entrepreneurship, attributed to patriarchal norms, political, legal, and religious systems. This complicates how women establish, own, and operate their businesses (Al-Kwifi, Khoa, Ongsaku, and Ahmed, 2020; Bastian et al., 2018; Caputo, Mehtap, Pellegrini and Al-Refai, 2016). In Saudi Arabia, 96% of businesses are registered by men, only 4% are female-owned (Al-Kwifi et al., 2020). Moreover, even the 'right' to own a business is not automatic for a woman. Consent and approvals must be sought from husbands or other males from the extended family. Often, financial institutions require male co-signatures on credit applications. Consequently, women may be reluctant to borrow for expansion. Moreover, doctrinaire interpretations of Islam firmly encourage conformity to stereotyped gender roles by women (Karam and Jamali, 2013) so that entrepreneurial choices must regard the religious guidelines (Caputo et al., 2016; De Vita et al., 2014; Zeidan and Bahrami, 2011; Al-Alak and Al-Haddad, 2010).

Custom and law affect and firmly shape practices in Saudi Arabia. Only recently were women allowed to drive (Welter, 2020) and it remains socially unacceptable for a woman to travel unaccompanied by a male (Kattan, Heredero, Botella, and Margalina, 2016; Al-Kwifi et al., 2020). Male influence, even interference, is typical within this milieu, but some papers note a different type of impact. In the UAE, Kuwait, Oman, and Lebanon several female entrepreneurs were motivated by Islamic teaching (Tlaiss, 2015; Naguib and Jamali, 2015). For example, the Prophet Mohammed's first wife, Khadija, was a successful business owner. Essers and Benschop (2009) describe how some women entrepreneurs follow her example,

employ a feminist interpretation of Islamic doctrine. They view the cultural impediments as erroneous patriarchal interpretations of the Holy Qur'an (Naguib and Jamali, 2015). Interestingly, the entrepreneurial agency of these women enables them to navigate their entrepreneurial undertakings differently from the traditional male-controlled interpretations of doctrine (Tlaiss, 2015). For us, this opens up a rich research theme- How do they negotiate these patriarchal obstacles?

There are some good examples in papers where the family plays a key role. In order to be socially accepted, women entrepreneurs may choose family businesses as an alternative to operating as sole proprietors. They thus legitimise their roles as working women and secure the backing of the household males (Caputo et al., 2016; Al-Alak and Al-Haddad, 2010). Consequently, 'the family' operates numerous women-owned ventures (Caputo et al., 2016; Zeidan and Bahrami, 2011). This works on the interplay of institutions and women and represents theoretically superior fine-grained, process-based accounts, offering a useful direction for interesting research.

We might sum up the problem for this region as the *social legitimacy* of women's entrepreneurship.

South Asia region

Whilst the potential from women's entrepreneurship runs through this literature, the challenges they face characterises many papers. Literature about India, Bangladesh, and Sri-Lanka takes up the issue of social acceptance of women entrepreneurs. Social acceptance inhibits business sector choices and expansion (Bhatti, Shar, and Shaik, 2010; Ayadurai and Sohail, 2006, Sharma, 2013, Tripathi and Singh, 2018). Deemed patriarchal societies (Shukla, Chauhan, and Null, 2018), regional traditions create a social structure of male dominance. Male chauvinism is widely reported (Goyal and Parkash, 2011; Shukla et al., 2018).

Socio-cultural and religiously informed structures explain the systemic subordination of women and gender asymmetries within Islamic Pakistan and inhibit women's entrepreneurial

activities and training (AzamRoomi and Harrison, 2010). Most papers comment on how women's entrepreneurship is marginalised (Lent et al., 2019). However, women in the upper echelons of society can exploit more opportunities owing to their higher levels of education. Moreover, their husbands and extended family lean towards supporting them (Roomi and Parrott, 2008; AzamRoomi and Harrison, 2010). This contrasts with poorer women who typically face the full brunt of discrimination and are least well equipped to deal with it (Yunis, Hashim, and Anderson, 2019).

The family plays a critical cultural role. In contrast to say Saudi where the family is a socially acceptable front, Indian emphasis is on the practical responsibilities for maintaining the family. Social values and expectations in typical Indian families designate females as stereotypical caregivers, grooming them to be economically and socially dependent on their husbands (Sharma, 2013; Shukla et al., 2018; Tripathi and Singh, 2018). Inevitably, this relational aspect affects choices. Mitra (2002) highlights how women entrepreneurs deliberately choose not to grow their business, lest it detrimentally affects family and social lives. No formal barriers restrict females from learning and owning businesses in Science and Technology. However, the STEM entrepreneurial pathway is gendered through social practices (Shukla et al., 2018).

Given these gendered configurations, micro-entrepreneurship is an obvious choice for rural women. However they lack resources and experience so the need for micro-finance schemes, self-help groups, business counselling, and specialist training for capacity development are stressed (Bhatti et al., 2010; Parvin, Rahman, and Jia, 2012; Chatterjee, Gupta, and Upadhyay, 2018). Furthermore, systemic gender bias is evident in credit and its approval processes. Women-led ventures are more likely to be declined credit than their male counterparts (Chaudhuri, Sasidharan, and Raj, 2018; Menon and van der Meulen, 2011).

The Indian Hindu caste-based system remains a powerful influence on women's lives and their entrepreneurial pursuits. In contrast to Islamic countries, high caste women experience considerable constraints (Field, Jayachandran, and Pande, 2010). Those who chose to start a business often undertake small-sized, non-profit ventures (De Vita et al., 2014; Nagadevara,

2009). However, articles on Bangladesh conclude that regardless of their educational accomplishments and awareness of their capabilities, the existing economic framework the socio-cultural impediments continually marginalise their entrepreneurial and overall societal role (Kabir and Huo, 2011; Parvin, Jinrong, Rahman, 2012).

We interpret this as *exclusionary*, a consequence of maintaining the established power in cultures. For research, following up this idea of exclusion it would be interesting to establish the universality and types of exclusion upon different groupings such as age, education, and marital status.

East Asia and Pacific

Within China, Malaysia, and Vietnam, religion, culture, politics, and history vary along with total women entrepreneurship rates. It is argued that both religion and culture play a major role in entrepreneurial behaviour and impact business growth and success (Loh and Dahesihsari, 2013; De Vita. et al., 2014).

In Indonesia, women's entrepreneurial undertakings and practices are influenced by Islam while in Laos and Vietnam Confucianism is argued to be a catalyst. Indonesian women are tightly bound by Islamic rules wherein their women's duties are prioritized and precede any entrepreneurial pursuits (Tambunan, 2017). However, Ilhaamie, SitiArni, Rosmawani, and Hassan-Al-Banna, (2014) suggest, as we noted earlier, some Muslim women capitalise on religiosity by adhering to Islamic precepts that all humans should strive to become successful whilst advancing in business (Grine, Fares, Meguellati, 2015; Fuad and Bohari, 2011).

Papers on Malaysia underscore the varied socio-cultural and socio-economic features of the country (Tehseen and Anderson, 2020). They highlight the motivations and challenges of women entrepreneurs. For instance, Ahmad and Seet (2010) explored cultural diversity in entrepreneurial practices; Teoh and Chong developmental impediments (2014); motivations and problems (Alam, CheSenik, and Fauzi, 2012); glass ceiling effects, and entrepreneurship in female professionals (Sharif, 2015); the transition from corporate careers to

entrepreneurship (Xavier, Ahmad, Perumal, Nor, and Mohan, 2011). Overall, a fairly complex picture of problems facing women entrepreneurs emerges. Nonetheless, Alam et al. (2012) and Alam, Fauzi, and Omar (2011) report that family support, gender inequality, weak social ties and internal motivation are major components that hamper the success of female entrepreneurs.

Authors assert that government policies create an ethical and socially responsible system across Malaysia (Amran, Ling, and Yahya, 2007). Interestingly, it is proposed that women entrepreneurs appear to recognise the importance of these practices in business more than males (Ahmad and Seet, 2010; De Vita et al., 2014). This might be explained as superimposing supposed gendered qualities on women's behaviour. Alternatively, it may indeed be that these feminine attributes do impinge on practice, thus creating a feminine form of entrepreneurship. However, we see problems in this conceptualisation. As many scholars have pointed out, this supposes a distinctive 'natural' form of entrepreneurship that has masculine attributes (Adom and Anambane, 2019). It can lead to potentially misleading statements such as "Besides, women entrepreneurs have some inherent characteristics when taking advantage of the opportunity to create values in the economic system", noted in a commentary by Anggadwita et al. (2017, p.87). Whilst ethics and social responsibility are important topics for entrepreneurial research, we urge care in applying such gendered value judgements.

Papers on Laos, Cambodia, and Vietnam describe patriarchy and gender-bias (Nguyen, Howard, and Nguyen, 2014; Inmyxai and Takahashi, 2010; Leahy, Lunel, Grant, and Willet, 2017). It appears that there is a conflict between entrepreneurial women's domestic and business responsibilities. Kim and Link (2001) explored work-family conflict in Singapore. Women entrepreneurs regard the family as an important support structure in Indonesia and Vietnam (Hani, Rachmania, Setyaningsih, and Putri, 2012; Zhu, Kara, and Zhu, 2019). Anggadwita et al. (2017) seem to sum up the situation when they conclude that Indonesian

women have been acting as an *alternative* engine of economic growth. Once again, women's entrepreneurship is marginalised.

Sharply contrasting other regions, few papers examine the interface between Chinese female entrepreneurship and institutions. However, Zhu, Kara, Chu, and Chu (2015) report how systemic gender bias constricts female entrepreneurs' access to credit from formal financial institutions (Zhu et al., 2019). Cultural systems also exclude women from social networks; therefore, females are compelled to depend on familial networks for business growth (Alon, Misati, Warnecke, and Zhang, 2011).

Other papers demonstrate women-owned ventures are smaller than their male counterparts (Enhai, 2011; De Vita et al., 2014). Conversely, Tan (2008) found the performance of Chinese women-owned enterprises in the high-tech sector was better than males. Wang et al., (2019) offer an interesting explanation. They first note that Chinese women may lack network connections (*guanxi*, for a fuller account, see Anderson and Lee, 2008). In turn, this affects their cognition and scales down their ambitions. However, Scott et al., (2014) albeit from only two cases, argue that with good connections Chinese women's business performance equals that of their male equivalents. These findings indicate a key issue for Chinese women entrepreneurs is obtaining access to resources. This issue suggests a promising line of enquiry; establishing how resource access is distributed by age, education and perhaps experience in order to map changes.

Central Asia and Eastern Europe

Highlighting socio-economic and political contexts, papers emphasize gender discrimination illustrating the vulnerability of women entrepreneurs in access to credit, markets, and business networks. Welter and Smallbone (2008, p.509) note that the governments transfer of motherhood duties back to the private domain in post-Soviet societies caused a resurgence of a patriarchal system that fortified the idea of 'male guardianship' and its negative effects on female entrepreneurship (Kandiyoti and Azimova, 2004).

Papers on Russia, Ukraine, Bulgaria, Lithuania, and Kyrgyz explain a strong patriarchal institutional setting and systemic gender stereotyping leading to relatively low participation of women in entrepreneurship (Vershina, Rodgers, Tarba, Khan, and Stokes, 2019; Cabrera and Mauricio, 2017). Weaknesses in formal institutional strategies reflect the lack of access to finance, high taxes, incessant changes in tax laws, corruption, and a legacy of anti-entrepreneurialism impeded women's businesses and fostered mistrust of government institutions (Estrin, Meyer and Bychkova, 2006; Aidis, Welter, and Smallbone, 2007). Thus, women entrepreneurs are unwilling to seek financial support from government agencies although support may be available (Iakovleva, Solesvik, and Trifilova, 2013; Aidis, Welter, Smallbone, and Isakova, 2007; Hasanov, Biyabosunova and Hasanova, 2009). They may choose to remain small to avoid the attention of tax and regulatory authorities (Hasanov et al., 2009). Establishing legitimacy in business networks remains a challenge as overtones around femininity and embedded gender-bias are continuously replicated (Vershina et al., 2019; Aidis, Estrin, and Mickiewicz, 2008). We see a pattern here of *anticipated* discrimination. Probably best seen as a cultural heritage, which may or may not actually continue. It seems that women may discriminate against themselves as a response to perceptions. Clearly, these perceptions and any ensuing detriment to self-efficacy are worthy of investigation. Indeed, this may offer a very useful theoretical framework for work that considers student intentions.

In Uzbekistan, cultural practices and enforced Islamic laws accentuate male-domination and family relationships. Females' rights are restricted and women's business activities are similarly constrained (Agadjanian and Makarova 2003; Tazmini, 2001). However, although opportunities are culturally curtailed, high levels of unemployment compounded with labour market gender bias compel females to start a business as a means of earning a living. Thus, traditional customs subdue women's efforts and their lack of agency is underscored (Welter and Smallbone, 2008). Accordingly, Kandiyoti and Azimova (2004) propose that women's entrepreneurship is perceived as a threat to male subordination.

Kabasakal, Aycan, Karataş-Özkan, and Maden, (2011) explain how Turkish women entrepreneurs in Turkey have to deal with the conflicts in the dichotomy of religiosity and secularity. Maden (2015) describes how Turkish women cope with problems originating from the duality of secularism on the one hand and religiousness and patriarchal Middle Eastern values on the other. Constitutionally, Turkish men and women are legally equal (Cetindamar, Gupta, Karadeniz, and Egrican, 2012). However, women's entrepreneurship is deemed less valuable. Moreover, women are less likely to engage in business because they experience overt and concealed discrimination (Karataş-Özkan, Erdoğan, and Nicolopoulou, 2011). Karataş-Özkan et al.,(2010) summarise; persistent patriarchal social values and associated traditional gender roles, together with limited access to education and training opportunities, lack of experience in business life, lack of role models, and limited access to informal and formal networks deter women from entrepreneurship in Turkey. These socio-cultural restraints are tougher on rural females (Yetim, 2008). Notwithstanding, two papers note, irrespective of the societal attitude, some families support women enterprises since family capital remains an impetus for Turkish women to undertake businesses and offers cheap labour (Ozdemir, 2010; Cetindamar et al., 2012).

Turkey offers us an interesting context because of the conflicting mixture of modernity and conservative values. We note how secularity promotes a 'modern' entrepreneurial woman, yet traditions marginalise their abilities and their efforts. This calls for work exploring the dimensions of modernity such as how higher education affects women's entrepreneurial decisions.

Latin America and the Caribbean

Female entrepreneurship within this cluster is more inclusive and present in most sectors (Terjesen and Amorós, 2010). The World Bank (2020) report indicates that 50% of businesses are female-owned. Female entrepreneurship has diverse patterns, yet also conforms with colonial social histories (Browne, 2001; Terjesen and Amorós, 2010). Inherited ungendered labour practices from slavery promote women's entrepreneurship in the French and British

Caribbean states. Marriage is not a norm and females can head families. Paradoxically, family responsibilities also push these women to entrepreneurship for subsistence.

Conversely, in the Hispanic Caribbean societies, marriage is the norm and patriarchy was encouraged by Christian missionaries. Indeed, non-Catholic, female-headed families and women entrepreneurs are socially condemned (Browne, 2001). Women's ventures are often considered as family annexes; hence, women are not predisposed to business growth (Terjesen and Amorós, 2010). Browne (2002) thus proposes that women's entrepreneurial trajectories are contingent on the potency of the society's ascribed gender roles. For future research, this idea of scaling the power and extent of 'gender expectations' could be a handy device for comparing contexts.

Papers that consider Brazil, Paraguay, Puerto Rico, Barbados, and Trinidad and Tobago note similar results to those in other emerging economies. Formal institutional elements inhibit women's entrepreneurship. High start-up costs, inconsistent government fees, high tax payments, and corruption have compelled women entrepreneurs, especially necessity-driven, to remain in the informal economy (Smith-Hunter and Leone, 2010b; Williams and Youssef, 2013; Rubach, Bradley and Kluck, 2015).

Access to financial capital remains a major issue, regardless of their level of education (Smith-Hunter and Leone, 2010b). Microfinance institutions (MFIs) offer better access to credit, yet, women's entrepreneurial need for capital may be challenged by the social norms that regulate the appropriateness of entrepreneurial activities for women (Fletschner and Carter, 2008). Moreover, racism and class bias underpin the alienation of minority women entrepreneurs and their chances of having access to support from state-owned MFIs and skills training programmes (Smith-Hunter and Leone, 2010a; Agier and Szafarz, 2013; Storey, 2004; Hossein, 2015). It seems that women's entrepreneurship in this region, as in many other emerging economies, is pushed out of the mainstream and marginalised.

Sub-Saharan Africa

Strangely, sub-Saharan Africa is not well recognised for female participation, even though half of the region's entrepreneurs are women (De Vita et al., 2014). GEM (2019) reports the region has the highest female TEA rate of 21.8 %. However, these women are largely involved informally and in consumer services.

The literature emphasises the critical role of marriage and family responsibilities. African society is presented as patriarchal and gender-biased, so that tribal customs dictate that females are subordinate to males, irrespective of their educational achievements or age (Woldie and Adersua, 2004; Akinbami and Aransiola, 2016). Marriage and family relate to the African philosophy of *Ubuntu* that stresses social unity (Eijdenberg, Thompson, Verduijn and Essers, 2019; West, 2014). Marriage is intertwined with enterprise (World Bank, 2020). In Tanzania, marriage co-occurs with gift-giving, indeed women regard it as a stimulus for their businesses as sales increase during the 'marriage season' (Eijdenberg et al., 2019). This indicates the gendered nature of business types.

However, other papers argue that high fertility rates significantly affect the lives of women entrepreneurs (Amine and Staub, 2009; Singh, Mordi, Okafor and Simpson, 2010; Belwal, Tamiru, and Singh, 2012). Society expects women to function within the domestic household (Dzisi, 2008; Adom, 2015). Women's embeddedness in families, even beyond the immediate close family, presents extra financial burdens and pushes them to entrepreneurial activities to support the family (Singh et al., 2010). Indeed, Ukanwa et al., (2017) suggest that providing for the family determines how many women run their businesses. Entrepreneurial aspirations may be subdued by a desire to be a 'good wife'.

The traditional values prescribing acquiescence and submissiveness are strengthened by patriarchal religious ideologies. Thus, features that make women pleasing within the family setting can challenge their decisiveness in business; taking charge is considered threatening (Amine and Staub, 2009; Woldie and Adersua, 2004; Mordi, Simpson, Singh, and Okafor, 2010). Cultural practices underpin men behaving as if women are minors, inferior, and lacking agency (Mordi et al., 2010). In South East Nigeria, it is culturally unacceptable for a woman to

choose the kind of enterprise she wants to undertake, the husband chooses, and she must accept (Ajayi, Abimbola, Idowu, and Adekeye, 2011).

Papers mention that women entrepreneurs lack legitimacy and are not fully socially recognised despite gradual changes. The dominant male perception underpinned by masculine traditional norms is that a self-sufficient and successful women cannot be virtuous and unsuitable wives and mothers (Woldie and Adersua, 2004; Singh et al., 2010).

Moreover, women are restrained by the 'business' environment including business registration regimes, high taxes, and corruption (Tandrayen-Ragoobur and Kasseeah, 2017; Eijdenberg et al., 2019). The literature emphasizes that women entrepreneurs are constrained by gender-bias embedded in the financial institutions' lending models (Derera, Chitakunye, O'Neill, 2014). Adom and Asare-Yeboah (2016) discuss a new crop of female entrepreneurs who are well-read, highly motivated, and are free from family ties (Aterido and Hallward-Driemeier, 2011; Garba, 2011, Singh et al., 2010). Nonetheless, most literature corroborates the detrimental effects of socio-cultural frameworks on the recognition and acceptance of women entrepreneurs in Africa.

Discussion; promising future studies?

Our overview notes growing scholarly interest in women's entrepreneurship, probably due to the recognition of women's participation in entrepreneurship (De Vita et al., 2014). Although much of the burgeoning emerging economy literature is descriptive, it draws our attention to the constraints women encounter. Across emerging economies, we hear about the negative impact of institutions and culture. It seems that women's entrepreneurship is deemed as second class, inferior, sometimes tolerated rather than encouraged. We saw a vicious circle, the treatment and lack of support work to not only deter, but to limit, even deny access to resources and support. Consequently, their businesses turn out to be modest. Yet this is not because they are women-owned, but because of the gendering of culture and institutions. Put differently, they are less legitimate and subsequently marginalised. What we might see as

inferior businesses, is a direct result of the marginalisation. For us, this signals the need to study what happens when women's businesses are socially 'approved'. It seems that the literature is just beginning to show us some slow, fragmented, and reluctant changes.

Conceptually, this literature highlights how entrepreneurship is socially situated (Anderson and Obeng, 2017). For women, this demonstrates how often they operate as a social organisation. It illustrates the significance of relationships; in families as mothers, as wives, and the obligations allocated to these social positions. Often in poor entrepreneurship, 'the family' is better understood as a combined unit of consumption and production, because of women's overwhelming responsibilities. Yet even in more affluent regions, family influences prevail. It is the family, often patriarchal, who determines if, when, and how women entrepreneur. We recall our study of young Tunisian women (El Harbi et al., 2009). Many recognised the appeal of entrepreneuring, but only saw it as possible if the family approved. These shifts represent the leading edge of change. Longitudinal studies that collect attitudes over time, or between generations could be enlightening. A key point for research is the link between social and economic inclusion and exclusion. Our findings are that the social precedes the economic. Yet, there are some examples where women entrepreneurs ignore conventions and gain social legitimacy from their success.

We saw an emphasis on family, but carefully note how the family is conceived as a female domain in contrast to the masculine enterprise. We believe that we can summarise much of this literature in proposing that social reproduction, rather than economic production, colours the priority accorded to women entrepreneurs.

We note the relative absence of theoretically informed, or even good descriptive studies of small business practice (Anderson and Ullah, 2014). This kind of study might do better justice to the remarkable ingenuity and capabilities (Anderson et al., 2019) displayed in overcoming problems. Moreover, this also signals the scope for good theory led papers in the high ranked journals. Throughout the paper, we have tried to propose fruitful avenues, topics, and concepts that seem worthy of theoretical development.

Taking a broader approach, we note how women's entrepreneurship can be emancipatory and empowering (Al-Dajani, Carter, Shaw, and Marlow, 2015). We note the emancipatory power of even modest achievements (Alkhaled and Berglund, 2018). Importantly, we saw how entrepreneurship can offer an escape from poverty (Bruton, Ketchen, and Ireland, 2013). Exploring this key role, we believe it is vital to look beyond narrow economic accounts (Anderson, 2015a) and engage a broader perspective. This leads to our final suggestion and what we think could be theoretically useful.

For emancipation, for escaping poverty as well as for the clever negotiation of institutions, we see this as the application of entrepreneurial agency. Agency is the power and ability to make changes, and agency manifests as entrepreneuring (Vesala, Anderson, and Vesala, 2017). However, our review demonstrated how agency was constrained and limited. Accordingly, we propose the utility of this concept of *restricted agency* for describing how women entrepreneurs operate. This allows us to contextualise actions within this inhibiting framework and seems to also describe much of what we saw in the review. It captures the dynamics of changing roles and contexts. It draws out interesting themes of dependence, yet also suggests independence.

Conclusion

Our review has allowed us to contribute to the women entrepreneurship literatures within emerging economies by spotlighting dominant themes in literature and establishing the way women entrepreneurship is positioned within the literature on emerging economies. Existing scholarship emphasizes the interplay of women's entrepreneurial agency and the institutions -formal and informal - that shape the roles and practice of their enterprises. Gender and the socially attributed gender roles, bolstered by social structures, encumber women's entrepreneurship and the attendant entrepreneurial agency. Women entrepreneurs' agency is *restricted agency*. As such, women's empowerment and emancipation are limited given that they are both applications of entrepreneurial agency.

Our review, a critical account of the literature on women's entrepreneurship within emerging economies, has limitations. First, our groupings are very broad and may neglect regional diversity. Nonetheless, we note, despite differences, regular and repeated patterns. Indeed, these patterns offer the scope for deeper enquiry. How do women entrepreneurs negotiate, manoeuvre, and manipulate these obstacles? How do they employ their restricted entrepreneurial agency? We can envisage rich studies of the practical application of agency to amend the very conditions that create the restrictions. We can imagine future studies examining how institutions respond and change. We anticipate helpful explanatory work that theorises from the practices of these entrepreneurial women; studying and explaining how they improve their situation and the situation of others.

Women's entrepreneurship may be currently marginalised, but there is some evidence that their own efforts are beginning to make changes. We need to learn how they achieve this.

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