

# **GENDERED INSTITUTIONS MATTER**

A middle ground between feminist and gender-blind  
perspectives on enterprise development

Saskia Vossenber

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**Gendered Institutions Matter  
A Middle Ground Between Feminist and  
Gender-Blind Perspectives on Enterprise  
Development**

**Ongeschreven Regels  
Ondernemerschap van vrouwen door een  
gender lens**

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*To all the Jane's*





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“Ideally, we lose ourselves in what we read, only to return to ourselves, transformed and part of a more expansive world — in short, we become more critical and more capacious in our thinking and our acting”  
Judith Butler (2013)

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## Abstract

A central idea behind the global push for women's enterprise development is that it contributes to economic growth and women's empowerment. It is perhaps a naïve idea, but certainly disruptive as donors, governments, NGO's and impact investors are devoting a great deal of attention and money to it. The goal of this thesis is to examine the interactions between informal gendered institutions, women's entrepreneurial logics and the emancipatory effects of market innovations on women's enterprise development. It is motivated by the concern that enterprise development policy and practice is mainly informed by research which, by design, excludes the role of informal gendered rules and expectations, considers female entrepreneurs a homogenous group, and assumes emancipatory effects of market innovations on the lives and businesses of women, rather than actually theorizing or empirically measuring such effects.

This thesis draws from secondary data and primary qualitative data collected through expert informants, focus group discussions and life-story interviews with thirty-eight female entrepreneurs operating micro and small businesses in rural and urban Malawi. The female entrepreneurs were selected because they use a market innovation to grow their business and have different household positions (e.g. single, married, divorced or widowed). The methodology focuses on uncovering the gendered nature of institutional processes by examining the scripts, routines and practices that structure agents' actions and interactions in their everyday entrepreneurship. For interpretation and analysis, it combines theoretical lenses from different strands of literature, which thus far have been underused or not sufficiently integrated. It combines concepts and analytical tools from pragmatic feminism, feminist institutionalism and small business economics.

Through four separate but connected studies, this thesis brings into focus the more hidden aspects of gendered institutions. It highlights how

gendered rules and expectations structure heterogeneity and dynamism in women's entrepreneurial logic and deepens our understanding of how their unique strategies to manoeuvre gendered constraints and risks across phases of life affects their growth potential. Female entrepreneurs are not a homogenous group. In addition to survivalists and growth-oriented entrepreneurs, an intermediate segment called constrained gazelles is distinguished. The entrepreneurial logic of the female constrained gazelle is geared towards growth, yet her behaviours, aspirations and outcomes are deeply entangled in unwritten expectations and rules about what is acceptable and legitimate for women to do, be and have at the time of her social positioning. In addition to a poor business environment, female constrained gazelles face additional constraints and risks as a result of the gendered rules and expectations that govern the home, business, market and community and which reduces their growth potential. This shows that entrepreneurial logic is not static, nor is it determined by the gender of the entrepreneur. Rather, it is dynamic and structured by gendered rules and expectations which vary across life's phases.

This thesis also examines how female entrepreneurs navigate and resist constraining gendered rules and expectations. By highlighting how gendered institutions intersect across domains of the home, market and community, it demonstrates that even gender-blind market innovations for enterprise development can have emancipatory effects. New market rules and mechanisms do not empower women *per se*, but female entrepreneurs can use their material and immaterial gains as means to strategically ease constraining gender rules and expectations in another domain, such as the home or community.

The results of this thesis suggest that there is indeed potential for advancing feminist goals through market innovations for enterprise development. Yet it concludes that it is unwise for policymakers and practitioners to ignore the profound influence of informal gendered institutions on enterprise development for three reasons. First, ignoring informal gendered institutions bears the risk of misinterpreting the unique and dynamic enterprise development strategies of different types of female entrepreneurs. Second, it generates one-size-fits-all policies that leave informal gendered institutional constraints untouched and are bound to mismatch the needs of female entrepreneurs, in particular those of the female constrained gazelle. Third, it obscures the emancipatory effects of market-based approaches for enterprise development, leaving potentially

impactful pathways towards improved well-being for different types of female entrepreneurs unexplored.

To be meaningful to the lives and businesses of diverse female entrepreneurs, policymakers and practitioners need to embrace the gendered complexity, dynamism and heterogeneity of agents' entrepreneurial logic and integrate this into the definition of goals, problem analysis and solutions. This does not imply that female entrepreneurs should be considered a 'special target group' in need of separate programming. Rather, this thesis calls for inclusive and life-cycle proof enterprise development policy which manages gendered institutional constraints and risks and equips different segments of entrepreneurs with new and relevant opportunities and resources, at the right time. I recommend for enterprise development policy and practice to broaden the aim and scope of the policy menu and to adjust solutions to different segments of entrepreneurs according to their age, aspirations and income. Rather than aiming for 'business growth' as the ultimate *end state*, it should be considered a *means* to improve the well-being of all entrepreneurs, irrespective of their age, firm size, gender or aspirations. Altering the goal (and monitoring) of enterprise development towards a more process-oriented goal of improved well-being, broadens the scope of interventions. Repairing business environments and market deficiencies need to be accompanied with interventions that redress gendered constraints and risks experienced in the market, community and at home. In addition to evaluating and measuring the impact of enterprise development in terms of the scale of individual economic gains, how that contributes to the depth of emancipatory effects and improved well-being should always be present. Such enterprise development solutions are informed by local institutional context analysis through a gender lens. These include a life-cycle approach and segmentation strategy to differentiate between survivalists, growth-oriented entrepreneurs and constrained gazelles. In addition to market and business environment or analyses, explicit attention is given to entrepreneurs' 'real and everyday lives' and include how they are affected by what goes on in their homes, communities and markets.

This thesis shows the value of integrating pragmatic feminism and feminist institutionalism with insights on entrepreneurial heterogeneity for future research. The middle-ground perspective it proposes is a step towards more integrated enterprise development research in the future. It is midway between the feminist critique of 'what is lacking', and the goal of



creating ‘universal knowledge for economic growth’. It views enterprise development as an everyday and dynamic process geared towards improved well-being and deeply embedded in gendered institutional contexts. It values and empirically measures multiple outcomes of enterprise development over time. In addition to measuring economic gains, the depth of emancipatory effects should always be present. It rejects the idea of the ‘female entrepreneur’ as a homogenous group. Rather, diversity and dynamism in entrepreneurial logic is prevalent and entrepreneurs are gendered and embodied beings, embedded in a family and community life with different levels of ‘constrained’ (or privileged) entrepreneurship defined by the ways institutional contexts grant or restrict their agency, access to and control over resources. This perspective offers room for nuance, complexity and uncertainty and the opportunity to acknowledge that multiple paths can lead to different futures, even unsettling gender-blind and market-driven ones. It is expected to help generate deeper, more nuanced and empirically grounded understandings of the effects of informal gendered institutions on enterprise development and how to support female entrepreneurs in their strategies for institutional change, more freedom and improved well-being.

*Ongeschreven regels.  
Ondernemerschap van vrouwen door een gender lens*



## Samenvatting

Een kerngedachte achter het wereldwijde streven om ondernemerschap van vrouwen te bevorderen is dat het bijdraagt aan economische groei en empowerment van vrouwen. Dit is wellicht een naïef idee, maar zeker ontwrichtend omdat donoren, regeringen, ngo's en impact-investeerders er veel aandacht en geld aan besteden. Het doel van dit proefschrift is om de interacties te onderzoeken tussen ondernemerschapslogica, genderspecifieke ongeschreven regels en verwachtingen, en de emancipatoire effecten van innovatieve en marktgestuurde beleidsinstrumenten op de levens en ondernemingen van vrouwen in ontwikkelingseconomieën. Aanleiding hiervoor is de zorg dat hedendaags ondernemerschapsbeleid vooral gebaseerd is op onderzoek dat de rol van informele genderspecifieke regels en verwachtingen buiten beschouwing laat, vrouwelijke ondernemers als een homogene groep beschouwt, en uitgaat van de emancipatoire effecten van marktinnovaties. Zonder deze effecten daadwerkelijk theoretisch te onderbouwen of te empirisch te meten.

Dit proefschrift is gebaseerd op secundaire bronnen en primaire kwalitatieve data, verzameld middels interviews met informanten, focusgroepen en interviews met achtendertig vrouwelijke ondernemers die micro- en kleine bedrijven runnen in Malawi. De vrouwelijke ondernemers zijn geselecteerd omdat ze een marktinnovatie gebruiken om hun bedrijf te laten groeien en op grond van verschillen in burgerlijke staat (bijvoorbeeld alleenstaand, gehuwd, gescheiden of weduwe). De methodologie is gericht op het blootleggen en analyseren van het genderspecifieke karakter van de institutionele processen die de acties en interacties van ondernemers in hun dagelijkse praktijk vormgeven. Dit onderzoek berust op theoretische benaderingen uit verschillende stromingen van de literatuur die tot nu toe onvoldoende benut of geïntegreerd zijn. Concepten en analytische begrippen uit het pragmatisch feminisme, het feministisch institutionalisme,

ondernemerschapstheorie en ontwikkelingseconomie worden gecombineerd.

In vier afzonderlijke, maar onderling verbonden deelonderzoeken brengt dit proefschrift de meer verborgen en genderspecifieke aspecten van institutionele processen in beeld. Het belicht hoe genderspecifieke regels en -verwachtingen heterogeniteit en dynamiek in ondernemerslogica structureren. Daarbij ontstaat een beter inzicht in de unieke wijze waarop verschillende typen vrouwelijke ondernemers met obstakels en risico's omgaan in verschillende levensfasen en hoe dit hun groeipotentieel beïnvloedt. Vrouwelijke ondernemers vormen geen homogene groep. Naast de zogenoemde 'overlever' en 'groeigerichte ondernemer' wordt er ook een tussenliggend segment onderscheiden. Deze ondernemer worden de 'constrained gazelle' genoemd. De ondernemerslogica van de vrouwelijke 'constrained gazelle' is gericht op groei, echter haar gedrag, aspiraties en resultaten zijn sterk gebonden aan genderspecifieke institutionele processen. De ongeschreven regels en verwachtingen over wat voor vrouwen aanvaardbaar, gepast en legitiem is om te doen, te zijn en te hebben gezien haar sociale positie op dat moment, zijn van sterke invloed op haar ondernemerschapsopties en keuzes. Behalve met een slecht ondernemerschapsklimaat hebben vrouwelijke 'constrained gazelles' te kampen met extra beperkingen en risico's ten gevolge van de genderspecifieke regels en verwachtingen die thuis, binnen het bedrijf, de markt en de gemeenschap gelden en die hun groeipotentieel beperken. Hieruit blijkt dat ondernemerslogica niet lineair of statisch is en ook niet wordt bepaald door het gender van de ondernemer. Die is juist veranderlijk en wordt gevormd door de genderspecifieke regels en verwachtingen die gedurende de verschillende levensfasen van ondernemers variëren.

In dit proefschrift wordt ook onderzocht hoe vrouwelijke ondernemers omgaan met genderspecifieke regels en verwachtingen en zich hiertegen verzetten. Door te belichten hoe gegerende institutionele processen dwars door de domeinen van thuis, de markt en de gemeenschap heen lopen, wordt ingezien dat zelfs marktinnovaties die slechts bedoeld zijn om bedrijfsgroei te stimuleren, emancipatoire effecten in andere domeinen kunnen hebben. Echter, nieuwe marktregels en -mechanismen hoeven niet per se, of altijd, bij te dragen aan empowerment van vrouwen. Maar, vrouwelijke ondernemers kunnen hun materiële en immateriële verworvenheden gebruiken als strategisch instrument om beperkende

genderregels in een ander domein, zoals thuis of in de gemeenschap, te versoepelen.

De resultaten van dit proefschrift wijzen erop dat er inderdaad mogelijkheden zijn om feministische doelen te bevorderen door middel van marktinnovaties voor ondernemersontwikkeling. Tegelijkertijd wordt vastgesteld dat er drie redenen zijn waarom beleidsmakers veel meer rekening moeten houden met de verstrekkende invloed van informele en genderspecifieke institutionele processen op bedrijfsontwikkeling. Ten eerste brengt het negeren van informele en genderspecifieke regels en verwachtingen het risico met zich mee dat de unieke en dynamische ondernemersstrategieën van verschillende soorten vrouwelijke ondernemers verkeerd worden geïnterpreteerd. Ten tweede leidt dit tot een uniform beleid dat de beperkingen en risico's van informele en genderspecifieke regels ongemoeid laat en daardoor onvoldoende aansluit bij de behoeften van vrouwelijke ondernemers, vooral van de 'constrained gazelle'. Ten derde verhult het de emancipatoire effecten van marktinnovaties, waardoor potentieel effectieve(re) wegen naar een beter welzijn voor verschillende soorten vrouwelijke ondernemers niet worden verkend.

Om relevanter te zijn in de levens en bedrijven van verschillende typen vrouwelijke ondernemers, is het noodzakelijk dat beleidsmakers de gendergerelateerde complexiteit, dynamiek en heterogeniteit van ondernemerslogica omarmen en deze integreren in beleidsdoelstellingen, de probleemanalyse en de oplossingen. Dit wil niet zeggen dat vrouwelijke ondernemers moeten worden beschouwd als een 'speciale doelgroep' die een aparte aanpak nodig heeft. In plaats daarvan pleit dit proefschrift voor een meer inclusief en levensloopbestendig beleid voor ondernemersontwikkeling. Een dat rekening houdt met de gendergerelateerde institutionele beperkingen en risico's van verschillende groepen ondernemers en dat op het juiste moment nieuwe en relevante mogelijkheden en middelen biedt. Het doel en de reikwijdte van het beleidsmenu moet worden verbreed en oplossingen moeten worden toegesneden op de verschillende groepen ondernemers, afhankelijk van hun leeftijd, aspiraties en inkomen. In plaats van te allen tijde te streven naar 'bedrijfsgroei' als ultieme *uitkomst*, moet 'bedrijfsgroei' eerder worden beschouwd als *middel* om het welzijn van alle ondernemers te verbeteren, ongeacht hun leeftijd, bedrijfsgrootte, gender of aspiraties. Door het doel van ondernemersbeleid om te vormen naar een meer procesgerichte benadering op verbetering van het welzijn, wordt de reikwijdte van de interventies verbreed. Het verbeteren

het ondernemersklimaat en markttekortkomingen moet altijd gepaard gaan met interventies en instrumenten die de genderspecifieke institutionele beperkingen en risico's in de markt, de gemeenschap en thuis aanpakken. Behalve het evalueren en meten van het effect van ondernemersbeleid in termen van individuele economische winst of banengroei, moet ook altijd worden aangegeven hoe dit bijdraagt aan emancipatie en verbetering van het welzijn. Het wordt aanbevolen om beleidsoplossingen te baseren op voorafgaand onderzoek waarin de lokale institutionele context wordt bekeken vanuit een genderperspectief. Deze oplossingen omvatten een levensloopbenadering en een segmentatiestrategie om onderscheid te maken tussen zogenoemde overlevers, groei-gerichte ondernemers en 'constrained gazelles'. Zo'n onderzoek moet niet alleen aandacht besteden aan markt- en bedrijfsaspecten, maar ook aan het 'echte en dagelijks leven' van ondernemers en aan de manier waarop zij in hun ondernemerschap worden beïnvloed en belemmerd door wat er zich in hun thuissituatie, gemeenschap en markt afspeelt.

Uit dit proefschrift blijkt dat het voor toekomstig onderzoek waardevol is om pragmatisch feminisme en feministisch institutionalisme te integreren met inzichten over heterogeniteit in ondernemerschap en bedrijfsontwikkeling. De voorgestelde middenweg is een stap in de richting van meer geïntegreerd onderzoek op het gebied van ondernemerschapsontwikkeling in de toekomst. Hiermee wordt een brug geslagen tussen de feministische kritiek op 'wat er ontbreekt' en het eenzijdige doel om 'universele kennis ten behoeve van economische groei' te vergaren. Ondernemerschap en bedrijfsontwikkeling wordt hierin beschouwd als een alledaags en dynamisch proces dat gericht is op verbetering van het welzijn en dat verankerd is in de gegenderde institutionele context. De diverse resultaten van de ontwikkeling van ondernemingen worden op waarde geschat en empirisch vastgesteld. Naast het meten van economische waarde moeten emancipatoire en welzijnswaarden altijd aanwezig zijn. Het idee van de 'vrouwelijke ondernemer' als een homogene groep wordt verworpen. Ondernemerslogica wordt juist gekenmerkt door diversiteit en dynamiek. Ondernemers zijn mensen met een gender en een lichaam, ingebed in een familie- en gemeenschapsleven met verschillende niveaus van 'beperkt' of 'geprivilegieerd' ondernemerschap, bepaald door de wijze waarop de institutionele context hun agency, toegang tot en controle over middelen toestaat of beperkt. Dit perspectief biedt ruimte voor nuancering, complexiteit en onzekerheid en de mogelijkheid om te erkennen dat voor

ondernemers verschillende wegen kunnen leiden naar verschillende uitkomsten. Dergelijk geïntegreerd onderzoek zal naar verwachting helpen om een diepgaander, genuanceerder en empirisch onderbouwd inzicht te verkrijgen in de effecten van informele en genderspecifieke processen op ondernemerschap en bedrijfsontwikkeling, en in de wijze waarop vrouwelijke ondernemers kunnen worden ondersteund in hun streven naar institutionele verandering, meer vrijheid en een beter welzijn.

# 1

## Introduction

### 1.1 Not all entrepreneurs are free to do what they want

‘I’m not sure if I want to grow my business,’ said Jane. ‘I’m afraid that it will cause tension in my marriage.’ Jane was a student in my 2011 class on Women’s Entrepreneurship Promotion at the Maastricht School of Management. During course coffee breaks, lunches and afterhours, Jane and I would talk about the challenges we experienced as entrepreneurs. At the time I was juggling a start-up business while caring for my toddler, and Jane was running a firm in the chicken industry in Tanzania. Jane told me that she was approached by a fellow poultry entrepreneur in her area to strike up a partnership and expand their businesses together. Partnering offered a lot of benefits in terms of accessing new markets and increasing income for Jane. But the opportunity also presented her with a problem: the potential partner was a man. And ‘in Tanzania women cannot partner with men in businesses’, said Jane. ‘How can I be in the same room alone with him to have business meetings? That is inappropriate, and my husband will get so jealous and not allow me to do that.’ Once the break was over, we would carry on with the lectures, focusing on the importance of developing a business plan, leadership skills, accounting skills, networking, digitization and accessing finance for growth. After successfully completing the course, Jane and her fellow students left my class with an ‘investor-ready pitch’ and a gradual business growth plan. I recall feeling both proud and uneasy. While the course was an empowering experience for all involved with a tangible outcome, something was clearly missing, something was not quite right.

Thinking back on it, the encounters with Jane and other female entrepreneurs is when I first noticed the importance of informal gendered institutions and how they impact entrepreneurial pathways and outcomes. Institutions are defined as the formal and informal ‘rules of the game’ that are deeply rooted in the social fabric of our society and that structure our

daily actions and interactions with individuals and others within our families, organizations, communities and markets. (North 1990; Hall and Taylor 1996; Rhodes et al. 2006; Schmidt 2008). Whereas formal institutions are defined as the written-down, formally accepted rules (Lauth 2000; Lowndes 2005) and include, for example, laws, policies, contracts or guidelines (North 1990), informal institutions are the unwritten, socially shared rules and expectations that are created, communicated and enforced in our everyday practices and intertwined with the formal rules, outside of the officially sanctioned legal system (Helmke and Levitsky 2004, 2006; Lauth 2000). Institutions are powerful in the sense that they govern what is appropriate, the norm and ideal behaviour and as such force us to keep our roles, actions and interactions within bounds (Powell and DiMaggio 1991/2012). Institutions are gendered in the sense that they constrain, sanction and encourage or privilege the expected behaviours, roles, actions and interactions of male and female agents differently (Chappell and Waylen 2013; Krook and Mackay 2011; Mackay and Waylen 2009; Brush et al. 2019). Whereby ‘many men are comfortable and most women are not’ (Lovenduski 2005, p. 147).

This thesis brings to the forefront the importance of informal gendered institutions in shaping entrepreneurs’ unique strategies, needs and aspirations and shows why not all of them are free to be whoever they want to be and to do whatever they want to do. Indeed, whereas Jane seems a typical growth-oriented entrepreneur with access to a concrete business opportunity to expand her market and possibly increase her income, when focusing on the unwritten rules and expectations prescribing what she as a married woman can and cannot do in business, we see what forestalled her from choosing to convert access to opportunity into actual business growth. Because she could not afford to stir things up in the domain of her marriage. From an economic perspective, Jane’s choice of action may not seem the logical and best option for seizing the ‘desired’ opportunity of growth. From a gender perspective, we may interpret Jane’s actions differently. While Jane is actively seeking empowerment and engaged in various strategies to improve her well-being, a course to improve her business skills is probably not a relevant or sufficient support measure for Jane. It did not match her needs nor her search for a strategy to improve her well-being.

This study was motivated by the concern that contemporary enterprise development policy is fed by gender-blind entrepreneurship research,



which by design excludes the role of informal gendered institutions, fails to recognize heterogeneity among female entrepreneurs and assumes trade-offs in gender equality. These knowledge gaps are limiting the development of effective strategies to support female entrepreneurs in achieving their aspirations, something that is illustrated by the fact that in my advisory work I (such as other scholars and practitioners) am often faced with the request to show the economic relevance and efficiency of investing in female entrepreneurs and build a financial argument aka ‘a business case’ for advancing gender equality. Mainly to make women’s enterprise development more ‘attractive’ to policymakers and impact investors (Razavi 2017). This is in stark contrast to requests to enhance an empirical base that monitors the impact of enterprise development policy on women’s well-being, rights, empowerment and equality as defined in feminist terms and measured beyond the usual economic indicators. Similarly, this study was motivated by the concern that merely critiquing gender-blind entrepreneurship research and policy for its valuing of economic growth over the intrinsic and moral value of rights and equality is no longer enough. My aim therefore is to provide insights on enterprise development from an alternative perspective to support the adjustment of contemporary policies for a greater effect on female entrepreneurs’ livelihoods and well-being. Because if we do not produce more and better empirical data to guide our policy actions and interventions, policymakers and development actors will continue to only have intuitive answers to the critical question as to where and when, what type of enterprise development investment helps different types of female entrepreneurs to advance their well-being. And how that opens pathways for more gender-just development. A lack of better empirical data could potentially leave an important and large group of entrepreneurs either beyond the reach of policy interventions or with ineffective policy measures that do not match their needs nor help achieve their aspirations.

Built around four separate but connected studies, this thesis takes a qualitative approach and interpretative method to studying the role of gendered institutions in women’s enterprise development in the context of Malawi. It focuses more on the ‘hidden’ aspects of institutions and addresses gaps in literature by examining how these are gendered and intersect across the domains of home, business and market. It investigates how unwritten rules and expectations about what women can do, be and have influence how female entrepreneurs structure their entrepreneurial

pathways in diverse ways. And, in turn, the ways female entrepreneurs influence these rules and expectations through their entrepreneurship. This thesis presents insights from case studies of single, married, divorced and widowed female entrepreneurs that operate micro and small businesses in the informal and formal sections of Malawian society. All of them make use of a market innovation to grow their businesses, a specific type of enterprise development programme that uses technology and a market-based approach. This thesis asks the following question: what is the emancipatory potential of market innovations in the lives and businesses of women, and how is the impact, or the lack thereof, mitigated by informal gendered institutions?

Empirically, this thesis provides insights on the emancipatory outcomes of market innovations in the lives and businesses of diverse types of female entrepreneurs in Malawi, and how these effects can be understood and evaluated through a focus on gendered institutions. Theoretically, the study provides insights on what is gained and lost and when combining the analytical tools, concepts and insights of two separate strands of literature, namely feminist entrepreneurship scholarship and mainstream small business economics. Reflected in my learning journey, which is described in more detail in section 1.4, there is insufficient integration between both strands, and solely using theories and methods from either strand presented me with shortcomings for studying the ties between gendered institutions, entrepreneurial pathways and the impact potential of market innovations. Hence, this thesis draws on combinations of different theoretical lenses, namely pragmatic feminism, institutional analysis, feminist institutionalism and insights on entrepreneurial heterogeneity. These lenses are explained in more detail in section 1.4. The study assumes that an interaction of different theoretical perspectives to understand the phenomenon of women's enterprise development provides a midway where new insights emerge, and different policy recommendations can exist. Indeed, combining perspectives means to perceive female entrepreneurs and the potential impact of enterprise development in a distinctly different way. Fundamentally embedded in gendered institutional contexts.

Finding the middle ground between the seemingly opposing goals and objectives of feminist and gender-blind entrepreneurship theory matters because I believe we need to find more nuance in the debate of *how* and *why* different types of female entrepreneurs do what they do, and what that

implies for enterprise development policy and practice. In a time where more and more actors are committing resources to invest in women's enterprise development as a win-win situation for achieving growth *and* equality, it matters to deepen our theoretical and empirical understanding as to scrutinize what these enterprise development investments can contribute to and what not, and what more is needed.

The remainder of this introductory chapter is as follows. The next section discusses the knowledge gaps, followed by a presentation of the research questions. Then the theoretical lenses used for this study are presented, including a reflection on my learning journey and how this led me to adopt a combination of different and emerging feminist perspectives and how this contributes to the existing literature. This is followed by a description of the research context and methodology. This chapter concludes by discussing the limitations of the study and presenting a more detailed overview of the chapters.

## 1.2 Informal gendered institutions to the forefront

The course of this study developed during a time when women's entrepreneurship increasingly attracted much policy and scholarly attention. For over a decade now, women's enterprise development has been seen as a prominent strategy for achieving economic growth, together with a range of other sustainable development goals, including fighting poverty and advancing gender equality. Many governments, donors, NGOs and development institutions have developed policies and then programmes to invest in women's business growth. At the same time, the literature on women and entrepreneurship vastly expanded, and the literature gaps I had originally identified when designing this study have been partly bridged. This literature now widely recognizes that entrepreneurship is a gendered phenomenon (Brush et al. 2009; Ahl and Marlow 2012; Ahl 2006; Bruni et al. 2004) and that women's entrepreneurship is better understood within its institutional contexts (Brush et al. 2019).

Drawing from institutional theory, studies show how female entrepreneurs are constrained in their participation, access to resources and outcomes in entrepreneurship (Baughn et al. 2006; Brush et al. 2009; Welter and Smallbone 2011). For example, these studies show how inequalities in labour market regulations, such as property rights, timing of working hours and industry mobility, restrict female entrepreneurs and negatively

affect their business performance (Estrin and Mickiewicz 2011; Roomi 2013). They also show that favourable public provisions of childcare and paid maternity are enabling and have a positive effect (Yousafzai et al. 2015; Thébaud 2015; Elam and Terjesen 2010). Welter and Smallbone (2008) show how local traditions and social norms that define gender roles within families help to explain why female entrepreneurs start in specific, oftentimes low-growth and low-income industries. Jennings and McDougald (2007) show how female entrepreneurs experience work division and decision-making at the couple level in the work-family interface, leading to coping strategies that intentionally or unintentionally constrain women's business growth. Other studies also highlight the importance of institutions that place primary responsibility for homemaking and child-rearing on women and influence women's entrepreneurial decisions (Welter et al. 2006; Jennings and McDougald 2007; McGowan et al. 2012).

Despite these valuable advances, important gaps remain. Not only is women's entrepreneurship in the context of the developing world understudied (De Vita et al. 2014; Vossenbergh 2013), the literature on gender, institutions and women's entrepreneurship is fragmented and incomplete. I concur Chappell and Waylen (2013), Kyrö (2009) and Brush et al. (2019) that we are far from understanding the complex interplay and the specific influence of the more hidden aspects of gendered institutions on entrepreneurial pathways.

First, there is more work to be done both theoretically and empirically on understanding the informal aspects of institutions for being gendered. In addition, the interplay between informal and formal institutions are often under-theorized or absent from empirical studies, both in gendered and gender-blind institutionalist scholarship. By focusing on agents' actions and interactions in their everyday entrepreneurship, this thesis aims to close this gap by providing insights on how rules are gendered and enforced, and how these impact female entrepreneurs' pathways in enterprise development.

Second, until now studies have focused on the impact of institutions on women's entrepreneurship in a particular domain, such as the home (Shelton 2006; Winn 2005; Jamali 2009). However, the way various institutional domains are interwoven and intersect across domains and influence why female entrepreneurs do what they do is understudied and not yet clear. Hopefully the insights produced in this study clarify how gendered rule systems are interconnected and govern female entrepreneurs'

actions and interactions across the domains of home, business, community and market.

Third, while emphasis has been given to identifying which institutions act as constraining forces, much remains to be done in understanding institutional processes of change. The way women redefine and navigate constraining institutional forces through their entrepreneurship is understudied. This thesis hopes to contribute to closing the gap in literature by providing empirical insights on how female entrepreneurs use market innovations to renegotiate their household positions and manoeuvre constraining rule systems.

Lastly, heterogeneity among entrepreneurs and why firm size varies has thus far been examined from a gender-neutral perspective. More theoretical and empirical work still needs to be done to understand the role of gendered institutions in defining heterogeneity among female entrepreneurs. Whereas diversity in entrepreneurial logic is recognized in small business economics (Grimm et al. 2012; Berner et al. 2012; Gindling and Newhouse 2012; Verrest 2013), literature on women and entrepreneurship barely differentiates between female entrepreneurs as survivalists, constrained gazelles or more growth-oriented and sophisticated businesses. The ‘female entrepreneur’ is used as an umbrella term. This implicitly assumes that all female entrepreneurs face similar constraints or will act similarly in pursuing growth and thus have similar support needs, irrespective of their institutional context. This may not always be true, and this study aims to contribute to closing this gap by providing a better understanding of the role of gendered institutions in shaping heterogeneity in entrepreneurial logic in the developing context.

These gaps are also reflected on the policy side, where in general much work remains to be done to understand which interventions are effective and sustainable in supporting different types of female entrepreneurs. Whereas constraints related to ‘culture’, social norms and women’s prescribed reproductive roles are recognized in the literature, in the actual design and implementation of enterprise development interventions, gendered institutions pass unnoticed, are hardly addressed and appear to be regarded as untouchable by policy and development actors. Feminist scholarship has consistently criticized women’s enterprise development policies and programmes for inherently individualizing problems (and solutions) to female entrepreneurs themselves (Marlow and McAdam 2013; Henry et al. 2016), as opposed to challenging structural gender inequalities

in the context. In general, women's enterprise development consists mainly of interventions that aim to build women's individual confidence and skills, provide women with a business education, improve access to capital and 'make women bankable', as well as improve women's networking, market access and leadership skills (Foss et al. 2019; Vossenbergh 2016). And similarly, as observed in academic debates, heterogeneity among female entrepreneurs is barely recognized in policy, assuming that all female entrepreneurs are the same with similar support needs, resulting in 'one-size-fits-all' type of programmes.

In addition, the global push for women's enterprise development seems more intuitive-based than evidence-based. Not only is there limited evidence available about the impact of women's enterprise development policies and programmes (Patel 2014), they are mainly evaluated for their effectiveness in terms of individual benefits and business performance as opposed to advancing the socio-economic position of women (Foss et al. 2019; Ahl and Nelson 2015). Whereas women's enterprise development is assumed to have significant trade-offs in empowerment and gender equality, these trade-offs are poorly theorized in indicators and left unexplored (Marlow and McAdam 2013; Foss et al. 2019). The problem with a lack of such data is that it makes it challenging to monitor the progress and impact of enterprise development for its emancipatory effects and important well-being outcomes in women's lives and businesses.

This thesis aims to contribute to these important debates by overtly bringing into focus the role of gendered institutions in shaping women's enterprise development in the context of the developing world. I believe, much like scholars such as Scott et al. (2012) and Rai and Waylen (2013), that the question is not whether individual female entrepreneurs and their enterprises benefit from enterprise development programmes in terms of business growth. What matters to me is gaining a better understanding of how enterprise development policy and practice – which frames female entrepreneurs as a homogenous group of individuals that needs 'fixing' to be better entrepreneurs – can have emancipatory effects and lead to a pathway of gender-just development, whereby previously experienced constraints rooted in gendered institutions get transformed or redressed.

### 1.3 Research questions

This thesis is structured as a series of essays based on (published) manuscripts whereby each of the chapters responds to one or two of the research questions. The following research questions have emerged for this study:

- (1) What aspects are relevant for understanding the emancipatory effects of enterprise development programmes in the lives and businesses of women?
- (2) How do informal gendered institutions intersect across institutional domains of home, business and market and influence female entrepreneurs' entrepreneurial pathways?
- (3) How do female entrepreneurs influence informal gendered institutions through their entrepreneurship?
- (4) How can we classify the different and unique entrepreneurial logics and identify the needs of different types of female entrepreneurs?

### 1.4 Theoretical perspectives: pragmatic feminism, feminist institutionalism and heterogeneity

To find answers to the above research questions, each chapter in this thesis draws on different combinations of theoretical lenses which are useful for studying the role of gendered institutions in women's enterprise development. They have been chosen for their explanatory power to unravel and understand the temporal nature and complexity of gendered institutional processes and how these interact with entrepreneurial logic. They have also been chosen for their transformative agenda. Not only are these theories concerned with recognizing how institutions produce and reproduce gendered power distributions and why inequalities endure, but also with how inequalities in these institutions can be changed. They have also been chosen for their relevance for practice and their ability to suggest policy solutions, so that insights resonate with policymakers and practitioners. I discuss how taking on these theoretical perspectives has affected my learning journey in more detail in this section.

When commencing this study, I initially found a strong base in feminist standpoint theory and post-structural feminist thought to find answers to my research questions. The advances and limitations of different feminist philosophies in understanding entrepreneurship and enterprise development are discussed more in detail in the second chapter of this thesis. Feminist contributions already provided sophisticated understandings of gender as a social construct and rich insights into the interconnections between gender, institutions and entrepreneurship (Calás et al. 2009; Ahl 2006; Brush et al. 2019). This in contrast to mainstream entrepreneurship research, where the role of gendered institutions is absent because it mainly draws from management, business and innovation theories. A standpoint and post-structural feminist perspective resulted in the conceptualization of entrepreneurship as used in this thesis. Here, entrepreneurship is understood as a process of social change and potential form of emancipation which is part of everyday life, a specific experience for specific people in a specific place that can have a variety of possible outcomes, including economic value, though not exclusively (Blake and Hanson 2005; Rindova et al. 2009; Goss et al. 2011). In mainstream entrepreneurship scholarship, entrepreneurship is generally defined as a positive economic activity aimed at wealth creation and associated with business creation, growth and usually measured by financial outcomes (e.g. De Carolis and Saporito 2006; Shrader and Siegel 2007). This feminist notion of entrepreneurship adopted in chapters two, three and four aligns this thesis with the critical observations of others (Calás et al. 2009; Ahl 2006; Brush et al. 2019) by showing how extending the boundaries of conventional entrepreneurship theory reveals a great deal more about what entrepreneurship is and does and does not do (e.g. Welter et al. 2017; Kantor 2002; Rehn and Taalas 2004; Steyaert and Katz 2004).

‘Entrepreneurship is positioned within contemporary thinking as a noun—a neutral construct theorized as an opportunity focused income generating activity which describes the “world as it is”. Yet, transforming this construct into a verb—as *entrepreneur*ing—reveals it to be a complex nexus of intertwined socio-economic politically framed activities shaped by contextualized institutional frameworks. Thus, *entrepreneur*ing, as a socially constructed ‘doing’ is embedded within the prevailing gendered order which privileges masculinity as the dominant mode of thought, deed and action.’ (Calás et al. 2009, p. 561)



However, as my learning journey progressed, I discovered that there were shortcomings in the ability of the standpoint and post-structural feminist theoretical perspectives to answer my research questions. It left me quite empty-handed both theoretically and empirically, plus in terms of formulating policy action. Scott et al. (2012) refer to this as the paradox of researching entrepreneurship through a feminist lens with theories that are fundamentally anti-enterprise. Most feminist contributions are conceptual, characterized by an avalanche of critiques on mainstream entrepreneurship research and policy for being individualistic and overly masculinist, for example, comparing women to an implicit masculine norm and for being rooted in neo-liberal frameworks that feminists have long identified as harmful and anti-women (Fraser 2011; Marlow and McAdam 2013; Razavi 2017; Gibson-Graham 1997; Rottenberg 2014).

‘No serious social movement, least of all feminism, can ignore the evisceration of democracy and assault on social reproduction now being waged by finance capital. (...) Diagnosing a “dangerous liaison” between feminism and marketization, (...) urge feminists to break of that unholy alliance and forge a principled new one, between “emancipation” and “social protection.” (Nancy Fraser 2011, p.4)

Indeed, feminist perspectives are often positioned as contrary to and incompatible with mainstream entrepreneurship theory. Whereas the latter deliberately focuses on identifying and prescribing conditions for business growth, feminist scholarship engages in research that focuses primarily on advancing women’s empowerment and well-being. Hence, methodologically a feminist lens restricts one to engaging in a critique that reveals and then replaces the oppressive patriarchal narratives in neo-liberal research. Empirically, there are limited tools to investigate the emancipatory outcomes of market approaches for women as the feminist assumption is that neoliberal frameworks, and the economic elites that design them, cannot have positive effects for women.

In terms of policy making, adopting a feminist lens is discouraging as it merits radical change over incremental change, sending the implicit message to policymakers to return to the drawing board and start over. To overcome these shortcomings, chapters three, four and five of this thesis adopt an alternative and emerging feminist theoretical lens called pragmatic feminism, in which I found a valuable, yet underutilized theoretical ‘middle ground’ between seemingly incompatible hegemonic discourses.

In that sense, this thesis is a response to the call from scholars such as Scott et al. (2012), Jennings et al. (2016) and Rindova et al. (2009) to get a better empirical grip on the unique emancipatory outcomes of enterprise development in the context of neo-liberal markets.

### *Pragmatic feminism*

Pragmatic feminism emerged as a school of thought in the 1990s and integrates key concepts of pragmatism, such as pluralism, multiple realities, and embodied lived experience, with feminist thought to engage in research which questions patriarchy and advocates a better future (McKenna 2001; Lake 2014; Hamington and Bardwell-Jones 2012; Seigfried 1989, 1991). Connected in their critique of foundationalism, both pragmatists and feminists reject the idea of a discoverable universal truth or a 'flat' and singular objective reality. Instead, pragmatist feminism emphasizes the social embeddedness of people and the relational, embodied and contextual nature of experience and knowledge. Or as Scott et al. (2012) state:

'Since each of us has a different body and a different experience, there are many possibilities for what is known' (p. 546)

What I found particularly valuable is that pragmatist feminism merits practice over theory and uses empirical data to adjust theory according to its actual effects on women and as a guide to action. Moreover, pragmatic feminism takes on a more dynamic process-oriented way of envisioning social justice in contrast to the more utopian models of finished, collectively shared and desired end-states, as found in Marxism, radical or socialist feminism (Seigfried 1991). With the special term 'ends-in-view' (McKenna 2001), pragmatic feminism does envision a socially just and egalitarian future but in a way that considers multiple paths and possible future outcomes. Social justice and inclusive democracy are perceived as evolving modes of living 'with regard to past, present and future' (McKenna 2001). The process towards the ends-in-view is consistent with the means agents have at their disposal (Seigfried 1998). 'If situations are to be actually and not just imaginatively transformed for the better' argues Seigfried (1998, p. 53), such ends-in-view must be understood in relation to the means agents have at their disposal to react and reconstruct patriarchy and guide future events towards positive goals. McKenna (2001) adds that agents constantly change and adapt their ends-in-view as they

have different means at their disposal, encounter different people and live through various situations.

With the rejection of 'gender justice' as a perfect end-state towards which there seems no accessible path, pragmatic feminism provided me with the room to empirically investigate the possibility that market approaches, including unsettling neo-liberal ones, may have positive outcomes for women. Contrary to feminist standpoint and post-structural theory, it offered more room for nuance, complexity and uncertainty as it acknowledges non-dichotomous possibilities, including that of incremental change. It does critique patriarchy, albeit regardless of the political system or social, economic structure in which it manifests itself. This means that rather than deconstructing or critiquing 'what's wrong' with market approaches to women's enterprise development that have growth as their primary goal, taking on a pragmatic feminist lens allowed me to explore 'what's at female entrepreneurs' disposal'. This lens also enabled me to examine how they navigate the world they live in. And, interpret how they change what is experienced as problematic and guide situations towards aspired futures.

This lens of pragmatic feminism is implemented in chapter three to define which aspects are relevant for evaluating market innovations for enterprise development programmes as a potential means to empower and improve the well-being of marginalized women. This chapter defines in more detail key concepts such as agency and empowerment. Chapter four also adopts the lens of pragmatic feminism and complements this with institutional analysis to empirically investigate how and where institutional change may take place in the lives of female entrepreneurs using market innovations in Malawi. It explores the ways female entrepreneurs use changes in one institutional field (the market) to navigate and change constraining rules in another field (the home) towards aspired futures. Inspired by Elinor Ostrom (1990, 2005), this causality is defined as a ripple effect and dealt with more in detail in this chapter.

#### *Feminist institutionalism*

Whereas in chapter four a gender lens has been 'added' to the institutional analysis in which it engages, chapter five deliberately adopts another theoretical lens, namely feminist institutionalism. Indeed, feminist institutionalism offers stronger foundations for the purpose of this chapter: to empirically analyse the power-laden, informal gendered rule systems that govern female entrepreneurs' daily lives in Malawi. Feminist

institutionalism is an emerging approach in political science. It combines tools and insights of feminist scholarship with new institutionalism, most notably historical institutional theory, to investigate issues of gender, politics, power and change (Waylen 2007; Mackay et al. 2010; Krook et al. 2011; Lovenduski 2005). With agency and structure as key concepts, it seeks to critique and adapt the gender-blind approaches in neo-institutionalism and engages in research to better understand how gendered power relations influence, and are influenced by, institutional design, outcomes and change (Kenny 2007; Mackay and Waylen 2014). Unlike neo-institutionalism, feminist institutionalism scholars emphasize the presence of a gender regime as a central feature to structure the power dimensions of institutions (Lowndes and Roberts 2013; Mackay et al. 2010; Connell 2002). As Lowndes and Roberts (2013) suggest, a feminist approach in institutional thinking has various dimensions. It looks at the ways rules are gendered and what its gendered effects are, and also explores the ways actors who create and enforce rules are gendered. It also stresses the interdependency between formal institutions, informal institutions and the gender regime. As Banazsak and Weldon (2011) argue, ‘gender equality outcomes cannot be read off either informal or formal institutions examined alone’, but it is the interaction between them that shapes these outcomes (p. 270). Therefore, feminist institutionalism is explicit in investigating the gendered nature of rules, procedures and practices which structure *how* and *what* resources and opportunities are distributed to *whom* and *who* has the agency to distribute and benefit (Kenny 2007; Duerst-Lahti 2008). Hence, feminist institutionalism deliberately makes us look at the influence of gender power regimes to shape institutional design, outcomes and change (Weldon 2008).

For analytical purposes, chapter five uses a key term used by feminist institutional scholars, namely the ‘gendered logic of appropriateness’. This concept was first introduced by March and Olson (1989) to analyse the complexity of outcomes that follow from people’s actions and decisions in specific situations. It was adopted by Chappell (2009) and later Chappell and Waylen (2013) to examine the way that gender regimes structure political institutions and also, the way gender rules can be altered. Chapter five uses this concept to shed light on how female agents may prefer to do and choose what prevailing rules deem appropriate and legitimate, over what from an enterprise development perspective focused on growth may seem better or more efficient. What I found particularly useful with

feminist institutionalism is that it allowed for considering outcomes flowing in both directions. Armed with this lens, I not only empirically examine how gendered rules and expectations constrain women's entrepreneurship, but also how women, through their entrepreneurship, navigate and redefine constraining informal gendered institutions.

*Diversity in entrepreneurial logic*

In chapter five, this lens of feminist institutionalism is combined with insights and concepts from a particular strand of literature in small business economics, namely those that deal with entrepreneurial heterogeneity in the context of developing economies (Grimm et al. 2012; Berner et al. 2012; Gindling and Newhouse 2012; Verrest 2013). It focuses on the entrepreneurial pathways of female constrained gazelles, an intermediate category between growth-oriented and survivalist entrepreneurs. It empirically examines in what ways informal gendered institutions are involved in constructing female entrepreneurs' entrepreneurial pathways. It investigates the power dimensions and influences of gendered rule systems, how (and by whom) they are enforced, and why female constrained gazelles experience these as problematic in their entrepreneurship, how they navigate them and in what ways they guide situations towards aspired futures. The lens of the 'constrained gazelle' is used here for its ability to conceive of female entrepreneurs as an analytical heterogeneous category – in contrast to the often-used umbrella concept, as if women are a homogeneous category of entrepreneurs with similar needs and interests. This study does not think of female entrepreneurs as a coherent or 'special group', qualified by their biological makeup with distinct patterns of behaviour that need to be separated from or contrasted to male entrepreneurs. That is beside the point. Rather, this study conceives of female entrepreneurs as agents of a heterogeneous group that are already engaged in various strategies to improve their well-being in different situated practices and experiences that are shaped in complex and gendered local institutional contexts.

There are two aspects that I find particularly useful about combining feminist institutionalism with insights on entrepreneurial heterogeneity. First, it enables a deeper understanding of the influence of gender rules in shaping unique entrepreneurial logics and needs of different types of female entrepreneurs. Second, it sheds more light on how these gender rules cross-cut different institutional fields and are enforced through various

agents. This as opposed to theories that focus primarily on understanding the influence of gendered rules for a specific group of agents, e.g. women, and in one institutional field, e.g. the market. Such theories assume heterogeneity among women to be non-existent and easily overlook the diversity of needs and aspirations.

The final chapter draws conclusions and reflects on the learnings that emerged from combining these different theoretical perspectives. It proposes a middle ground perspective on enterprise development and discusses what this implies for future research and practice.

### 1.5 Analytical and empirical contributions

In finding answers to the four research questions, this thesis contributes to research on gender, institutions and enterprise development in various ways. Taken together, these contributions open space for alternative policy conversations in the field of supporting women's enterprise development within developing economies.

First, by interacting with the divergent goals and insights of different theoretical perspectives, this thesis shows the value and limitations of using feminist theory to advance the debate on enterprise development. In doing so, it develops a middle ground perspective on enterprise development within developing economies. The perspective integrates a pragmatic feminist approach with feminist institutional analysis and the concept of entrepreneurial heterogeneity. The perspective goes beyond the feminist critique of 'what is lacking', and beyond the goal of creating 'universal knowledge on enterprise growth'. It is suggested to contribute to future enterprise development research and yield a deeper and more nuanced, theoretical and empirical understanding of the interconnectedness between informal gendered institutions and enterprise development. It shows the value of implementing the lens of feminist institutionalism in the research context of enterprise development, which is relatively new to the literature. It also expands the literature on pragmatic feminism, adding to empirical knowledge that is produced by implementing it as a lens in the context of enterprise development.

Second, this thesis fills the empirical gap by presenting data that shows how informal gendered institutions structure heterogeneity and dynamism in entrepreneurial logic. This deepens our understanding of how different types of female entrepreneurs manoeuvre gendered constraints and risks across phases of life, and how this manoeuvring affects their

growth potential. It shows that female entrepreneurs are not a homogeneous group with similar strategies or needs and that next to survivalists and growth-oriented entrepreneurs, an intermediate segment of female constrained gazelles can be distinguished. Analytically, this thesis expands the concept of the constrained gazelle by showing the value of analyzing entrepreneurial heterogeneity through a gender lens. It takes the situated agent as a starting point and extends the analysis both over time and beyond the business environment, to include what goes on in the home and community. This contrasts with the unprecedented focus given to individual and market-based constraining factors and ignoring what goes on in the action-interaction domain of the home and community. Broadening the analysis highlights how the behaviours, aspirations and outcomes of female constrained gazelles are deeply entangled in unwritten expectations and rules about what is acceptable and legitimate for women to do, be and have at the time of her social positioning.

Third, this thesis provides empirical insights that defy the feminist assumption that market-based enterprise development approaches cannot have emancipatory outcomes for women. Empirically, it shows how female entrepreneurs in Malawi benefit from market-based enterprise development approaches and how they use the material and immaterial gains as means to strategically ease over constraining gender rules and expectations in other domains. Analytically, this indicates that expanding the analysis to how gendered institutions intersect across domains of the home, market and community allows for a deeper and nuanced measurement of how women, through their entrepreneurship, navigate and redefine constraining informal gendered institutions.

Lastly, the middle ground perspective this thesis proposes provides policy and future research with recommendations on how to integrate the gendered complexity, dynamism and heterogeneity of enterprise development into policymaking and research design. The challenge for policymakers is to adopt a more process-oriented goal of enterprise development and think of 'economic growth' as a means towards improved well-being, rather than an end goal itself. This shifts the scope and scale for interventions from 'fixing business environments' towards redressing gendered institutional constraints. The challenge for scholars is to engage in interdisciplinary research to expand the empirical base so that we can better inform enterprise development policy and practice on how the more hidden aspects of gendered institutions structure diversity in entrepreneurial

logic and when and where, which policy efforts prove to be emancipatory for female entrepreneurs.

## 1.6 Research context: Female entrepreneurs in Malawi

With a large pool of female entrepreneurs in a context of endemic poverty, failing institutions and limited gender equality, it is worthwhile to ask the aforementioned research questions in the context of Malawi. It was chosen because of my existing connections with domestic networks of female entrepreneurs emanating from my previous working experiences on gender policy, governance and enterprise development for an international NGO in Malawi. These existing connections and familiarity with the Malawian context allowed me to quickly delve deeper into the ways that female agents' actions, outcomes and institutions are tied together.

Malawi ranks 171 out of 189 countries on the Human Development Index and is thus one of the poorest countries in Africa. Approximately 85% of Malawi's citizens live in the rural areas, and around 70% of the country's 14 million people live below the international poverty line on less than US\$1.90 per day (UNDP, 2019). With a mainly informal economy, driven by rain-fed small-scale farming and tobacco exports, agricultural productivity continues to be the most obvious means to stimulate development and to provide levels of food security and income needed for the majority rural population (Peters 2006).

Micro, small and medium enterprises (MSMEs) play a significant role in Malawi's economy. The FinScope Malawi MSME Survey (2012) estimates there are 1 million enterprises employing over 1.1 million people in Malawi. In terms of value, the MSME sector accounts for 90% of the total number of enterprises and contributes up to 35% of the value added while offering 63% of employment, including enterprises in the agricultural sector (FinScope 2012). It is difficult to find reliable data on the role of women in entrepreneurship in Malawi. Statistics are either outdated or blurry in terms of representation of women. For example, in FinScope (2012), only four (5.9%) out of 68 agricultural MSMEs interviewed were owned by women or husband and wife in equal co-ownership. FinScope (2012) records an increase in the number of women going into business since 1994 and that 20% of MSMEs surveyed are run by women, with 54% run by men and 26% of businesses jointly run, but without clarifying the exact nature of the joint operation and whether it amounted to equal co-ownership (Bariti and Singh 2017). The data available does suggest that



the more formal segments rarely involve women as workers or as entrepreneurs (Chetama et al. 2016). Finscope (2012) reports that men are far more likely to run larger businesses, whereas women are overrepresented in the micro enterprises and almost absent in the small and medium enterprise categories.

Whereas under Malawi law, men and women are equal and have equal ownership and rights to property, women in Malawi face substantial inequality as is reflected by most social and economic indicators, including wage equality, political participation, secondary and tertiary education enrolment and literacy (Human Development Report Malawi 2019). Even though Malawi has a number of gender-conducive policies and laws in place – including the promotion of land ownership by women and gender-differentiated interventions to guide the development of profitable MSMEs, these laws and policies are hardly enacted or enforced (Dionne and Horowitz 2016). As such, Malawi ranks very low on the Global Gender Gap Index (Weforum 2020): 116 out of 153 countries.

The Social Institutions and Gender Index (SIGI 2019) mentions that the unequal status of women in Malawi is shaped by the interrelated factors of general poverty, discriminatory treatment in the family and public life and a vulnerability to HIV/AIDS. Both matrilineal and patrilineal systems operate in Malawi's ethnic groups, and it is reported that both systems perpetuate discrimination against women in the family with respect to control over resources. Minton and Knottnerus (2008) demonstrate how both matrilineal and patrilineal systems prescribe rigid gender beliefs about women's roles and responsibilities, and how gendered prescriptions are used to structure all forms of day-to-day activities and interactions in families, communities, organizations and markets across Malawi's social, cultural, political and economic arenas. However, Malawi has achieved gender parity with respect to primary school enrolment, which indicates an improved attitude towards girls' education.

Research on female entrepreneurs in Malawi shows a similar picture and emphasizes the difficulties women face raising capital, including a lack of collateral security and a lack of a savings culture, high taxes to operate formal businesses, a lack of information on business issues, poor networking and business links among women (Chirwa 2008; ILO 2011). The ILO (2011) emphasizes how cultural beliefs, practices and traditions enforce the marginalization of women in business, creating an environment in which women do not have equal opportunity to realize their potential

compared to their male counterparts. It mentions women's limited access and control over resources such as land and loans, higher risks to contracting HIV and AIDS, men's dominance in the decision-making positions in the economic and political sphere, and the occurrence of gender-based violence. The Malawi Demographic Health Survey (MDHS 2016) reports that an estimated 34% of women have experienced physical violence since the age of 15, and 20% have experienced sexual violence. Forty-two percent of ever-married women have experienced marital control behaviour by their husbands and 34% of ever-married women who have experienced spousal violence also report physical injuries. Other research highlights the role of rigid values and mindsets of traditional leaders and religious beliefs to reinforce negative attitudes towards women in business (Lwanda 2006; Kianda 2008). For example, for devout Christians and Muslims, norms suggest that a virtuous woman is obedient and submissive to the husband and needs to devote her time to managing the home. Such beliefs are seen to dissuade women from either going into or growing their business, opting instead for the traditional occupations that keep them at home (Chirwa 2008).

### 1.7 Research methodology

This study takes a case-study approach and interpretative method, which were chosen because they assist in developing and advancing existing theory (Yanow and Schwartz-Shea 2015; Eisenhardt and Graebner 2007; Díaz Andrade 2009). The cases presented in the following chapters show how combining different theoretical lenses illuminates the influence of gendered rule systems on women's entrepreneurial pathways and mitigates the potential impact of market innovations. All the chapters use purposeful sampling, whereby the cases are not chosen for their representativeness but rather for their extremeness and richness in information. The data was collected both from primary and secondary sources, including two rounds of fieldwork conducted in Malawi. In Malawi, qualitative data sets were drawn from different sources. One of the important contributions of this thesis is the unique life-stories approach it has adopted (Bertaux and Kohli 1984; Roets and Goedgeluck 2007). Life-stories as sources of data are less common in entrepreneurship research (Henry et al. 2016). Moreover, finding the more informal aspects of institutions presents challenges for researchers (Lauth 2000). An in-depth case study with life-story approach to

data collection has proven to be a valuable approach to uncovering the more hidden aspects of institutions. It generated a database on the entrepreneurial strategies and pathways of thirty-eight female entrepreneurs and allowed for the possibility of drawing credible explanations from the data. The interviews were conducted at the research participants' homes whereby taking a life-story approach generated rich learnings for me on the role of empathy and fluidity in insider-outsider positioning in qualitative research.

#### *Case studies*

Although the case-study method is present in all of the chapters, each one uses the method differently, either for theory building or illustrative purposes, depending on the research question. Each chapter describes the case-study approach taken. The first two chapters use a single illustrative case as a descriptive tool to engage the reader and illustrate how a different perspective, which is feminist, allows for seeing and unseeing vicarious experiences and outcomes through the cases themselves. The data in these chapters was collected from secondary sources (e.g. websites and academic articles). The third and fourth chapters use primary data and an inductive approach by using cases to highlight how combining perspectives advances our understanding and deepens conceptualization. The third chapter is a single in-depth case study to understand complexity and ripple effects in gendered rule systems in women's daily lives across interwoven domains. Chapter four uses multiple cases to understand the complexity of the more hidden aspects of institutions. For being gendered, and for influencing women's entrepreneurial pathways over time.

#### *Purposeful sampling*

The participating female entrepreneurs in this study were operating formal or informal micro and small businesses in rural, urban or semi-urban areas and across a variety of industries (agriculture, fish and livestock, finance, food and beverage, retail, mining, fashion and education). They were identified through purposeful sampling and selected for their ability to provide information-rich and diverse stories. As is possible in a case study approach, I particularly zoomed in on female entrepreneurs' daily lives within the action-interaction arenas of the institutional domains of home, business and market as a focal unit of analysis. To gain access to respondents, the sampling strategy was designed to capture elements of both

similarity and difference, particularly in terms of conditions and circumstances within the respondent's household. The sampling strategy proved to be efficient and feasible because of my prior knowledge and network in Malawi. I started with an exploratory context analysis of Malawi through a desk research and WhatsApp interviews with my local network. With the support of a research assistant, I made a mapping of the various programmes for women's enterprise development active in the country. I shortlisted those initiatives that had been operational for at least two years and explicitly stated in their documents and webpages the objective of supporting entrepreneurs to grow their businesses.

Three cases were selected for their accessibility, richness in information and use of a market approach. The first one is Agricultural Commodity Exchange for Africa (ACE) in Malawi, a market innovation that aims to structure trade mechanisms and improve the position of male and female entrepreneurs in smallholder farming. ACE uses ICTs (radio, SMS and internet) to share market information, and offers a combination of a warehouse receipt system with access to finance and storage, with capacity building for farmers. The second case is GROW Movement, which uses ICTs for business education and connects Malawian entrepreneurs to volunteer international business consultants. GROW works in partnership with the National Association of Women in Business in Malawi. The third case is ZOONA, which offers mobile money transaction systems through a network of entrepreneurs with the explicit aim to empower women through technology and entrepreneurship. I asked the project staff of these three initiatives to identify for me female entrepreneurs from their client base. To ensure diversity within my sample, I asked to be connected to women with different household positions (single, married, divorced and widowed). In total, thirty-eight female entrepreneurs participated in the research.

#### *Fieldwork and data sources*

The fieldwork in Malawi consisted of two rounds and was conducted between December 2015 and June 2017, with the support of two research assistants and a translator. The areas visited were urban, semi-urban and rural and included Lilongwe, Limbe, Blantyre, Kasungu, Mzuzu and Zomba. Qualitative datasets were drawn from different data sources and collected through desk research, life-story interviews (52) with female entrepreneurs (38) who seek to make a profit out of their business, focus

group discussions (3) with male (3) and (15) female entrepreneurs, several collected materials, news articles, observations and fieldwork notes. In addition, in-depth interviews (25) were held with local experts, project staff of women's business development projects and representatives of women business networks and other relevant development institutions.

#### *Life-story approach*

Informal institutions are notoriously difficult to operationalize and unravel in empirical research (Waylen 2014; Lauth 2000). Conducting life-story interviews with female entrepreneurs proved to be a suitable way to delve deep into their daily lives and unravel at a micro level how institutions are gendered, how they manifest themselves and transcend the interwoven domains of home and business. The approach was found to be particularly valuable for teasing out the relevant institutions and disentangling how the research participants experience entrepreneurship and how these institutions influence why they do what they do in their daily lives. Asking about self-knowledge in the narrative of 'who she was, who she is (and why), and who she might become' (Bruner 1991; Shamir and Eilam 2005) provided relevant information on various well-being outcomes such as safety, (mental) health and expenditures. Furthermore, asking about self-concept made information available on how gender rules and expectations interact with her entrepreneurial behavior and are expressed in her aspirations and experiences. The building of rapport and trust, such as creating empathy and understanding without judgement was found to be fundamental for these types of interviews (Gair 2012; Finlay 2005). Reflexivity helped to articulate the role and importance of empathy in the data collection process and the knowledge it produced (Pazella et al. 2012; Alvesson 2003; Faria and Mollett 2016).

#### *The home as interview location*

The interviews were conducted at the respondents' homes, which I considered a privilege. Being in someone's home almost immediately created an intimate atmosphere and provided insights into the composition of the household type and intensity of women's care duties and whether or not, and by whom, they are supported in fulfilling these. The interview almost always included a tour of the business location. Occasionally husband, daughters or parents, as well customers and suppliers, would join in during the interview. Interacting with them and being given the opportunity to

ask them questions as well proved extremely helpful. Interviewing at home also provided insights into specific rules in Malawian culture on how women and men should interact, how women should behave when guests enter the house. Rituals for welcoming visitors into a home, where men talk and shake hands first and women stay in a bowed position and sit on the ground or the far corner of a mat until invited otherwise, revealed gendered rules and practices. Such situations created entry points for asking about 'how gender is done' and how that makes people feel.

## 1.8 Overview of the chapters

The following chapters of this thesis present the articles based on (published) manuscripts, whereby each of the chapters responds to one or two of the research questions and takes on a different combination of theoretical lenses. The publication details are provided before each chapter begins.

Chapter two explores what different feminist theoretical lenses have to offer for formulating enterprise development policy. Feminist scholars criticize the neo-liberal conceptual frame and individualistic approach of mainstream entrepreneurship research that is feeding contemporary policy. The chapter discusses what an explicit feminist conceptual frame has to offer to move beyond this critique and formulate alternative enterprise development policy. By means of a literature review, I discuss different feminist theoretical perspectives, their respective interpretations of entrepreneurship and what analytical value they offer policymakers. I argue that the critical realist approach as found in feminist standpoint epistemology offers policymakers useful analytical tools for thinking through feminist concerns about women's entrepreneurship development. Presented are four premises to structure the goals, problems and solutions of feminist-driven enterprise development policy. This article is single authored and was published in the working paper series of the Maastricht School of Management (2014) and presented at the 2014 international research and policy seminar 'Promoting Women's Entrepreneurship: Which Policies and Practices Work Best?'

The third chapter adopts a pragmatic feminist perspective to analyse the relevant aspects for understanding the emancipatory effects of enterprise development programmes in the lives and businesses of women. It draws from secondary data to explore market innovations as a potential

means for empowering and improving the well-being of marginalized women. It presents an analytical framework that serves as a building block for more gender-aware impact analysis of market innovations for enterprise development programmes. The framework helps to explain why market innovations for enterprise development can have a wide variety of positive, negative and unintended outcomes across women's market and non-market domains. It highlights the need to evaluate whether such market innovations deliver direct demonstrable value to the lives of marginalized women, as well as the need to balance this with where and when these innovations may tackle adverse institutions to encourage a more egalitarian flow of benefits and opportunities to individual women, households, and communities. The key focus is on exploring when market innovations are more likely to reproduce or transform institutionalized gender-related constraints that structure how men and women can access resources and opportunities. This article is single authored and was published in the *European Journal for Development Research* (2018) and presented at various conferences.

The fourth chapter combines a pragmatic feminist lens with institutional analysis and empirically analyses at the micro level how gendered rule systems are involved in constructing the actions and strategies of female entrepreneurs in Malawi. It examines how the effects of market innovations, or the absence thereof, are mitigated by gendered institutions and intersect across various domains of home, business and market. The presented data shows how female entrepreneurs in Malawi are both constrained in their entrepreneurship by gender rules but also how they influence these constraining gender rules in the household through their entrepreneurship. It shows how the introduction of a gender-blind market innovation provides female agents with a new set of opportunities and constraints which they can leverage to change the informal gender rules in another institutional field, the household. Inspired by Elinor Ostrom, this causality is defined as a ripple effect, born out of the initial institutional changes. The article presents a diagnostic tool to capture this propagation of effects. This article is co-authored with Dr Georgina Gómez and was published in *NJAS Wageningen Journal of Life Sciences* (2018) and presented at various conferences.

Taking on a different perspective, the fifth chapter explores how a feminist institutional theoretical lens can enhance our understanding of the relationship between rules and entrepreneurial logic, as well as our

understanding of diversity and heterogeneity among female entrepreneurs. This chapter combines a feminist institutional lens with insights from small business economics to help classify the different and unique entrepreneurial logics and needs of different types of female entrepreneurs. It empirically examines in what ways informal gendered institutions are involved in constructing female entrepreneurs' entrepreneurial pathways. It focuses on the entrepreneurial pathways of female constrained gazelles, an intermediate category between growth-oriented and survivalist entrepreneurs. The findings show how integrating insights from small business economics with feminist institutionalism facilitates a deepening of the conceptualisation of the constrained gazelle. This article is co-authored with Prof. Dr Peter Knorringa and Dr Georgina M. Gómez and has been submitted for publication and is currently under review.

The final chapter presents the conclusions and describes how this thesis contributes to the literature. It proposes a middle ground perspective on enterprise development and discusses how this can be integrated in future research and policy design.

## 1.9 Publications

Each of the central chapters of this thesis is an independent manuscript in various stages of the publication process, as summarized in the table below.

*Table 1.1 Overview of publications*

<i>Chapter</i>	<i>Title &amp; authorship</i>	<i>Journal</i>	<i>Status</i>
2	Vossenbergh, S. (2014). Beyond the Critique: How Feminist Perspectives Can Feed Entrepreneurship Promotion in Developing Countries.	Maastricht School of Management Working Paper Series, no. 2014/14.	Published
3	Vossenbergh, S. (2018). Frugal Innovation through a Gender Lens: Towards an Analytical Framework.	The European Journal of Development Research, 30(1), 34-48.	Published
4	Gómez, G. and Vossenbergh, S. (2018). Identifying ripple effects from new market institutions to	NJAS - Wageningen Journal of Life Sciences, Volume 84, 2018, p. 41-50.	Published



	household rules. Malawi's Agricultural Commodity Exchange.		
5	Vossenberg, S., Gómez, G. M. and Knorrington, P. (forthcoming). The Female Constrained Gazelle. A gender lens on heterogeneity in enterprise development.	Submitted	Under review

In addition to the above-mentioned publications, my work has been published in several blogs, working papers and policy briefs related to the topic and based on insights gained throughout the course of this study. These are listed below in table 1.2.

*Table 1.2 Overview of blogs, chapters, working papers and policy briefs*

<i>Title &amp; authorship</i>	<i>Publisher</i>
Njuki, J., Melesse, M., Ng'weno, A., Rappoldt, A., Phelane, C., d'Anjou, J., Hassan, M., Ketley, R. and Vossenberg, S. (2019). Beyond access: Gender-transformative financial inclusion in agriculture and entrepreneurship.	In: 2019 Annual trends and outlook report: Gender equality in rural Africa: From commitments to outcomes, eds. Quisumbing, Agnes R.; Meinzen-Dick, Ruth Suseela; and Njuki, Jemimah. Chapter 5, Pp. 57-82. Washington, DC: International Food Policy Research Institute (IFPRI). <a href="https://doi.org/10.2499/9780896293649_05">https://doi.org/10.2499/9780896293649_05</a>
Vossenberg, S., Rappoldt, A. and D'Anjou, J. (2018). Beyond access. Exploring gender-transformative approaches to financial inclusion.	International Development Research Centre (IDRC). <a href="https://idl-bnc-idrc.dspacedirect.org/handle/10625/57433">https://idl-bnc-idrc.dspacedirect.org/handle/10625/57433</a>
Vossenberg, S. (2016) Love (chikondi) is good for business.	INCLUDE Knowledge Platform for Inclusive Development. <a href="http://includeplatform.net/blog-chikondi-love-good-business/">http://includeplatform.net/blog-chikondi-love-good-business/</a>
Vossenberg, S. (2016) Connectivity, profit and what else? Women entrepreneurs benefiting from ICT innovations.	INCLUDE Knowledge Platform for Inclusive Development. <a href="http://includeplatform.net/connectivity-profit-else-women-entrepreneurs-benefiting-ict-innovations/">http://includeplatform.net/connectivity-profit-else-women-entrepreneurs-benefiting-ict-innovations/</a>
Vossenberg, S. (2016) Investing in female entrepreneurs: strategies for improved wellbeing.	INCLUDE Knowledge Platform for Inclusive Development. <a href="http://includeplatform.net/investing-female-entrepreneurs-strategies-improved-wellbeing/">http://includeplatform.net/investing-female-entrepreneurs-strategies-improved-wellbeing/</a>
Tewes-Gratl, C., Menden, A., Blomberg, I. and Vossenberg, S. (2016) How Inclusive is Inclusive Business for Women? Examples from Asia and Latin America.	Asian Development Bank (ADB) and InterAmerican Development Bank (IADB). <a href="http://www.adb.org/publications/inclusive-business-women-asia-and-latin-america">http://www.adb.org/publications/inclusive-business-women-asia-and-latin-america</a>
Vossenberg, S. (2016). Gender-aware Women's Entrepreneurship	INCLUDE Knowledge platform on Inclusive Development Policies.

Development for Inclusive Development in Sub-Saharan Africa.	<a href="https://includeplatform.net/publications/gender-aware-womens-entrepreneurship-development-for-inclusive-development-in-sub-saharan-africa/">https://includeplatform.net/publications/gender-aware-womens-entrepreneurship-development-for-inclusive-development-in-sub-saharan-africa/</a>
Vossenbergh, S. (2013). Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it?	Maastricht School of Management. <a href="ftp://ftp.repec.org/opt/ReDIF/RePEc/msm/wpaper/MSM-WP2013-08.pdf">ftp://ftp.repec.org/opt/ReDIF/RePEc/msm/wpaper/MSM-WP2013-08.pdf</a>

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## 2

# Beyond the Critique: How Feminist Perspectives Can Feed Enterprise Development Policy

### Abstract

This article explores what different feminist theoretical lenses have to offer to formulate alternative enterprise development policy. By means of a literature review, it discusses the feminist critique on mainstream entrepreneurship research that is feeding contemporary enterprise development policy, characterized by neo-liberal conceptual frames and individualistic approaches. To move beyond this critique, I discuss different feminist theoretical perspectives, their respective interpretations of entrepreneurship and what analytical value they may have offer policymakers. I argue that the critical realist approach as found in feminist standpoint epistemology offers policymakers useful analytical tools for thinking through feminist concerns about women's entrepreneurship development. Presented are four premises to structure the goals, problems and solutions of feminist-driven enterprise development policy.

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<sup>1</sup> For readability purposes, this chapter has been language edited and may differ slightly from its original publication

## 2.1 Introduction

Enterprise development is high on the global policy agenda as a means of achieving economic growth and opening pathways out of poverty (Szirmai et al. 2011; Naudé and Szirmai 2013; Goedhuys and Sleuwaegen 2002, 2011). Female entrepreneurs in particular are identified both as key drivers and main beneficiaries of this growth. Nowadays, many governments, donors and development organizations implement enterprise development policies to influence and intervene in the entrepreneurial behaviour of women with the objective of unleashing their growth potential (Patel 2014; Foss et al. 2019). In addition, the global push for women's enterprise development is considered to generate trade-offs in a range of other goals, including women's empowerment and advancing gender equality.

“Women entrepreneurs are vital to our ongoing prosperity. They create jobs, advance gender equality, and help build economies that work for everyone. When women entrepreneurs succeed, everyone benefits,” -Justin Trudeau, Prime Minister of Canada during launch of the We-Fi Initiative (2017)<sup>2</sup>

Feminist scholars critique the mainstream entrepreneurship research that is feeding this enterprise development policy. For holding an implicit masculine norm, based on individualistic and gender-blind problem analyses, and for implementing solutions mainly focused on fixing women's individual underperformance while ignoring structural inequalities and institutionalized constraints (Marlow and McAdam 2013; Barrientos and Kabeer et al. 2013, Rai and Waylen 2013; Razavi 2013). Feminist scholars argue that enterprise development policy is rooted in neo-liberal conceptual frameworks, which feminists have long identified as harmful and anti-women, and that it is naïve to expect ‘miracle solutions’ of policy efforts that consider economic growth as the primary goal (Fraser 2011; Marlow and McAdam 2013; Razavi 2013, 2017; Gibson-Graham 1997; Rottenberg 2014). Without a feminist lens, they argue, enterprise development policy is failing to repair the gender bias in the entrepreneurial context and

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<sup>2</sup> See <https://we-fi.org/https>, We-Fi is an international partnership to support female entrepreneurs in developing countries. [://www.worldbank.org/en/news/press-release/2017/10/12/statement-on-women-entrepreneurs-finance-initiative-we-fi](https://www.worldbank.org/en/news/press-release/2017/10/12/statement-on-women-entrepreneurs-finance-initiative-we-fi)

provide female entrepreneurs with the support they need to thrive in life and business.

By taking advantage of the feminist criticism, this chapter explores the opportunities an explicit feminist conceptual frame has to offer to enterprise development policy. By means of a literature review, it discusses different feminist theoretical perspectives and their respective interpretations of entrepreneurship. What become the goals, problems and solutions of enterprise development policy when interpreted through a feminist lens? How would the policy problems that exist be framed, and which policy solutions become relevant in light of the representation of the problem? The chapter aims to move the debate beyond the feminist critique, by presenting policymakers with alternative ‘feminist driven’ premises for designing, implementing and evaluating entrepreneurship development policy which may potentially lead to different policy outcomes.

I argue that a feminist lens offers policymakers valuable, yet underutilized, conceptual tools to address issues of entrepreneurship and gender inequality in developing countries. Whereas all feminist perspectives are deemed valuable for defining the goals, problems and solutions for promoting entrepreneurship, the chapter argues that some provide policymakers and development practitioners with more tangible premises than others. Particularly, the critical realist approach as found in feminist standpoint theory provides a strong basis for thinking through feminist concerns about promoting entrepreneurship and seems the most useful for putting feminist theory into policy practice. In light of the purpose of this chapter I had to skip some important debates within feminist philosophy. This might create the misleading impression that feminist thinking is neatly organised in identifiable categories, oversimplifying the complex and rich body of feminist philosophy and strategies (Prugl 2013; Intemann 2010). Nor do I attempt to prescribe the requirements for what is good ‘feminist-driven entrepreneurship development policy’. That would not only be impossible, it would not do justice to the ongoing debates in feminist philosophy and the fact that no (feminist) policy can be adopted to any context, regardless of agents’ experiences and practices in which one is trying to intervene (Moi 1999). Instead, I present four premises for feminist-driven entrepreneurship development policy. I propose that feminist-driven enterprise development policy entails first, an explicit commitment to gender justice; second, uses a gender analysis of the local context to inform the formulation of policy problems and solutions; third, values and

measures both social and economic ones; and fourth, addresses inequalities in unpaid care work and household power dynamics.

In the following sections I first discuss the feminist critique on entrepreneurship research and policy and what insights can be drawn from this. This section discusses the three main theoretical views that are referred to as ‘feminist philosophy’, followed by a discussion of what its different interpretations of entrepreneurship have to offer policy. In this section I will discuss in more detail the four premises of feminist-driven entrepreneurship promotion in developing countries and make concluding remarks.

## **2.2 Feminist critique of entrepreneurship research and policy**

Policy in this chapter is understood as a construct. It is the deliberate organisation of a set of goals, problems and solutions as ‘a means of power (...) to get people to do what they otherwise might not do’ (Stone 2002). As such, it reflects the conceptual frame that is used by policymakers to interpret information about reality and people’s experiences, and transform it into a structured definition problem (Verloo and Lombardo 2007; Verloo and Van der Vleuten 2009). Policy is also the outcome of a competitive interactive process, meaning that some information gets ‘problematized’ while some does not. Inherently, policy solutions are built into the interpretation and representation of the constructed problem (Bacchi 1999; Bacchi and Bacchi 2010). It is this construction of goals, problems and solutions that feminist scholars are criticizing: enterprise development policy and the mainstream entrepreneurship theory that is feeding it reflects a neo-liberal conceptual frame and an individualistic approach to the goal of economic growth, which ignores the gendered nature of the institutional context in which entrepreneurship happens (Welter et al. 2014; Rai and Waylen 2013). This conceptual frame does not problematize, and therefore does not solve, how the gender bias in the context enables entrepreneurship for individuals with privileged positions but constrains it for those with marginalized positions (Brush et al. 2009).

The feminist critique of entrepreneurship research and policy is centred on three main points. First, entrepreneurship research and policy are criticized for being framed around a metanarrative of economic growth, in contrast to the goals of justice and equality (Dean et al. 2019). The result is ineffective policy solutions that focus on fixing the individual underperformance of female entrepreneurs, as opposed to redressing the institutional constraints they face. Second, it is criticized for being based on

problem analysis which holds an implicit masculine norm by reducing people into individual economic objects without a body, family or community, and ignoring entrepreneurs' embeddedness in gendered power structures in society, particularly gendered work divisions and decision-making at home. Third, whereas investing in women's enterprise development is assumed to have significant trade-offs in empowerment and gender equality, entrepreneurship research and policy does a poor job at theorizing these trade-offs and leaves them largely unmeasured.

So to begin with, feminist scholars critique the individualistic and economic growth discourse that frames entrepreneurship research and policy. The rationale for supporting female entrepreneurs in developing countries is commonly framed in terms of a 'win-win situation', whereby investing in women equals smart economics because it contributes to growth and generates trade-offs in women's empowerment and gender equality. Feminist argue that when a policy goal is geared towards unlocking individual growth potential for merely economic benefits, it automatically frames female entrepreneurs as 'underperforming', as not living up to their potential to contribute towards economic goals (Marlow and McAdam 2013). The policy solution then is to 'repair' her individual shortcomings by offering her training programmes and financial products that are aimed at enhancing her business skills, her bankability, leadership, market access and networking (Ahl 2006, 2012; Foss et al. 2019; Patel 2014, ILO 2018). In general, women's enterprise development consists mainly of interventions that focus on fixing women's individual confidence and skills, offering business education for women, improving access to capital and 'making women bankable' as well as improving women's networking, market access and leadership skills (Patel 2014; Chant and Sweetman 2012; Vossenber 2014). Research demonstrates that such interventions rarely challenge patriarchy, nor do they enable women to transform their position of inferior power (Razavi 2013; Brickell 2011; Sholkamy 2010). The feminist critique is that a policy discourse which bends economic growth towards gender equality, depoliticizes gender inequality and fails to interpret it as society's problem or a political issue that merits the right of policymaking on its own (Lombardo et al. 2009; 2010).

Moreover, a policy discourse which leaves the goal of 'economic growth' unquestioned and assumes there are trade-offs in 'gender-equality' limits the possibility of addressing those power dynamics along the lines



of gender embedded in the institutional context that constrain female entrepreneurs. Research demonstrates that female entrepreneurs face an array of challenges arising from formal and informal rules and regulations deeply entrenched in social, economic and political systems (Yousafzai et al. 2015; Jamali 2009). Baughn et al. (2006), for example, found that the lack of social legitimacy and cultural support for women to be entrepreneurs negatively affects them in particular. Others showed how regulatory systems can hold biased rules that privilege men and restrict women in terms of inheritance laws, ownership of land and property, tax systems or access to capital (Win 2005; Brush et al. 2009; Welter and Smallbone 2011). In other words, regardless of individual aspirations and capabilities, or favourable economic circumstances, female entrepreneurs face formal and informal rules that constrain their entrepreneurial choices and actions. When gender inequalities in the institutional context in which a woman operates her business remain ignored and unanalysed, other possible solutions besides individual repairs are not considered (Rai and Waylen 2013; Verloo and Van der Vleuten 2009). Concurring with Ahl (2012) and Muntean (2013), from a feminist point of view it thus makes more sense to focus on advancing cultural legitimacy and protecting freedoms and rights when aiming to promote enterprise development of women (Ahl 2012; Muntean 2013).

Second, feminist scholars critique the limited attention mainstream entrepreneurship research and policy pays to the profound influence of gender inequalities in unpaid care work and household dynamics on women's socio-economic position in society (Jennings and McDougald 2007; Chant and Brickell 2013). Entrepreneurial behaviour and performance cannot be merely explained as the result of individual choices, capabilities and challenges but needs to be understood in the gendered socio-economic context in which they operate, including the influence of deeply entrenched norms of behaviour (Jamali 2009; Baughn et al. 2006). Minitti (2009) and Brush, de Bruin and Welter (2009) point out how mainstream economic thinking is shaped in a 'gender neutral' conceptual frame which assumes a rational, self-interested, money-driven and market-oriented individual entrepreneur who lives outside of any specific historical, social or geographical context. Such an imaginary entrepreneur, who makes decisions unhindered by his or her body, socio-economic inequality, unequal distribution of power and resources and family obligations or care responsibilities, does not exist (Brush et al. 2009). Reducing entrepreneurs to economic

objects in research and policy has consequences as it unintentionally gets built around an implicit masculine norm that fails to recognize the specific and unique experiences of men and women in entrepreneurship. Research has demonstrated how, globally, women are assigned the primary role of caregiver and deploy several strategies to cope with the double workload and challenges that come from combining business with family responsibilities, which can undermine the success of the business (Jennings and McDougald 2007; Williams 2004; Marlow 2002). As pointed out by Muntean (2013) in countries where adequate family policies (such as parental leave and sponsored day care) are non-existent, starting a small business from home is often the only viable solution for women. Indeed, the availability of accessible, affordable and high-quality parental positively affects women's entrepreneurial outcomes and experiences. Clearly, if women's primary role in unpaid care work goes unacknowledged, then the effects of entrepreneurship policies to meet the expectancies of growth, job creation and development are bound to be limited and implicitly biased towards men as they are unlikely to redress poorly functioning systems.

Other scholars add that even though there are programmes that acknowledge gender differences in the entrepreneurial context and experience, such as women's primary role in unpaid domestic and care work, this recognition is again linked almost exclusively to the goal of 'unleashing' women's economic potential (Brickell 2011). This focus on 'changing anything other than women's access to material resources simply adds to women's burdens, entrenching if not entrapping them (and their male counterparts) in stereotypical and uneven roles and interrelations' (Chant and Brickell 2013: p. 89). Bradshaw (2008) adds that a primary focus on repairing women's individual capabilities means that men's socially assigned roles and expected behaviour are overlooked and not problematized. Feminists have argued (for over thirty years) that mainstream economic scholars should put an end to the ideological and statistical underestimation of how the gendered division of care work affects women and men and women's experiences and practices (Beneria and Sen, 1981; Kabeer et al. 2013; Pearson 2007; Razavi 2011). Fixing women, then, is presented as the only possible solution to a wider societal problem. Chant and Brickell (2013) point out that the domain of home and family are seen as private domains and undesirable objects of policy interference, especially by Northern donors. This is probably because policy solutions targeted at family and household dynamics are long-term processes and not

considered directly measurable, leaving policymakers unable to demonstrate short-term impact (Pearson 2007; Abeysekera 2004). And because it raises a dilemma: ‘how to treat the gender bias without shaking the foundations of the idealized family unit’ (Chant and Brickell 2013, p. 94).

Lastly, feminist scholars criticize enterprise development policy for assuming to have significant trade-offs in developmental goals such as women’s empowerment and the advancement of gender equality without theorizing these changes in indicators (Marlow and McAdam 2013). Moreover, enterprise development policies are predominately evaluated in terms of individual benefits and business performance using financial and economic measures, and not for their impact on advancing the overall socio-economic position of women (Foss et al. 2019; Ahl and Nelson, 2015). In fact, there is limited evidence available about the impact of women’s enterprise development policies and programmes (Patel 2014; Foss et al. 2019). And the evidence that is available suggests that current efforts are failing to provide women with the support they need to grow their businesses (Patal 2014; ILO 2018). Feminists argue that research and policy at large needs to start dealing with the implications of how the gendered context affects processes of change and development in general. Essentially, there is a lack of reliable, consistent and country-specific data that is able to address questions of ‘what works’ and ‘what does not’ in enterprise development policy in light of women’s empowerment and gender equality. Also, it seems that the majority of the entrepreneurship literature available draws heavily on experiences and theories from developed economies, driven by a positivist epistemology and human capabilities approach (Ahl 2006). Not only is women’s entrepreneurship in the developing context unresearched, substantial efforts are being made to document differences in entrepreneurial behaviour, performance and activities between male and female entrepreneurs and their businesses as is pointed out by Welter et al. (2014) and James (2012). The problem with a lack of such data is that it limits our ability to manage and monitor the impact of enterprise development policy for its emancipatory effects and well-being outcomes in women’s lives and businesses.

In sum, feminist scholars point out that not much can be expected from gender-blind policy goals, problems and solutions that leave gender inequality and power dynamics in patriarchal societies unaddressed. Taken together, these three points of feminist critique suggest the need for

enterprise development policy to be informed by empirical research grounded in feminist theory. A more explicit feminist conceptual frame would create new opportunities in the policy process to define enterprise development goals, interpret information about reality and entrepreneurs' experiences, and transform it into a policy problem with appropriate and effective solutions.

### 2.3 Feminist epistemologies

Sandra Harding (1987, 1991) distinguishes between three theoretical views that are referred to as the 'feminist philosophy of science', namely feminist empiricism, standpoint feminism and post-structural feminism. These feminist epistemologies have in common a pro-women approach and critique traditional views of science and development for their tendency to centre on male experiences and needs, and for ignoring and marginalizing women's voices and experiences (Intemann 2010, Alcoff and Potter 2013; Racine 2011). Instead, feminist theories acknowledge the embodied and normative situatedness of 'the knower' that shapes experiences, knowledges and practices differently. Feminist theories actively advocate the inclusion of underrepresented and marginalized voices and experiences in research and policymaking. Lastly, they share a commitment towards gender justice, aiming for change and advancing the position of women in societies. There are, however, important epistemological and ontological differences between feminist empiricism, standpoint feminism and post-structural feminism (Potter 2006; Intemann 2010; Alcoff and Potter 2013), which have implications for defining policy goals, problems and solutions.

#### *Feminist empiricism*

Feminist empiricism or liberal feminism is founded in a positivist epistemology and builds on a realist ontology of 'men and women' and 'social structures' (Intemann 2005). It considers men and women to be equally able but with different qualities and characteristics and that reality can be differently valued by society through empirical research. The goal of research driven by feminist empiricism is to describe and predict 'why people act'. Knowledge and science are better and more complete when the male bias is eliminated by including 'women' or gender as a variable. Since women have different experiences (than men) and can make valuable contributions to society, feminist empiricist scholars engage in research to identify discriminating barriers and disadvantages so they can be treated

and eliminated. In other words, feminist empiricism views entrepreneurship as an opportunity for growth and value creation, in which female qualities and characteristics are studied and interpreted as benefits or underutilized advantages that society needs to exploit and value more. Intemann (2010) points out that this empiricist or liberal feminism has evolved over the years into a more contextually driven approach to science and knowledge by recognizing that contexts are not independent from social values and politically charged. Nevertheless, feminist empiricists are often criticized by other feminist scholars for reducing gender to sex and for reducing people into individual and flat objects that simply act and experience, ignoring the gendered power structures in society (Ahl 2006; Calás et al. 2009; Intemann 2005, 2010).

#### *Feminist standpoint epistemology*

A more critical stance can be found in feminist standpoint epistemology, which is driven by a critical realist approach and argues that knowledge, 'knowers' and societies are socially constructed and inevitably gendered (Haraway 1988). In contrast to empirical feminism, feminist standpoint epistemology does not focus on identifying how men and women behave differently, but on how gender relations structure societies as constructs of power. Due to the continuous processes of socialisation and reproduction of gender relations, 'women and men know different things in different ways' (Jackson 2006, p. 530). Standpoint feminism rejects the notion of a discoverable reality as found in feminist empiricism. Instead, it views the world as layered in the empirical, the actual and the real, shaped by historical events and experiences (Bhaskar 2008). Our location (geographically, historically and socially) systematically influences our experiences and thus limits and shapes what we (can) know (Intemann 2005, 2010; Alcoff and Potter 2013). A critical realist, or a standpoint feminist for that matter, is interested in understanding which aspects of the real produce the 'messy outcomes at the level of direct experiences in the everyday world of the empirical' (Clegg 2006, p. 316). Feminist standpoint epistemology starts from the assumption that people live multiple, layered identities as they have different bodies, social relations, historical backgrounds and experiences of power structures (Symington 2004; Collins 2013). People are situated members of more than one community at the same time, and can simultaneously experience oppression and privilege (Carastathis 2014). A standpoint feminist thus aims to reveal these multiple identities

and the different types of exclusion and discrimination that can occur as a consequence of the combination of identities. The objective is to solve the puzzle as to why and how certain circumstances, structures or power relations are producing certain outcomes (Clegg 2006). Whereby in particular the standpoints of marginalized groups need be treated with privilege when analysing societies and issues of social change (Jackson, 2006). Black feminism, for example, departs from the standpoint that women's subordination implies knowledge of 'truer' accounts of reality (Racine 2011). Likewise, socialist feminists argue that women have privileged access to information that informs us how patriarchy fails to meet people's needs (Harding 2006).

Methodologically, standpoint feminism implies that any research affecting marginalized and oppressed groups needs to start with, and be developed from, the lives and experiences of these groups. In other words, feminist standpoint-driven research means examining the power relations, institutional context and policies that perpetuate subordination from the perspective of the subordinated (Crasnow 2006).

#### *Feminist post-structural epistemology*

Feminist post-structural epistemology distinguishes itself by emphasizing locality, instability, uncertainty, ambiguity and contestability in all accounts of understanding social reality (Alcoff and Potter 2013). Founded in post-modern thinking, feminist post-structuralism rejects all claims of objectivity and universality as found in positivist-driven research such as feminist empiricism. Instead, post-structural feminism emphasizes discourse and, similar to standpoint feminism, the multiplicity of realities and identities. Post-structural feminism does not think of people as objects that can be understood through empirical research, but rather as non-knowable subjects that both produce, and are a product of, discourse (Clegg 2006; Foucault 2012). The objective of post-structural feminism, therefore, is to reveal and critique the discursive practices which produce racism, patriarchy, gender and class oppression and other systems of discrimination and hence create inequalities and affect the construct and positioning of women as a political subject. A key term here is the concept of intersectionality which is an 'analytical tool for studying, understanding and responding to the ways in which gender intersects with other identities and how these intersections contribute to unique experiences of oppression and privilege' (Symington 2004, p. 2).

## 2.4 What feminist perspectives offer entrepreneurship policy

This section discusses the different perspectives on entrepreneurship that feminist epistemologies have to offer and how that might be useful for enterprise development policy. In general, the application of feminist theory in entrepreneurship research and policy is relatively new and its applicability and value added needs more exploration. As indicated by Welter, Brush and de Bruin (2014), for example, feminist perspectives tend to be more implicitly than explicitly part of entrepreneurship research, and feminist theory is mostly used to deconstruct and critique the conceptual foundations and applicability of entrepreneurship theorizing and empirical research (Calás et al. 2009; Ahl and Nelson 2010; for an overview, see Vossenbergh 2013). Although each feminist lens does have something to offer enterprise development policymaking, I find that a critical realist approach such as the feminist standpoint theory provides a stronger basis for thinking through feminist concerns in promoting entrepreneurship and is extremely useful for putting feminist theory into practice (Clegg 2006; Archer 2000).

A liberal feminist approach considers entrepreneurship as a positive economic activity whereby women are barred from opportunities and fulfilling their full economic potential (Calás et al. 2009; Ahl 2006). A liberal feminist approach to entrepreneurship thus entails the positioning of women as disadvantaged entrepreneurs due to a male-dominated entrepreneurial context with, for example, less access to capital and networks or unequal access to property rights. A liberal feminist approach engages in research to identify these barriers that hinder or advance women's entrepreneurship and formulate entrepreneurship promotion policy fixes to eliminate them so that women can perform (and grow their businesses) equally to their male counterparts. Policy questions that emerge here include: How can we unleash and boost women's entrepreneurial potential and facilitate equal access to financial resources and market opportunities? Or, what are the best policy measures for eliminating the disadvantages in the economy that burden female entrepreneurs? The assumed policy outcome is that by fixing more barriers and 'treating' women's entrepreneurial capacities, the male bias in entrepreneurship can be corrected and women's business performance can be repaired.

Liberal feminism, and the entrepreneurship research and policy it informs, has been criticised (Calás et al. 2009; Ahl 2006; Ahl and Nelson, Marlow and McAdam, 2013). Calás, Smircich and Bourne (2009), for example, argue that its positivist epistemology reduces entrepreneurship to a set of detectable and predictable activities, the results of which can be measured and made visible through research. Then, entrepreneurship research becomes involved in discovering the capabilities and attitudes of female entrepreneurs and how they interact with opportunities. Perhaps this is an attractive approach for policymakers and practitioners as it prescribes relatively simple interventions to enhance the capacity and behaviour of the individual, such as training, events and courses. However, from a standpoint feminist perspective it is not enough to solely identify the disadvantages and discrimination female entrepreneurs face and to think of individual fixes, repairs that turn them into advantages or remove them. Without a deeper understanding and ‘treatment’ of the underpinning power structures and gender relations that produce constraints for women in entrepreneurship, the context is left intact and unaffected. From a standpoint feminist perspective, a liberal feminist approach to enterprise development policy is thus ineffective. Without a gender analysis of the situated constraints faced by different marginalized groups in entrepreneurship, understanding which underlying and institutionalized power structures embedded in society’s social and economic fabric produce and reinforce these gendered constraints, actual problems faced by women are hardly addressed.

In contrast, a standpoint feminist approach to enterprise development policy departs from the conceptualisation of entrepreneurship as a specific experience for specific people in a specific place, and with a variety of possible positive and negative outcomes, including economic ones though not exclusively (Hanson 2009). To structure the policy problem, it sets out to investigate how gendered power relations affect women’s entrepreneurial activities and experiences, across localities, and including unpaid care work and what goes on in the home. Hanson (2009) argues that ‘although entrepreneurship is marked by deep stereotypical gender divisions, it is also one through which people can change the meaning of gender and the way in which gender is lived’ (p. 1). Moreover, entrepreneurship development policy informed by standpoint feminism would be based on a problem analysis that explicitly includes the views of different marginalized groups and advocates their full participation in the policymaking process.



In order to achieve certain desired outcomes, whether they be economic or social, entrepreneurship promotion informed by standpoint feminism would first try to understand how entrepreneurs in a specific context are involved in processes of change, transformation or reproduction, and from there develop a theory on how change is brought about or how the status quo is maintained, and what kind of interventions could contribute to achieving (those desirable) different outcomes and advance women's position in society (Clegg 2006).

Like standpoint feminism, a post-structuralist feminist approach views entrepreneurship as a gendered and specific experience for specific people in specific places with various outcomes. Its application for bringing about change and translating a feminist agenda into policy analysis and policy-making is more complex, however (Clegg 2006; Moi 1999). As Clegg (2006) argues, a post-structuralist feminist approach tends to remain at the level of critical analysis and deconstruction of harmful policy narratives. Whereas it produces knowledge which explains how and why gender inequalities are produced and reproduced in neo-liberal policy discourses, it 'cannot disentangle the conditions of possibilities for (...) frameworks and the need for carefully derived, historically specific, forms of generalization' (p. 317). The main issue is that in feminist poststructuralism, people are understood as discursive and social constructs, lacking the resources 'to act creatively in the world, thus creating conditions for transformation and change as well as social stasis' (Clegg 2006, p. 319). Due to its descriptive, over-relativistic and theorizing nature, it is a challenge to derive premises for feminist-driven enterprise development from post-structuralism. However, in contrast to the more dominant positivist epistemology with its flat interpretation of reality underpinning enterprise development policy, the feminist post-structural analytical tools of deconstruction and intersectional analysis are useful for problem analysis and policy evaluation (Lombardo and Verloo 2009). Its emphasis on locality, intersecting identities and patriarchal narratives can be adopted in the policymaking process for unravelling the power relations that construct the idea and role of the 'female entrepreneur' in society and how that shapes her unique experiences.

Evidently, feminist perspectives enhance our understanding of entrepreneurship as a thoroughly gendered process which can have a variety of outcomes including economic ones, though not exclusively. The critical

realist approach of the feminist standpoint theory seems extremely useful for going beyond the feminist critique and advance enterprise development policymaking. Not only is it concerned with recognizing how the context is made up of gendered power distributions which shape inequalities in entrepreneurship, but also with how to change inequalities in these contexts. If, as standpoint feminism suggests, we can understand how in specific places female entrepreneurs experience entrepreneurship, act and create conditions for change, by means of which strategies and using which resources, then we can establish whether it is useful, appropriate and fruitful to intervene. Such an approach offers handles for a theory of change and designing holistic approaches, targeting (instead of ignoring) the underlying gendered structures when fostering women's entrepreneurship.

## 2.5 Feminist-driven enterprise development policy

Without attempting to lay down the requirements for what is 'good feminist entrepreneurship promotion', I propose four premises derived from feminist epistemologies that can inform an enterprise development policy geared towards the advancement of women's position in society and overcome issues of inequality and exclusion. I propose that feminist-driven enterprise development policy entails first, an explicit commitment to gender justice; second, uses a gender analysis of the local context to define policy problems and solutions; third, values and measures both social and economic ones; and fourth, addresses inequalities in unpaid care work and household power dynamics. These premises and the policy questions that follow, are summarized in the table below.

*Table 1 Feminist-driven entrepreneurship promotion*

Premises	Feminist driven enterprise development policy	Policy questions
Commits to gender justice	Gender justice is the primary goal, in contrast to that of economic growth. A clear theory of change indicates how it contributes to the advancement women's position in society.	How can enterprise development policy reduce (and avoid to reproduce or increase) inequalities experienced by female entrepreneurs?
Gender analysis of local	Entrepreneurship is seen as a specific experience of specific	Who, and what, holds the problem of

institutional context defines goals, problems and solutions	people in specific places. A gender analysis is conducted to understand structural power inequalities and how these shape men and women's experiences differently.	gender inequality in entrepreneurship? Who should actively participate in shaping the enterprise development policy?
Values and measures both social and economic outcomes	Entrepreneurship policy can change places in a number of ways. Both negative and positive changes in social and economic domains are theorized, monitored and measured.	In what ways does enterprise development policy affect the daily lives, businesses and communities of entrepreneurs? How does that advance the socio-economic position of different people?
Also addresses inequalities in unpaid care work and household power dynamics	Women are assigned a predominant role in unpaid care work and households are sites of gendered power structures. Both dimensions affect entrepreneurial behaviour and outcomes and are addressed in problem analysis and designing solutions.	How can enterprise development policy support men and women to overcome daily challenges at home that constrain women's entrepreneurship?

*I. Committed to gender justice: problematizing gendered power relations*

In contrast to the metanarrative of economic growth, a feminist-driven enterprise development policy is explicitly committed to gender justice as a goal in itself. This includes theories of change, indicating how the designed policy or programme advances women's position in society in particular and the advancement of a gender-just egalitarian society in general. It also means evaluating enterprise development policy (and legislation) from the perspective of whether or not it reproduces, reduces or increases women's marginalized position in society and gender inequalities. From a standpoint feminist perspective, what is crucial here is that entrepreneurship promotion with the policy goal of gender justice does not ignore the gendered power relations embedded in the underlying structures that define the entrepreneurial context and shape entrepreneurial behaviour. Instead, it politicizes and problematizes the underlying gendered power dynamics so that they become an explicit part of the policy goal and its intentions (Lombardo et al. 2009). Feminist-driven entrepreneurship in which gender justice is a goal in itself, implies consequences for analysing how in current localities and realities gender equalities in the entrepreneurial context constrain or encourage behaviour differently for men and

women. When unequal power relations between women and men are questioned, policymakers can consider new pathways of change and a variety of solutions. Key policy questions include: How can enterprise development policy reduce (and avoid reproducing or increasing) inequalities experienced by female entrepreneurs?

*II. Defining policy goals, problems and solutions through gender analysis of local context*

Feminist-driven entrepreneurship policy uses gender analysis to describe the specific problems that specific people experience in specific places and design specific interventions to overcome these problems. It deliberately includes the gender-specific views and interests of differently situated women and men. It is crucial here to make a problem analysis that considers how the institutional context shapes the everyday experiences, perspectives and activities of women and men, both within and outside their families, businesses, communities and the marketplace. Such deep analysis will broaden our understanding of ‘where’ the problems and solutions are located, whether in the individual and/or the regulatory sphere, the cultural sphere, or in the household. This alternative approach to analysing the problem can subsequently generate different solutions. Here, ‘epistemic advantage’ presents an important tool for policymakers. While I agree with Jackson (2006) that essentializing women’s knowledge is problematic, for the purpose of policymaking and defining problems, it is precisely the inclusion of women’s unique experiences that makes knowledge ‘truer’ and policy solutions appropriate. Enterprise development policy informed by situated knowledge is more likely to produce solutions equipped to support women’s ongoing efforts to overcome their disadvantaged position. Feminist-driven entrepreneurship policy not only focuses on ‘what the problem is’ from the viewpoint of gender relations and women’s experiences. What matters here is that policymakers and development practitioners continuously deconstruct and reflect on ‘who or what is seen to be holding the problem of the gender bias in entrepreneurship’. As Ferree (2009) points out, it is important to constantly reflect on how local context creates a ‘web of meanings’ that can help policymakers understand why, in different contexts, one finds a particular approach to overcoming inequalities rather than another. This calls for locally embedded and participatory approaches to policymaking and the key importance of including and building on the lived experiences in the daily lives of women and men. The critical questions for policymakers are: who has or

should have a voice in the policymaking process and say how the problem of gender inequality or exclusive development can be solved through entrepreneurship promotion? Who, and what institutions, hold the problem of gender inequality in entrepreneurship? Who should actively participate in shaping the enterprise development policy?

### *III. Valuing and measuring both social and economic outcomes*

In a feminist approach, entrepreneurship is seen as a gendered process of social change, and part of everyday life, which does not necessarily deliver positive outcomes nor only outcomes that can be measured in financial terms. The process of entrepreneurship as practiced by people can potentially change places in various ways, most notably by impacting social relations. This is in contrast to the mainstream economic perspective underpinning contemporary enterprise development policy, which sees entrepreneurship as a positive economic activity, with the outcome of economic value creation and growth. Feminist-driven entrepreneurship policy would value and measure outcomes beyond economic opportunities, including women's empowerment and considers that entrepreneurship policy potentially may change the life of an individual, a household, a neighbourhood, or a larger place through job creation for women, introducing gender-friendly support structures in the workplace, or re-negotiating the gendered work division. It would also consider and monitor negative outcomes, such as an increase of domestic violence, the reproduction of gender stereotypes, further exploitation of women's labour and the overstretching of women's double burden. Databases and examples of indicators and methodologies that can capture information and measure change towards women's empowerment and gender equality are widely available.<sup>3</sup> Feminist-driven entrepreneurship promotion would thus be engaged with asking questions such as: in what ways does enterprise development policy affect the daily lives, businesses and communities of entrepreneurs? How is that different for men and women, and how does it contribute, or not, to advancing the socio-economic position of marginalized groups? How might we use entrepreneurship as an instrument to advance the feminist agenda?

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<sup>3</sup> Worth mentioning here are the Roadmap to Women's Economic Empowerment, the Social Institutions and Gender Equality Index (SIGI), the Data 2X Initiative and the Global Entrepreneurship Development Index (GEDI) recently launched Female Entrepreneurship Index.

*IV. Beyond the doorstep: Acknowledging links between entrepreneurship and family*

Feminist-driven entrepreneurship policymaking recognizes and addresses gender inequalities in unpaid care work and household power dynamics. It does not ignore or take for granted how the deeply gendered structures that affect what goes on in the home define outcomes of entrepreneurial behaviour and shape the context in which women operate their businesses. Concurring with many feminist scholars, for example Chant and Brickell (2013) it is worrisome that the knowledge and experience regarding the influence of the distribution of labour, care responsibilities, financial decision-making, time investment and intra-household power relationships on entrepreneurial behaviour remain largely absent from the research that is feeding entrepreneurship policy. Consequently, this crucial part of people's everyday lives is considered 'off limits' in the policymaking process and beyond the sphere of influence. By ignoring the family and the inseparable link between entrepreneurship and care work, entrepreneurship promotion potentially risks losing out on important opportunities for social change and gender inclusive development and instead adding to women's already considerable work burden as is suggested by among others Kabeer (2014) and Elson (2013). Feminist-driven entrepreneurship policymaking would indeed open the domestic context for debate by asking policy questions such as: How can enterprise development policy support men and women to overcome daily challenges at home that constrain women's entrepreneurship?

## 2.6 Concluding remarks

Feminist critique on the entrepreneurship theory that underpins contemporary enterprise development policy argues that this theory is rooted in a neo-liberal conceptual frame and individualistic approach. As it is geared towards economic growth and individualism, it does not challenge patriarchy and results in ineffective policy solutions that do not redress the constraints female entrepreneurs face. Heeding this criticism and applying a conceptual frame shaped in feminist epistemologies would generate valuable premises for enterprise development policymaking. I have argued that the critical realist approach of the feminist standpoint epistemology provides a strong basis for thinking through feminist concerns about women's entrepreneurship promotion. It offers analytical tools for a deep contextual analysis of the disadvantages and discriminations female entrepreneurs face and a holistic approach for finding possible policy solutions

that redress the imbalance in underpinning power structures. This feminist lens makes it possible to reframe enterprise development policy as the deliberate organisation of goals, problems and solutions for advancing gender equality in its own right. Its aim is to redress the gender bias in entrepreneurship, repairing the contextual defects that privileges men's entrepreneurship and marginalizes that of women. For policymakers this implies to think off entrepreneurship as a gendered and local practice. This broadens the potential scope of developmental outcomes, beyond economic ones and including those related to well-being. Policymakers need to use participatory and gender-sensitive methods to collect and interpret relational information about how local entrepreneurial contexts differently structure women's and men's unique and specific experiences at home and in the market and the challenges they face. The way formal and informal rules, expectations and regulations produce a gender bias is problematized and transformed into a policy problem. The policy solutions then represent interventions to repair the institutional constraints that female entrepreneurs' face. Enterprise development policy would thus be managed and monitored for its emancipatory effects and well-being outcomes in the lives and businesses of women.

It is assumed here that enterprise development, when driven by these feminist premises, is more suitable and effective in redressing structural gender inequalities and potentially leads to better outcomes. As a next step, however, it is important to explore whether examples of feminist-driven enterprise development policy can be found in practice and, more importantly, to empirically scrutinize its impact on the lives and businesses of female entrepreneurs. This may help to move the debate beyond feminist critiquing and towards deepening our understanding of how to engage with these discourses and transform policy and programme outcomes in such a way that they can address feminist concerns.

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# 3

## Frugal Innovation through a Gender Lens. Towards an analytical framework

### Abstract

This article analyzes the role of frugal innovation in inclusive development through a gender lens. It explores frugal innovation processes as a potential means to empowerment and enhanced well-being of marginalized women. The presented analytical framework balances the need for evaluating whether frugal innovation delivers direct demonstrable value to the lives of marginalized women and where and when frugal innovation may tackle adverse institutions to unlock a more egalitarian flow of benefits and opportunities to individual women, households, and communities. The framework explains how frugal innovation can have a wide variety of positive, negative, and unintended outcomes across market and nonmarket domains. The key focus is on exploring when frugal innovations are more likely to reproduce or transform institutionalized gender-related constraints that structure how men and women can access resources and opportunities. New empirical research to substantiate the framework requires an interdisciplinary approach that combines qualitative and quantitative methods.

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### 3.1 Introduction

Frugal innovation is gaining popularity in both practitioner and academic development discourse (Bhatti and Ventresca, 2013). Characterized by the use of technologies, it involves the (re)design and stripping of products, services, or systems to make them affordable for low-income customers in resource-constrained environments without sacrificing user value (Peša, 2014). Frugal innovation is considered different from capital-intensive and top-down innovation as it seeks to minimize the use of material and financial resources and use more polycentric, interactive innovation processes, awarding a significant role to local producers and consumers (Bhatti, 2012; Peša, 2014; Radjou *et al*, 2012). Often, the argument made is that frugal innovations are ‘problem solvers’ for the poor,<sup>4</sup> creating opportunities for improved well-being and contributing to inclusive development – hence, become inclusive innovations (George *et al*, 2012; Pansera, 2013; Agarwal and Brem, 2012; OECD, 2015; Zeschky *et al*, 2011; Chataway *et al*, 2014; Radjou and Prabhu, 2015). Yet, the analysis of the role of frugal innovation in inclusive development is still at an early stage, short of systematized empirical findings and ideologically polarized (Knorringa *et al*, 2016; Papaioannou, 2014). Moreover, and the subject matter of this article, translating development impact of frugal innovation beyond individual wealth accumulation is often ignored or assumed. Let alone in terms of women’s empowerment and gender equality achievements. Frugal innovation research has developed in a gender unaware manner, disregarding that the markets in which frugal innovations manifest are shaped by systemic and institutionalized inequalities along the lines of gender, crisscrossed with other social markers such as age, ethnicity, and location. As such, contemporary frugal innovation research is as yet not well equipped to conceptualize and capture such gender dimensions which are important markers of ‘inclusiveness’ (Gupta *et al*, 2015; Gupta and Vegelin, 2016).

This article argues that the inclusiveness of frugal innovations can only be determined based on empirical data that are collected, conceptualized,

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<sup>4</sup> Examples of frugal innovation can be found in agriculture, health, devices, housing, telecommunication, banking, energy, training, and education sectors. Examples of products and services that came out of frugal innovation pathways are among others mobile money systems, solar powered energy products, labor-saving agricultural tools like foot-pedaled water pumps, and medical devices like the frugal thermometer.

and interpreted through a gender lens. Gender analysis is key to understand how women and men's socially constructed gender roles influence their exposure and ability to respond to different risks, and, consequently, how they benefit (or not) from market interventions (Benería *et al*, 2015; Cornwall and Rivas, 2015). This in contrast to current gender unaware frugal innovation research that assumes and unifies development outcomes and positive trade-offs for all 'poor consumers,' regardless of gender, and thus leave us with little insights in *who* benefits *how* from frugal innovation and *why*.

This article is a first contribution to explore what a gender lens brings to analyzing the role of frugal innovation in inclusive development. In doing so, it aims to further and broaden the frugal innovation research agenda. It brings together insights and concepts from the rich and long-standing gender and development literature and explores possibilities for an interchange between the two fields. The gender lens presented here goes beyond simply making a statistical breakdown by gender as biological sex when measuring developmental outcomes of frugal innovation. Rather, it thinks of frugal innovation as a 'means to an end' that may or may not contribute to women's empowerment and gender equality (Scott *et al*, 2012). An analytical framework is constructed to help assess frugal innovation potential contributions to inclusive development outcomes through a gender lens. Inclusive development is here defined as development that responds to (new) risks of exclusion and marginalization and wherein marginalized people share and benefit from opportunities for increased well-being and empowerment (Gupta *et al*, 2015; Gupta and Vegelin, 2016). While the focus of analysis in this paper is on women as beneficiaries (and not innovators) of frugal innovation, its considerations also bear relevance for other marginalized groups.

The structure of this article is as follows. In the next section, a gender lens is discussed and situated in frugal innovation. In section three, a framework is proposed to evaluate the development impact of frugal innovation through a gender lens. In section four, a frugal innovation case is analyzed through this framework to illustrate what is seen and learned when applying the framework. Section five discusses the potential of the framework and concludes with reflections and areas for future research.

### 3.2 A Gender Lens in Frugal Innovation

The focus in frugal innovation thus far has been on characteristics of processes and products whereby it is assumed that a different way of *doing* innovation – that is frugal<sup>5</sup> – will yield positive outcomes and contribute to inclusive development. When reviewing the frugal innovation literature what is striking is the apparent invisibility of ‘people’ in frugal innovation research. When people do appear, they are presented as ‘the poor consumer,’ a gender neutral, homogeneous group of beneficiaries consisting of consumers in need of products facing affordable and accessibility issues in the market. However, such ‘poor consumers,’ who live outside of any specific historical, social, economic, or geographical locality, that can access resources and make decisions unhindered by their socially constructed gender identities, bodies, minds, age, caste, religion, locality, or ethnicity do not exist (Brush *et al*, 2009). This invisibility of people is not surprising, considering that the frugal innovation literature thus far has developed within a discourse of innovation research that builds on economic and management theories, which do not capture the contextually and locality wherein innovation takes place, who can participate in it and how, and who can benefit from and why (Blake and Hanson, 2005; Agnete Alsos *et al*, 2013). When people are not made visible in the innovation discourse, Agnete Alsos *et al* (2013) argue, the gender dimensions in innovation easily become invisible.

Evaluative frameworks to understand the ‘inclusiveness’ in frugal innovation are scarce (Knorringa *et al*, 2016; George *et al*, 2012; Papaioannou, 2014). Drawing on theories of global justice, Papaioannou (2014) presents a normative framework to evaluate the inclusiveness of innovations. In doing so, he brings the equal distribution of resources, welfare, and capabilities to prevent social exclusion of people at the core of inclusiveness and argues that: ‘(...) innovation cannot be branded as inclusive unless there is evidence of equal satisfaction of basic human needs in specific developmental contexts’ (p. 193). Although this is an important contribution, it does not present us with tools that can provide insights in how systemic gender inequalities interact with, or are affected by, frugal innovation processes and development outcomes, and vice versa. Nor

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<sup>5</sup> The editorial section of this special issue discusses in detail what characterizes frugal innovation and its current conceptual debates.

does it help analyze how frugal innovations may impact differently in the lives of women and men.

In turn, there is a rich and long-standing body of literature that analyzes how gender interacts with development outcomes in terms of empowerment achievements and gender transformative change.<sup>6</sup> Frugal innovation is not a new phenomenon in the lives of marginalized women, nor is researching the development impact of technology and innovation in lives of women (see for example Jackson, 1995; Palmer-Jones and Jackson, 1997; Stamp, 1989). Yet, an interchange and dialogue between frugal innovation and gender and development research is yet to be initiated. Among this rich body of literature, a pragmatic feminist approach offers valuable insights which can contribute to initiating such interchange and dialogue. It is particularly useful because of its more market-friendly politics in contrast to ‘the outdated enlightenment epistemology of liberalism and the market-unfriendly politics’ as found in other established feminist theories (Scott *et al*, 2012). Three ideas from pragmatic feminism are particularly important for advancing frugal innovation research because they present us with outcome areas important for an assessment of the developmental relevance of frugal innovation through a gender lens: one, its relational view on social and economic life; and two, its concept of an ‘ends-in view’ and three, the notion that even gender unaware practices may very well have empowering outcomes.

Feminist theories reject the idea of the free, autonomous, and rational individual that is able to interact with the market unhindered by a body, location, family, and so on. Instead, a more relational view of social and economic life is taken, considering the interconnectedness between market and nonmarket domains and recognizing the important impact of care work and power relations within the household (Diemont, 1995; Robeyns, 2003; Robinson, 2006; Benería, 2007; Benería *et al*, 2015; Okin, 1989). Frugal innovation research that is only focused on measuring development outcomes in the market domain, like job creation, misses out

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<sup>6</sup> For an overview and further reading see for example: Jackson (1995), Kabeer (2015), Quisumbing and Pannoffeli (2010), Doss (2011), Chatterjee (2005), Kingiri (2010), Peterman *et al* (2010), Ragasa (2012), Benería (2007), Rai and Waylen (2013), Palmer-Jones and Jackson (1997), Stamp (1989). Lessons articulated in these literature studies are that poverty, social exclusion, and also innovation, technology, and entrepreneurship are highly gendered phenomena, differently experienced by, and affecting men and women differently. And that technology design, usage, and impact always has a social context. Greater attention to gender relations by researchers and development practitioners could improve outcomes for women.

on the fact that women may hold a different position in and outside the market, or spends much more time outside the market than men. This way, overlooking that positive, unintended, or negative changes in women and men's lives may occur and limit or catalyze how disruptive any frugal innovation can be. In general, feminist theory speaks of 'systemic change' as the requirement for addressing the root causes of gender inequality (Rao and Kelleher, 2005). Institutions play an important role in shaping gender inequalities, affecting women's decision-making power at home, in the market, and how they can access and benefit from resources and opportunities (Branisa *et al*, 2013; Ragasa, 2012).

Secondly, a pragmatic feminist approach focusses on how communities apply 'means' to achieve desired positive 'ends-in-view' (Scott *et al*, 2012). The ends-in view – being women's empowerment and enhanced well-being of women on equal terms with men – is portrayed here as an achievable and dynamic development outcome, in contrast to an 'utopian dream towards which there is no accessible path' (Scott *et al*, 2012, p. 546). Moreover, a pragmatic feminist approach considers that gender unaware practices may very well have empowering effects. Frugal innovation may very well contribute to women's empowerment or gender equality, even if that was not the explicit objective. Or in turn, frugal innovations may exacerbate, reinforce, and enlarge gender inequalities. The task is to deliberately examine markets and look for replicable innovations that can have empowering effects for marginalized women. Such a 'means to an end' approach indicates that one needs to explicate what development outcomes of frugal innovation one values and seeks to achieve. Doing this through a gender lens, automatically implies a shift from the current research emphasis on how products and innovation processes contribute to individual wealth accumulation to a focus on exploring empowerment and social and economic well-being outcomes in lives of marginalized women. Applying a gender lens in frugal innovation thus entails more than making a statistical breakdown by gender as biological sex and pinpoint differences between men and women when measuring frugal innovation outcomes. Rather, it means to conceptualize, measure, and analyze how gender as a social construct – which shapes lives of men and women differently and the power relations between them – influences development outcomes of frugal innovation, and acknowledge the gendered institutional nature of society and markets and the existence of the unpaid, care economy. Simply said, the question posed is, so we have frugal

innovation as a ‘means’ at our disposal, what can it mean for the three key development outcomes we value: women’s empowerment, enhanced well-being, and gender equality?

### *Empowerment*

The first development outcome area of this ‘ends-in-view’ to explore is empowerment. A key concept in feminist theory that refers to ‘the expansion of the capacity to make strategic and meaningful choices by those who have previously been denied this capacity, but in ways that do not merely reproduce, and may indeed actively challenge, the structures of inequality in their society’ (Kabeer, 2017, p. 651). Women’s empowerment happens when individuals and organized groups can ‘imagine their world differently and to realize that vision by changing the relations of power that have kept them in poverty, restricted their voice and deprived them of their autonomy’ (Eyben and Napier-Moore, 2009). Agency is at the heart of the concept of empowerment and involves the ability to pursue goals, express voice, having mobility and make decisions, free from violence and retribution (Cornwall and Rivas, 2015; Alsop and Heinsohn, 2005; Narayan-Parker, 2002).

Since a woman can experience empowerment in varying degrees and across different areas of her life – in her home, her family, the market place – we seek to understand how frugal innovation can trigger change in all those different aspects of women’s lives, each important in itself. It means to value both the well-accepted tangible changes measured for example by increases in productivity and income (Van Eerdewijk *et al*, 2017; Buvinic and O’Donnell, 2017). And, the more intangible outcomes that can be experienced by individual women like changes in self-identity, increased ability to renegotiate relationships with traders and banks, or more control over financial decisions at home – but also, when and whom to marry, whether to have children and how many, where she will live, what type of business she can start, what types of trainings and education to follow, and what networks to participate in.

### *Well-being*

A second outcome area of this ‘ends-in-view’ to explore is how frugal innovation contributes to enhanced well-being, here defined as a condition where human needs are met and where one can act meaningfully to pursue one’s goals and enjoy a satisfactory quality of life (Gupta *et al*,

2015). Moser (1989) distinguished between gender practical and strategic needs and pointed at the need for mapping how development interventions are capable for meeting such needs. Practical gender needs are ‘basic human needs’ identified by women as a response to gender inequalities and inadequacies in access to living and working conditions. These are related to for example access to water, health care, financial products and services, and income. Yet, fulfilling or satisfying such practical needs of women does not necessarily challenge or change the systemic gender inequalities that are constraining and shape women’s marginalized positions in society (Molyneux, 1985). Strategic gender needs (or interests) are those needs identified by women that enable and support them to address their marginalized positions and are related to unequal divisions of unpaid care work, unequal power relations at home and in the market, and adverse gender norms. These interests vary per context and may include the need for equality in land rights or more control over decision-making processes at home and in the market.

A focus on gendered needs and capabilities does, however, not deny the important contribution that resources can make to people’s well-being. Indeed, inequalities in resources can be significant causes of inequalities in capabilities and therefore also need to be studied (Agarwal, 1994, 1997). The concern should be with people’s ability, willingness, and freedom to convert resources into functionings in pursuit of an opportunity. What matters is to what extent access to resources allows a person to better function in society and make life-choices, as they do not directly assure a state of well-being (Jackson, 1998). For example, one can have a mobile phone with an app and now the ability to bank and process business transactions, but not the control over that money or the ‘legitimacy’ to invest it, because one is a woman. Hence, access to resources is not readily translated into individual opportunities for well-being. Women and men might end up with different opportunities for well-being, even when they have the same access to resources (Addabbo *et al.*, 2010).

### *Institutions*

A third outcome area of this ‘ends-in-view’ to explore is how frugal innovation interacts with institutions that govern homes, communities, relations, *and* markets and shape gender inequalities in access and control over resources and opportunities. Meaning that one needs to consider that when a frugal innovation is introduced in a particular market, it



arrives in an existing context of deeply rooted and well-established formal (policy, regulations) and informal (norms, beliefs, stereotypes) institutions that govern people's lives (Vossenbergh and Gomez, 2016; Baughn *et al*, 2006). These institutions determine who gets what, who does what, and who decides along the lines of gender (Elam and Terjesen, 2010). They can constrain, limit, marginalize, or enable women in their entrepreneurial endeavors at different levels, including that of the home, family, farm, community, market, and in organizations (Croppenstedt *et al*, 2013; Al-Dajani and Marlow, 2013). Constraints experienced by marginalized women vary from discriminatory laws in land ownership, a lack of legal protections, assigned responsibilities of unpaid household care, and adverse social norms (De Haan, 2016). These constraints produced by institutions limit women's access to resources like finance and training but also to markets, networks, education, freedom of movement and choice, and thus their well-being achievements. Positive change in livelihoods of women depends both on access to resources positively and on gendered institutions negatively (Van Staveren, 2013).

Concluding, a gender lens in analyzing the role of frugal innovation in inclusive development means to value and look for demonstrable change in capabilities of marginalized women and how that empowers them with new, more, and better opportunities to improve their well-being and tackle adverse institutions that undermine gender equality in control of resources and decision-making. Or more specifically, it means to explore changes in the degree of gendered needs satisfaction and changes in enhanced women's empowerment in terms of the expansion of capabilities (like resources, opportunities, choices, and decision-making power to realize goals), and changes in relationships and negotiation dynamics between people at home, in networks, and between institutions – but also, to explore changes in (more enabling) formal (policies and regulations) and informal (socio-cultural norms) institutions, and unravel how marginalized women use and benefit from frugal innovation in a gendered context across both the market and nonmarket domain and why. It implies looking at the entire system as the one creating and reproducing marginalization and exclusion. In the next section, a framework of analysis is proposed that balances the need for evaluating how frugal innovation accrues demonstrable value directly to marginalized women and where and when frugal innovation may tackle adverse institutions and

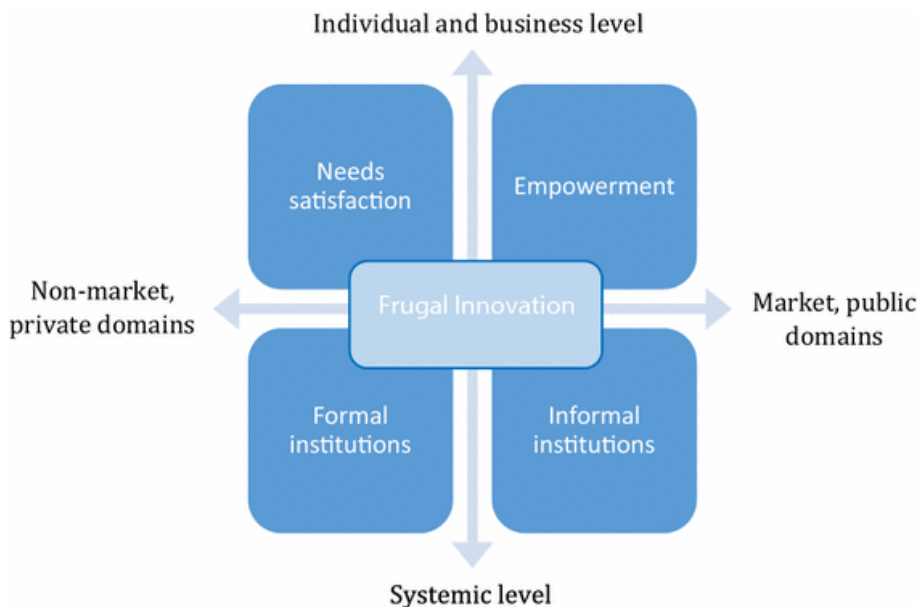
unlock a more egalitarian flow of benefits and opportunities to women, households, and communities.

### 3.3 A Framework of Analysis

Figure 1 is a first proposal for an analytical framework that encourages an interchange and initiation of dialogue between frugal innovation and gender and inclusive development research. The aim here is to guide future research in mapping and analyzing the inclusiveness of frugal innovation through a gender lens. It can help researchers to design impact evaluation methods and document how a particular frugal innovation may yield changes in a particular context, for whom, why, and at what level. It may also be used by practitioners engaged in frugal innovation when making strategic choices as to where, for whom, and how to design, implement, and measure impact.

*Figure 1*

*Inclusiveness of frugal innovation through a gender lens.*  
 Source: own elaboration and inspired by Rao and Kelleher (2005).



This framework does not serve as a list of ingredients and when ticking all the boxes, the frugal innovation can be labelled inclusive. Instead, it visualizes the broad spectrum of multilevel changes that might result out of frugal innovation. It is an operationalization of the ‘inclusiveness’ in frugal innovation through a gender lens that highlights the interconnect-edness and fluidity between private and public domains in which women and men may find themselves constrained of access and control over opportunities to achieve improved well-being in various spheres of their lives. The framework considers that next to ‘economic life’ in the market domain, people are relational beings that have a family, care responsibilities, and community life. It emphasizes to discern and manifest the role of people in frugal innovation, thinking of them in real daily lives, with real bodies and with both practical and strategic human needs.

It helps to understand what frugal innovations can and cannot do. It values changes in those conditions with direct impact on women’s livelihoods and capabilities needed in pursuit of improved well-being from multiple angles and at multiple levels that are otherwise easily overlooked or assumed. The focus of the assessment is how frugal innovation reproduces or actually transforms the gender-related and institutionalized constraints that structure who can access, use, and benefit from resources and opportunities.

The framework intends to deepen and widen the evaluative criteria of developmental impact, providing nuance and systematic comparison, and allowing for the consideration of ‘other outcomes’ besides individual wealth accumulation that are otherwise easily overlooked. What is emphasized is that each level – individual, business, and institutional – is deeply interconnected with the other. It points to the fact that changes can occur in individual decision-making, access, and control over resources, capacities, and knowledge – which are valuable and necessary – but they are not sufficient for overcoming exclusion and marginalization. The framework sets out from the notion that social exclusion from development is of a systemic and institutional nature. Meaning, it highlights that it is not about ‘the woman’ *holding* the problem of exclusion and researching how her individual capacities, affordability, and accessibility issues can be fixed through frugal solutions. Rather, it highlights that it is women *experiencing* a systemic problem and that what matters is to research how and why frugal innovations may or may not redress those

systemic gender inequalities in the institutional context causing the exclusion (Chant and Sweetman, 2012).

This framework needs substantiation and validation of course. Before discussing the potential of this framework and areas for future research, in the next section the framework is applied to an example of a frugal innovation to illustrate what may be seen and learned when put to use.

### 3.4 An Illustrative Example: The MoneyMaker

Selected is the case of the MoneyMaker, a low-cost foot-pedaled micro-irrigation pump that draws up water from underground sources to enable poor farmers in sub-Saharan Africa to irrigate up to two acres of land. It is designed and marketed by KickStart International and referred to as a tool that ‘empowers farmers’ and to ‘move millions out of poverty’ (website MoneyMaker). The question is, what can the MoneyMaker mean for the three key developmental outcomes valued in the presented framework: women’s empowerment, enhanced well-being, and gender equality?

This case is selected because it has been analyzed by others for similar purposes, to assess its contribution to inclusive development (Papaioannou, 2014; Sijali and Mwago, 2011; Galvin and Iannotti, 2015; Pandit *et al.*, 2010). The conclusions of these studies are however contradictory. Papaioannou (2014), on the one hand, argues that the MoneyMaker cannot be labeled an inclusive innovation because there is no demonstrable evidence that the basic human needs of poor farmers are now met. Based on data drawn from the OECD poverty rate (website OECD, Poverty Rate), he argues that it is rather an innovation that promotes inequality because people who live below 1.25 dollar a day were excluded from the design and production of the pump, and thus cannot afford to purchase it (Papaioannou, 2014). On the other hand, there are studies that portray the MoneyMaker as a success story. Based on impact and self-evaluations, KickStart (2008) says farmers benefitted with extra household income and purchased new assets such as bicycles, motorized pumps, dairy cows, and land. In addition, some of the extra income was used for the payment of children’s school fees. Others also highlight its contribution to an increase of household income, expansion of farms, and job creation, suggesting that this frugal innovation can be classified as a contributor to inclusive development (Sijali and Mwago, 2011; Galvin and Iannotti, 2015).

The above-mentioned studies all take on different perspectives on inclusive development but none of them discuss or analyze how gender dimensions as important markers of ‘inclusiveness’ interact with the ways farmers are included in the MoneyMaker and can share in its benefits. Furthermore, it is unclear in what way the needs and experiences of marginalized women have been taken into account during the design, implementation, and evaluation of the MoneyMaker. Indeed, the available datasets presented in the above-mentioned studies do not seem to include knowledge and experiences of marginalized women. So, they present us with little to no insights as to how this frugal innovation actually presents marginalized women with new, more, and better opportunities for increased well-being and empowerment, and in what way?

What if instead the developmental outcomes of the MoneyMaker would be analyzed through the here presented gender lens? What questions then emerge, and what does this imply for how to collect, analyze, and interpret data in order to draw conclusions? Firstly, the focus would not only be on assessing to what extent the MoneyMaker can satisfy basic human needs or contribute to wealth accumulation and economic outcomes. But rather, the focus would be on assessing to what extent it satisfies both practical and strategic gender needs and can have empowering effects, both in the market and nonmarket domain. Questions that arise for example are as follows: how and by whom is decided, and how the extra generated income from the MoneyMaker was invested and in what? And, how does expansion of the farm allow different members of the household to better function in society and make life-choices? It could be for example that more income as a result of the MoneyMaker triggered a higher enrolment of daughters in secondary education, improving their employability and opportunity for a good job once they grow older. Or, that it changed time-use for sons, who are often expected to work on farms from early age and can now spend more time doing their homework. One would also wonder what types of jobs were created, with what conditions, and for whom? We know for example that often, better jobs can go to men, changing little in terms of women’s market position. Informal rules can consider women as more obedient and better suited to certain types of work (such as picking and packing in the horticulture sector), coupled with perceptions that women’s income is supplementary, not central, to household well-being (Tallontire *et al*, 2005).

Secondly, a gender sensitive evaluation of the developmental outcomes of the MoneyMaker would also entail a deliberate and thorough conceptualization of empowerment. KickStart (2008) found that over time men pass on the usage of the MoneyMaker pump to their wives because men become more interested in other long-term high-capital investments that subsequently generate higher returns. Kickstart (2008) interprets this change in pump ownership as an indication that, in addition to empowering male smallholder farmers, women also have been empowered. The term empowerment, and empirical evidence thereof, is used here rather loosely and misleading and leaves us with many unanswered questions. For example, to what extent and how has this change in ownership of the pump enhanced the agency of farmers' wives to make more or different choices and take action to shape her life in the way that she wants? How did that affect the intra-household relationships and negotiation dynamics, and was there potentially a trade-off between practical and strategic gender needs? Palmer-Jones and Jackson (1997) demonstrate how analyzing intra-household relationships are key when assessing the impact of technologies. In the case of treadle pumps for irrigation in Bangladesh (by them referred to as 'appropriate technology'), they found that men and women, and by class, valued its contributions to the household differently. Kabeer (2017) cautions that while improved access to new means can make vital contributions to the economic productivity and social well-being of marginalized women and their households, it does not empower women per se: 'it provides possibilities, rather than a predetermined set of outcomes' (p. 695). Which of these possibilities are realized in practice depends on the institutional context in which the MoneyMaker is introduced, other innovations available, and the extent to which women are able to influence the decision to adopt a particular technology and its patterns of use (Stamp, 1989). One thus wonders how in those cases where women's agency and access to opportunities is severely constrained, having a foot-pedaled pump changes that?

Lastly, assessed would be the interlinkages between the MoneyMaker and the local gendered institutional context in which it is introduced. This may shed light on differences in women's and men's abilities and constraints to access the MoneyMaker – and how to overcome these. On average, 88 per cent of the people who initially purchase the MoneyMaker are male, while 60 per cent of the pumps are eventually used by women (Sijali and Mwago, 2011). This high number of male purchasers raises

questions about how the pump is distributed and marketed. Could it be that the chosen distribution channels are implicitly biased towards men and unintentionally exclude women thus limiting developmental impact in lives of women (Pecis, 2016)? Quisumbing and Pandolfelli (2010) demonstrated the need for paying attention to the context-specificity of gender relations when designing delivery mechanisms. They found that agricultural extension services often neglect an important resource for spreading information and marketing: existing social networks. These networks are particularly important for women who often have less access to formal dissemination channels (Quisumbing and Pandolfelli, 2010). Such insights indicate that gendered institutions can govern the ideas and actions of the actors involved in the innovation process and potentially lead to an exclusion of women. In some contexts where the pump is marketed, it could be inaccessible for women because it is just not seen as appropriate or legitimate for women to 'purchase' or 'operate' technological equipment. Linking frugal innovations to women's social networks may be a promising alternative for more appropriate distribution channels.

In conclusion, applying a gender lens shows that the MoneyMaker cannot yet be labeled an inclusive innovation. Evaluating frugal innovations contributions to inclusive development based on logic that inclusion of poor farmers in the design of the pump ensures accessibility and affordability is too simplistic. So is solely evaluating its contributions to practical needs satisfaction and individual and household wealth accumulation, without making use of disaggregated data and intra-household analysis. When evaluating through a gender lens, what matters instead is a focus on the ways in which the designers and implementers of the MoneyMaker have taken the knowledge and experiences of marginalized women at vantage point during the design and implementation processes. Thus far, it remains unclear in what ways marginalized women have benefited and shared in opportunities for increased well-being and empowerment from the MoneyMaker. Moreover, it remains unknown how the MoneyMaker attributed to complex processes of change and responds to potential new risks of exclusion for marginalized women. Surely the MoneyMaker has benefitted women at the individual level, perhaps by reducing their labor time. Albeit that the gender critique of the appropriate technology debate has already shown that technology design processes often ignore women's experiences and (ergonomic) needs and that the assumption

that women will use the time released by labor-saving technologies for economic production is misplaced (Palmer-Jones and Jackson, 1997; Stamp, 1989). The extent to which usage of the pump has enabled women to make new, more, and better life-decisions and alter power structures at the systemic level remains obscure. Concurring with Dolan (2012), the question here is not whether there is a measure of benefit for individual farmers but whether the MoneyMaker contributes to a development process whereby marginalized women's previously experienced exclusion to benefit from new opportunities gets transformed. Or, in other words: what the introduction of the MoneyMaker means for women's empowerment, improved well-being, and reduction of systemic gender inequalities. More empirical research is needed to address these questions, which, as the above analysis illustrates, can only be answered based on empirical data that is collected, conceptualized and interpreted through a gender lens.

### 3.5 Conclusion

Contemporary frugal innovation research presents us with little empirical insights in its developmental impacts in lives of women, beyond practical needs satisfaction or economic value addition and wealth creation. A gender analysis demonstrates that frugal innovation may have a broader variety of developmental outcomes across market and nonmarket domains than what was considered thus far. However, existing frameworks are not well equipped to capture these, and as a result, its contributions to changes in key markers of inclusive development are undervalued, overlooked, and ignored.

Initiating a dialogue between feminist theory and frugal innovation is bound to provide new insights, new ideas, and opening the frugal innovation research agenda. The here presented analytical framework evaluates frugal innovation as a means to women's empowerment, enhanced well-being, and gender equality. It analyzes where and when frugal innovation delivers direct demonstrable value into the lives of individual women and how frugal innovation may tackle adverse institutions and unlock a more egalitarian flow of benefits and opportunities to individual women, households, and communities. These are the more systemic conditions with direct impact on women's practical and strategic needs satisfaction and agency needed in pursuit of improved well-being. The key focus is on exploring when frugal innovations are more likely to



reproduce or transform institutionalized gender-related constraints that structure how men and women can access resources and opportunities.

New empirical research is needed to substantiate and validate the framework, requiring an interdisciplinary approach that combines qualitative and quantitative research methods. Following the framework, four new interconnected research directions emerge that can bring an enhanced empirical understanding of the relationship between gender, local context, frugal innovation, and development impact. Each of these four research directions will have their own underlying Theory of Change that need to be uncovered; otherwise, they remain a black box and based on assumptions. First, research is needed that explores how participation, access to and control over frugal innovations, is differently experienced by men and women. And, who is more likely to participate, innovate, and benefit, why and in what way? Second, research that measures how frugal innovation creates tangible and intangible values and for whom at the individual and business level and in what domain? Where and when do frugal innovations support marginalized women's strategies to overcome constraints in pursuit of improved well-being? Can some design features of frugal innovations yield more positive outcomes for women than for men, and in what domain? Such research needs to map out the actual lives and aspirations that individual and groups of women can have, do, and choose to live, and assesses the contribution of frugal innovation against the realization of those aspirations. A third and fourth research area are concerned with the institutional context. On the one hand, examination is needed of how gendered institutions across market and nonmarket domains mediate, influence, enable, or limit the value frugal innovations seeks to create, and for whom and at what level. On the other hand, research is needed that explores where frugal innovation actually affects or even transforms institutions, triggering ripple effects in society's ideas and rules about what women and men can have, do, or be across market and nonmarket domains.

When engaging with these four research directions, it is critical to particularly examine frugal innovation in the informal sectors, where many women are overly involved and more likely to encounter frugal innovation, for example, in smallholder farming, water distribution and management, textiles, fisheries, and community forestry, but also home-based or micro-entrepreneurship in peri-urban and rural areas (Gutpa *et al.*, 2015). Such research needs to be based on a deliberate and thorough

conceptualization of empowerment and well-being as found in feminist literature, and on data collection methods wherein the experiences and voices of marginalized women are captured and valued. Furthermore, when undertaking empirical research with this framework at hand, one needs to unpack the household and measure at the individual level, rejecting the idea of a patriarchal unitary household model that assumes that all members are equally poor or well-off (Njuki *et al*, 2011). This requires digging deep into the power dynamics and differences in needs and preferences among household members, along the lines of gender, age, marital status, and so on. Lastly, while this article focused on women as beneficiaries of frugal innovation, the analysis needs to be expanded to women both as beneficiaries and providers of frugal innovation.

Such new empirical research would allow us to distinguish those change-making frugal innovations with most potential for empowering women and contributing to gender equality from those innovations that merely contribute to reinforcing gender inequalities or that satisfy practical needs. We can then engage in a debate in order to prioritize the design, funding, and implementation of those frugal innovations that are most likely to benefit women in resource-constrained contexts who face the highest labor burden and risk of marginalization exclusion.

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# 4

## Identifying ripple effects from new market institutions to household rules -Malawi's Agricultural Commodity Exchange

### Abstract

The introduction of new rules in an institutional field provides agents with a new set of opportunities and constraints on which they can leverage to change the rules in other institutional fields. Inspired by Elinor Ostrom, we term this causality a ripple effect, born out of the initial institutional changes. In this article we enquired in what ways women farmers could transfer genderblind changes in the market to the household. We developed a diagnostic tool to capture this propagation of effects and tested our framework with a study of the Agricultural Commodity Exchange for Africa (ACE) in Malawi. We found that the introduction of ACE has produced weak but positive effects for women, some of which rippled the position and choice rules in the household field. Some women see in trading with ACE an opportunity to retain freedom and avoiding a constraining married position in the household.

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**Keywords:** Ripple effects, institutional analysis, household rules, agricultural electronic markets, Malawi, women farmers

## 4.1 Introduction

Institutions guide human behaviour and cluster in institutional fields that indicate the appropriate course of action in different situations. Most research on institutional fields studies them one by one, in isolation from each other, when in fact the number of institutions, their interconnectedness and their force are far greater than generally recognised by policymakers, as Elinor Ostrom argued (2005). The social life of agents occurs across different institutional fields and in each one of them institutions have the double role of constraining and enabling agents' action. An agent can find significant room for manoeuvre in one institutional field and a rather constraining environment in another institutional field. As institutions evolve, changes of rules enable or restrain a new collection of actions in an institutional field, and we reason that these changes can affect the agent's repertoire of institutional opportunities and constraints in other institutional fields. In other words, agents can leverage on new sets of opportunities and constraints across institutional fields and their agency may be enhanced or further limited.

Elinor Ostrom introduced the notion that changes in one institutional field "ripple" on other institutional fields (2005: 58). Our motivation is to study these ripple effects, which we define as the propagation of rule changes in one institutional field on to another institutional field via the actions of agents. With this approach on institutional fields, we wondered if women could leverage on changes in the institutional field of the market to affect the gendered rules in the institutional field of the household. In principle, gender-blind policies and programmes are not designed to affect the gender rules and benefit women specifically. There is also a certain assumption in the feminist literature that changes in market institutions rarely contribute to the advancement of women's positions in society, as highlighted by Scott et al (2012). Some empirical studies on intra-household gender dynamics in Africa have already underlined the capacity of women to adapt their household strategies to benefit from market economic activities and "operate outside the constraints imposed by customary patriarchy" (Scott et al. 2012: 564).

We decided to adopt a pragmatist feminist perspective (Whipps and Lake 2016, Scott et al. 2012, McKenna 2001, Seigfried 1996) that postulates, for instance, that human action is creative, human beings have

situated freedom, and action is adaptation fitted to the problematics of specific situations. We were inspired by Scott et al. (2012: 564) in highlighting that pragmatic feminism allows for the possibility that genderblind market institutions may contain mechanisms that “can be harnessed for feminist purposes”. Diagnosing them correctly, as Rodrik (2010) reminds us, is far more challenging. We aimed at contributing a tool to better understand in what ways ripple effects occur.

## 4.2 Methodology

Our research was motivated by enquiring in what ways genderblind changes in the market institutional field enabled women to affect their situations in the household institutional field, if at all. This enquiry required to delve deeply into the daily lives of women that engage in both institutional fields, i.e. market and household. We hence chose to do a case study of the introduction of genderblind rules in a market where women trade, if possible with similar businesses. We were inspired by McCall’s suggestion (2005: 35) that case studies represent the most effective way of empirically researching the complexity of the way that the intersection of institutional fields on specific agents affects their everyday lives. We found suitable conditions for such a study with women farmers in rural Malawi, because we have a long research presence and would have the access that the study demanded. We selected the introduction of the Agricultural Commodity Exchange for Africa (ACE) in Malawi and focused on small holder farmers that produce maize, groundnuts, and pigeon peas in the central regions of the country. In 2013 ACE introduced a warehouse receipt system with access to finance and storage, a market information system and capacity building for farmers, and claims to have improved the choices of farmers. ACE documents make no mention of gender and do not address women farmers at all, despite the fact that the vast majority of farmers in Malawi, as in the rest of Sub-Saharan Africa, are women (Doss, 2011; 2014). We hence concluded that it was a genderblind institutional reform in which gender considerations were basically ignored.

Our research had multiple objectives and dimensions, and in this particular paper we aim at understanding ripple effects and not to evaluate the impact of ACE on women. Hence, we first designed a framework to gain insight into what different institutions “do” and “prescribe” from the experiences and stories of farmers. We focused only on women farmers and how they navigate the rules in the market and the households; we do

not analyse the situations of men farmers. We designed the study for a small sample of women farmers who would share their personal life story for our research, used ACE services regularly and for at least three years, and wanted to improve their income. Our sampling needed to cover different household situations, so we asked ACE staff to identify for us twelve female smallholders that have been using ACE services since 2013. The sample included four married, four single and four divorced or widowed women. The data collection methods employed in the field were qualitative and involved semi-structured interviews, focus group discussions, retrieval of documents and marketing materials and news articles. Our fieldwork took place between February and May 2016. We also interviewed 9 ACE staff members, a local researcher and four experts. In addition, we did one focus group discussion with three female farmers. Interestingly, ACE struggled to identify young not-yet-married women in their client base, which could indicate a combination of different things such as few young women consider farming and trading commodities, Malawian women marry young, or ACE is inaccessible for young single women. To ensure spatial representation of the participants we selected participants in both semi-urban and rural areas of the central region of the country. The database is too limited to generalize our findings, but it has allowed us to proof our diagnostic tool to identify a ripple effect.

In the next section we set out our theoretical position and in section four we build a framework to diagnose ripple effects across institutional fields. In section five we discuss the situation of women in Malawi and in section six we scrutinise in what ways the introduction of ACE as a gender blind policy rippled to the benefit of women, if at all. We further discuss the potentials and limits of the framework to identify ripple effects and conclude with reflections on areas for future research.

### 4.3 Gender, institutions and ripple effects

Our study focuses on the actions of social actors, which are regulated by institutions in institutional fields. We follow Hodgson's definition of institutions as embedded "systems of established and prevalent social rules that structure social interaction" (Hodgson 2006: 2), so institutions create stable expectations on the behaviour of others. In this definition, rules are "socially transmitted and customary normative injunction or immanently normative disposition that in circumstances X, do Y" (Hodgson 2006: 3).

The introduction of a commodity exchange modifies the actions of buying and selling in the market in a pre-existing landscape of rules of exchange. The new institutions set rules of the type that in X do Y' and in comparison to the previous set of rules, they create a disposition to modify behaviour at the time of trading.

As explained by Wacquant (1998), agents do not face undifferentiated social spaces but distinct spheres of life endowed with specific rules, regularities, and forms of authority. Authors address these clusters of institutions as fields (Bourdieu and Wacquant 1992, Fligstein and McAdam 2011), domains (Laumann and Knoke 1987) or networks (Powell et al. 2005). While they have different meanings, these terms generally address "meso-level social orders" where actors interact with knowledge of the rules, the relations and the purposes of the field (Fligstein and McAdam, 2011: 3). Each field has characteristics in terms of boundaries, origins and transformation.

Fligstein and McAdam (2011) describe the various fields as a set of Russian dolls, one inside the other, whereby changes in one institutional field can destabilise the rules in other fields. Ostrom (2005: 58) introduced the notion that changes in one institutional field "ripple" on others, so we will refer to these as ripple effects. We take the framework developed by Polski and Ostrom's (1999: 39) to analyse types of rules in- use to capture how these prescriptions cluster to form an institutional field, and to follow how the introduction of new rules on market exchange has affected or not women's lives in the household. Several authors have referred to the complexity and interconnections among institutions and the context and field in which they emerge and operate (Ostrom, 2005; Sindzingre, 2006; Andersson and Agrawal, 2011; Fligstein and McAdam, 2011a,b). Polski and Ostrom (1999) identified seven types of rules in any institutional field. The position rules affect participants (individuals or groups) when they perform a certain role. Participants are included or excluded from that position by boundary rules, while authority or choice rules prescribe what is possible and acceptable for the position. The action arena is further shaped by information rules that state what is known and communicated, and by aggregation rules which are the mechanisms to control a situation. Costs and benefits are regulated by payoff rules, and the likely outcomes depend on scope rules. These rules form together an institutional field, such as a market. Fig. 1 represents any institutional field, such as a market

in which “a farmer” occupies the position that, according to the position rules, can exchange goods via ACE.

Institutional fields center on agents whose actions are informed by institutions and whose agency depends on. Hodgson (2003) argues that institutions act as hidden persuaders and both enable and restrain behaviour, so institutional change in one field may affect the agents’ sets of opportunities and constraints in the other fields where the agent is active. In the household, decision making and welfare distribution signal that households do not actually function in isolation but are affected by the “hidden enablers” in other fields. Smajgl and Larson (2007: 15) contend that research often isolates the different fields of a social order despite the need to study them “as a part of the institutional layer it is embodied in, as well as part of the economic, ecological, social layers it might impact on or be impacted by”. The concept of ripple effect captures subsequent and unintended changes in the rules that were not directly expected within the initial field of institutional change. We hence conceive a dynamic web of institutional fields in which changes in rules in one field can ripple out and create a pathway of change within and across other fields, so institutional fields are interconnected like Russian dolls, using the metaphor of Fligstein and McAdam (2011a,b). A married female farmer, for example, may occupy simultaneously the positions of wife and rural producer in the corresponding two institutional fields of household and market, so she manages a complex household and an agricultural business and can leverage opportunities in one on to her actions in the other field. Ostrom (2007: 35) describes the combinations and transfers of opportunities and constraints from one field to the other as “using rules to cope”. We will now design a diagnostic tool to identify these ripple effects.

*Figure 1. Relationship between rules-in-use and Elements of the Policy Action Arena. Source: Polski and Ostrom’s (1999: 39)*

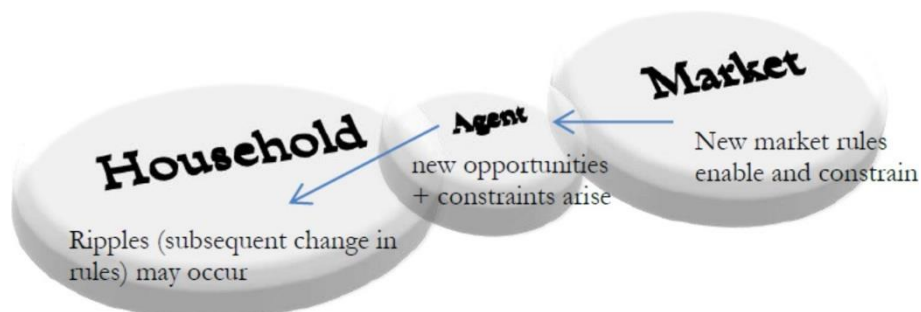


#### 4.4 A framework to diagnose institutional ripple effects

We first need to conceptualise further what ripple effects are. The concept refers to the propagation of an institutional change in one field to institutions in the same or another institutional field. Within social psychology, Maddux and Yuki (2006) refer to ripple effects as the distal consequences of events. Smajgl and Larson (2007) argue that ripple effects can change the effectiveness of existing institutions as well as the newly introduced institutions. We define ripple effects as the unintended or spontaneous dissemination of change in rules one institutional field upon rules in another institutional field, with consequences that can be either positive or negative because they are not susceptible to controlled planning. The pathway of the ripple and its long-term outcome are uncertain; it may be stopped, diverted, reversed, slowed down or spurred. Hence, a ripple does not equal “a pathway of development” in the sense of positive change, such as gender equality or livelihoods.

Based on Smajgl and Larson (2007: 15), in Fig. 2 we attempt to depict the ripple effects from the changes of the rules governing the market institutional field to those of the household institutional field. Changes in one field can have effects on another field if the agents perceive the first rule change equips them to advance their agency in a second field or, as Ostrom (2007: 35) expressed it, “using rules to cope”. For example, women may see in the arrival of a new market institution an opportunity to stretch the boundaries of the gender rules that limit them in the household field.

Figure 2. Ripple effects from market to household. Source: Own elaboration



We built the following framework (Table 1) to identify ripple effects from one field upon the rules in another field, considering both the enabling and constraining effects of institutions. Our tool also draws from the multi-strand mapping framework developed by Parken (2010) that seeks to operationalise and capture intersectionality in policy development. However, our diagnostic tool places the analysis at the *meso*-level of institutional fields and not at the individuals' level, as Parken et al. do, hence facilitating an analysis across institutional fields instead of capturing only different individual positions within one field. We used this tool in section four to capture ripple effects from the institutional fields of the market to the household.

*Table 1. Diagnostic tool to identify ripple effects from one institutional field to another.*

<b>Diagnostic tool</b>	<b>Our study</b>
1. Selection of an institutional field A in which rules changed by policy	Market institutional field: ACE introduced new rules to help farmers sell their produce
2. Identification of agents in institutional field A whose actions are possibly affected by the new rules	Farmers who trade commodities
3. Selection of subgroup of agents	Women farmers
4. Selection of secondary institutional field B where effects may ripple	Household institutional field
5. Identification of different positions occupied by agents in field B	Women farmers in positions: married, unmarried, widow, divorced
6. Deployment of Ostrom's seven types of rules to analyse how changes in rules in field A enable/restrain agents to change rules in field B	Research question: in what ways did the introduction of ACE enable/constrain the actions of women farmers to affect household rules?
7. Identification of new opportunities and constraints in field B as a result of the ripple effect from field A	



#### 4.5 Our case: women in Malawi and the introduction of ACE

The Agricultural Commodity Exchange (ACE) operates in Malawi, one of the poorest countries in Sub-Saharan Africa.<sup>1</sup> With a majority of livelihoods depending on agriculture, the population is highly vulnerable to the effects of natural disasters such as annual dry spells and flooding. Malawi's economy is mainly informal and driven by rain-fed small scale subsistence farming and tobacco exports. Large parts of Malawi continue to suffer from food insecurity on an annual basis, particularly during the lean season due to high food prices and insufficient crop production (Carr, 2004, Peters, 2006, Chirwa, 2009). Most of smallholder farmers in Malawi focus on producing food staples such as maize and rice for own consumption and the sector remains unprofitable, characterized by a low uptake of improved farm inputs, weak links to markets, high transport costs, few farmer organizations, poor quality control and lack of information on markets and prices (Chirwa and Matita, 2012). The 2016 El Niño induced dry conditions and due to poor agricultural performance in combination with high food prices, it is estimated that the number of food insecure people by the end of 2016 and in 2017 increased to 6.5 million, up from the estimate of 2.84 million people in the previous year (FAO Malawi Country Brief, 2016).

With the aim of stabilising food systems, a number of agricultural commodity exchanges and market information systems similar to ACE have been established in Sub-Saharan African countries, such as Malawi, Kenya, Uganda, Zambia, Nigeria, Ghana, Tanzania, South Africa and Ethiopia (Sitko and Jayne, 2012; Demise et al., 2016; Gabre-Madhin and Goggin, 2005). Commodity exchanges are markets “in which multiple buyers and sellers trade commodity-linked contracts on the basis of rules and procedures laid down by the exchange” (UNCTAD, 2009:19). These markets are expected to “empower farmers”, “stimulate market transparency”, “reduce transaction uncertainty” and “support price discovery” (UNDP, 2014; UNCTAD, 2009; Rashid et al., 2010). Their establishment has often received international funding with the objectives of improving what, why and when farmers produce, consume and sell their crops in their pursuit of a livelihood (UNDP, 2014; UNCTAD, 2009; Rashid et al., 2010). Commodity exchanges are so prominent that they have been the object of multiple academic and policy evaluation studies.

Women in Malawi contribute considerably to the produce of the food and make up 50% of the agricultural labour force (Doss, 2011; Palacios-

Lopez et al., 2015). Yet, they manage plots that are reportedly on average 20–30% less productive than those of men (Ali et al., 2016). It is well documented that women face more difficulty compared to men in accessing resources, productivity enhancing inputs and engagement with market systems (Benería, 2007, 2015; Kaaria and Ashby, 2001; Njuki et al., 2011; Edriss and Kamvani, 2003). The main driver of the gender gap in agriculture is that women are assigned to domestic and care responsibilities which affect their productivity and access to farm inputs (Ali et al., 2016, Chirwa and Matita, 2012). Men commercialize more often than women because they have greater access and ownership of assets such as land and capital.

In Malawi gendered rules are used to organise “all forms of repetitive and structured interactions” in families, communities, organisations and markets across social, cultural, political and economic arenas” (Minton and Knottnerus, 2008). Whereas under Malawi law, men and women are equal and have equal ownership and rights to property, gendered rules play out against women in the family and unequal access and control over resources are perpetuated as a result of gender beliefs about roles and responsibilities and customary law of both matrilineal and patrilineal systems (ILO, 2011). Tradition expects women to engage in certain types of activities and be obedient and submissive to the husband. She is expected to devote her time to managing the home and not to managing a business. “Such beliefs reinforce negative attitudes towards women in business and discourage women from starting or growing a business or opting instead for the traditional income generating activities that keep them at home such as raising chickens and goats, and small scale baking” (ILO, 2011). Rules define a division of labour in and out of the household, so “men gather firewood to sell and the women should gather firewood for the home” (Minton and Knottnerus, 2008: 201). Most women do not speak or write English –the main business language in Malawi- because there is hardly an incentive to enrol in secondary education where English is taught (Minton and Knottnerus, 2008; Hanmer and Klugman, 2016).

As a result of a Western based development project, ACE was established in July 2004 “to bring more order to the market place” with a grant from USAID through the National Smallholder Farmers’ Association of Malawi (NASFAM). ACE is a “live exchange trading platform” that links farmers to markets in an attempt to support farmers in making better decisions of when to buy and sell commodities. ACE became operational in October 2006 and has since then facilitated the trade of over 300,000

metric ton of commodities, valued at US\$ 109,000,000 (ACE, 2017). Nowadays, ACE is shifting from being an institution solely supported by public grants and subsidies, into an equity-based alliance, where also private actors can invest in. In order to empower smallholder farmers and stabilize commodity trade, ACE created a trading platform that guarantees payment through banks and has integrated warehousing receipt systems, quality standards with financing, training and ICT based mechanisms to disseminate real-time market information to buyers and sellers. ACE developed tailor-made software that can upload and share real time market information using laptops, mobile phones and radio. In 2012 the tailor made and newly developed web-based software became fully operational.

ACE has market information points and about 50,000 farmers registered in the market information system and 43 warehouses throughout the country where farmers can store their commodities and access finance. The warehouses are mostly being used by buyers. ACE intends to “break down the barriers that prevent farmers from adopting structured trade” and empower smallholder farmers in negotiating better prices for their crops by providing them with timely and reliable market information, both pre- and post-harvest. Individually or in a group, farmers place their commodities into the ACE warehouse and after weighing and a quality assessment, receive a receipt together with a 70% loan that represents today’s worth value in the market. The loan intends to solve farmers’ immediate need for cash and give them “leverage to wait for a better price”. ACE warehouse stocks commodities from individuals and groups of farmers and uses its website and network to find buyers by offering large quantities of commodities. When a buyer is found, ACE informs the farmers about the price through radio, telephone and SMS. If the farmer decides to sell and the transaction goes through, they get another payment, for the total value minus the 70% loan, interest and storage fees.

ACE addressed “the farmer” as an ungendered position, so everyone who produces agricultural commodities could register. In relation to Ostrom’s types of rules (Fig. 1), ACE emphasis in on changing information and aggregation rules, so that every trader has access to more transparent information and could wait for a better price, thereby allowing sellers to get a higher profit and increasing control over their business. The payoff rules with ACE include warehousing fees, pre-payments with an interest and the goal of getting a higher price. In the next section we analyse these changes for men and women.

#### 4.6 ACE new rules and women farmers

We will now analyse how the creation of a commodity exchange in the institutional field of the market has rippled on the household rules and affected, or not, the lives of women farmers. To guide our interviews, we operationalised the seven clusters of rules in Ostrom's framework into corresponding groups of questions that would guide our interviews (Table 2) and we report in detail on our data in appendix 1.

*Table 2. From framework to data collection.*

<b>Questions asked on</b>	<b>Referring to</b>
Women farmers	Boundary rules
Positions filled by members of ACE	Position rules
Allowable actions and functions	Choice rules
Control of participants in regard to actions and functions	Aggregation rules
Information available to participants about actions and outcomes	Information rules
Realized outcomes	Scope rules
Constraints linked to actions and outcomes	Pay-off rules

*Source: Own elaboration*

We first corroborated the link between the two institutional fields (step 4 in our diagnostic tool) in order to understand in what ways the introduction of ACE changes the opportunities and constraints of women in their households. Women in Malawi are responsible for food security, and we found that the introduction of ACE has affected the way women farmers balance the needs of their households. A divorced woman described how she takes into account ACE when she manages her decisions on food and surpluses: "I first take out what we need for our own food. I then decide if I go to a local vendor or if I have enough and want to go with ACE. If I can wait a bit extra for the cash, I go with ACE. I go to the warehouse and then I wait for ACE to call me and hear about the price. I have three options. I loose, I play even or I profit. I calculate the invested labour and fertilizer and how much I need for family food, school fees and emergency

money. If I reach a break-even point, I decide if I can wait just a little bit more. It is difficult because I need the cash for my family, I cannot afford to gamble on our livelihood. If I make profit, I can do a little bit extra”.

We then proceeded to explore the *position rules* that apply on women farmers in the market and household fields. For women farmers, we found that trading with ACE represents an accomplishment and improves her social status. ACE provides valuable feelings of recognition and affirmation of being “a business woman”, signaling female farmers as providers of income and valuable social and economic agents in their households. One woman told us: “ACE helps me to make informed business decisions which are atypical for a woman”. Moreover, the majority of the women received training with ACE that they would not have been able to access otherwise. Nine of the twelve women interviewed learnt to keep books and do some financial planning or budgeting. Women appreciated that ACE increases their business competencies and provides support with the roll-out of their business plans and offer trainings on agricultural technologies and business skills. We considered this change fit our definition of ripple effects: ACE improved the position of women farmers in the market, and that translated into a revamped position also in the household.

We then focused on the *authority or choice rules* that command actors and limit their autonomy in a position. Norms associated with patriarchy and especially the household rules restrict women's mobility and participation in public life, limiting their involvement in markets. ACE field officers explained to us that women have limited mobility to sell their produce. “It is seen as very inappropriate for women to travel to a market further away and having to stay there overnight. It will make her suspicious and she will be perceived as a cheating wife or worse, a prostitute. So she cannot sell her goods at another market”. We understood this as a rule in the household institutional field that restricts women's actions in the market institutional field and restraints her actions as a business woman. ACE trades electronically, which introduced a new opportunity for women to achieve a better selling price without travelling. While ACE engages male and female farmers equally, men always accessed the benefits of travelling longer distances. We understood this change as positive for women but consistent with the existent household rules, so we did not consider it a ripple effect on the rules regarding women's mobility.

ACE was primarily designed as a price discovery mechanism, so it redefined the *information rules* that guide decision-making about buying and

selling. This institutional change has been appreciated by female farmers who often found themselves in a weaker position to bargain prices, weights and quality with the local middlemen. When asking women why they decided to trade with ACE and how it has affected their lives, they described an array of old and new constraints and opportunities. “ACE finds the market faster” or “before ACE, I didn’t know another market existed” were frequent heard phrases. Especially not experiencing the stress of having to find a buyer with insufficient information or deal with local corrupt vendors was mentioned repeatedly: “Before, I would only offer my commodities to the vendors here in my village, immediately after harvesting, but these ones kuba (steal). They tamper with the weighing scale”. Most women refer to ACE as trust-worthy “partner” and supporter: “I believe in ACE and have a long-term commitment with ACE”. The transformed information rules have also generated a positive effect for women in the field of the market, but they have not affected the household rules. We followed a similar reasoning as with the choice rules and did not characterise it a ripple effect.

*Aggregation rules* indicate who controls resources and these are most problematic for women in the market as well as in the household. In the market field, ACE aggregation rules centre on software to “facilitate up-to-date information so that farmers can make better decisions”. But we learnt from ACE staff that “85% of the producers are women but they do not register to get the information. Their husbands do. Women sometimes register but use their husband’s phone number, which they may sell when times are tough”. There are other reasons why women do not use or do not have access to the technology, like not owning a phone or the inability to read and write English text messages or no network. Except for one woman who went to secondary school, the women in our sample are low educated and English illiterate. So a minority of women actually have direct access to the market information facilitated by ACE technology.

In the institutional field of the household, we found quite a mix of situations. In terms of *aggregation rules*, control over resources remains largely in the hands of men. Wives are expected to contribute to the market-activities of their husbands by providing emotional, physical and financial support. One woman described to us: “My husband is just selling and buying. He is not a very good businessman. I am better at it. Sometimes he feels down, so I comfort him and give him advice on how to improve, but he rarely listens.” To keep his business going, he often

requests his wife to give him the cash she earns with her farm. When we asked whether and how he also supports her she replied: “No, never. Not in the house, nor in my businesses. It makes me feel heartbroken. My husband is pulling me down”. Another married woman described: “In 2015, I used the loan I received from ACE to buy fertilizer. My husband kept on asking me to give him the cash, but I couldn’t. I had reinvested the money. One morning I found that he had stolen three bags of the fertilizer stored in the house and sold them. When I confronted him, he got so angry at me, because a woman is not supposed to disrespect her husband”. Her husband beat her up and the community advised her to be less vocal. In a household in which the husband has multiple wives, he allocates the cash from the ACE warehouse receipt to buy seeds and fertilizer for his other wife’s farm. Nevertheless, two other married women described a more mixed situation. Since the introduction of ACE, the husbands allow them to collect the warehouse receipts, which is a small opportunity that does not automatically imply further control over the cash they earn. A woman explained: “We decide together how to use the money from the receipt because we also work the farm together”.

The distribution of costs and benefits is regulated by *payoff rules*. In the market institutional field, ACE receives fees for its services so it generated extra costs but on the side of benefits ACE made farming slightly more profitable. Farmers benefit from new resources, skills, and expanded networks. Two married women think that the small extra profit in the market institutional field has allowed them to bargain a better situation in the household institutional field since the introduction of ACE. We considered that this slight change rippled from the market institutional field. However, other two women experienced no difference; they described to us an enormous domestic workload that they need to attend to next to managing the farm. Farming is the main source of income in their households, but in many cases they complement it with “business from the veranda” which means selling second-hand clothes and home-made food and drinks nearby the house.

We included in our framework a differentiation of the various positions among women, which has allowed us to find an effect that is not well-captured in Ostrom’s seven types of rules. That is, the introduction of ACE in the market institutional field enabled some women to control what position they occupy in the household field and to decide whether they want to be a married woman at all. The unmarried and single women

underlined that ACE has been invaluable to their efforts to remain unmarried while retaining their children in single-headed households. For them a bit more profit represents an opportunity to secure and build-up the capital that they need to retain their household position instead of having to remarry. Depending on their health, the unmarried women indicated that they were free to decide on the strategy of the business, how to spend their time, on what activity, and how to allocate the resources that follow market-activity. One of the widows expressed to us: “If my husband were alive today I would not be a successful farmer because I would not be allowed to be a leader and make money”.

Table 3 summarises the rules introduced by ACE in the market field that have affected women’s lives and allowed them to affect the rules in the household institutional field. The new choice rules and information rules in the market field increased their choices, hence granting them opportunities in the market field that men already had. However, the rules in the household were not changed, so we did not characterise these as ripple effects upon the household institutional field. We found ripple effects upon the household rules that were generally weak but nevertheless represented an improvement for some women farmers, particularly in terms of the position rules and payoff rules.

*Table 3. In what ways has ACE affected rules in the households?*

Boundary rules	ACE has not affected women’s farming.
Position rules	Positive ripple effect: Engaging ACE, women get valuable feelings of recognition and affirmation of being ‘a business woman’, signalling their contribution as social and economic agents in the household. Slight increase in profits allows women farmers to remain single or unmarried, hence controlling their household positions.
Choice rules	Positive impact in market field without ripple effect on rules in household field: With ACE women can get a better price without having to travel. It implies no change in household rules.
Information rules	Mixed evidence. For female farmers, improved information rules with ACE reduced stress of finding a market and negotiating as



	weaker link with local middlemen, but ACE information only reaches literate women with a phone or contact with ACE agent.
Aggregation rules	Control over resources in the household remains with men
Pay-off rules	Mixed evidence. ACE warehouse-receipt system has given some women a bit more bargaining power to benefit from their farming. Unmarried female farmers see ACE as way to secure improved livelihood and freedom to stay unmarried.

Source: *Own elaboration.*

Our data suggested that the introduction of ACE has had weak but positive ripple effects for women in three ways: retaining freedom by avoiding an unfavourable married position in the household, promoting small improvements in the household rules and increasing benefits in the market institutional field without any ripple effect on household rules. The introduction of ACE allowed the interviewed women to adopt the position as “business woman”, which became important as a source of recognition and agency in the pursuit of more freedom and improved well-being. Some women in our sample, especially the unmarried ones, strategically stretch the household rules that define what is legitimate and appropriate for “a woman” and retain their position in single-headed households. ACE institutions have enabled them to strategize and ease the constraints to market engagement that come with “being a wife”. For unmarried women, ACE provides a conceivable opportunity to build-up capital on their own and to expand their business to delay or dodge marriage for themselves or for their daughters, because education enables girls and young women to “keep busy”.

None of the widowed and divorced women considered that remarrying was an option, even though they indicated that “not having enough hands” or “someone to share or do the work with” made life hard for them. They invariably expressed that remarrying means a risk of “not being free” in the sense of transferring control over the business and its revenue to the new husband. One divorced woman suggested: “There’s is no such thing as freedom in a marriage. I do not want to remarry because men steal your life”. Moreover, Chewa culture prescribes that Chewa men do not have to care for the children of another man, including that if he does not want her to pay for the education of her children from another

marriage, she cannot do it. Another divorced woman explained: “I divorced because I wanted to break the cycle of poverty by someone (husband) stealing your life. My business now secures the livelihood of my family and children and ensures that they finish a good education”. The divorced and widowed women with children that we interviewed were not willing to take that risk, and that is where ACE facilitates their plans, by providing mechanisms to control the position they adopt in the household institutional field.

We also found mixed evidence that married women use the slightly increased profits and the improved status gained with ACE to affect the rule in the household institutional field and bargain with their husbands. This was the case of two of the married women, in which the couple discussed and agreed on sharing work and income, a way of doing things such as working the farm together, sharing domestic tasks and decision-making. These are examples of the ways in which ACE introduced changes in the market field that undermined, however marginally, the gender institutions in the household field.

While we could not extend the analysis to other women farmers in Malawi, we found evidence that some women farmers recognise ACE as a mechanism that provides them with new opportunities to stretch the constraining household rules and facilitates access to advantages that men already had. Our dataset is too limited to make such claims and the methodology was not designed to assess impact but it seems that the effects of ACE went beyond the planned genderblind market price discovery gathering mechanism. And, that more gender aware interventions of ACE that take into account the constraining rules for farmers at home, in farm groups and the market, may yield better outcomes for women farmers.

#### 4.7 Discussion and conclusions

We aimed at contributing a tool to better understand in what ways ripple effects occur. We first conceptualised ripple effects and second developed a diagnostic tool to better trace, understand and follow them. We contributed a tool that unveils intricate interconnections among institutional fields and how these enable and constrain agents’ actions, following the ideas of scholars such as Ostrom, 1990, Ostrom, 2007, Hodgson, 2003, Hodgson, 2006, Fligstein and McAdam, 2011a, Fligstein and McAdam, 2011b, Bourdieu and Wacquant (1992), Smajgl and Larson (2007) and others. Our tool allows for an empirical analysis of the ways in which changes

in one institutional field may trigger unanticipated ripples in rules in another institutional field.

Our tool was not designed to evaluate the impact of market innovations on women. Rather, it was designed to reveal the interwoven interactions and decisions in the daily lives of agents, across the different fields of the household, community and the market. This unveils processes that other studies miss because they focus on understanding effects of market innovations for a specific social group, such as women, and in one institutional field, e.g. the market. In such studies, agents' interwoven actions in and from one to other institutional fields are assumed to be non-existent and ripple effects subsequently remain obscured and are overlooked.

We tested our tool in practice and focused on how the introduction of a gender blind new market institution in Malawi affected agents' decisions and interactions across two institutional fields: the market and the household. We demonstrated that the tool can surface agents' actions across different interwoven institutional fields and hence, analyse ways in which new market rules can have an effect beyond the activity of buying and selling. Applying the tool indicated that agents' buying and selling actions in the market are dependent on the agency and control they have in other institutional fields, particularly in the household and in terms of marital status. Applying the tool also suggested that unintended changes in household rules may have occurred upon changes in market rules, demonstrating that the tool can detect subsequent transmission mechanisms. In our case that mechanism was via agents, whereby new market rules provide them with new opportunities to stretch the rules in other institutional fields. While ACE did not mean to affect gender rules in the household and basically ignored gender differences among farmers altogether, our findings suggest that women farmers may recognize in ACE and in markets an opportunity to stretch the constraints that come with 'being a wife'.

Our conceptualisation of the ripple effects from one institutional field upon another shows that it requires us to think more about how new market institutions can be used to influence rules in other fields. Furthermore, our findings contradict the bias of much feminist literature that indicate that genderblind market reforms rarely if ever serve a feminist project. The here presented tool allows for a more nuanced empirical analysis beyond the conviction that gender-blind market reforms cannot benefit women. It assumes that entrepreneurship is more than an economic activity, because it can also serve to stretch gender norms in the household

institutional field, as hinted by Calas et al. (2009). We also stand with Scott et al. (2012) and their argument for more comparable research to understand the transmission mechanisms between institutional fields.

Our study shows that there are many ways to reach a solution and that understanding ripple effects from the market institutional field to the household is critical. Especially at a time where the transformation of gender inequalities in household rules are the subject of a myriad of policies with the aim to empower women and achieve social justice. Such policy solutions of creating more egalitarian rules in households have perhaps rendered limited results because some of these rules are extremely resistant to change. From a policy perspective, we are inspired by the notion that our tool suggests that changing gender inequalities in household rules, can be obtained with less effort and by changing rules in the market that are likely to produce ripple effects. This way shifting the policy focus from targeting women farmers within households, or the so called gender-neutral farmer in the market, to rule-guided market policies that aim to expand opportunities for agents across institutional fields and equip agents with new resources that allow for rippling constraining gender rules at home, in the community and the market.

Our method proved to be limited in capturing pace, direction, scale and diversions of the ripple effects in the longer run. Further research should focus on other institutional fields, in which Ostrom's framework can be used to identify the various types of rules and differentiate positions occupied by agents. A comparative analysis is needed to gain insight in the longer term consequences of rules on agency and subsequent effects on rules in other institutional fields. Understanding the scale, scope and pathways of ripple effects requires further research whereby longitudinal, mixed method approaches and integrated evaluations seem best suitable.

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# 5

## **The Female Constrained Gazelle.** A gender lens on heterogeneity in enterprise development (chapter under embargo)

### **Abstract**

This article problematizes that enterprise development policy is mainly informed by research which, by design, considers female entrepreneurs a homogenous group and excludes the influence of gendered institutions on entrepreneurial behaviours. We combine insights and analytical concepts from two separate strands of literature which thus far have been insufficiently integrated, namely, from feminist institutionalism and small business economics. Through the lens of the ‘gendered logic of appropriateness’, we examine the role of informal gendered institutions in shaping the strategies of female constrained gazelles, an intermediate category between growth-oriented and survivalist entrepreneurs. We made a case study of thirty-eight female entrepreneurs in Malawi and followed a life-stories approach and interpretative method inspired by institutional ethnography. Our findings demonstrate that entrepreneurial logic changes over time and is deeply entangled in gendered rules and expectations about what is acceptable and legitimate for agents to do, be and have, which varies across life’s phases. Next to a poor business environment, female constrained gazelles face additional constraints and risks. Their unique strategies to manoeuvre these risks across phases of life, reduces their growth potential. We conclude that integrating feminist institutionalism with the concept of the constrained gazelle deepens our understanding of heterogeneity in enterprise development. The approach we propose is a step towards more integrated and empirically grounded research in the future.

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**This chapter is currently under review for publication in a journal**

## 6

## Conclusions

This thesis concludes that it is unwise for enterprise development research, and the policies it is feeding, to ignore the profound influence of informal gendered institutions on shaping heterogeneity in enterprise development. The failure to comprehend informal gendered institutions risks misinterpreting the unique and dynamic enterprise development strategies of different types of female entrepreneurs. It encourages the design of one-size-fits-all policies that leave gendered institutional constraints untouched and mismatch the support needs of diverse segments of entrepreneurs, specifically those of the female constrained gazelle. Moreover, it obscures the emancipatory effects of market-based approaches for enterprise development, overlooking potential impact pathways.

The findings in the various chapters of this thesis show that entrepreneurial behaviour, aspirations and outcomes are deeply entangled in unwritten expectations and rules about what is acceptable and legitimate for women to do, be and have. This applies to the domains of home, business, market and community. Entrepreneurial behaviour is not determined by the gender of the entrepreneur, but rather by the institutional context in which the entrepreneur operates. It shows that female entrepreneurs are not a homogenous group, who are simply 'unable' or 'unwilling' to grow their business and are waiting for the right financial product or business training to repair their underperformance and unlock their growth potential. Bringing the more hidden aspects of gendered rules and expectations into focus adds to the literature by illuminating the diversity and dynamism of women's entrepreneurial logic and their unique strategies across life phases towards more freedom and improved well-being. Female constrained gazelles face constraints in addition to a poor business environment, and manoeuvring these gendered constraints reduces their growth potential.

The findings add to the literature by showing that gendered rule systems not only govern behaviour in one domain, but that rule systems are connected across the domains of home, market and community. Comprehending this interconnectedness widens and deepens our understanding of the emancipatory potential of market innovations for enterprise development in the lives and businesses of women. Market innovations for enterprise development do not *intrinsically* empower women, but female agents can use the material and immaterial gains from these new market rules as means to ease and strategically renegotiate constraining gender rules and expectations in another domain, such as the home.

This thesis urges us to embrace the complexity and diversity that characterizes enterprise development, by creating more room and space in future research to integrate a gendered institutional lens. It no longer makes sense to examine enterprise development processes or heterogeneity in entrepreneurial behaviour from a gender-blind, static and simplistic perspective. Nor does it make sense to either dismiss or assume the emancipatory potential of market-based approaches in enterprise development without empirical insights. And most importantly, there is no point in continuing to design policies for ‘the female entrepreneur’ as a homogenous group with similar strategies, aspirations, needs or constraints. Like the gender-neutral entrepreneur without a body, home or community, she does not exist.

## 6.1 Introduction

The goal of this thesis is to examine the interconnectedness between informal gendered institutions and women’s enterprise development and provide knowledge and insights that can inform the academic and policy debate. It addresses knowledge gaps in entrepreneurship research that limit a deeper understanding of why different types of female entrepreneurs do what they do, as well as the design and monitoring of effective policy solutions that support them in achieving their aspirations. How the findings of this thesis add to the existing literature is discussed below.

In finding the answers to my research questions, I took a case study approach and drew from secondary and primary qualitative data. Secondary data was used to understand which factors are relevant for understanding the emancipatory effects of market innovations for enterprise development in the lives and businesses of women. Primary data, collected from life-story interviews with thirty-eight female entrepreneurs in rural

and urban Malawi, was used to analyse how informal gendered institutions intersect across the institutional domains of home, business and market and structure diversity in women's entrepreneurial logics, entrepreneurial pathways and support needs. The female entrepreneurs were selected because they use a market innovation to grow their business and have different household positions (e.g. single, married, divorced or widowed). The methodology focused on uncovering the gendered nature of institutional processes by examining the scripts, routines and practices that structure agents' actions and interactions in all aspects of their entrepreneurship.

To interpret and analyse the data, I used combinations of different theoretical lenses. By combining the insights, concepts and analytical tools put forward by scholars in the field of gender and entrepreneurship, pragmatic feminism, feminist institutionalism and entrepreneurial heterogeneity, I developed an alternative, middle-ground perspective on enterprise development. The perspective views enterprise development as an everyday process that is deeply embedded in gendered institutional contexts. Diversity and dynamism in entrepreneurial logic is prevalent and important. This perspective rejects the idea of the 'female entrepreneur' as a homogenous and 'special needs' group. Rather, it sees entrepreneurs as gendered and embodied beings, embedded in a family and community life, and as having different levels of 'constrained' (or privileged) entrepreneurship defined by the ways institutional contexts grant or restrict their agency, access to and control over resources. This perspective offers room for nuance, complexity and uncertainty and the acknowledgement that multiple paths can lead to different futures, even unsettling gender-blind and market-driven ones.

The middle-ground perspective on enterprise development developed in this thesis is the outcome of my journey in search of a more capacious academic and political space to comprehend the emancipatory effects of market-based approaches for enterprise development, while critiquing patriarchy, and explore potential pathways towards a more egalitarian future. This journey has provided me with deep insights into the complex processes of theory building and offered important reflections on how (feminist) research can inform empirical research and policy practice. My feminist thinking was often challenged, forcing me to critically examine the suitability of the analytic tools I had adopted. This was especially the case when I was confronted with shortcomings while doing

empirical analysis with the selected feminist concepts. I am inspired (and encouraged) by the approaches of scholars such as Seigfried (1989) Bacchi and Bacchi (2010), Lombardo et al. (2010), Scott et al. (2012) who remain grounded in a feminist agenda yet emphasize that feminism, like neoliberalism, is not free from hegemonic discourses or taboos. I have shifted from using a post-structural feminist critique to analyse 'what is lost and missing' in market-based approaches that claim to support the accomplishment of the utopian 'feminist end-state', towards a more pragmatic, process-oriented approach to understand the ways female agents are navigating patriarchy and using the (market) means at their disposal to reconstruct and transform problematic situations towards a different future.

Taken together, the contributions in this thesis show the value of integrating pragmatic and institutional feminist theory with insights on entrepreneurial heterogeneity to advance the debate on enterprise development. The perspective it proposes is suggested to contribute to more integrated enterprise development research and policy in the future, as opposed to criticising how it has been done in the past. This perspective offers room for nuance, complexity and uncertainty and the opportunity to acknowledge that multiple paths can lead to different futures, even unsettling gender-blind and market-driven ones. It is expected to help generate deeper, more nuanced and empirically grounded understandings of the effects of informal gendered institutions on enterprise development and how to support female entrepreneurs in their strategies for institutional change, more freedom and improved well-being.

In the remainder of this concluding chapter, I will first discuss the findings in more detail and how they can help to close the identified knowledge gaps. Subsequently I will present a middle-ground perspective on enterprise development, followed by observations on the methodology used in this thesis. I will then discuss recommendations for enterprise development policy, and after presenting the limitations, this chapter concludes with what remains to be done in future research.

## 6.2 Findings

The findings as presented in the different chapters contribute to the literature by showing the influence of the more hidden aspects of institutions on women's entrepreneurial pathways in the developing context, the role of gendered institutions in shaping diversity in entrepreneurial logic, and

the way expectations and rule systems intersect across institutional domains and influence why female entrepreneurs do what they do every day.

Chapter five problematizes the umbrella term ‘female entrepreneur’ and combines concepts from small business economics on entrepreneurial heterogeneity (Grimm et al. 2012; Berner et al. 2012; Wiklund et al. 2009; Li and Rama 2015) with analytical tools from feminist institutionalism (Chappell and Waylen 2013; McKay and Waylen 2009; Kenny 2009). It analyses the constrained gazelle through the lens of the ‘gendered logic of appropriateness’ at hand. The constrained gazelle is an intermediate group of entrepreneurs between the typical survivalist and growth-oriented entrepreneur, as suggested by (Grimm et al. 2012). They operate with small capital stocks yet demonstrate behaviour typically associated with growth yet are held back by a poor business environment as opposed to individual constraints related to poor business skills. The role of gendered institutions in shaping diversity in entrepreneurial logic and firm size has been largely overlooked. By combining these literatures and bringing into focus the ‘gendered logic of appropriateness’, our analysis deepens the conceptualisation of the constrained gazelle.

Whereas our findings underscore previous insights that demonstrate how entrepreneurial behaviour is not determined by the gender of the entrepreneur but rather by the gendered institutional landscape in which the entrepreneur operates (for an overview see Welter et al., 2019), our findings add to the literature by showing why female entrepreneurs are not a homogenous group. Bringing into focus informal gendered institutions illuminates diversity and dynamism in entrepreneurial logic. Not all female entrepreneurs face similar constraints or act similarly in pursuing growth, and hence have different entrepreneurial support needs.

Our findings show that the gendered logic of appropriateness produces additional constraints for female constrained gazelles. In addition to dealing with a poor business environment, their access to and decision-making power over resources and opportunities that are needed to realize growth is constrained at different levels. Their capacity to accumulate and reinvest capital in their business is often diminished by their lack of control over earnings and their obligation to provide cash for their husbands’ business. Moreover, their contributions to the household or family business in terms of labour, time and assets are often not recognized or formalized, so they cannot apply these as a means for growth and, worse, they are constantly at risk of losing their businesses.

Our findings also show that the entrepreneurial logics, constraints and needs of female constrained gazelles vary across different stages of their life cycle. This is in contrast to the widespread implicit assumption that the behaviours and support needs of constrained gazelles (or perhaps any entrepreneur) are static and constant over time. Our analysis shows that they are anything but stable. The transition to a new life phase changes positionality as it comes with a new set of rules and affects female entrepreneurs' vulnerability to different types of constraints and risks. This is especially true of complications related to control over time investment, earnings, financial decision-making, and exposure to oppression and violence. The transition to a new life phase can also iron out constraints and risks and enhance control over resources. In addition, we show that female constrained gazelles are active agents that employ various strategies to navigate the conflicting rule systems that come with their various personas. This manoeuvring reduces their growth potential. We also show how various actors in the context of the constrained gazelle enforce the rule systems at the micro-level. Husbands, children, neighbours or clients actively impose and restrict normative expectations. Becoming a 'wife' can conflict with the persona of 'businesswoman' and mean having to manoeuvre between business ambitions and 'homemaking'. The entrepreneurial logic of female constrained gazelles is a dynamic navigation process across different personas with incompatible gender rules that can cause disharmony, generate conflict and even risk physical personal security. Their strategies reflect a constant need to be able to adjust to changing circumstances, both at home and in the market, to accommodate productive and reproductive activities. To avoid risks, tensions or retribution, these women make concessions and revise ambitions over several time horizons. Business growth, for instance, is not pursued continuously but only when other obligations and considerations allow them to give priority to their business ambitions. Strategies for business growth can be dropped, parked or postponed.

In addition to providing insights on diversity and dynamism in women's entrepreneurial logic and pathways, this thesis also helps to bridge the knowledge gap by widening and deepening the criteria for understanding the emancipatory effects of market innovations for enterprise development in the lives and businesses of women. Chapter three combines insights and concepts from pragmatic feminism with studies from the fields of innovation, entrepreneurship and inclusive development



research. It builds on the works of Scott et al. (2012), Seigfried (1993), Benería (2007), Gupta et al. (2015) and Papaioannou (2014) to develop a framework for understanding change as a result of market innovations for enterprise development. The conclusion is that the emancipatory effects of market innovations for enterprise development policy are better understood in local institutional contexts and through a gender lens.

The framework conceptualizes market innovations in enterprise development as a ‘means to an end’ that may or may not empower women and have an array of development outcomes, including positive, unintended or negative ones. Congruent with feminist theory (see chapters one and two), the framework conceptualizes empowerment as both an outcome and a process towards more egalitarian power relations. This contrasts with the hollow conceptualizations of empowerment as seen in management and innovation studies (Agnete Alsos et al. 2013; Blake and Hanson 2005). From a feminist perspective, relevant evaluation criteria are women’s enhanced ability to pursue goals, seize opportunities, to make their voices heard, more freedom to travel and make decisions. All free from violence and retribution.

Change is visualized as a complex process, potentially occurring at the individual level, in the business and/or at the institutional level, and across the market and non-market domains. Gender analysis is vital for understanding how women and men’s socially constructed gender roles influence their exposure to different risks, their ability to respond and, consequently, how they benefit (or not) from market interventions. In other words, change can occur in terms of individual income, decision-making, access and control over resources, capacity and knowledge – all of which are valuable and necessary – but they do not *intrinsically* empower women or overcome exclusion and marginalization. They may provide women with new possibilities, rather than a predetermined set of outcomes. Which of these possibilities are realized in practice is mediated by the gendered institutions governing the contexts in which the market innovation is introduced, used and adapted.

Chapter four concludes that gender-blind market innovations for enterprise development can indeed have emancipatory effects on the lives of female entrepreneurs. This chapter conceptualises institutional change and presents a diagnostic tool which can empirically analyse and follow the ways in which changes in one institutional domain (e.g. the introduction of market innovations for enterprise development) may trigger

(un)intended ripples in rules in another institutional domain (e.g. the home). Previous studies focused primarily on understanding the effects of market innovations for a specific social group, e.g. women, and in one institutional domain, e.g. the market. In such studies, agents' interwoven actions in and from one to another of the various institutional fields are assumed to be non-existent, and ripple effects subsequently remain obscured and are overlooked. The ways female entrepreneurs change rules and expectations on who has the legitimacy to act, choose and benefit through their entrepreneurship has not been covered yet in much detail in the literature.

Chapter four uses the term 'ripple effects' developed by Elinor Ostrom (1990, 2007), and our conceptualisation of institutional change processes builds on the idea that different institutional fields are deeply interwoven and enable and constrain agents' actions in various ways, as already put forward by other scholars (Hodgson 2003, 2006; Fligstein and McAdam 2011; Bourdieu and Wacquant 1992). This idea is combined with the notion that entrepreneurship is a gendered process and more than merely an economic activity, because it can also generate emancipatory effects and serve to stretch gender norms in the household, as Rindova et al. (2009), Al-Dajani and Marlow (2013) and Calás et al. (2009) suggest.

Our findings show that agents' actions in the market depend on the level of agency and control they have in other institutional domains, particularly in the home rules that dictate what is legitimate and appropriate for the position of 'a married woman'. Our findings also show that there have been emancipatory effects, albeit limited, in terms of changing rules in the market. Indeed, female entrepreneurs can leverage the benefits of using a market innovation to ease and strategically renegotiate rules and expectations that govern their household position associated with 'being a wife' and pose constraints or risks to their entrepreneurship, market engagement and well-being. Divorced and unmarried female agents have been using the new market rules and the positive effects they have had on their income to retain their freedom of decision-making and agency by strategically avoiding or delaying marriage. None of the widowed and divorced women considered remarrying an option, even though they indicated that 'not having enough hands' or 'someone to share or do the work with' made life hard for them. They invariably said that remarrying brings with it the risk of 'not being free' in the sense of transferring control over the business and its revenue to the new husband.

Using the market innovation has allowed some women to adopt a new position of 'business woman', which is an important source of enhanced social status, recognition and agency in the pursuit of more freedom and improved well-being. We have also shown that for unmarried women, using the market innovation provided a conceivable opportunity to build up capital on their own and expand their business with the objective of delaying or dodging marriage for themselves or for their daughters. It meant more opportunities to invest in education and enable girls and young women to 'keep busy' and provide an alternative solution that avoids 'having to be married off'.

In our case study, these positive effects were not the intention of the market innovation, and gender relations were basically ignored altogether, though they materialised, nevertheless. These findings are examples of the ways in which the market innovation introduced changes in the market that undermined, however marginally, the gender institutions in the home. These findings contradict the bias of much feminist literature, which argues that gender-blind market approaches rarely, if ever, serve the feminist agenda. It shows that there are many available ways to trigger emancipatory effects for a more egalitarian future, including market-based approaches and that it is crucial to understand the ripple effects from rules governing market domains to ease and strategically improve constraining household.

A final finding needs to be highlighted, namely that the concepts, methods and insights produced by feminist theories are valuable yet underused to advance the debate on enterprise development. Chapter two shows how feminist arguments have been used to examine how and why gender was ignored in the interpretation and analysis of entrepreneurial behaviour and how that revealed the gender bias in entrepreneurship research. Feminist critique exposed the embedded masculinity underpinning entrepreneurship research which, based on unconvincing evidence, implicitly privileges male entrepreneurs as the norm and positions women as underperforming (Ahl 2006; Ahl and Marlow 2012; Marlow and McAdam 2013). Even though chapter two is somewhat outdated as the debate on gender and women's entrepreneurship has matured over time, and adopting feminist theory does come with hurdles for empirical research (as discussed in the introduction of this thesis), it does make explicit how feminist theory has extended the boundaries of theorizing about entrepreneurship and how it can be useful for policymaking. Chapter two suggests four premises to

structure the goals, problems and solutions of feminist-driven enterprise development policy. The first premise entails that the policy goal is explicitly committed to gender justice, in contrast to the contemporary primary goal of growth. The second premise, instead of focusing on ‘fixing women’, problematizes and redresses those gender biases embedded in the institutional context that privilege men’s entrepreneurship and restrict that of women. The third premise values and measures policy impact in terms of empowerment and well-being rather than individual economic gains and financial measurements. And the fourth premise clarifies that the beneficiaries of enterprise development policy are ‘real people’ with bodies, family and care responsibilities who are part of a community.

Taken together, these findings highlight the need for more empirical and nuanced analysis, one that goes beyond the poorly theorized and gender-blind assumptions which argue that market-based approaches empower female entrepreneurs and, on the other hand, the feminist conviction that gender-blind market reforms can never benefit women. These findings also make explicit that entrepreneurship research needs to take the ‘situated agent’ as a starting point and extend the levels of analysis beyond the business environment to include what goes on in the home and community. Any attempt to understand diversity in entrepreneurial behaviour will benefit from analysing the gender-specific rule-governed contexts in which business owners operate – as opposed to restricting the focus on individual, firm-related or business environment factors. These findings highlight that when we expand the analysis to comprehending how rule systems intersect across domains, a deeper understanding of female entrepreneurs’ everyday ‘doings’ is facilitated. It creates the possibility for market-based approaches in enterprise development policy to have emancipatory effects.

Without an institutional gender lens, enterprise development can easily overlook or pass over impact. For that same reason, it shows that more and better empirical insights enable a conversation about the negative or in-existent effects of enterprise development. It opens the debate in the sense that these findings enable a deeper understanding of the ways in which enterprise development can contribute, and the areas where it cannot contribute, and what more is needed. In line with other scholars, such as Foss et al. (2014) Scott et al. (2012), Carter et al. (2015), Sweetman and Pearson (2018), this thesis emphasizes that there are limits to what

enterprise development policy can mean for women's empowerment and gender equality. Not all the inequalities, marginalization, rights violations and exclusions that women face can, or should, be expected to be redressed through enterprise development support measures. An expanded empirical base, increased policy monitoring and impact evaluation can help demonstrate (and prioritize) where there is meaningful attribution between enterprise development policy and empowerment. And it can distinguish these kinds of policy efforts from those instances where there is no win-win or positive trade-off.

### 6.3 A middle-ground perspective on enterprise development

In producing these findings, I integrated insights and analytical tools from different theoretical perspectives in two strands of the literature and developed an alternative perspective on enterprise development. This perspective occupies the middle ground between gender-blind enterprise development perspectives, on the one hand, and feminist critique, on the other. It is a pragmatic, process-oriented approach to understanding enterprise development and the ways agents use market means at their disposal to navigate patriarchy and reconstruct and transform problematic situations towards a different future. Adopting this middle-ground perspective broadens the conceptualization of enterprise development, expands the scope and starting point of analysis, and shifts the research objective.

In contrast to an individual undertaking merely affected by a business environment, this perspective views enterprise development as a fundamentally relational and contextual process, deeply embedded in gendered institutional contexts. It rejects the idea of the 'female entrepreneur' as a homogenous and 'special needs' group. Rather, it embraces the prevalence and importance of diversity in entrepreneurial logic and thinks of all entrepreneurs as gendered beings with real bodies, a family and community life which shapes their actions and interactions in everyday life. Agents thus experience different levels of 'constrained' (or privileged) entrepreneurship, depending on the ways the institutional contexts grant or restrict their agency, access to and control over resources. This perspective takes the situated agent as a starting point and expands the analysis both over time and beyond the business environment, to include what goes on in the home and community. Agents use the means at their disposal to navigate different personas and what they experience as problematic in the

institutional context so they can improve their well-being and attain more freedom.

As opposed to the objective of identifying success factors or business environment deficiencies that block or enable individual entrepreneurs' business growth, the research objective is to expand the empirical base and unravel the influence of the institutional context on entrepreneurial agents' aspirations, behaviours and pathways. Another objective is to identify how agents use processes and outcomes of enterprise development as a means to improve their and other people's well-being. This means also going beyond the objective of critiquing gender bias in entrepreneurship research (without evidence at hand) and acknowledge the idea that multiple enterprise development paths can lead to different futures, even unsettling gender-blind and market-driven ones. In other words, in this middle-ground perspective, the aspiration and outcome of the enterprise development process is uncertain, and diverse, and best understood within its local institutional context. It analyses ways in which market innovations can have emancipatory ripple effects, beyond economic or financial ones. It emphasizes a more transformative interpretation of enterprise development processes and potential outcomes, including emancipatory effects, whereby economic gains are instrumental in serving a greater goal: enhanced well-being. Agents engage in enterprise development for multiple reasons and may benefit in various ways and across different domains, depending on what is experienced as problematic and what agents choose to negotiate. The benefits may be material, such as more business revenue, or immaterial, such as more freedom at home or enhanced social status in the community. Agents constantly change and adapt their ends-in-view as they have different means at their disposal and find themselves in different situations and conditions as life proceeds. Hence, their entrepreneurial logics are dynamic and diverse and reflected in the changing aspirations, support needs and outcomes throughout the process. The key questions are how different segments of entrepreneurs manoeuvre the institutional context, how this affects their outcomes and how they can be best supported in their strategies towards a better future.

#### 6.4 Policy implications

So, what do the findings of this thesis imply for enterprise development policy and practice? This thesis started with the story of Jane. Jane was not sure about growing her business because it meant breaking the unwritten

rules on how to be 'a good wife' and risking tension in her marriage. While she was supported in her growth aspirations by means of access to business skills training and capital, there was no policy support available for her daily endeavours of navigating the thin line between aspiring to grow her business and the unwritten rules that dictate what is appropriate for her to do, have and be as 'wife', 'mother' and 'business woman'. Indeed, the contemporary enterprise development policy menu does not cater to all her needs. It is implicitly directed towards those (male) individuals who are seen to match the gender-blind criteria of business growth.

For enterprise development policy and practice to be relevant for Jane, this thesis suggests the abandonment of gender-blind, singular and static solutions and to embrace the complexity, dynamism and heterogeneity of enterprise development. This does not imply that solutions should focus on women as a 'special target group' in need of separate programming. Rather, this calls for life-cycle proof enterprise development solutions that equip different segments of entrepreneurs with new and relevant opportunities and resources, and at the right time. So that they can live the life they choose to live well, and structure their businesses accordingly. I recommend for enterprise development policy and practice to broaden the policy menu and adjust solutions to serve the needs of different segments of entrepreneurs according to their age, aspirations and income.

To achieve this, two specific recommendations are made. First, it is recommended to broaden the aim and scope of enterprise development solutions. Rather than aiming for 'growth' as an *end state*, it is considered a *means* to improve the well-being of all entrepreneurs, irrespective of their age, firm size, gender or aspirations. Altering the goal (and monitoring) of enterprise development towards a more process-oriented goal of improved well-being, broadens the scope of interventions. Repairing business environments and market deficiencies then need to be accompanied with interventions that redress adverse gendered constraints and risks, for example, through social marketing as suggested by Amine and Staub (2009). This kind of enterprise development policy and practice manages and monitors the gendered constraints that different types of entrepreneur's face, and it does so at the right time and in a continuous way, thus preventing further risks from arising. Not only is its impact evaluated and measured in terms of the *scale* of individual economic gains and growth, how that contributes to the *depth* of emancipatory effects and improved well-being of different types of entrepreneurs should always be present.

Meaning, is essential to adopt a more relational and historical perspective in order to capture changes as a result of enterprise development interventions in other institutional domains.

In that sense, the findings in this thesis may be inspiring as they suggest that changing gender inequalities in household rules can be obtained with less effort than imagined, namely by changing rules in the market that are likely to produce ripple effects to other domains, such as the home and community. Indeed, even gender-unaware enterprise development practices may have empowering outcomes – albeit that the impact can be amplified with greater problem analyses and targeted solutions. What matters is not only to measure the *scale* of individual economic gains, but to place more explicit emphasis on mapping the *depth* of change in entrepreneurs' experienced institutional constraints in the market and at home, and how that improves well-being. Indicators that can capture the emancipatory effects of enterprise development policy in terms of improved agency and control over material and immaterial resources are equally valid, if not more important. Without the use of such indicators, the depth and meaningfulness of enterprise development policy in the lives and businesses of various agents cannot be established and impact may be overlooked. A different order of goal setting in that sense thus also facilitates a better understanding of the ways emancipatory effects can be amplified, intensified and prioritized. And it also helps to determine whether the change that was initially aimed for has taken place or whether more measures are needed.

Second, this thesis recommends that enterprise development solutions are informed by local institutional context analysis through a gender lens. This needs to include a life-cycle approach and segmentation strategy to differentiate between survivalists, growth-oriented entrepreneurs and constrained gazelles. As opposed to restricting the focus of business environment analyses to individual, firm-related or market factors, explicit attention should be given to entrepreneurs' 'real and everyday lives' and include how they are affected by what goes on in their homes and communities. Local institutional context analysis through a gender lens is well placed to better comprehend the different realities and experiences of all entrepreneurs, including those of women. Insights into how rule systems are interconnected and 'who' enforces rules and expectations helps to illuminate where the institutional constraints are located. The analysis also needs to include a life-cycle approach and start from the notion that entrepreneurs



are situated beings and entrepreneurial aspirations and support needs change and vary over time. This means thinking of entrepreneurs as ‘real people’ that over time live through different life situations and conditions, and considering their bodies, families and care responsibilities and community membership. Questions to guide this kind of local contextual analysis are presented in chapters four and five and include, for example: how are levels of privilege, agency, access and control over resources and opportunities granted differently across the market, community and home to male and female entrepreneurs and why? How does this affect their behaviour, level of ambition and firm size?

## 6.5 Limitations

Four limitations are important to highlight. Although case study research has been critiqued for its inability to generalize due to its lack of representativeness (Flyvbjerg 2006), it was considered the most appropriate method for answering the research questions. And while grounded in data and theory, this thesis does not conclude that these findings are representative or generalizable for other geographical localities. It does, however, suggest that the developed perspective can be used for generating insights on the influence of gendered institutional landscapes on enterprise development in other geographical localities.

Second, the method used in this thesis proved to be limited in measuring processes of institutional change in terms of capturing the pace, direction, scale and diversions of the ripple effects in the longer run. Whereas the approach developed in chapter four can be used to identify the various types of rules and differentiate positions occupied by agents, further research should focus on including other institutional domains. More comparative analysis is needed to gain insight into the longer-term consequences of rules on agency and subsequent effects on rules in other institutional fields.

As rightfully pointed out by Marlow and Martinez Dy (2018), it is common in gender and entrepreneurship research to limit the scope of research to ‘women’ and to not include male entrepreneurs. This thesis is no exception what remained underdeveloped in this research is how beliefs and rules on masculinities are enforced through institutional processes and influence how men ‘do’ entrepreneurship. As such, this thesis may contribute to the false idea that only female entrepreneurs have a gender and are affected by gendered institutions in their entrepreneurship. This is not

the case, male entrepreneurs are not ‘genderless’ (Ahl and Marlow 2012, 2017). It is more that manifestations of masculinities in institutional processes and outcomes are underexplored and less known.

In addition to this, a fourth limitation is important to highlight here. This thesis focused on the social construct of gender and did not explicitly conceptualize its interplay with other social positionalities (e.g. religion, race, ethnicity, sexual orientation and age). By not capturing the interconnectedness or so called intersectionality, the findings of this thesis may have provided only a partial explanation of the role of social positionality in institutional processes and its effects on entrepreneurship (Essers and Benschop 2009; Martinez Dy, Martin and Marlow 2014; Crenshaw 1991; Hill Collins 2000/1990).

## 6.6 What lies ahead?

A central idea behind the global push for women’s enterprise development is that it contributes to economic growth and women’s empowerment. It is perhaps a naïve idea, but certainly disruptive as donors, governments, NGO’s and impact investors are devoting a great deal of attention and money to it. As the findings in this thesis show, emancipatory effects can indeed be expected from gender-blind market innovations for enterprise development. When bringing into focus informal gendered institutions, these effects illuminate how rule systems intersect across the domains of home, market and community because they do not view female entrepreneurs as a homogenous group. It means that there is indeed potential for advancing feminist goals through enterprise development, but this needs continuous feedback from research, so that each enterprise development programme can be monitored, evaluated and adjusted based on lessons learned. In that sense, this thesis dovetails with works by scholars such as Ahl and Marlow (2012), Dolan and Scott (2009), Scott et al. (2012) and Prügl and True (2014) when it concludes that it is crucial for feminist academics to engage more in enterprise development research and evaluate the role of informal gendered institutions on mitigating outcomes and impact of its policies and programmes. We cannot leave this task to gender-blind research. In turn, entrepreneurship researchers and those working in the field of small business economics must engage more with the insights and analytical tools developed by feminist academics. We cannot ignore the gendered nature and complexity that characterizes enterprise development, and feminist theory has proven valuable in deepening the analysis.

The proposed perspective in this thesis is suggested to contribute to future enterprise development research. It corresponds with recent calls from scholars (Welter et al. 2017) for research to embrace diversity and complexity in entrepreneurship. Integrating a pragmatic feminist approach with feminist institutional analysis and the concept of entrepreneurial heterogeneity can yield a deeper and more nuanced, contextualized theoretical and empirical understanding of enterprise development. The perspective goes beyond the feminist critique of ‘what is lacking’, and beyond the goal of creating ‘universal knowledge on enterprise growth’. It makes it possible to better understand how market mechanisms, such as enterprise development, can be mobilized to advance feminist goals. It recognizes that heterogeneity among entrepreneurs is prevalent and important and influenced by informal gendered institutions. It calls for contextual empirical insights on the positive or negative effects of enterprise development, and values enterprise development as a dynamic process that aims to improve well-being and thus it measures multiple outcomes over time. In addition to economic gains, one measure is crucial and should always be present: if and how in fact, female entrepreneurs are empowered, in the feminist meaning of the concept.

Adopting this perspective in future research has three implications. First it entails a shift in the research objective in order to embrace a broader conceptualization of enterprise development. Secondly, to expand the level of analysis beyond the individual and into the relational and thirdly, to extend the business environment to what goes on at home and in the community. The challenge for scholars is to expand the empirical base so that we can better inform enterprise development policy and practice on how the more hidden aspects of gendered institutions structure diversity in entrepreneurial logic and when and where, which policy efforts prove to be emancipatory for entrepreneurs and stimulate processes of institutional change towards improved well-being. Here, four research avenues with subsequent questions emerge.

First, what remains is to generate more empirical insights across various geographical localities and their gendered institutional landscapes into how entrepreneurial pathways come about and structure differences within and between groups of male and female entrepreneurs. How do the more hidden aspects of gendered institutions privilege or constrain different segments of female entrepreneurs in their enterprise development?

What does this imply for enterprise development policymaking in addressing their unique support needs?

Second, more empirical analysis is needed to understand the interplay of gendered institutions with other socially constructed positionalities in enterprise development by focusing on the experiences of other groups, such as men, youth and ethnic groups. How do differently positioned agents use the market means at their disposal to navigate different personas and reconstruct what they experience as problematic in the institutional context so they can improve their well-being and attain more freedom?

Third, not only do we need more contextual and comparative analysis to understand the emancipatory effects of market innovations on enterprise development across geographical localities, we also need more insights into its longer-term consequences on agency and subsequent effects on rules in other institutional domains. How does the introduction of new market rules affect the everyday interactions and decisions of agents, across the household, community and market, and hence in which ways can the new market rules have effects beyond economic or financial ones? What are the transmission mechanisms of the emancipatory ripple effects and in what direction does the ripple travel? How is a given group affected, either positively or negatively, by the change? What conditions or agents' actions may affect the pace or direction of the ripple, causing it to stop, divert, reverse or slow down?

Lastly, more exploratory and evaluative research is needed to map and understand the practices and effects of enterprise development policy practice, specifically those that take on (aspects) of rule-guided approaches. How are the more hidden aspects of institutions understood, monitored and managed in these practices? What characterizes these practices in terms of models, approaches and participants, and what can be said about their emancipatory effects on the lives and businesses of women? How are both feminist and entrepreneurship ideas being integrated into the rationales and logics of such policies, and what is lost, or perhaps gained, in the process? More knowledge is needed about the kinds of market innovations for enterprise development and how and where they interact with rules and gender norms, and how challenging informal aspects of institutions are. This may help us to better understand which instruments, interventions or policy measures can rattle, however insignificantly, the cages of constraining gendered institutions governing the

homes, communities and markets women entrepreneurs operate in. And help them to be appreciated for their capabilities of doing just that in specific contexts, times and places, rather than being attributed a revolutionary potential or understood for their replicability at a global level.

Methodologically, adopting this perspective in future research suggests that longitudinal, mixed and interpretative method approaches, and integrated evaluations are best suited to explore the research questions mentioned above. If we collect data over several years, instead of single moments in time, and we link quantitative methods (e.g. Grimm et al. 2012; Gindling and Newhouse 2012) to more qualitative and interpretative methods (as used in this thesis; Yanow and Schwartz-Shea 2015) and ethnographic data, and also integrate the 'time' variable, then we can generate more in-depth conclusions about the conditions under which market innovations for enterprise development open space towards improved well-being for different segments of entrepreneurs. It would generate more nuanced empirical insights on *why* agents are constrained, or privileged, and *how* differently positioned agents navigate oppressive institutional rule systems during the various stages of the life cycle. And it would shed light on what kind of an impact this has on one's vulnerability to different types of constraints and risks, and how this affects business growth. Whereas life-story interviews are not a common methodology in entrepreneurship research, they have produced indispensable insights valuable in the context of enterprise development. It was the methodology of institutional ethnography developed by Dorothy Smith (1987, 2005), and that of institutional analysis developed by Elinor Ostrom (1990, 2005, 2007), that allowed me to better see and grasp the implications of informal gendered institutions in the lives and businesses of the research participants. It all depended on the questions asked and the lenses through which the collected information was interpreted (Yanow and Schwartz-Shea 2015). This suggests that what matters most for future research on enterprise development is to define the questions accurately and devote enough time and space to that during the design phase of the methodology.

On a final note, standing in the middle ground between feminist convictions and gender-blind enterprise development research is not without its challenges. I've learned that reflecting on one's goals and making conscious decisions about what analytic tools to adopt and in which academic and practical spaces to participate in and collaborate with, is an ongoing

journey. For me, it means to embrace complexity, uncertainty and acknowledge the possibility of multiple pathways leading to non-dichotomous and unpredictable outcomes, including that of market-based approaches to be harnessed for feminist goals. Often, I engage with literatures and academic perspectives which are different from my own theoretical position and political standpoint. I experience this as enriching, transformative and humbling. Being a gender expert in the practice of enterprise development and impact investing gives me a different type of experience. In this space, I consciously interact with people whose goals and thinking are very far from my own. Here I provide bankers, investors and policymakers with strategic advice on how to integrate a gender lens in their investment and policy processes. This is my way to politically invest in advancing the feminist agenda (Prügl 2013), at times with the risk of wandering alone in the woods and struggling to find my way home. There are not many of 'us' in this space and being in this space is frowned upon by 'other' feminists. Indeed, it can be rather unsatisfying and challenging to manoeuvre in the private sector where there is a lot of talk about women, empowerment and gender equality but thus far limited efforts are made to do the actual hard work. For example, an investment officer once said to me: 'I don't want to work with your gender expertise because you make it all so complex. This makes it very difficult for me to achieve my financial targets.' This is not to say that (my) gender knowledge is difficult to work with. Nor that the investment officer has no interest in pursuing an alternative approach to development impact, aside capital investments, or defies the goal of gender equality. What it illustrates is that we both must manoeuvre in a system which values short-term financial gains over longer-term development impact and where 'gender knowledge' is expected to be delivered in a quick and attractive manner to serve a business case. Here, feminist goals are easily compromised when financial returns are at stake. Investing in 'women's entrepreneurship', 'empowerment' and 'gender equality' are reduced to economic efficiency instruments. And, gendered institutions considered outside the span of influence or scope of responsibility. One simply must attune to what can be accomplished in neo-liberal economic terms and in the short run.

Nevertheless, globally, fruitful efforts to integrate a gender lens in enterprise development policy and practice are being made. To amplify the depth, scale and impact of these efforts, however, calls for stronger ambitions and investments in joint processes of learning, experimentation,

reflection, impact evaluation, and collaboration. Enterprise development policy makers, leaders and investors are too focussed on the 'business case' and not enough on the gendered complexity, dynamism and heterogeneity of enterprise development processes. Feminist scholars and practitioners on the other hand are too focused on criticizing neo-liberal market mechanisms and not enough on informing the enterprise development debate with empirical insights and their valuable knowledge and experience. For progressing together towards a better future, it is essential that we make room and time to engage in dialogue and better understand each other's complex viewpoints, experiences and realities. This is necessary to rattle the cage, and most certainly urgent and crucial for being relevant in the lives of Jane, Alice, Bridget, Mary and all these other female constrained gazelles who use their enterprises to negotiate more freedom and well-being.

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# Appendices

*Appendix 1. Details of women farmers in sample (chapter 4).*

Position	Risks & constraints to profitability	Resources gained with ACE	Investment of resources gained with ACE	Livelihood aspirations and strategies
Divorced	<p>Make informed business decisions (“a-typical for a woman”)</p> <p>Government ruining market; Not enough capital, high interest rates</p> <p>No support with roll-out business plans; No influence in ACE set-up</p> <p>No discussions on what we can learn from those who’ve failed business</p>	<p>Cash (loss and profit)</p> <p>Business skills &amp; confidence</p>	<p>Farm inputs</p> <p>School fees</p> <p>Employ piece workers</p>	<p>Expand business, increase profitability</p> <p>Start warehouse with ACE</p> <p>Not remarry “unless new husband respects me as a business woman”</p>
Divorced	<p>Cannot afford to wait for selling and “gamble with livelihood”</p> <p>Producing skills, does not know when and how to plant; specific</p>	<p>Cash (profit)</p>	<p>Food; School fees</p> <p>Improve the house</p> <p>Farm inputs</p> <p>Solar battery</p> <p>Bought a plot to build a</p>	<p>Expand business and increase profitability</p> <p>Acquire production skills and technology</p> <p>Be a role model</p>

	<p>production of different crops  Worried to make the threshold for storage  Slow system of ACE  Dealing with local vendors (steal &amp; cheat)</p>		house for renting out	<p>Invest in small-scale business of son  Nor remarry because “men steal your life”  Secure livelihood and education of children and family “to break cycle of poverty”</p>
Unmarried, single mother	<p>Limited produce capacity, not enough hands and having to do everything alone  Government ruining the market  Worried not make the threshold for storage warehouse  Dealing with local vendors (steal &amp; cheat)  Slow payment of ACE  No capital, high interest rates  Struggles to repay ACE loan from 2014</p>	<p>Cash (loss)  Skills-  New way to produce</p>	<p>Farm inputs  Food</p>	<p>Secure independency with ACE and delay marriage  Have something to do; Buy own plot, build house with electricity  Buy a fridge (for small scale business)  Start school again  Expand the land  Acquire knowledge on timing when to sell</p>
Widow	<p>Produce capacity at old age, not enough hands and having to do everything alone  Worried not make the threshold for storage warehouse  Dealing with local vendors (steal &amp; cheat)  No phone</p>	<p>Cash (loss and profit)</p>	<p>Food  Farm inputs  Irrigation system  Clothes  School fees</p>	<p>Rest  Not remarry</p>
Widow	<p>Government ruining the market  No government support (training,</p>	<p>Cash (loss and profit)</p>	<p>Farm inputs  School fees  Electricity  Furniture</p>	<p>Expand business, increase profitability</p>

	<p>financing) with producing legumes, livestock</p> <p>Not enough capital</p> <p>No collateral for bank loan, high interest rates</p>	<p>Skills (technology for produce)</p>	<p>New way of producing</p>	<p>Build capital with ACE to reinvest in father's land</p> <p>Buy from local vendors and deposit with ACE</p> <p>Acquire more technology for farming and livestock</p> <p>Not remarry, stay free</p>
Widow	<p>Produce capacity at old age, not enough hands and having to do everything alone</p> <p>Being sick, HIV infected and medical fees</p> <p>Not enough cash to buy fertilizer</p> <p>Worried not make the threshold for storage</p> <p>Dealing with local vendors (steal &amp; cheat)</p> <p>Government ruining the market; Slow payment of ACE</p> <p>No agency in the farm group, take the profit.</p> <p>No phone</p>	<p>Cash (loss and profit)</p>	<p>Farm inputs</p> <p>Medical bills</p> <p>School fees</p>	<p>Build a brick house</p> <p>Buy enough fertilizer to farm 80 acres</p> <p>Start a restaurant at the trading centre in the village</p> <p>Not remarry, stay free</p>
Widow	<p>Produce capacity at old age, not enough hands and having to do everything alone</p> <p>Worried to make the threshold for storage</p> <p>Dealing with local vendors (steal &amp; cheat)</p>	<p>Cash (loss and profit)</p>	<p>Oxcart and 2 donkeys</p> <p>Food</p> <p>Fam inputs</p> <p>School fees</p> <p>Solar battery</p>	<p>Expand business and increase profitability; Not remarry, stay free</p> <p>Buy iron sheets</p> <p>Respect and recognition for farming</p> <p>Have enough food</p>

	<p>Government ruining the market Decision-making and distribution in farm group No phone, depends on farm group and experiences delay of price information Relationship with ACE field staff Paying back the ACE loan</p>			<p>Improve relationship with ACE</p>
Widow	<p>Produce capacity at old age, not enough hands and having to do everything alone Worried to make the threshold for storage Dealing with local vendors (steal &amp; cheat) Government ruining the market Decision-making and distribution in farm group No phone, depends on farm group and ACE field staff for information and experiences delay of price information</p>	Cash (loss)	<p>Farm inputs Food</p>	<p>Build a brick house Buy nice chairs, sit, eat and be happy Cement floor (so I can mop with sand) Iron sheets to stop the rain</p>
Married	<p>Transport costs farm to warehouse; Government ruining the market Dealing with local vendors (steal &amp; cheat) Cannot read English, depends on daughter for text with price information</p>	<p>Cash (profit and loss) Not having to deal with embezzling local vendors</p>	<p>Farm inputs School fees Clothes Food Emergency money Surplus in bank Employ piece workers</p>	<p>Maintain profitability, satisfy household needs Ensure daughter's education and upkeep so she won't have to marry young ("like I had to")</p>



Married	<p>Husband controls allocation of her money</p> <p>Not enough cash left to buy fertilizer for land</p> <p>No emotional, physical support from husband</p> <p>Domestic violence</p> <p>Community advice 'to be less vocal'</p>	Cash (profit)	<p>Farm inputs</p> <p>Food</p> <p>School fees</p> <p>Electricity</p>	<p>Expand business and increase profitability</p> <p>Buy land, construct a house and rent</p> <p>Use profit to be independent and divorce.</p> <p>Be free from abuse, build new life with children</p> <p>Be intelligent, pro-active, smart</p> <p>Move back to a 'less rural environment'</p>
Married	<p>Husband controls allocation of her money</p> <p>Not enough cash left to buy fertilizer for land</p> <p>No emotional, physical support from husband</p> <p>"Business women are seen as prostitutes"</p> <p>No phone, depends on farm group and experiences delay of price information</p> <p>Limited contact with ACE officer, not explaining properly</p> <p>Worried to make the threshold for storage; Transport costs farm to warehouse</p>	Cash (profit)	<p>Farm inputs</p> <p>Food</p>	<p>Build a brick house</p> <p>Make a cement floor to reduce sweeping time</p>
Married	Limited contact with ACE officer	Cash (profit and loss)	<p>Farm inputs</p> <p>Food</p>	<p>Learn how to speak in public; be role model, do business, care for family</p>



## Biography

Saskia was born in Leeuwarden, the Netherlands in 1974 and graduated in December 2000 from the University of Amsterdam with a Master of Arts in Political Science and a Master of Arts in Gender Studies (cum laude). From 2001 she joined several international NGO's and lived and worked as a Gender and Rights Advisor in various countries across Latin America and Africa. Equipped with this invaluable experience, she launched her own business 'The Development Factory' in 2009 and for close to nine years, she provided advisory, training and applied research for governments, companies and institutions on 'how to' integrate a gender lens in private sector development, inclusive business strategies and democratization processes. Also in 2009, she joined Maastricht School of Management (MsM) as research fellow where she taught and coordinated several courses on women's enterprise development. In 2015 she enrolled in the PhD programme of the International Institute of Social Studies (ISS), Erasmus University Rotterdam and soon thereafter became an active community member of the Center for Frugal Innovation in Africa (CFIA). In 2016 she joined the KIT Royal Tropical Institute as Senior Researcher where she led several research projects, impact evaluations and business development trajectories on gender, transformative change, entrepreneurship and financial inclusion. In 2018, Saskia joined the Dutch Entrepreneurial Development Bank (FMO) as Senior Gender Finance Advisor. In this role she advised investment officers and numerous bankers from financial institutions across the globe on 'how to' integrate a gender lens in different stages of the investment process in order to amplify development impact.

Saskia's career might be summarized as one that has consistently sought to disrupt 'business as usual', bringing into focus eschewed perspectives and experiences, as well as to initiate and engage in conversations, even difficult ones, around such topics as entrepreneurship, economic development, feminism and inclusion. She understands her role as a scholar as that of the interlocuter, who challenges and translates 'a gender lens'

across disciplines, methodologies, and political agendas. Saskia's research is at the nexus of feminist philosophy and enterprise development in a critical realist, feminist institutional and pragmatic feminist understanding of power, well-being and inclusive development. Saskia has an emerging track record in academic publications and finds it important to engage with the private sector and the policy domain as a researcher. She actively reaches out by participating in the public debate and through organizing roundtables, workshops as well as seminars to showcase colleagues' work and bring about dialogue between female entrepreneurs, scholars, investors and policy makers. Saskia is a passionate teacher and well-experienced in course design and guiding students and coaching entrepreneurs from different walks of life. Her commitment is to work 'beyond the feminist critique' and identify and tease out the empirics and lingo that allow us to better speak to each other about inclusive development, enterprise development and feminist agenda's across different disciplines and domains.