

**Exploring the Development of Women's
Entrepreneurship through Collective
Institutional Shaping**

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A thesis submitted in partial fulfilment of the requirements of the
University of Brighton for the degree of Doctor of Philosophy

May 2023

ABSTRACT

There is increasing attention on developing women's entrepreneurship worldwide as it contributes to a country's social and economic welfare. In line with this, there is growing research in understanding institutions that govern women entrepreneurs instead of merely exploring women's abilities. However, the existing literature suggests that there is no explicit discussion on the process of how constraining institutions that hinder women's entrepreneurial involvement could be transformed deliberately and with the involvement of multiple actors. This thesis addresses this gap by identifying the actions and the sequence of events that translates into a process of transforming institutions collectively for the development of women's entrepreneurship.

A conceptual framework is developed to identify the process based on the concepts drawn from the institutional entrepreneurship literature, emphasising the collective endeavours of institutional actors. Hence, adopting the theory of collective institutional entrepreneurship, to be precise. The conceptual framework sheds light on how various actors are gathered, resources mobilised, and actions are undertaken to gain legitimacy for developing women's entrepreneurship. It thus provides a process, derived from the existing literature, which is later investigated empirically. This thesis conducts an exploratory study using forty semi-structured interviews with participants representing different actors in the women's entrepreneurial ecosystem in Bangladesh. The participants are those associated with development programmes in the stated country catered to the development of women entrepreneurs. Through their narratives and experiences related to the thirty-four development programmes described during the interviews, the process by which institutions are collectively shaped is further defined.

This research contributes theoretically both to women entrepreneurship studies and collective institutional entrepreneurship. It adds to the existing knowledge by demonstrating the involvement of multiple actors and describing how they collaborate for the development of women's entrepreneurship. A further contribution is the identification of a process model by investigating the conceptual framework in an empirical setting. Also, this research makes a significant contribution by suggesting the application of the process model to policymakers or practitioners interested in developing a supportive business environment for women entrepreneurs.

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ACRONYMS

BA	Business Association
BB	Bangladesh Bank
CIE	Collective Institutional Entrepreneurship
CIS	Collective Institutional Shaping
CSR	Corporate Social Responsibility
FA	Focal Actors
FIN	Financial Organisations
GO	Government-led Organisations
HEI	Higher Educational Institutions
IE	Institutional Entrepreneurship
IS	Institutional Shapers
MFI	Micro-financial Institution
NBFI	Non-banking Financial Institution
NGO	Non-governmental Organisations
SA	Supporting Actors
SDG	Sustainable Development Goal
SME	Small and Medium Enterprise
UN	United Nations
WE	Women Entrepreneurs

ACKNOWLEDGEMENTS

In the name of Allah, the Most Gracious, the Most Merciful.

When I began this journey, I did not know how overwhelming this would be. I had my share of highs and lows, just as anyone embarked on a similar journey. Along the way, I could redefine myself as someone willing to learn, gather the courage to persevere and overcome challenges, and, most importantly, find gratitude and respect for some wonderful people. My words may not be sufficient to express my heartfelt appreciation for those who made this happen, but I must try.

This journey may not have been possible without the unwavering support of my two supervisors, Dr Francisca Farache Aureliano da Silva and Dr Carmen Lopez. They, for me, are nothing short of a blessing. I want to extend my gratitude to both for giving me their precious time and invaluable advice, for letting me be aware of what I could do and for instilling the confidence back in me every time I felt lost. They gave me hope to continue with my PhD when I was going through a rough patch in life and had self-doubts. I will always be grateful for having such wonderful mentors.

I could never do this without my wonderful family. This was more my father, Khalid Hossain's dream than mine. I probably would have only continued to contemplate doing a PhD if it had not been for my father's constant encouragement and nudging. And, of course, my mother, Aleya Begum. No expression would be enough to acknowledge what she has done for me. Thank you, Ma. You have done everything from staying up nights with me to constant counselling, from loving unconditionally to pulling me up from the lowest of my lows. Thank you for your patience and for being my best friend and support. I am thankful to my brother, Pavel Hossain, and sister-in-law, Nusrat Hasan, for being the strength of the family and being there when I could not. I could do what I did because they were there to care for the family and remove my additional concerns. Thank you to all my family, who prayed for me and my success.

I have always been told that a PhD is an isolating journey. I want to thank all my friends, some I knew before the PhD and others I met on the same journey, for not making it so. I extend my gratitude to Tonima Islam and Feeda Hasan Kaikobad for making this foreign land feel like home, Amanda Bowden for her suggestions and encouragement, and Farhana Shoma and Ismat Ara Khan for their invaluable emotional support.

DECLARATION

I declare that the research contained in this thesis, unless otherwise formally indicated within the text, is the original work of the author. The thesis has not been previously submitted to this or any other university for a degree, and does not incorporate any material already submitted for a degree.

Signed:

A handwritten signature in black ink, appearing to read 'Rafiq Hossain', written in a cursive style.

Dated: 09 May 2023

Chapter 1: Introduction

1.1. Research Importance

The benefits of women's entrepreneurship are not only acknowledged in developed countries (Hughes, 2003) but are equally vital for the augmentation of economic wealth in developing countries (Minniti and Naudé, 2010). Participation in entrepreneurial activities enhances human resource capacity, and brings advantages for women in society (Alkhaled and Berglund, 2018) in terms of autonomy, empowerment (Gill and Ganesh, 2007), and social changes at both household and community levels (Calás, Smircich and Bourne, 2009).

Due to the introduction of 17 Sustainable Development Goals (SDGs) by the United Nations (UN) in 2015, greater attention has been paid to addressing women's entrepreneurship for the betterment of society and economy. Accordingly, Bangladesh, a developing country in South Asia, recognises women's economic involvement as central to the country's development (General Economics Division, 2020; Hossain, 2021). A country once labelled as the 'test case for development' due to its high level of dependency on foreign aid (Asadullah, Savoia and Mahmud, 2014) has shown a seven per cent economic growth in a row from 1991-2019 (International Monetary Fund, 2020; Titumir, 2021a). This exemplary economic and social growth relative to many developing countries in the region (Chowdhury *et al.*, 2020; Sachs *et al.*, 2020; Rahman, 2021) has lamented the country as a 'development surprise' or a 'paradox', making it an ideal setting to study different aspects of development (Barai, 2020; Blair, 2020; Subramanian, 2021; Titumir, 2021b), one of which is women's entrepreneurship.

The endeavour to elevate women to the vanguard has intensified, prompted by Bangladesh's objectives of acquiring the designation of an Upper Middle-Income Country by 2031 and a High-Income Country by 2041 (The Daily Star, 2019; General Economics Division, 2020). Nevertheless, notwithstanding the government's endeavours, the proportion of female entrepreneurs in Bangladesh remains markedly low, with women constituting less than 10% of the total entrepreneurial population (Mujeri, 2019; SME Foundation, 2019; Arannya, 2021; Salsabil, 2021; Mozumdar *et al.*, 2022). It is important to note that most women entrepreneurs operate in the informal economy, with unauthorised and unregistered enterprises (Bangladesh Bureau of Statistics, 2018; SME Foundation, 2019; Solotaroff *et al.*, 2019; Jaim, 2020), which explains the low percentage. This, in turn, is a barrier to achieving the country's development goals

(Özgür, Elgin and Elveren, 2021; Sultana, Rahman and Khanam, 2022). Consequently, further research is required to gain a deeper understanding of women's entrepreneurial development in Bangladesh, as it has the scope to contribute to the stated vision of the country.

1.2. Research Background

There has been rapid growth in women entrepreneurship studies over the past three decades (Yadav and Unni, 2016), during which time scholars have moved away from the dominant objectivist philosophy (Ahl, 2006; Hughes *et al.*, 2012; Yadav and Unni, 2016) that attempted to 'explain' women's financial performance or business growth (Brindley, 2005; Hughes *et al.*, 2012). This made the literature too fixated on individualistic strategies or put women under a comparative lens against their male counterparts (Mirchandani, 1999; Brindley, 2005), inadvertently emphasising their shortcomings and portraying "women as being secondary to men" (Ahl, 2006, p. 595). Consequently, scholars have suggested a closer examination of how institutional orders are constructed (Ahl, 2006), implying that it is vital to consider the institutions in which women entrepreneurs are embedded, like family support, cultural norms and business legislations rather than simply studying the individual as a unit of analysis (Brush, de Bruin and Welter, 2009; Foss *et al.*, 2019).

Consequently, there has been a growing trend towards studying institutions and their influence on women's entrepreneurship (Brush, de Bruin and Welter, 2009; Hughes *et al.*, 2012), leading to the adoption of the institutional theory (Yadav and Unni, 2016). Institutional theory has predominantly been applied to understand individual and organisational behaviours that are shaped by institutional structures (Greve and Argote, 2015), including how certain practices are adopted and diffused (David, Tolbert and Boghossian, 2019) to ensure stability and predictability (Wagner, Huemann and Radujković, 2022), which can create resistance to break away from embedded institutions (Scott, 2008). As a result, in the field of women's entrepreneurship studies, the theory has been used mainly to examine how women respond to institutional pressures (Alkhaled and Berglund, 2018; Roomi, Rehman and Henry, 2018) and how these institutions affect their entrepreneurial behaviours and activities (Welter and Smallbone, 2008; Yousafzai, Saeed and Muffatto, 2015; Naegels, Mori and D'Espallier, 2018; Tlaiss, 2019).

While there is a proliferation of studies examining the impact of institutions (Langowitz and Minniti, 2007; Ghosh, Ghosh and Chowdhury, 2018; Langevang, Hansen and Rutashobya, 2018; Leitch, Welter and Henry, 2018; Naegels, Mori and D'Espallier, 2018), there is insufficient evidence on how constraining institutions can be purposively and collectively transformed (Amine and Staub, 2009; Ritchie, 2016), which strongly indicates the need for exploring collective institutional entrepreneurship (CIE) (Wijen and Ansari, 2007), also denoted as collective institutional shaping, (CIS) in this research. Accordingly, this research focuses on one of the branches of institutional theory (Greve and Argote, 2015; Valente, 2018), specifically institutional entrepreneurship (IE) (DiMaggio, 1988; Garud, Hardy and Maguire, 2007) and explores the collective efforts involved in the process of shaping institutions, as reflected in the concept of CIE (Wijen and Ansari, 2007), since IE is increasingly regarded as a collective phenomenon (Aldrich and Fiol, 1994; Weik, 2011). Furthermore, it is well-established that entrepreneurial development cannot happen in isolation (Isenberg, 2010; Stam, 2015); hence, a collective perspective to women's entrepreneurship development is significant to consider.

In contrast to the prior use of institutional theory in women's entrepreneurship studies (Yadav and Unni, 2016), IE is more focused on the process rather than the consequences (Battilana, Leca and Boxenbaum, 2009; David, Tolbert and Boghossian, 2019). Hence, by adopting the concept of CIE, this research draws attention to an unexplored area in the field of women's entrepreneurship studies. It involves examining the process that can facilitate the development of women's entrepreneurship and illuminates the collective efforts, activities, and events that constitute the process.

A review of the existing literature on women entrepreneurship studies and IE revealed no evidence of salient research into collective endeavours between different actors that constitute women's entrepreneurial ecosystem. In contrast, any effort of institutional transformation in women entrepreneurship studies either has been a micro-level study investigating how women entrepreneurs overcome the institutional challenges (Tlaiss, 2015; Roomi, Rehman and Henry, 2018), or the focus is on the efforts of primarily one organisation (Johanna Mair, Martí and Ventresca, 2012), one group of actors (Ritchie, 2016; Kapinga and Montero, 2017), or the study centres around the transformation of one specific institutional problem (Ritchie, 2016). In addition, in cases with some hint of multiple actor engagement, they are not necessarily collaborating to achieve a collective

goal (Johanna Mair, Martí and Ventresca, 2012; Ritchie, 2016; Kapinga and Montero, 2017). In doing so, there is a tendency to overlook the role of other actors in developing women entrepreneurs (Amine and Staub, 2009). Therefore, studies indicate that there is no explicit understanding of how diverse actors work collectively to transform constraining institutions, which is why there is an absence of a clear process of shaping institutions for the development of women entrepreneurs. Therefore, using the concept of IE with evidence of collective endeavours, a framework for the process of CIS is generated to address these gaps.

While in prior studies on CIE, change has been investigated within the boundaries of an organisation or field (Garud, Jain and Kumaraswamy, 2002; Greenwood, Suddaby and Hinings, 2002; Maguire, Hardy and Lawrence, 2004; Michel, 2020) and concerned a specific change (Wijen and Ansari, 2007; Gurses and Ozcan, 2015; Jones *et al.*, 2019), the application of the framework in this research is not restricted by the study of a particular institutional change. Instead, the focus has been on the identification of a process that could apply to various institutional issues constraining women entrepreneurs.

1.3. Research Aim, Objectives and Questions

This thesis aims to explore how institutions can be collectively shaped for the development of women entrepreneurs in Bangladesh. For this aim to be reached, the thesis lays out the following research objectives:

- To investigate how diverse actors in women's entrepreneurial ecosystem gather, mobilise resources and carry out institutional shaping activities.
- To explore the efforts of diverse actors in women's entrepreneurial ecosystem to legitimise women's entrepreneurship.
- To explore the application of CIS to women's entrepreneurship by investigating development programmes for women entrepreneurs.
- To conceptualise the conclusions on the process of shaping institutions collectively for women's entrepreneurship development by linking them to the existing theory.

In line with the research aim and objectives, the review of literature raised the following research questions:

RQ1: How do multiple actors gather to initiate the process of CIS for women's entrepreneurship development?

RQ2: How are resources mobilised to collectively shape institutions for the development of women's entrepreneurship?

RQ3: To what extent is legitimisation carried out to shape institutions for women's entrepreneurship development?

Due to the exploratory nature of these questions, qualitative research has been adopted in this thesis, in the form of forty semi-structured interviews. The sample includes participants who represent the different groups of actors constituting women's entrepreneurial ecosystem in Bangladesh and those engaged in some form of development initiatives for women entrepreneurs (Chowdhury, 2016; Eusuf, 2020). This comprises women entrepreneurs and representatives of government-led, non-governmental and financial organisations, business associations and higher educational institutions. A common pattern to collectively shape institutions has been identified through the different accounts of experiences and perspectives of these actors.

1.4. Research Context

The country's move towards development

Bangladesh is a developing country in South Asia with a population of 166.5 million people, of which 49.9% are female (Bangladesh Bureau of Statistics, 2020). Once viewed as a country with extensive development needs on the global stage (Hossain, 2017; Maïtrot, Wood and Devine, 2021), Bangladesh has made considerable progress over the years. In 2008, the Government introduced the "Digital Bangladesh: Vision 2021" initiative, which aimed to make Bangladesh a middle-income country (General Economics Division, 2020). Accordingly, the ambition was achieved in 2015 and officially recognised by the UN in 2018 (The Daily Star, 2019; General Economics Division, 2020). As a result, the Government launched "Vision 2041" in 2020, a 20-year strategic plan aligned with the UN's 17 SDGs to achieve a high-income status by 2041 (United Nations General Assembly, 2015; General Economics Division, 2020; Rahman, 2021).

Bangladesh's economic growth is reflected in its gross national income per capita, which increased by approximately 29% from 2015 to 2020 (The World Bank, 2022; Trading Economics, 2022). Furthermore, the percentage of the population living below the national poverty line decreased by 3.8% between 2016 and 2019 (Asian Development Bank, 2022). This positive development has been largely attributed to the government's efforts to close the gender gap and bring women to the forefront of development (Hossain, 2021). Despite these efforts, women's involvement in entrepreneurship remains low in Bangladesh (Bangladesh Bureau of Statistics, 2020). Therefore, while the country has made progress towards its desired income status, there is still much work to be done in enhancing women's entrepreneurial activities.

Women entrepreneurs in Bangladesh

The country was ranked last among 58 countries in the Mastercard Index for Women Entrepreneurs in 2020, implying that its business environment is not sufficiently conducive to female entrepreneurship (Ovi, 2020; The Daily Star, 2020). To understand the reason behind this, it is essential to consider the socio-cultural background of the country. Bangladesh has a patriarchal society (Chowdhury, 2009; Saifuddin, Dyke and Hossain, 2019; Sayema, 2019; Jaim, 2021; Mozumdar *et al.*, 2022), with around 90% Muslim majority population that further strengthens the patriarchy through rigid religious practices (Chowdhury, 2010; Solotaroff *et al.*, 2019).

Women entrepreneurs in Bangladesh encounter a plethora of challenges that impede their business growth and success. Cultural norms and gender roles perpetuate the societal perception of women as primary caregivers in the family, leading to their hesitancy to engage in entrepreneurial activities (Solotaroff *et al.*, 2019; Jaim, 2021). As a result, balancing family responsibilities and work obligations poses a significant struggle for women business-owners, leading to work-family conflicts due to conflicting pressures from both domains (Hossain *et al.*, 2009; Rahmatullah and Zaman, 2014). Furthermore, women's primary domestic responsibilities and disrupted career paths exacerbate the work-family conflicts (Banu and Khanam, 2020).

Inadequate access to education and limited mobility act as obstacles that impede women entrepreneurs in Bangladesh from developing the necessary skills and acquiring the requisite knowledge to operate their businesses effectively (SME Foundation, 2019). The

difficulty in securing capital funding is one of the most significant challenges that hinders women entrepreneurs' business growth and success (Chowdhury, 2017; Eusuf, 2020). Complicated and lengthy processes for documentations and lack of professional behaviour from financial organisations (Eusuf *et al.*, 2017) force women entrepreneurs to fall back on their inner circle for finance (Shoma, 2019). The high interest rates, delay in loan processes, and women's lack of knowledge of credit facilities add to these hurdles further (Eusuf *et al.*, 2017; Ghosh, Ghosh and Chowdhury, 2018; Banu and Khanam, 2020).

Additionally, women entrepreneurs in Bangladesh also encounter challenges in accessing market opportunities (Bangladesh Women Chamber of Commerce and Industry, 2008; SME Foundation, 2019). They face difficulties in exchanging their goods or products with other market actors, such as suppliers, wholesalers, or retailers (Yunus, Forhad and Islam, 2022). Some of the reasons identified for this are limited access to market information, a lack of bargaining power, inadequate infrastructure, and a male-dominated social structure (Parvin, Jinrong and Rahman, 2012; SME Foundation, 2019; Yunus, Forhad and Islam, 2022). As a result, women entrepreneurs may struggle to secure contracts with local and international markets (Ahmad, 2021). This not only hinders them from engaging in entrepreneurial activities but has a greater impact on their ability to develop business knowledge and expertise and eventually affecting their self-esteem (Chowdhury, Yeasmin and Ahmed, 2018). Besides these, they are threatened by the safety and security issues that constrain their movement required to operate their businesses (Solotaroff *et al.*, 2019).

However, the obstacles have not entirely stopped them from pursuing a career path as an entrepreneur. Women's involvement in entrepreneurship is on the rise (Mujeri, 2019), where most run small and medium enterprises (SMEs) (SME Foundation, 2019; Solotaroff *et al.*, 2019) (the classification of SMEs is presented in Table A in Appendix 1). The key motivation for women's entrepreneurial involvement includes their aspiration to become self-sufficient, increase the total household income and support their family economically (Bangladesh Women Chamber of Commerce and Industry, 2008; Eusuf *et al.*, 2017; SME Foundation, 2019). They are typically involved in low capital-intensive sectors (Solotaroff *et al.*, 2019), primarily including handicrafts, beautification services,

tailoring, agro-based businesses, fashion, and boutiques among others (Sajibur, 2019; SME Foundation, 2019).

In recent years, especially during the Covid-19 pandemic (Fariha, 2021), the rate of business formation has increased noticeably (Mujeri, 2019), mainly on Facebook (also known as ‘f-commerce’) (Welle, 2020; Fariha, 2021; Liaquat, 2021). However, 65% of such women-owned f-commerce businesses are not formalised, i.e., not formally registered or have a trade license (Fariha, 2021), and thus fall into the informal sector, which can be detrimental to a country’s sustainable development (Özgür, Elgin and Elveren, 2021; Sultana, Rahman and Khanam, 2022). Such is the case, due to lack of awareness of the importance of licensing and complicated licensing procedures (Bangladesh Women Chamber of Commerce and Industry, 2008; The Daily Star, 2010), resulting in limited access to loans and finance (Eusuf *et al.*, 2017; Shoma, 2019; SME Foundation, 2019; Solotaroff *et al.*, 2019). However, the government and other actors have taken significant initiatives to provide institutional support to women entrepreneurs.

A glimpse of the actors and their initiatives in Bangladesh

To encourage women’s entrepreneurship, Bangladesh Bank (BB) (i.e., the Central Bank of Bangladesh), has instructed all financial institutions, including banks and non-banking financial organisations, to provide collateral-free loans up to BDT 2.5 million (i.e., £20798.67) (Bangladesh Bank, 2020) and disburse at least 10% of the total SME or CMSME (cottage, micro, small and medium enterprise) loans to women entrepreneurs (Bangladesh Bank, 2020). Furthermore, BB directed financial organisations to establish dedicated help desks at each branch, staffed by female officials to increase women’s access to financial support (Bangladesh Bank, 2020). Despite these efforts, women entrepreneurs have received only 3-4% of total credit disbursement in the last decade (Bangladesh Bank, 2020) (details of loan disbursement is presented in Table B in Appendix 1). Besides this, the government has established more than 8,000 Digital Centres throughout the country to increase access to public services for people who are unfamiliar with technology, and these Centres also provide training to women entrepreneurs (The Business Standard, 2021; The Daily Star, 2022). Additionally, there are other government-led organisations that frequently provide capacity-building training and support services to women entrepreneurs in the country (Chowdhury, 2016; Islam, 2022). However, government alone cannot encourage women’s participation in

entrepreneurship, and thus, a significant contribution has been made by non-governmental organisations (NGOs) (Hassan, 2015).

NGOs have played a central role in the overall development of the country (Devine, 2003; Chowdhury *et al.*, 2020), leading to an increase in the number of NGOs operating in Bangladesh, which currently stands at 2,518, of which 261 are foreign NGOs and 2,257 local (NGO Affairs Bureau, 2022). NGOs continue to assist women entrepreneurs through credit services, especially those who cannot easily access finance and provide various skills training and development services (Haque, 2002; Afrin, Islam and Ahmed, 2009; Hossain *et al.*, 2009). Over the years, their success has garnered attention from foreign donors, including World Bank, International Monetary Fund, Asian Development Bank and the UN organisations (Hassan, 2015). This is reflected in the 190% rise in foreign grants observed between 2003-2004 (Chowdhury *et al.*, 2020). However, with Bangladesh's transformation into a middle-income economy, foreign funds to NGOs have declined (Mohammed, Mokbul and Muhammad, 2020), which has been further exacerbated by the Covid-19 pandemic (Uddin, 2020). Similarly, business associations (Chowdhury, 2016; Eusuf *et al.*, 2017), especially those that are women-centric, are also engaged in developing women entrepreneurs through various support programmes (Chowdhury, 2017). Financial organisations have increased their assistance to women entrepreneurs in accessing financial support in recent times. Encouraged by BB, several banks have established dedicated banking divisions and products for women and are collaborating with business associations, NGOs, and higher educational institutions to enhance women entrepreneurs' skills and knowledge to prepare them for venture expansion (The Daily Observer, 2020; New Age, 2021; Bangladesh Post, 2022; Daily Sun, 2022; The Business Standard, 2022).

As demonstrated in this discussion, the promotion of women entrepreneurs in Bangladesh has been a collective effort by various actors, including government-led organisations, NGOs, financial institutions, business associations, international donor organisations, and higher educational institutions. The presence of these actors indicates that the institutional challenges faced by women entrepreneurs in Bangladesh are multifaceted and require a collective approach to overcome them. This is why the adoption of the CIE concept in this research is appropriate, as it underscores the importance of collective actions from

all relevant stakeholders in driving change for the development of women's entrepreneurship in the country.

1.5. Scope of Research

The geographical setting for this thesis is Bangladesh, and the researcher mainly interviewed actors from Dhaka, the country's capital city. However, it is essential to note that the development programmes that the interviewees described were not limited to one specific geographical area. Typically, even if development programmes are executed in different areas of the country, they are mainly initiated and operated from the capital.

One of the boundaries set by the researcher for this thesis was to investigate women's entrepreneurship development from the perspective of the actors involved in shaping institutions, not those at the receiving end, meaning the beneficiaries. Since the aim of the research emphasises the 'process' of institutional shaping rather than the outcome and effectiveness of actions undertaken, it was imperative to investigate those who had knowledge of the process and were directly engaged in development programmes designed to facilitate women's entrepreneurship in the country. In addition, the investigation included various development programmes instead of selecting a few for analysis. This provided a scope to explore institutional transformation and conceptualise a process model from a broader perspective than would have been possible if the research was narrowed down to a specific institutional change.

Since this research draws attention to collective efforts, the literature review on IE mainly focused on identifying and synthesising evidence of collective actions to shape institutions. Hence, this research sets its boundary to investigate institutional shaping through a collective lens instead of exploring the efforts of an individual, which has been criticised in the field of IE (Aldrich and Fiol, 1994; Weik, 2011). However, as there has already been much discussion on the effect of institutions on women's entrepreneurship (Yousafzai, Saeed and Muffatto, 2015; Yadav and Unni, 2016), the researcher extends the scope of this research by analysing 'how' institutions can be shaped to create a supportive business environment for women entrepreneurs.

1.6. Gaps in the Existing Literature and Contribution

A thorough review of salient literature uncovered no clear evidence of a process whereby diverse actors in women's entrepreneurial ecosystem can collectively shape constraining institutions (Amine and Staub, 2009; Ritchie, 2016; Kapinga and Montero, 2017; Roomi, Rehman and Henry, 2018). By adopting the theory of CIE, the researcher attempted to fill this gap, making substantial theoretical contributions to knowledge.

First, in line with the abovementioned gap, the researcher presents multiple actors' involvement in developing women's entrepreneurship. Existing literature concentrates on the efforts of individual actors, such as the women entrepreneurs themselves (Tlaiss, 2015; Alkhaled and Berglund, 2018; Roomi, Rehman and Henry, 2018), or a specific group of actors, like the government (Kimbu *et al.*, 2019), non-governmental organisations (Ritchie, 2016), or women's business associations (Kapinga and Montero, 2017; Langevang, Hansen and Rutashobya, 2018) to facilitate women's entrepreneurial engagement. However, these studies do not specifically investigate the collaborations or collective level efforts of diverse actors in women's entrepreneurial ecosystem.

Second, this research identifies a process of collectively shaping institutions to establish a more generalised model for women's entrepreneurship development. From the review of literature on CIE, the researcher identified a series of activities that led to the development of a conceptual framework, which was then tested empirically to generate a revised framework to describe the process of CIS. The findings of this research demonstrate that the activities evident in the literature are not as apparent in the context of women's entrepreneurial development. A closer look into the activities showed that in women entrepreneurship studies, explicit understanding is absent about how an initiative to transform institutions is started and how the resources are utilised to ultimately carry out that initiative and bring women entrepreneurs to the forefront by gaining societal approval. In addition, this research highlights ways in which attempts to transform constraining institutions can be affected, an important consideration that is not currently addressed in the literature.

Third, this research provides a holistic view of the development process and, consequently, sets itself apart from the existing studies on women's entrepreneurship by recording the experiences of different actors. By doing so, the process of CIS is not simply

explored from the perspective of one actor but from other angles of the ecosystem too. In addition, because different development programmes were investigated, it indicates that the emerging patterns provided a complete picture of the process, which is not limited to a specific kind of institutional change.

Fourth, this research applies the concept of CIE to new context. The review of literature in the field of IE indicates that most studies are limited to an organisational field (Garud, Jain and Kumaraswamy, 2002; Greenwood, Suddaby and Hinings, 2002; Maguire, Hardy and Lawrence, 2004; Wijen and Ansari, 2007; Jones *et al.*, 2019; Zhu, Sun and Huang, 2020). However, this research examines CIE beyond a specific organisation, field, or even a specific institutional change.

On practical grounds, this research enables the people involved with women entrepreneurs in Bangladesh to look at their development plans from a different point of view. This research contributes to designing development programmes or policies in a more action-oriented manner involving multiple actors working collectively. Ultimately, the outcomes of this research contribute to the development of a process that can enhance women's entrepreneurship in Bangladesh.

1.7. Structure of the Thesis

The thesis is structured in six chapters, as illustrated in Figure 1.1. The introduction chapter presents the aim, objectives and research questions, followed by the contributions to knowledge. Chapter 2 reviews the literature on women's entrepreneurship and CIE. A review of literature on women's entrepreneurship and institutional change points out the research gaps that are addressed by exploring the applicability of CIE. As the chapter continues, it presents the studies in the field of IE that demonstrate evidence of collective endeavours, indicating how prior studies have identified the process of collectively transforming institutions. Based on the review of these existing processes, a conceptual framework is developed, to be later investigated using empirical data. Chapter 3 presents the research methodology and outlines the philosophy that guided the research. Also described are the data collection tools and the qualitative method utilised in this research. Chapter 4 concerns the findings of this empirical research and how first-hand information was analysed to answer the stated research questions. It describes the codes derived from the data gathered and how they are clustered into meaningful categories and overarching

themes. Chapter 5 synthesises and discusses the findings in relation to the research questions and existing literature to shed light on the development of women's entrepreneurship through CIS, ending with a revised process model. Lastly, Chapter 6, the concluding chapter, crystallises the key findings and contributions made by this research to the existing body of literature. In addition, it presents the practical implications of this research, acknowledges the limitations of this thesis, and suggests directions for future research.

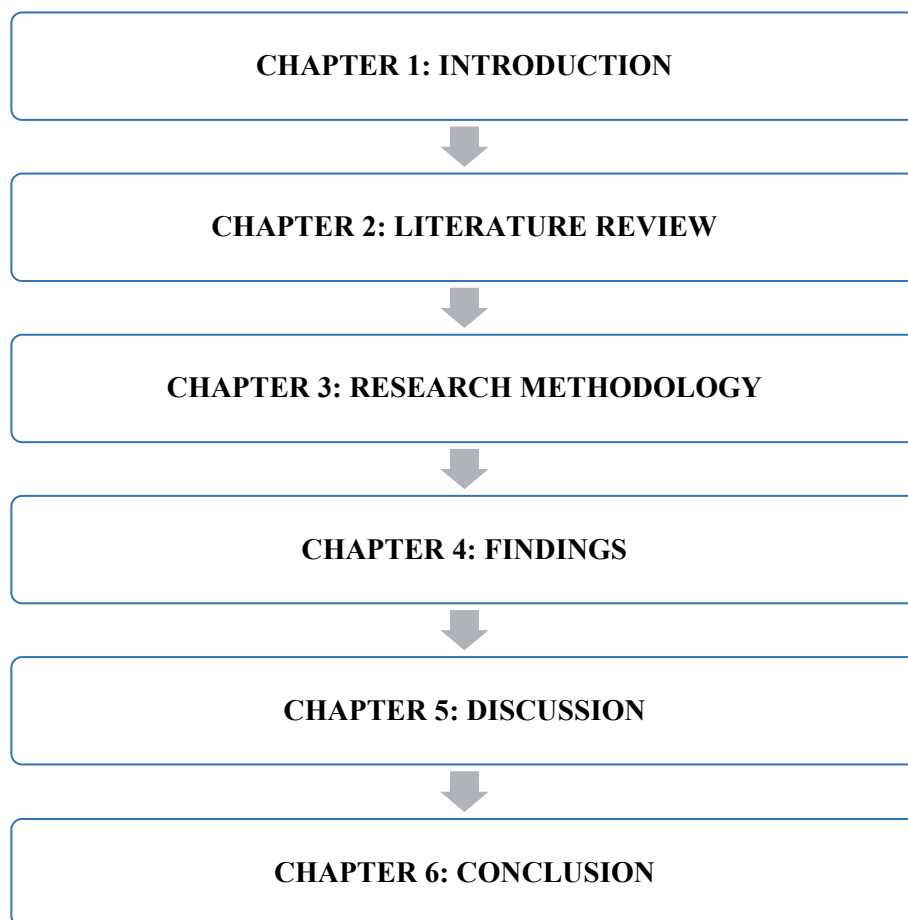


Figure 1.1: Structure of the thesis

Chapter 2: Literature Review

2.1. Introduction

This chapter aims to establish the foundation for the present research by reviewing existing literature that addresses the application of the theory of collective institutional entrepreneurship (CIE) to the field of women's entrepreneurship. The literature on CIE, which cuts through the domains of institutional change, institutional entrepreneurship (IE) and collective action (Wijen and Ansari, 2007), indicates a link between the core principles of the theory and the study of women's entrepreneurship development. Figure 2.1 shows the chapter layout, which begins with the analysis of how research in the field of women's entrepreneurship is changing with an increasing demand to direct the research attention towards studying institutions that govern women entrepreneurs and not the individuals alone. In line with this, the chapter examines the extant literature available on institutional theory, institutional change and women's entrepreneurship, identifying the gaps that form the basis for this research.

Given that this research centres on the process of collaboratively shaping institutions in support of women entrepreneurs, the chapter proceeds to elaborate on the concepts of IE and CIE. This highlights the importance of intentional and collective actions towards change, moving away from the prior emphasis on the institutional influence on women's entrepreneurial activities and behaviour. The chapter unveils how CIE originated and the shortcomings that led to the consideration of collective endeavours. The rationale for adopting the terms institutional shaping and collective institutional shaping (CIS) in place of IE and CIE, respectively, is explained. Once the concepts are presented, existing work on collective efforts to IE is examined with a particular focus on the process of CIS. Subsequently, with the process analysis from existing literature, the chapter ends by proposing a model for CIS that could be applied to developing women's entrepreneurship, forming the framework for this empirical research.

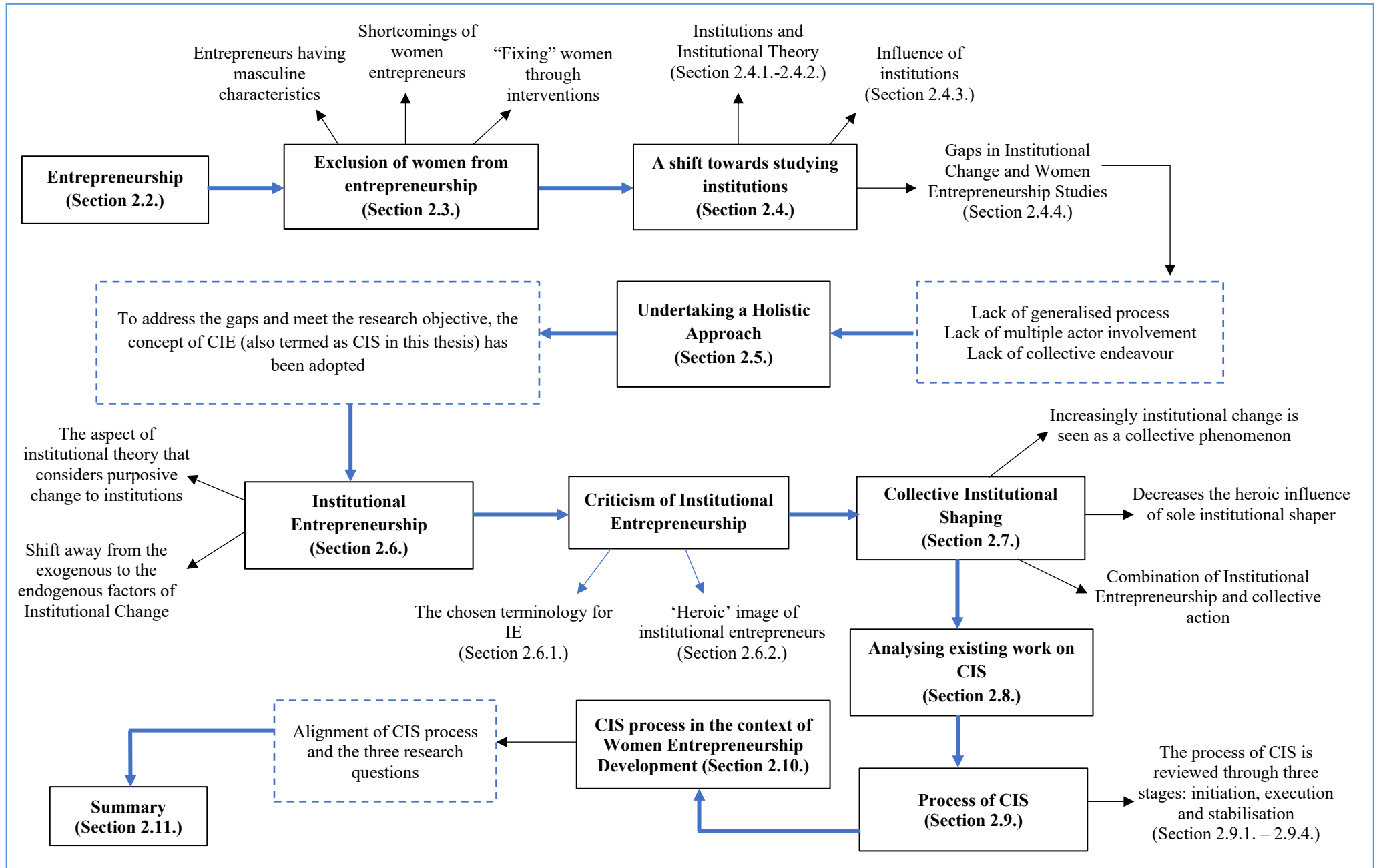


Figure 2.1: Overview of the Literature Review Chapter

2.2. Entrepreneurship

According to Naudé (2011), entrepreneurship can be defined from an occupational, a behavioural or an outcome perspective. This is reflected by the numerous definitions of ‘entrepreneurs’ and ‘entrepreneurship’ presented in Table 2.1. From an occupational viewpoint, entrepreneurs are simply those who own a business or are self-employed (Cantillon, 1730 cited in Kao, 1993). On the contrary, the behavioural perspective which emerged from Schumpeter's (1942) work suggests entrepreneurship is beyond this narrowed image of simply owning a business. Instead, entrepreneurs are supposed to practise certain critical functions. This perspective is articulated by many in their definitions, where they describe entrepreneurs as innovative individuals who create new ideas (Schumpeter, 1942; Hisrich, 1990; Kao, 1993; Bolton and Thompson, 2003; Ács *et al.*, 2018), new ventures and organisations (Gartner, 1988; Hart, 2003) and thus, signal their ability to identify lucrative opportunities (Kirzner, 1973; Baumol, 1993; Shane and Venkataraman, 2000). Entrepreneurs are further characterised as being capable of making judgemental decisions (Casson, 1982; Hébert and Link, 1989), operate under uncertainty (Carlsson *et al.*, 2013), and accept the risk of failure (Albert Shapero, 1975, cited in Scales, 2010). The outcome perspective is significant when analysing economic development like wealth creation through the transformation of resources (Baumol, 1990; Kao, 1993; Kungwansupaphan and Leihaothabam, 2016).

Table 2.1: Compiled definitions of ‘entrepreneurs’ and ‘entrepreneurship’

Author (Year)	Definition
Cantillon (1730, cited in Kao, 1993, p. 70)	“Entrepreneurship is self-employment with an uncertain return.”
Schumpeter (1942, p. 81)	Entrepreneurs are agents of “creative destruction”.
Kirzner (1973, p. 39)	“...the role of entrepreneurs lie[s] in their alertness to hitherto unnoticed opportunities”
Albert Shapero (1975, cited in Scales, 2010, p. 37)	“...takes initiative, organizes social and economic mechanism to turn resources into practical account, and accepts risks of failure”
Casson (1982, p. 23)	“...someone who specializes in taking judgemental decisions about the coordination of scarce resources”
Gartner (1988, p. 697)	“The creation of new business.”
Hébert and Link (1989, p. 39)	“...someone who specializes in taking responsibility for and making judgemental decisions...”

Author (Year)	Definition
Baumol (1990, p. 987)	“...persons who are ingenious and creative in finding ways that add to their own wealth, power and prestige”
Hisrich (1990, p. 209)	“...process of creating something different with value by devoting the necessary time and effort, assuming.... risks, and receiving the resulting rewards”
Kao (1993, p. 70)	“Entrepreneurship is process of making changes; doing something different, thus creating wealth for the individual and adding value to the society.”
Shane and Venkataraman (2000, p. 218)	“It involves the source of opportunity; the processes of discovery, evaluation and exploitation of opportunities; and the set of individuals who discover, evaluate and exploit them.”
Hart (2003, p. 3)	“...process of starting and continuing to expand new businesses”
Bolton and Thompson (2003, p. 49)	“a person who habitually creates and innovates to build something of recognized value around perceived opportunities”
Carlsson <i>et al.</i> (2013, p. 914)	“...to perceive and create new opportunities and to introduce their ideas into the market, under uncertainty”
Kungwansupaphan and Leihaothabam (2016, p. 207)	“...it is a way to transform resources into valuable goods and services, leading to wealth creation”
Ács <i>et al.</i> (2018, p.17)	“Entrepreneur is a person with the vision to see an innovation and the ability to bring it to the market.”

Although these definitions do not explicitly differentiate between male and female entrepreneurs (Bruni, Gherardi and Poggio, 2004), there is evidence, primarily from prior studies, that characterises certain qualities and abilities of entrepreneurs as masculine; as a result, there is an undertone of gender bias, pointed out in the works of several scholars (Bird and Brush, 2002; Brush *et al.*, 2002; Ahl, 2006; Calás, Smircich and Bourne, 2009; Ahl and Marlow, 2012). The reason behind such prejudice is further explained in the following section.

2.3. Exclusion of Women from Entrepreneurship

Through a discourse analysis of 81 research articles on women’s entrepreneurship, Ahl (2004) argues that the dominance of masculinity in the representation of entrepreneurship leads to women being positioned as the “other” as they do not fit into the realms of idealised ‘masculine’ world of entrepreneurs, and this discourse indicates rectification of women through specific interventions that address their deficiencies (Ahl and Marlow, 2012; Yadav and Unni, 2016).

The presence of gender discrimination has been profound in many women entrepreneurship studies, which emphasise examining some kind of problem or shortcomings of women, for example, women entrepreneurs' tendency to view risk less positively (Dawson and Henley, 2015); have more fear of failure (Noguera, Alvarez and Urbano, 2013); lack confidence in their entrepreneurial skills; have less exposure to other entrepreneurs (Thébaud, 2010; Koellinger, Minniti and Schade, 2013). These inadequacies are considered sources of inferior entrepreneurial performance in terms of smaller enterprise (Fleck, Hegarty and Neergaard, 2011), lesser business growth and a higher level of discontinuance (Carter, Williams and Reynolds, 1997). According to Gundry, Ben-Yoseph and Posig (2002), such studies show women as less credible, inferring some deficiency. Therefore, the existing research findings focus on developing "individualistic strategies that allow women to mimic male norm" (Mirchandani, 1999, p. 228). A significant drawback of this view is that women entrepreneurs' capabilities are evaluated according to masculine values (Bendl, 2008). In reality, the contexts in which both genders operate might differ significantly (Akter, Rahman and Radicic, 2019). For instance, in a developing country, where women are considered primary caregivers, they may have greater difficulty investing time in their businesses than their male counterparts.

To break out from these gender biases in entrepreneurship studies, researchers are increasingly moving away from this traditional view of women entrepreneurs and looking at the context in which they operate. Foss *et al.* (2019) suggest that instead of "fixing women", research should focus on studying the ecosystem and institutional environment in which they are embedded. The proposition is to include contextual factors such as legislation and policy, social and cultural norms, labour market effects, and family policies, which influence individuals' entrepreneurial activities (Yadav and Unni, 2016). Consequently, scholars are increasingly advocating for the application of institutional theory in the study of women entrepreneurs (Brush, de Bruin and Welter, 2009; Ahl and Nelson, 2010). This shift towards investigating the context is elaborated in the next section, which starts with an explanation of institutions and institutional theory, followed by an analysis of the existing work on institutional theory and women's entrepreneurship.

2.4. A Shift Towards Studying Institutions

2.4.1. Institutions

Although there is no generally agreed definition of ‘institution’, the concept is comprehensively described by Scott (2008, p. 48) as follows: “Institutions are comprised of regulative, normative and cultural-cognitive elements, that together with associated activities and resources, provide stability and meaning to social life”. These elements constitute the rules and norms that facilitate and constrain human actions (Vargo, Wieland and Akaka, 2015, p. 64). The three elements of institutions mentioned in Scott’s (2008) definition have earlier been categorised by North (1990) as formal and informal institutions. Where the former resembles Scott’s regulative institutions, the latter represents normative and cognitive measures of institutions (Langevang, Hansen and Rutashobya, 2018). This thesis adopts Scott’s definition of ‘institution’ as it not only provides a broader impression of the concept but also identifies the different forms of institutions.

The three pillars of institutions: regulative, normative and cognitive (or cultural-cognitive), provide balance and, thus, continuity; however, despite being firmly entrenched, these can be reformed following the appropriateness of social and business needs (Scott, 2008). The first pillar of institutional arrangements, i.e., regulative/regulatory institutions, refers to the “formal imposition, enforcement and acceptance of policies, rules, laws and sanctions that affect individual behaviour in organizations and in society” (Yousafzai, Saeed and Muffatto, 2015, p. 590). For instance, a policy established to support novice entrepreneurs may result in the formation of support centres to improve their engagement, whereas a complicated registration process can discourage business setup. Second, the normative arrangements consist of two fundamentals: values and norms (Scott, 2008). Where values dictate what is expected of individuals and considered appropriate in various social and commercial settings, norms state how individuals should act according to those values. For instance, while some societies promote entrepreneurship, others discourage it, often unknowingly, because particular values have become embedded in the norms, which in their views are considered appropriate. Citing Scott (2008, p. 57), the third pillar, cultural-cognitive, emphasises “the shared conceptions that constitute the nature of social reality and the frames through which meaning is made.” The cognitive institutional environment

provides individuals with symbols, which influence how individuals interpret (Scott, 2008). For instance, education and training can develop a positive cognitive environment for entrepreneurs, where shared knowledge and skills work as symbols for the individuals and are interpreted as their abilities to perform entrepreneurial activities (Wang, Li and Long, 2019).

Although scholars have repeatedly described the different types of institutions, a clear distinction is still hard to achieve because they are interdependent and often evolve together (Aidis *et al.*, 2007). For example, just as national-level policies may influence social norms (Klyver, Nielsen and Evald, 2013), informal institutions, like gender roles, can create formal institutions (Giménez and Calabrò, 2018). A study of these institutions is the core element of institutional theory. To be precise, institutional theory sheds light on how institutions are formed, dispersed and accepted over time (Scott, 2005).

2.4.2. Institutional Theory

There is a large volume of literature that provides evidence of the adoption of institutional theory across different domains, including economics (North, 1990), organisational studies (Dacin, Goodstein and Scott, 2002), markets (Vargo and Lusch, 2017; Storbacka, 2019) and entrepreneurial research (Bruton, Ahlstrom and Li, 2010). Thus, the theory goes back several decades. Weber (1968) is typically considered the earliest scholar of institutional theory who indicated a hint of control in institutionalised life (Lammers and Garcia, 2017). However, this notion was initially set forth by Selznick (1957, pp. 16–17, cited in Scott, 2008), who states that institutions are established over time, “reflecting the organization’s own distinctive history, the people who have been in it, the groups it embodies and the vested interests they have created, and the way it has adapted to its environment.” Selznick's (1957) work emphasises the agency and interest of people in an organisation (Scott, 2008; Lammers and Garcia, 2017). This later became ‘old institutionalism’. The ‘new institutionalism’ did not emerge until the seminal work of Meyer and Rowan (1977).

The new institutional theorists argue that the institutional environment creates pressure that the organisations adapt to over time (Lammers and Garcia, 2017). As a result, once the institutions are established, the organisations become stable but more resistant to change (Jepperson, 1991; Tolbert and Zucker, 1999). However, most of the new

institutional scholars neglected the role of agency and focused more on the environment (Hirsch and Lounsbury, 1997). The field of institutional theory took a new turn as human agency was brought back into the field of institutional theory through the introduction of the concept ‘institutional entrepreneurship’, which suggests institutions can be changed purposively (DiMaggio, 1988). Therefore, whilst institutional theory, as adopted in organisation studies, primarily focuses on how institutions shape organisational behaviour and practices to achieve stability (Scott, 2008; Greve and Argote, 2015; Wagner, Huemann and Radujković, 2022), IE refers to the actions of individuals or organisations that seek to shape their institutional environment (DiMaggio, 1988; Wijen and Ansari, 2007; Cynthia Hardy and Maguire, 2008; Battilana, Leca and Boxenbaum, 2009). Both concepts are important in analysing the relationship between individuals or organisations and their institutional environment, although they are typically utilised to study different aspects of this relationship. In other words, institutional theory is concerned with the broader context within which an organisation operates and how it conforms to its institutional environment. Conversely, IE emphasises the actions of individuals or organisations in challenging existing norms, rules, and practices. IE has been further discussed later in this chapter (in section 2.6.).

This ‘change’ perspective of institutional theory is integral to women entrepreneurship studies because there is a growing urge to explore how factors in the entrepreneurial environment such as legislation, formal/informal rules and norms, cultural beliefs, and support facilities can be constructed to enable women’s entrepreneurial activities (Bruton and Ahlstrom, 2003; Steyaert and Katz, 2004; Yousafzai, Saeed and Muffatto, 2015; Yadav and Unni, 2016). The notion of constructing the environment comes from the concept that gender is a social construct (Brush, de Bruin and Welter, 2009) and thus, can be “performed” (Ahl, 2006), which also implies that the gendered institutions that govern women entrepreneurs can also be constructed/reconstructed in their favour. As directed by scholars, many women entrepreneurship studies have adopted institutional theory (Yadav and Unni, 2016). However, although there is a substantial amount of academic work on the influence of institutions on women’s entrepreneurial activities, there is rather less related to how purposively constraining institutions can be changed. The following analysis of the existing research on institutional theory and women entrepreneurship lays out two themes: (i) the influence of institutions on women entrepreneurs, and (ii)

institutional change to facilitate women entrepreneurs; the latter being the main focus of this thesis, from which the research gaps have been derived.

2.4.3. Influence of Institutions on Women Entrepreneurship

Extant literature on institutional theory studied in the context of women's entrepreneurship pre-dominantly discusses the influence of various institutions, including formal and informal, on women's entrepreneurial activities. On the one hand, there are cases where regulatory institutions encourage women entrepreneurs through government support programmes (Griffy-Brown, 2011; Iakovleva, Solesvik and Trifilova, 2013), gender equality policies (Klyver, Nielsen and Evald, 2013), family policies (Thébaud, 2015; Wu and Li, 2019), and education and training (Giménez and Calabrò, 2018). Whereas, in other cases, it create obstacles in terms of government bureaucracy (Bui, Kuan and Chu, 2018; Yunis, Hashim and Anderson, 2018), high initial funding requirements (Wu, Li and Zhang, 2019), complicated rules and regulations in business start-ups (Naguib and Jamali, 2015; Bui, Kuan and Chu, 2018; Yunis, Hashim and Anderson, 2018), and complex formal networking (Naegels, D'Espallier and Mori, 2020).

Hence, according to the existing literature, in some cases, government support is advocated for the development of women's entrepreneurship (Griffy-Brown, 2011; Yunis, Hashim and Anderson, 2018), whereas in others, excessive intervention creates constraints for women entrepreneurs (Bui, Kuan and Chu, 2018). For instance, it is usually expected that gendered policies in a country that advocates equality derive positive outcomes for women entrepreneurs (Bruton, Ahlstrom and Li, 2010; Griffy-Brown, 2011; Klyver, Nielsen and Evald, 2013). However, there is evidence that gender equality policies lubricate the route to employment for women but inadvertently reduce their motivation for self-employment (Terjesen and Amorós, 2010; Iakovleva, Solesvik and Trifilova, 2013; Klyver, Nielsen and Evald, 2013; Thébaud, 2015; Wu and Li, 2019).

It is commonly found in the literature that informal institutions have a more significant impact than formal ones (Alvarez *et al.*, 2011; Noguera, Alvarez and Urbano, 2013; Giménez and Calabrò, 2018). This is likely the case, as informal institutions are more deeply entrenched and difficult to change than restructuring a formal policy for women entrepreneurs. Supposedly, a government can more easily increase the accessibility of loans for women-led firms than change the long-established societal belief in the role of

women as primary caregivers. Therefore, despite having supportive regulatory policies, formal initiatives may still be ineffective due to the challenges engendered by other institutions; for example, the ineffectiveness of childcare facilities to motivate women start-ups due to the cultural norms in a masculine society (Gimenez-Jimenez, Calabrò and Urbano, 2020). Similarly, the findings of one study suggest that two countries with similar formal institutions in place may still differ in terms of their social beliefs, which in turn affects the women entrepreneurs differently in the respective countries (Junaid *et al.*, 2019).

Normative institutions can pose more challenges for women entrepreneurs than their male counterparts (Welter and Smallbone, 2008; Alvarez *et al.*, 2011; Shastri, Shastri and Pareek, 2019). One of the normative barriers women entrepreneurs commonly face is the difficulty of being accepted in society as professional entrepreneurs (Wu and Li, 2019). This is due to the deeply rooted gender stereotypes, such as gender role divisions (Bianco, Lombe and Bolis, 2017), which lead to work-family conflict (Jennings and McDougald, 2007; Welter and Smallbone, 2008; Klyver, Nielsen and Evald, 2013). There is noticeable scholarly discussion on the impact of normative institutions on women's self-employment choice or entrepreneurial entry (Klyver, Nielsen and Evald, 2013; Roomi, Rehman and Henry, 2018), entrepreneurial engagement (Bui, Kuan and Chu, 2018; Shastri, Shastri and Pareek, 2019; Wu, Li and Zhang, 2019), access to loans (Naegels, Mori and D'Espallier, 2018), and growth-orientation or business strategies (Cullen, 2020).

In line with this, research suggests that women prefer falling back onto their in-groups (i.e., families, friends and colleagues) for entrepreneurial support (Bullough, Renko and Abdelzaher, 2017; Roomi, Rehman and Henry, 2018) rather than seeking external or formal support (Aidis *et al.*, 2007; Ahmad, 2011; Naegels, Mori and D'Espallier, 2018). This is a reflection of a constrained cognitive environment, which can adversely affect an individual's self-efficacy, i.e., a person's belief about one's skills and abilities to perform a task, and as a result, entrepreneurial intention and action are likely to be impacted (Langowitz and Minniti, 2007; Yueh, 2009; Minniti, 2010; Kazumi and Kawai, 2017). For instance, women entrepreneurs often perceive themselves to be lacking in financial knowledge with less access to financial support than their male counterparts, which eventually demotivates them from applying in the first place (Naegels, Mori and D'Espallier, 2018; Tlaiss, 2019). This low self-efficacy is often an outcome of normative

barriers, such as society's lack of acceptance of women as entrepreneurs, which exacerbates their sense of inferiority (Welsh *et al.*, 2014). Hence, social legitimacy, or society's perception of women's entrepreneurial activities, influences their self-efficacy, indicating how the institutional constraints are interlinked (Kazumi and Kawai, 2017; Liu, Schøtt and Zhang, 2019; Kawai and Kazumi, 2020). This also implies that increased self-efficacy can encourage women to pursue entrepreneurial opportunities and influence social legitimacy (Brinckmann and Kim, 2015; Liu, Schøtt and Zhang, 2019). However, in developing countries, women entrepreneurs often perceive the entrepreneurial environment as challenging due to inadequate support in terms of network, role models, education, training, career guidance and support services, which adversely affects their self-confidence and overall development (Yousafzai, Saeed and Muffatto, 2015). These examples indicate how institutional theory is increasingly being incorporated into investigations of women's entrepreneurship. In contrast, limited attention has been given to the change aspects of the institutional theory.

Most studies in the field have strived to comprehend the impact of institutions on women's entrepreneurship (Godwin, Stevens and Brenner, 2006; Naser, Mohammed and Nuseibeh, 2009; Mahmood, 2011; Agarwal and Lenka, 2016; Ghosh, Ghosh and Chowdhury, 2018; Leitch, Welter and Henry, 2018; Ghouse, McElwee and Durrah, 2019; Lindvert *et al.*, 2019), but there is scant research covering the actions and processes needed to reform institutions that create obstacles in the way of women's entrepreneurial activities. In short, most research in this field fails to analyse possible solutions and instead concentrates on identifying the problems, highlighting a lack of action-oriented research. Despite such inadequacy, there have been a few attempts to analyse the change in institutions supporting women entrepreneurs. The following section now describes some of the academic evidence on institutional change for developing women's entrepreneurship leading to the identification of research gaps.

2.4.4. Gaps in Institutional Change and Women Entrepreneurship Studies

There is not a substantial amount of work available on women's entrepreneurship and institutional change, and based on the few that there are, there is limited evidence of the collective involvement of multiple actors in shaping institutions (Amine and Staub, 2009). It is imperative to look at collective efforts because, increasingly, institutional change is considered a collective phenomenon rather than an individual effort (Aldrich,

2010). Table 2.2 presents the articles in the women entrepreneurship field that investigates institutional change through deliberate efforts. Among these, Mair, Martí and Ventresca's (2012) study, although not explicitly about women entrepreneurs' development, has been added by the researcher due to its significance to this research, as will be explained later in this section.

Table 2.2: Compilation of studies on Institutional Change and Women Entrepreneurship

Author	Institutional change	Actors involved	Methodology
Mair, Martí and Ventresca (2012)	Increasing market inclusiveness	BRAC (a Bangladeshi non-governmental organisation); local elites	Case study focused on the development programmes of BRAC
Tlaiss (2015)	Managing the social barriers deriving from the traditional and conservative views of Islam	Women entrepreneurs	In-depth semi-structured interviews with 30 women entrepreneurs
Ritchie (2016)	Changing the 'purdah' norm (i.e., the system of women having a veil to seclude them from men)	Non-governmental organisations (NGOs), Women entrepreneurs, Local authorities	Case studies including three women's business associations
Kapinga and Montero (2017)	Overcoming challenges generated by both formal and informal institutions	Government led organisations; Women entrepreneurs	In-depth interviews, Focus group discussion and participant observation with 37 women entrepreneurs in food processing industry
Alkhaled and Berglund (2018)	Overcoming gendered-power relations in the family; Challenging power structures within the social system; Overcoming resistance in the society	Women entrepreneurs	Narrative analysis through life stories of 26 women entrepreneurs
Langevang, Hansen and Rutashobya (2018)	Overcoming challenges generated by both formal and informal institutions	Women entrepreneurs; Women's Business Associations	Case study with 9 women entrepreneurs involved in food processing
Roomi, Rehman and Henry (2018)	Overcoming normative institutional barriers	Women entrepreneurs	In-depth interviews with 20 women entrepreneurs
Ngoasong and Kimbu (2019)	Overcoming growth barriers that are derived from women entrepreneurs' embeddedness within a resource constrained environment	Women entrepreneurs	In-depth interviews with 16 women entrepreneurs, and 5 focus group discussions

Author	Institutional change	Actors involved	Methodology
Cullen (2020)	Managing cultural barriers affecting women entrepreneurs	Women entrepreneurs	Survey 240 women entrepreneurs
Mamabolo and Reitumetse (2021)	Overcome institutional barriers to support business venturing activities	Women entrepreneurs	In-depth interviews with 11 established women entrepreneurs

The following analysis of the extant literature on institutional change and women entrepreneurship enables the identification of knowledge gaps that form the research direction for this thesis.

(i) Lack of multiple-actor involvement

It is noticeable from the pool of literature available, as indicated in Table 2.2 that there is insufficient investigation of multiple actors' involvement in the change process. In one study, women entrepreneurs attained self-empowerment through their businesses and, in turn, worked as change agents themselves by opening organisations that only employed women; communicating and creating awareness of women's struggles through documentaries; and identifying other women with similar experiences to form collective voice (Alkhaled and Berglund, 2018). However, the authors failed to consider the participation of multiple actors in the change process; instead, only one group of actors (i.e., women entrepreneurs) were identified as change agents. This micro-level analysis is seen across various studies where women entrepreneurs exercise their agency, i.e., willingness to reproduce and transform institutions (Emirbayer and Mische, 1998), to push through the institutional challenges they encounter, indicating a lack of analysis of the role of other actors. Roomi, Rehman and Henry (2018), in their study, described how women in Pakistan overcame normative barriers and identified entrepreneurial opportunities. That said, the authors did not clearly demonstrate how their agency is used. For example, it was argued that women entrepreneurs knew that entrepreneurship did not contradict religion and relied on that to conduct their activities. Still, the findings did not suggest how that knowledge was used practically to overcome social barriers; instead, the discussion is somewhat limited to their perception and beliefs. Similarly, Tlaiss (2015) presented the influence of Islamic teachings on women's behaviour in business; however, there was a lack of evidence of how incorporating these religious teachings had acted to

normalise women's entrepreneurship in the patriarchal society that the authors highlighted.

Together, these studies show that scholars have concentrated more on the influence of institutions in their attempts to investigate the actions undertaken by women entrepreneurs. For example, in Cullen's (2020) study, the focus was more on the favourable and unfavourable impact of culture on women's entrepreneurship rather than their strategies. Moreover, as mentioned earlier, dependence on micro-level analysis has led to studies revolving around the activities of women entrepreneurs alone (Langevang, Hansen and Rutashobya, 2018), such as women entrepreneurs breaking away from factors that cause a 'lock-in' effect during their growth phase, like gender inequality and corruption (Ngoasong and Kimbu, 2019), or their access to finance, markets, training and education, to enhance their entrepreneurial engagement (Mamabolo and Reitumetse, 2021). This indicates a need to investigate the involvement of actors beyond a single specific group and consider how the interactions between actors can transpire into institutional transformation in favour of women's entrepreneurship. In line with this view, Amine and Staub (2009, p. 207) argue that research is needed to assess the roles that are best played by various actors, including NGOs (non-governmental organisations), financial institutions and government, among others, who are responsible for "transforming national institutional systems into market environments favourable to women entrepreneurs".

(ii) Absence of collective level effort and generalised process

Having multiple actors involved in the change process does not necessarily imply the presence of collective efforts. The difference between individual level and collective level effort can be better understood from the perspective of an organisation. An organisation may have individual employees, but their collective level efforts are observed as they work in teams to achieve specific objectives (DeShon *et al.*, 2004; Kleinaltenkamp *et al.*, 2019). In the empirical research by Kapinga and Montero (2017), the findings show how strategies were designed by governmental organisations and women entrepreneurs to manage the challenges they encountered in their entrepreneurial environment. While governmental organisations implemented strategies like training, incubation and village development committees, the women entrepreneurs formed economic groups and entrepreneurship clubs, which enabled them to encourage each other and deal with the

business and infrastructure limitations. However, it is imperative to note that there was no evidence of collective or joint effort between the actors executing strategies; instead, they operated at individual levels. Likewise, Langevang, Hansen and Rutashobya (2018) and Roomi, Rehman and Henry (2018) do not discuss an institutional change that the actors work towards collectively. Instead, they emphasise the institutional constraints that women entrepreneurs face and how they tackle those issues at an individual level.

One piece of empirical research that comes close to the portrayal of collective efforts to institutional change is that of Ritchie (2016), which is based on the backdrop of women entrepreneurs in Afghanistan. The research describes how women's business associations, with support from NGOs and local authorities (or powerholders), managed to transform 'purdah' norms (i.e., female seclusion in the marketplace). The specific change was required so that women entrepreneurs could attain some routineness in their work, develop networks for their businesses and increase social mobility, all of which might eventually enhance their entrepreneurial activities. In the transformation process, therefore, these three actors, NGOs, women entrepreneurs and powerholders, can be considered institutional entrepreneurs who acted as change agents, although their motives and purposes were unclear. While the NGOs were considered the 'principal designer', who introduced the plan, the women entrepreneurs adopting and promoting the new system were seen as 'lead shapers or diffusers', and the local leaders who maintained peace and order in the community concerning the change played the role of 'key authorisers.' Religious narratives were used throughout the development process as the critical shaping device, as also seen in Roomi, Rehman and Henry's (2018) research, to ultimately signify that the new practices were still in line with the religious text.

Ritchie's (2016) research findings contribute to the field of women's entrepreneurship as they address institutional change with the involvement of multiple rather than a single actor. However, it was not definite that the actors were striving to achieve a focal objective. The intention of the local authorities who aided the NGOs, may not necessarily have been to develop women entrepreneurs through the change of purdah norms but rather to support the work of the respective NGO to communicate the modern religious values to the broader community, which enabled the disentanglement of the existing institution. In one example given by Ritchie (2016), a woman entrepreneur approached a local leader to promote women's entrepreneurship to the community. The leader's subsequent

involvement was described as providing help to overcome the specific hurdles she faced in her effort to establish a new system. This does not suggest that the leader was officially part of the project or the achievement of its goals, particularly as no further evidence of the leader's involvement in the project was mentioned in the study. Thus, the study does not provide an in-depth discussion about the actor's intention and role in the change implementation.

Overall, the collective level effort is absent. Through the analysis of three case studies, the aggregated focus has been on shaping one specific institution (i.e., the exclusion of 'purdah' practices). Although Ritchie (2016) suggests that the case studies somewhat present a generalised scenario, these are nevertheless limited to the context of a specific institutional change. For example, the role of 'key authorisers' in Ritchie's study may not be applicable in other contexts, such as in Tlaiss' (2015) study, where women used their religious understanding to conduct their businesses and overcome patriarchal mindsets, there was no requirement for 'key authorisers' to validate their activity. Furthermore, the existing studies fail to elaborate on a structure or a systematic process to shape institutions, which could be iterated in similar situations, leading to a more generalised model for collective institutional change intended to develop women entrepreneurs.

(iii) Overreliance on the role of one organisation

As mentioned earlier, there is a lack of evidence on the involvement of multiple actors; thus, the focus remains on the role of a specific actor. This results in the change being analysed from a constricted range of perspectives without considering the opinions and experiences of other actors in the development process. One example is Mair, Martí and Ventresca's (2012) study. Although not based on the backdrop of developing women entrepreneurs, the empirical research investigated how BRAC, a renowned development organisation in Bangladesh, works as an intermediary to build inclusive markets in the rural areas, especially for women amidst the presence of high institutional voids. 'Institutional voids' refers to the absence of strong institutions (Webb *et al.*, 2009) or conflicts within the institutions (Johanna Mair, Martí and Ventresca, 2012), which can affect the successful formation of markets and economic development. BRAC, which performs as the leading actor, carries out certain activities to encourage rural women to access markets. The two sets of activities that the authors identified in the research are 'redefining market architecture' and 'legitimizing new actors.' While the former signifies

the restructuring of existing institutions and redefining who can participate and access markets, the latter relates to awareness creation and development of sensemaking capacity among existing and new actors.

These two sets of activities were categorised based on evaluating the four core development programmes of BRAC, including Education, Social Development (SD), Human Rights and Legal Education (HRLE), and Challenging the Frontiers of Poverty Reduction and Targeting the Ultra Poor (CFPR/TUP). However, an overreliance on the activities of one organisation limits the scope of generalising the development process. Furthermore, despite the authors' analysis of the involvement of local actors (e.g., village chiefs, religious leaders, teachers, etc.), they failed to discuss how these actors' engagement was enabled or performed; thus, the study lacks analysis of the integration of these actors. Since BRAC is in the spotlight here, the participation of other actors is merely reduced to providing support without addressing their contribution fully as change agents. In addition, these actors were deployed for distinct programmes and different purposes, making it rather difficult to comprehend their collective efforts in market development.

For example, BRAC formed Village Poverty Reduction Committees, which included local elites, village organisations (i.e., groups of 30-50 women in a village), underprivileged people in the village, and NGO officials, where they tried to create a dialogue and seek solutions to the various problems encountered by the people living in the area, like denaturalising male-female subordination. In addition, the NGO, in another programme, partnered with a government organisation to provide training to their own NGO officials about the legal rights of women against abuse. However, firstly, these actors seemed to assist the NGO in the process of empowering women, and thus, their contribution was overshadowed, and their roles were not explicitly discussed. Secondly, there is a lack of clarity about their intentions to participate and whether they all strived to achieve one collective objective. In line with this, another area that requires attention is the interconnection between the four core programmes. It is important to note that the four development programmes have not been designed with the sheer intention to develop market inclusion; instead, their accumulated activities have contributed to this development gradually. For instance, BRAC's 'Education' programme is directed towards delivering educational services to poor children, especially girls, which

eventually empowers rural women, resulting in their market inclusion. This implies that even though the outcome is market inclusion, the primary objectives might not have been so; thus, a collective stance to understand how all involved parties work towards a focal objective is somewhat absent.

As there is dearth of research in the mentioned subject area, this thesis aims to investigate the process of collectively transforming institutions for the benefit of women entrepreneurs in Bangladesh. In such case, the intention is to identify a more generalised process, which is challenging to analyse when exploring the activities of just one organisation (Johanna Mair, Martí and Ventresca, 2012) or one group of actors (Alkhaled and Berglund, 2018), or one specific institutional change (Ritchie, 2016). The extant literature not only fails to comprehend the engagement between multiple actors (Amine and Staub, 2009), but it also lacks the analysis of how the multiple actors at a collective level may work towards a specific objective to support and develop women entrepreneurs (Ritchie, 2016). From the analysis so far, it is clear that a holistic view of the process of shaping institutions is required. The significance of such a holistic approach to address the discussed research gaps is presented in the next section.

2.5. Undertaking a Holistic Approach

An overall view of multiple actors' involvement in shaping institutions is lacking, as evident in extant literature. Hence, studying women's entrepreneurship requires a closer investigation of the collective efforts of multiple actors in the entrepreneurial ecosystem. The logic of the ecosystem entails the interdependence of loosely linked actors for their mutual benefits (Aksenova *et al.*, 2019). Through this interrelation, value is co-created, which otherwise may not be possible for a single actor (Aksenova *et al.*, 2019). From this, the term business ecosystem and then entrepreneurial ecosystem came into form (Aksenova *et al.*, 2019). Accordingly, entrepreneurship does not happen in isolation; instead, it occurs when a community of interdependent actors coalesces to facilitate entrepreneurial activities (Stam, 2015). The various interdependent actors and factors in an entrepreneurial ecosystem (e.g. financial institution, academic institution, public and private sector) are responsible for creating a supportive environment within which effective entrepreneurship can flourish (Isenberg, 2010).

Hence, studying the deliberate change of institutions in an ecosystem where women entrepreneurs operate would provide a systemic view of the entrepreneurial development (Mason and Brown, 2014; Pankov, Velamuri and Schneckenberg, 2019). In the most basic sense, the interdependent parts are connected for a purpose that it is presented as a system, or a unified whole; otherwise, it would have simply been a collection of parts (Koskinen, 2013). Hence, analysing from the perspective of an ecosystem or having a systemic view is a means to assess the “big picture” (Anderson and Johnson, 1997).

Figure 2.2 depicts the entrepreneurial ecosystem of women-owned ventures (CAMEO, 2017), originally adapted from Isenberg's (2010) ecosystem model. This demonstrates that the development of women’s entrepreneurship cannot be the work of one change agent. Instead, it is more likely that multiple actors from several domains of the ecosystem contribute to the development. However, because this thesis is more process-centric with minimal emphasis on the characterisation of actors, the domains of the ecosystem are not explored here but rather the process by which institutional change is achieved through the collective efforts of a diverse group of actors (Smothers *et al.*, 2014).

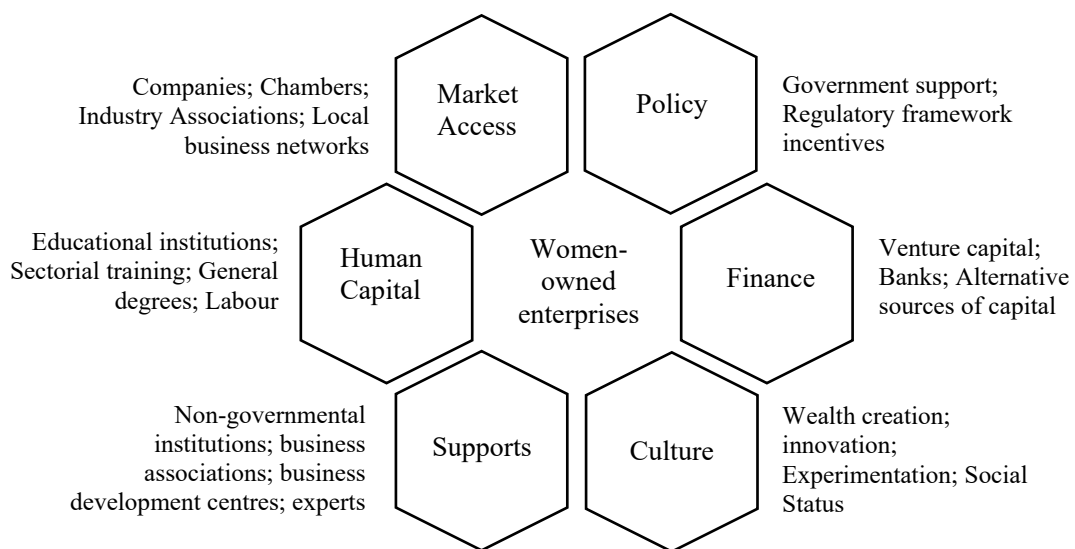


Figure 2.2: Representation of women’s entrepreneurial ecosystem

(Source: Adapted from Isenberg, 2010; CAMEO, 2017)

Hence, in line with the gaps identified in the preceding section, a holistic view may provide a comprehensive understanding of how multiple actors in the ecosystem collaborate and integrate resources to eventually reform institutions that hinder women's entrepreneurial activities. The primary focus is not on what is being changed but rather on how it is changed. This thesis examines various institutional change scenarios from different actors' perspectives in the women's entrepreneurial ecosystem in Bangladesh to identify patterns of collectively shaping institutions for women's entrepreneurship development. To analyse this change process and its collective endeavour, this research adopts the concept of CIE, which recognises that transforming institutions is a collective task that cannot be accomplished alone. Given that CIE is derived from the theory of IE, the following sections provide an introduction to IE (section 2.6), an analysis of its shortcomings (sections 2.6.1 and 2.6.2), and an explanation of the establishment of the CIE concept (also referred to as CIS in this thesis) (section 2.7).

2.6. Institutional Entrepreneurship

DiMaggio (1988) introduced the term IE, where organised actors with adequate resources can exercise their agency to create new institutions. This was an attempt to bring back agency and interest into institutional theory. Agency refers to the exertion of control over social relations that the agents are enmeshed in, which also implies that they have the ability to transform the social relations (Sewell, 2005) and break out of the established patterns of behaviour (Emirbayer and Mische, 1998; Dorado, 2005). With a slight variation, Maguire, Hardy and Lawrence (2004, p.657) define institutional entrepreneurs as agents or actors "who can leverage resources to create new institutions or transform existing ones"; thus, not limiting the definition to the establishment of an entirely new institution. Similarly, Battilana, Leca and Boxenbaum (2009, p. 67) portray institutional entrepreneurs as "change agents who initiate divergent changes [...] thereby possibly contribute to transforming existing institutions or creating new ones." However, Aldrich (2010, p. 331) views the act of IE as not the work of an individual alone but rather a "collective action by many people who jointly [...] create conditions transforming institutions". Aldrich's perspective of IE prevails in this thesis as it resonates with the research aim to explore the collective efforts of multiple actors.

The common thread in all these widely-cited definitions is that institutions are the outcome of purposive actions (Lawrence and Suddaby, 2006). Increasingly, IE has been

considered equivalent to institutional change (Dacin, Goodstein and Scott, 2002; Garud, Jain and Kumaraswamy, 2002), but it mainly reflects the endogenous changes (Battilana, Leca and Boxenbaum, 2009). Earlier, most explanations of institutional change were dedicated to the exogenous events (Delbridge and Edwards, 2013) or “jolts” (Meyer, 1982) in the external environment, to which organisations have to adapt (Baker, Storbacka and Brodie, 2019). On the other hand, over the past few decades, researchers have investigated endogenous change processes that are engendered through deliberate actions of the actors themselves (Feldman, 2003; Alvarez and Barney, 2007; Alvarez, Barney and Anderson, 2013; Hoogstraaten, Frenken and Boon, 2020). This generated a vast amount of literature on IE (DiMaggio, 1988; Fligstein, 1997; Garud, Jain and Kumaraswamy, 2002; Feldman and Pentland, 2003; Maguire, Hardy and Lawrence, 2004; Greenwood and Suddaby, 2006; Battilana, Leca and Boxenbaum, 2009; Pacheco *et al.*, 2010). Since the aim of this thesis is to explore the collective efforts of diverse actors, it means their deliberate actions, and thus, the endogenous issues that may contribute to institutional change are highlighted.

While discussing IE, it is essential to note that the concept has its roots in the field of entrepreneurship, as the theory was initially used to explore entrepreneurs as change agents (DiMaggio and Powell, 1991; Li, Feng and Jiang, 2006). However, picturing institutional entrepreneurs as ‘entrepreneurs with an agency to change’ can be misleading, too, as institutional change cannot be solely due to the efforts of entrepreneurs only; instead, there could be other actors in the system who can exert their agency in a similar way. The following section sheds light on the criticism associated with the use of terminologies, which justifies using the expression ‘institutional shaping’ in this thesis.

2.6.1. The Chosen Terminology for IE

In DiMaggio's (1988) explanation of how institutions emerge, he used the characterisation of entrepreneurs to describe institutional entrepreneurs. Typically, the concept paints the image of an entrepreneur who can grow their business and, in that process, establish market institutions for the eventual success of the business (Li, Feng and Jiang, 2006). Several scholars view institutional entrepreneurs as entrepreneurs with the ability to identify obsolete institutions and devise new institutional arrangements (Oliver, 1992; Anderson and Hill, 2004; Pacheco *et al.*, 2010). Furthermore, Phillips and Tracey (2007) assert that IE is a form of entrepreneurship because entrepreneurial activities often lead

to institutional change. However, such an attempt to integrate the two concepts, or considering entrepreneurs as institutional entrepreneurs, could be ambiguous.

Aldrich and Fiol (1994) criticise the use of the label institutional entrepreneurs for people who create organisations, who rather should be acknowledged as ‘entrepreneurs’ only. As previously stated, according to Aldrich (2010), entrepreneurs are individuals who, alone or with others, create a new venture, whereas institutional entrepreneurs are those who, alone or with the help of others, transform institutions. Articulating this distinction, Battilana, Leca and Boxenbaum (2009) also maintain that venture creation is not an essential element of the IE concept. Simply put, entrepreneurs can play the role of institutional entrepreneurs, but it does not necessarily mean all institutional entrepreneurs are entrepreneurs. This is evident in the broad literature available on IE, where the change agents are not limited to innovative entrepreneurs, which is why institutional change through deliberate actions has been studied in various fields as summarised in Table 2.3.

Table 2.3: Examples of the fields where IE has been studied

Field of Study	Examples of studies
Organisational and Management studies	Greenwood, Suddaby and Hinings (2002); Dorado (2005, 2013); Munir and Phillips (2005); Child, Lu and Tsai (2007); Zilber (2007); Garud, Hardy and Maguire (2007); Levy and Scully (2007); Lounsbury and Crumley (2007); Mutch (2007); Battilana, Leca and Boxenbaum (2009); Weik (2011)
Social movement studies	King and Soule (2007); Battilana, Leca and Boxenbaum (2009); Brown, de Jong and Lessidrenska (2009); Allison <i>et al.</i> (2021)
Policy studies	Bakir (2009); Righettini and Sbalchiero (2017); Smith and Cumming (2017)
Market studies	Humphreys (2010); Storbacka and Nenonen (2011b); Scaraboto and Fischer (2013); Vargo, Wieland and Akaka (2015); Baker, Storbacka and Brodie (2019); Baker and Nenonen (2020)

Although the debate regarding terminology remains, it may be beneficial for scholars to have a clear distinction and be more consistent, as the interchangeable use of the terms could create ambiguity. The difference is minor, but the term institutional entrepreneur has the connotation of a ‘heroic’ entrepreneur who has the ability to make significant changes (Lawrence and Suddaby, 2006). To move the focus from the sole contribution of entrepreneurs and onto the collective actions of individuals and organisations (Lawrence and Suddaby, 2006), in this thesis, the term ‘institutional shaping’ is used synonymously

for 'institutional entrepreneurship' and 'institutional entrepreneurs' as 'institutional shapers'. This is because in the context of women entrepreneurship development, and in line with this thesis, the aim is not to explore how women entrepreneurs have used their agency to navigate institutional hurdles. Rather the emphasis is on the inclusion of other actors in the women's entrepreneurial ecosystem who play the role of change agents at a holistic level.

Besides the criticism regarding the terms, IE is also criticised for its heroic orientation, which explains why scholars are increasingly advocating for studying IE as a collective phenomenon (Dorado, 2005) and not be seen as an individual work (Aldrich, 2010). The following section discusses this criticism and explains the shift towards shaping institutions as a collective effort.

2.6.2. Beyond the 'Heroic' Image of Institutional Entrepreneurs

Because institutional entrepreneurs are characterised as having the ability to create divergent changes to the institutions in which they are enmeshed (Battilana, Leca and Boxenbaum, 2009), it gives the impression that they have extraordinary abilities that others may not possess, which is why, in most institutional change studies, institutional entrepreneurs have been portrayed in 'heroic' terms (Meyer, 2006; Suddaby *et al.*, 2010; Lawrence, Suddaby and Leca, 2011). This is challenged by the 'paradox of embedded agency', which questions how individuals are able to change the very institution in which they are embedded (Holm, 1995; Seo and Creed, 2002). While it is apparent that structures (i.e., institutions) dictate individuals' actions, the IE theory contradictorily suggests that institutions are the outcome of an individual's purposive action (Lawrence, Suddaby and Leca, 2011).

By incorporating agency into institutional theory, there has been an overreliance on a disembodied view of agency, amplifying actors' abilities to alter institutions (Lounsbury and Crumley, 2007; C. Hardy and Maguire, 2008; Cooper, Ezzamel and Willmott, 2008). A popular response to this is Giddens' (1976, 1979, 1984) work of structuration, which asserts that structure and agency are complementary. Thus, institutions are both the product of and a constraint on an individual's actions (Barley and Tolbert, 1997). Several scholars have adopted Giddens' work to explain the interplay between structure and agency and thus, take away the dominance of agency in the IE theory (Barley and Tolbert,

1997; Phillips, Lawrence and Hardy, 2000; Dorado, 2005; Lawrence and Suddaby, 2006; Leca and Naccache, 2006; Battilana, Leca and Boxenbaum, 2009; Beunen and Patterson, 2019). Although the structuration theory strives to resolve the paradox, there is still no definite answer to how and when one side of the structure-agency continuum overrides the other. In fact, the structuration theory is not free from criticism itself.

In its endeavour to find a balance, the structuration theory tends to amalgamate the two (i.e. structure and agency) into one (Archer, 1996), which precludes the consideration of how one element affects the other (Barley and Tolbert, 1997). Furthermore, Weik (2011) criticises that since structuration primarily involves the unintended consequences of reproducing institutions, it naturally inclines more towards the structure-side than agency, highlighting the overwhelming influence of institutions over an actor's agency. These efforts to understand the relationship between structure and agency and minimise the heroic stance of institutional entrepreneurs has resulted in an overemphasis of the structural constraint in institutional theory (Seo and Creed, 2002), so much so that that it 'steals the thunder' from the actors and their agency and interest, depriving them of the due credit they perhaps deserve.

While the structure-agency debate continues, another perspective has arisen that alleviates the exaggerated impression of institutional entrepreneurs. Gradually, more scholars have been suggesting a collective view (Hargrave and Van De Ven, 2006; Lounsbury and Crumley, 2007; Wijen and Ansari, 2007; Dorado, 2013) that demurs the projection of the institutional entrepreneurs as lone warriors by taking into account a more comprehensive range of actors and activities (Pacheco *et al.*, 2010). There is a growing agreement among the researchers that IE is a collective endeavour (Aldrich, 2010) and it follows that an individual is unlikely to be capable of gathering all the necessary resources to transform institutions.

Establishing new practices is, therefore, an outcome of dispersed and heterogeneous activities by actors with various levels of resources, which implies institutional entrepreneurs cannot act in isolation (Lawrence and Suddaby, 2006; Lounsbury and Crumley, 2007; Weik, 2011; Dorado, 2013; Khavul, Chavez and Bruton, 2013; Van Bockhaven, Matthyssens and Vandenbempt, 2015). Hardy and Maguire (2008) describe this as a collective, incremental, and multi-level phenomenon. Through this collective outlook, the much-criticised heroic image of institutional entrepreneurs is subdued;

instead, the focus now moves to the collective action of the dispersed actors in the system. Despite acknowledging the significance of collective efforts to shape institutions, there is limited research available, indicating that more scholarly attention is required to understand how IE emerged from the collaboration of dispersed actors (Dorado, 2005; Wijen and Ansari, 2007). The remainder of this chapter further explains what is meant by collective institutional shaping (CIS) and analyses the extant literature concerning institutional shaping with the involvement of collective efforts.

2.7. Collective Institutional Shaping

Wijen and Ansari (2007, p. 1079) describe CIE, which is interchangeably used as CIS in this thesis, as the “process of overcoming collective inaction and achieving sustained collaboration among numerous dispersed actors to create new institutions or transform existing ones.” The term was first introduced by Mollering (2007) in an unpublished conceptual paper presented at a conference. Wijen and Ansari (2007) were the first to define the term and apply it to an empirical setting, from which, a process to collectively transform institutions emerged. The definition states that CIE is a combination of IE and collective action. The use of collective action in examining institutional change is not novel (Hargrave and Van De Ven, 2006; Wijen and Ansari, 2007; Gurses and Ozcan, 2015), but the concept is highly associated with social change and social movements relative to any other field (Rao, Morrill and Zald, 2000; Sine and Lee, 2009). However, there is no denying that social movements, in many cases, have also been a source of institutional change (Rao, Morrill and Zald, 2000; Sine and Lee, 2009). Hence, the concepts overlap in many instances.

The concept of collective action tends to highlight the political behaviours of the diverse actors who contribute to creating new institutions (Hargrave and Van De Ven, 2006). It is important to note that the language used to describe collective action and to define CIE, is suggestive of the presence of conflict and power. However, collective action not only emphasises the challenges associated with enabling collective engagement (Seo and Creed, 2002; Wijen and Ansari, 2007), but much of the literature also indicates the contribution of a shared rationale to the achievement of a collective good (Lee, Struben and Bingham, 2018). Referring back to DiMaggio's (1988) logic for the creation of new institutions, he dedicates it to the activities of “organised” actors, which signifies that collective action comes naturally as the actors integrate resources based on at least a

modest level of shared interest to achieve a shared goal (Flanagin, Stohl and Bimber, 2006). This mirrors the notion of collective engagement, defined by Kleinaltenkamp *et al.* (2019, p. 11) as “multiple actors’ shared cognitive, emotional and behavioural dispositions, as manifested in their interactive efforts towards a focal object.” The authors describe collective cognitive engagement as shared attention among actors to accomplish a task; collective emotional engagement refers to the shared emotional involvement of actors in fulfilling the task, e.g., a sense of pride; and collective behavioural engagement entails the joint effort to complete the task and continue during difficulties. The common link between collective action and collective engagement is the presence of shared intention and the drive to work towards a common goal. However, assessing the cognitive, emotional, and behavioural dispositions of actors would divert the attention of the thesis to the micro-level study of the actors primarily and not the collective action required in the process of institutional change.

Rao, Morrill and Zald (2000) best delineate the role of collective action in shaping institutions by describing it as organised collective behaviour stretched over a long period, determined by a long-term goal, leading to the development of a formal organisation. Most studies regarding collective action and intended change include the formation of formal organisations (Lounsbury, Ventresca and Hirsch, 2003; Christiansen and Kroezen, 2016). However, whether it is always the case is debatable, as in some cases, there is evidence of collective endeavour not resulting in the establishment of a formal organisation (Li, Juric and Brodie, 2017). Also, to believe that there is shared interest among the diverse actors could be impractical, which is why collective inaction occurs in the first place (Wijen and Ansari, 2007). Nevertheless, actors' varied and differing views can be minimised to enable collective action (Seo and Creed, 2002). The significance of achieving a shared intention will be analysed further when discussing the process of CIS.

Based on this discussion, CIS in this thesis is defined as the purposive shaping of institutions through collective endeavours of diverse and dispersed actors in the ecosystem to achieve a focal objective. What follows is an account of the existing studies, which analyses institutional shaping with hints of collective endeavour.

2.8. Analysing existing work on CIS

Previously published studies on CIS are limited to the context of a particular organisational field (Garud, Jain and Kumaraswamy, 2002; Maguire, Hardy and Lawrence, 2004; Greenwood and Suddaby, 2006) or concern a specific institutional change in concern (Wijen and Ansari, 2007; Woolthuis *et al.*, 2013; Michel, 2020; Zhu, Sun and Huang, 2020). As a result, there is scope for examining CIS over a broader spectrum instead of restricting the understanding of the collective phenomena in the realms of a particular field. For example, Phillips, Lawrence and Hardy (2000) discuss how institutional fields can influence collaboration between organisations, subsequently transforming institutional fields. According to the authors, collaboration is an inter-organisational phenomenon, which means that the collaboration is studied to the extent that it takes place within the field boundaries, and the outcome is limited to the field itself.

An organisational field represents communities of organisations that share common meanings and systems (Scott, 1994) and, in totality, produce similar products, services and functions (DiMaggio and Powell, 1983; Scott, 1994). The organisations within a field behave similarly as they are guided by commonly comprehended institutions (Wooten and Hoffman, 2008). This suggests that fields are defined by institutional boundaries, within which the actors interact more closely with each other than those outside the boundary (Scott, 1994). However, it is common to find organisations from various other fields working around a specific activity. For instance, in the case of social movements, organisations embedded in different fields can likely collaborate for a particular cause (Rao, Morrill and Zald, 2000). In such a case, it might be misleading to perceive such a network of interactions between actors as a field itself; instead, such collective endeavour should be examined through the lens of an ecosystem.

In addition, what is commonly evident is that the collective effort is described as the efforts of a particular collective (i.e., an organisation). For example, Dorado (2013) claims that IE is not an individual-bounded endeavour but a group-bounded one, as they examined the role of social dynamics of NGO professionals formed into a collective to shape the field of commercial microfinance in Bolivia. Although the author moved away from micro-level analysis to a meso-level one, discussing the role of a social network, the findings fail to identify the roles of other dispersed actors, like regulatory bodies, government, policymakers and so on. Similar studies have been conducted where the

focus is on the role played by a specific collective within a particular field, like professional associations shaping the rules of accounting firms in Canada (Greenwood, Suddaby and Hinings, 2002); the emergence of recycling practices by the association of College and University Recycling Coordinators (CURC) (Lounsbury, 1998); new practices related to HIV treatment by the Canadian Treatment Advocates Council (CTAC) (Maguire, Hardy and Lawrence, 2004); Sun Microsystem's effort to include competitors to accept the new software in technological fields (Garud, Jain and Kumaraswamy, 2002); and the emergence of pay TV by forming industry association (Gurses and Ozcan, 2015).

Overall, these cases indicate the presence of collective engagement in the change process, but they tend to dedicate all the credit to particular groups, thereby excluding the contribution of other possible actors in the system. This gives the impression that such collective endeavours are not examined in a holistic sense. These studies would have been more relevant and comprehensive if actors from all levels of the ecosystem had been considered. As indicated by Hampel, Lawrence and Tracey (2017), most studies suggest collective efforts by homogenous actors belonging to the same field of activity. Those that discuss the activities of heterogeneous actors (Zietsma and Lawrence, 2010; Helfen and Sydow, 2013; Michel, 2020), highlight a practice-based approach to collective action rather than a process-based one, which is the primary focus of this research. While the former taps into the micro-level activities associated with the change (Lawrence, Suddaby and Leca, 2009; Hampel, Lawrence and Tracey, 2017), the latter pays more attention to the sequence of events that lead to an institutional change (Greenwood and Suddaby, 2006). For example, the findings of a recent study on the alternative food industry in Eastern France explain how the collaboration of diverse actors was responsible for its transformation (Michel, 2020). The findings reveal the involvement of government representatives, food and farming experts, local suppliers and social associations. However, the empirical investigation limits itself to studying one specific organisation, the M-Local food Project (MLFP), and its micro-level interactions with the various actors involved.

The existing literature is dominated by studies specific to a field or a collective due to their reliance on the investigation of a single case study in their research (Lounsbury, 1998; Garud, Jain and Kumaraswamy, 2002; Greenwood, Suddaby and Hinings, 2002;

Maguire, Hardy and Lawrence, 2004; Wijen and Ansari, 2007; Dorado, 2013; Jolly and Raven, 2015; Gurses and Ozcan, 2015; Van Bockhaven, Matthyssens and Vandembemt, 2015; Zhu, Sun and Huang, 2020; Michel, 2020). In such cases, the authors are limited in their ability to analyse other connected fields or levels in the ecosystem. In summary, the CIS concept is not novel, but the collective phenomena in the process of deliberate institutional shaping require more attention by accounting for the limitations identified so far. Some of these include:

- Focus on particular fields only rather than adopting a holistic or systemic approach
- Examining the efforts of one group or collective (e.g., association) and neglecting the efforts of other possible actors in the system
- The dominance of single case studies

The gaps highlighted in this review of the literature on women's entrepreneurship align with the aforementioned limitations. Particularly, a comprehensive model describing collective institutional change is not evident, for which the concept of CIS is adopted in this thesis. In addition, studies that focus on CIS tend to exclude the exploration of change from a holistic perspective or through the lens of an ecosystem. The gaps in both fields are therefore considered while developing the research questions of this thesis. Having defined what is meant by CIS and the gaps in the application of the concept present in the extant literature, the following sections elaborate on the process of CIS. It begins by analysing and synthesising the studies on IE that provides evidence of collective endeavours, based on which a pattern to collectively shape institutions is derived that can later be assessed in the context of women entrepreneurship development.

2.9. Process of CIS

Although the collective aspect of IE is not a new subject, there is limited research that explicitly highlights the CIS process. Table 2.4 briefly describes the empirical studies that outline the process of shaping institutions with traces of collective effort.

Table 2.4: Review of empirical studies involving the processes to shape institutions collectively

Author	Summary	Processes to shape institutions collectively
Greenwood, Suddaby and Hinings (2002)	The authors highlight how accounting firms changed dramatically in Canada over a period of time and started providing comprehensive business solutions, presenting them as multidisciplinary practices. Furthermore, they have focused on professional associations	<ol style="list-style-type: none"> 1. Precipitating jolts: established practices are destabilised by social, technological and regulatory factors 2. Deinstitutionalisation: entry of new players and introduction of new ideas; institutional entrepreneurship 3. Preinstitutionalisation: organisations innovate independently and seek solutions for locally perceived problems 4. Theorisation: acceptance increases, and a generalised model is established 5. Diffusion: the model is further accepted in the organisational field as it is increasingly objectified 6. Reinstitutionalisation: full acceptance and successful institutionalisation of the new practice
Maguire, Hardy and Lawrence (2004)	The authors investigate the activities associated with IE in the field of HIV/AIDS treatment advocacy in Canada.	<ol style="list-style-type: none"> 1. Occupation of “subject positions”: legitimated subject positions determine the bridging of the gap between diverse stakeholders 2. Theorisation: new practices are theorised through discursive and political strategies 3. Institutionalisation: new practices are widely accepted as these are linked to stakeholders’ routines and values
Wijen and Ansari (2007)	There could be numerous actors and divergent interests, which leads to their lack of cooperation while engaging in collective action. The authors investigate how collective inaction is overcome to establish a	<ol style="list-style-type: none"> 1. Manipulate power configuration: alliance between nation states 2. Creating common ground: framing mutual interests and goals 3. Mobilising bandwagon: include other participants to facilitate the diffusion process 4. Incentive structure: designing an incentive structure that enhances compliance

Author	Summary	Processes to shape institutions collectively
	global regulatory institution in the field of global climate policy.	<ol style="list-style-type: none"> 5. Applying ethical guidelines: motivating actors to cooperate by invoking ethical factors 6. Implementation mechanism: innovative policies to sustain cooperation and monitor the progress; disseminating the policy
Montgomery, Dacin and Dacin (2012)	This article explores collective social entrepreneurship by analysing the role of multiple actors in addressing social issues and transforming institutions collectively.	<ol style="list-style-type: none"> 1. Framing: collectively interpret ideas and mobilise actors to the cause 2. Convening: forming alliances and reaching out to other actors who have the necessary resources 3. Multivocality: multiple or varied views are combined to appeal to different stakeholders; accommodating multiple view by drawing in diverse actors
Woolthuis <i>et al.</i> (2013)	Using three case studies, the authors explore how institutional entrepreneurs using various tactics create an institutional context that facilitates sustainable urban development.	<ol style="list-style-type: none"> 1. Framing: communicate the vision to the stakeholders 2. Theorisation: justifying the new practice on moral and pragmatic grounds 3. Collaboration: involving multiple stakeholders, who could realise the purpose and value of the project 4. Lobbying: support from local authorities since the built environment is tightly controlled by rules and regulations 5. Negotiation: negotiating contractual agreements and property arrangements 6. Standardisation: usage of certification to standardise the sustainable product
Dorado (2013)	In the stated case, some NGO professionals gathered to develop microfinance organisations and others followed suit. The authors analysed the meso-level factors that inspired group-bound initiatives.	<ol style="list-style-type: none"> 1. Motivating engagement: motivation associated with engaging institutional entrepreneurs, determined by field positioning and past social interactions; assessment of risks and costs 2. Inspiring opportunity identification: opportunities identified due to macro and micro conditions; successful outcomes led to grouped endeavours; alignment between interests 3. Access to resources and support: At group stage funds and regulatory support mobilised, which failed earlier due to individual efforts

Author	Summary	Processes to shape institutions collectively
Gurses and Ozcan (2015)	The article focuses on the conflict between entrepreneurs and incumbents in the regulated TV market. The framing strategy has been adopted to suggest how the disagreements can be managed, enabling institutional change.	<ol style="list-style-type: none"> 1. Frame alignment: market entry by framing services as corresponding to the incumbents and aligned with the public interest; forming industry association 2. New Frame creation: creating and diffusing new frames with the support of other actors 3. Frame Multiplicity: promoting the adoption of new frames through campaigns and industry associations 4. Frame Consensus: pressuring regulators to adopt new frame; achieving consensus regarding the frame
Van Bockhaven, Matthyssens and Vandenbempt (2015)	The authors used the judo strategy framework to connect soft power tactics by lesser dominant actors with CIE in the case of Dutch electro-technical installation industry.	<ol style="list-style-type: none"> 1. Movement: fast innovation and speeding the project acceleration through initiators' network 2. Balance: securing finances; branching out within the industry association; absorbing traditional players 3. Leverage: reaching out to various stakeholders; disseminating knowledge
Jones <i>et al.</i> (2019)	This article discusses how Leadership in Energy and Environmental Design (LEED) standard got established as an environmentally beneficial practice in the commercial building industry through the actions undertaken by diverse actors.	<ol style="list-style-type: none"> 1. Initiation: new ideas introduced through effectual actors (or institutional entrepreneurs) 2. Adoption: adoption of the new practice by early adopters; creation of certification system 3. Legitimation: legitimacy created in the industry through storytelling 4. Commercialisation: new market entrants adopt the practice; dissemination of the new practice
Michel (2020)	The article explores the establishment of an alternative food system and indicates the collaborative work of diverse actors.	<ol style="list-style-type: none"> 1. Co-building common groundwork: establishing a shared vision of the alternative system 2. Undermining boundaries work: inviting and accepting other actors; increasing interactions and bonding among actors 3. Diffusion work: access national grant to fund a collective action coordinator; use of certification to legitimise the alternative food system

Author	Summary	Processes to shape institutions collectively
Zhu, Sun and Huang (2020)	The authors explore how fair-trade movement initiated by NGOs shaped the coffee trade structure internationally.	<ol style="list-style-type: none"> 1. Initiation: idea introduced by the institutional entrepreneurs 2. Diffusion: other stakeholders involved in adopting the new practice 3. Sustaining: carrying out promotional activities; portraying the moral aspect of the system; developing ethical labels and standards to legitimise the fair-trade system

As indicated in Table 2.4, prior studies have shown different sets of activities involved in the process of transforming institutions, and though they may each be different, most can be broken down or structured into three basic stages that resonate with Lewin's (1947) framework for change, including unfreeze, change and freeze (Armenakis, Harris and Feild, 1999; Battilana, Leca and Boxenbaum, 2009). Concerning the institutional change process, Lewin's framework, therefore, indicates that change is initiated by destabilising the currently established institutions, followed by the execution of activities to change, and ultimately refreezing or stabilising the new practice (Armenakis, Harris and Feild, 1999). The following section compares the empirical studies in three stages, as shown in Figure 2.3: initiation stage (unfreeze), execution stage (change), and stabilisation stage (refreeze), to ultimately derive a conceptual framework for the process model of CIS.

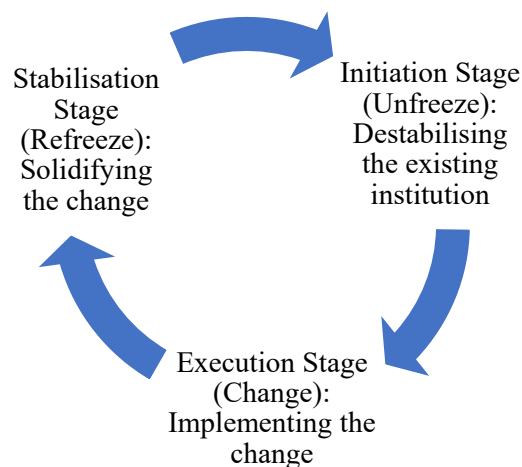


Figure 2.3: Three main stages to institutional change

(Source: Adapted from Lewin's change model, 1947)

2.9.1. Initiation Stage

According to Greenwood, Suddaby and Hinings' (2002) the process of institutional change is triggered by exogenous shocks or 'jolts' from the external environment (Strang and Meyer, 1993), which could be in the form of social upheaval, technological disruptions and regulatory changes (Meyer, 1982; Fox-Wolfgramm, Boal and Hunt, 1998; Carpenter and Feroz, 2001; Battilana, Leca and Boxenbaum, 2009; Wan and Yiu, 2009). In their empirical study, the authors indicated that due to market forces, accounting firms in Canada expanded their jurisdiction and started providing multi-disciplinary services, which redefined the role of professional accountants and the structure of accounting firms. However, the authors, in line with the core principle of IE (DiMaggio, 1988), suggest that deinstitutionalisation which refers to the "delegitimation of an established organizational practice or procedure" (Oliver, 1992, p. 256), occurs as institutional shapers purposively disturb the harmony by introducing new ideas to address organisational challenges (Lawrence and Suddaby, 2006). This is further evidenced in Greenwood, Suddaby and Hinings' (2002) study, where the professional associations deliberately promoted the new idea to the community of accountants. In contrast, Jolly and Raven (2015) argue that it is not always necessary for IE to be proactive; instead, institutional shapers can sometimes reactively act on opportunities and still transform institutions. For instance, in a study by Maguire, Hardy and Lawrence (2004), the rise of AIDS led to the relationship between pharmaceutical companies and HIV/AIDS community becoming unstable, which AIDS treatment activists later bridged by forming a community advisory board that acted as an autonomous, national body to connect the industry actors. Thus, the institutional shapers identified the opportunity and introduced new HIV/AIDS consultation and information exchange practices. Either way, institutional shapers are generally seen to drive endogenous change by deliberately creating or transforming institutions, even if the change may be triggered by exogenous shocks (de Leeuw and Gössling, 2016).

This also reflects the definition of CIS stated earlier, which suggests there must be purposive action to change institutions through collective endeavours, emphasising the endogenous aspects of IE. In light of this definition, Wijen and Ansari (2007) suggest that deinstitutionalisation begins as actors are brought together and a shared vision is realised. According to the findings of their study, to establish an international regulatory policy

related to global climate change, several nation-states collaborated, and despite the differences in opinions, they managed to frame mutual interests and goals. The significance of establishing a common ground and motivating association at the initial stage is commonly witnessed across several studies related to CIS (Montgomery, Dacin and Dacin, 2012; Dorado, 2013; Woolthuis *et al.*, 2013; Gurses and Ozcan, 2015; Michel, 2020). This is discussed further in the following section.

(i) Focal actors with a vision for change

As previously stated, collective action involves some level of shared intention and shared goal (Rao, Morrill and Zald, 2000). However, it is natural to have conflicting views when the process involves heterogeneous actors (Hampel, Lawrence and Tracey, 2017; Lee, Struben and Bingham, 2018). This infers that it may not be necessary for individuals to have the same level of intentions; instead, common ground can be gradually established to achieve the collective goal (Wijen and Ansari, 2007). The question that arises concerns the starting point of having a collective goal. The vision for change can be traced back to the mental model of a focal actor (Storbacka and Nenonen, 2011a), i.e., a conscious actor or a group of actors who intend to carry out change (Baker and Nenonen, 2020), which is then translated into its pragmatic implementation (Storbacka and Nenonen, 2011b). Similarly, although not primarily based on collective efforts, Battilana, Leca and Boxenbaum (2009), in their conceptualisation of the IE process, state that a significant stage of divergent change is the “creation of a vision”.

Accordingly, institutional shapers ought to communicate their vision to the actors they require to implement the change (Battilana, Leca and Boxenbaum, 2009). This has an undertone that the ‘other’ actors may not necessarily be institutional shapers. A reason for this could relate to Battilana, Leca and Boxenbaum’s (2009) characterisation of institutional shapers as actors who not only participate in the process but are equally responsible for initiating change. The authors further added that what differentiates institutional shapers from mere change agents is that the former must “initiate” change. However, in collective action, it is unlikely that this condition is always fulfilled as the institutional shaper’s motivation to participate may arise or be driven later at a different stage (Creed, Scully and Austin, 2002; Hargrave and Van De Ven, 2006; Child, Lu and Tsai, 2007). For instance, in Greenwood, Suddaby and Hinings’ (2002) study, the professional associations, namely CICA (Canadian Institute of Chartered Accountants)

and ICAA (Institute of Chartered Accountants of Alberta), promoted the idea of adding multidisciplinary services to the accounting firms, something that a few large accounting firms were already doing, but had not been adopted by the wider community. Since the professional associations did not introduce the system, they are not characterised as institutional entrepreneurs. However, their deliberate efforts to shape the professional community were crucial in enabling change. In such a scenario, seizing the label of 'institutional entrepreneurs' from them not only devalues their role but also brings back the 'heroic' act of the few that has been criticised in the field of IE (Aldrich, 2010; Lawrence, Suddaby and Leca, 2011; Weik, 2011). Hence, as discussed earlier, the start can be traced back to focal actors with a vision, but institutional change is a collective phenomenon, implying that other institutional shapers who may not have the vision are still integral to the change process.

Battilana, Leca and Boxenbaum (2009) further argue that it is not essential for institutional shapers to have an intention to change. Instead, they can inadvertently be part of the divergent change process. However, creating a vision for change and not having the intention for it seems behaviourally contradictory and leans more towards the influence of exogenous drivers, where the actors, regardless of their interests, must adapt to the changing external environment. This specific notion challenges the core principle of IE (DiMaggio, 1988; C. Hardy and Maguire, 2008) because having agency refers both to the motivation and creativity to break away from the existing norms (Emirbayer and Mische, 1998; Dorado, 2005). Based on this argument, therefore, a precise classification of the institutional shapers is essential. As shown in Figure 2.4., there could be numerous individual institutional shapers (indicated by IS), who have the intention to change and thus, participate in the change process, but focal actors (indicated by FA) are those institutional shapers who also initiate change by transmitting their vision to the other actors. However, it is usual to have supporting actors (indicated by SA) who have no intention for change but are merely employed to facilitate the change process.

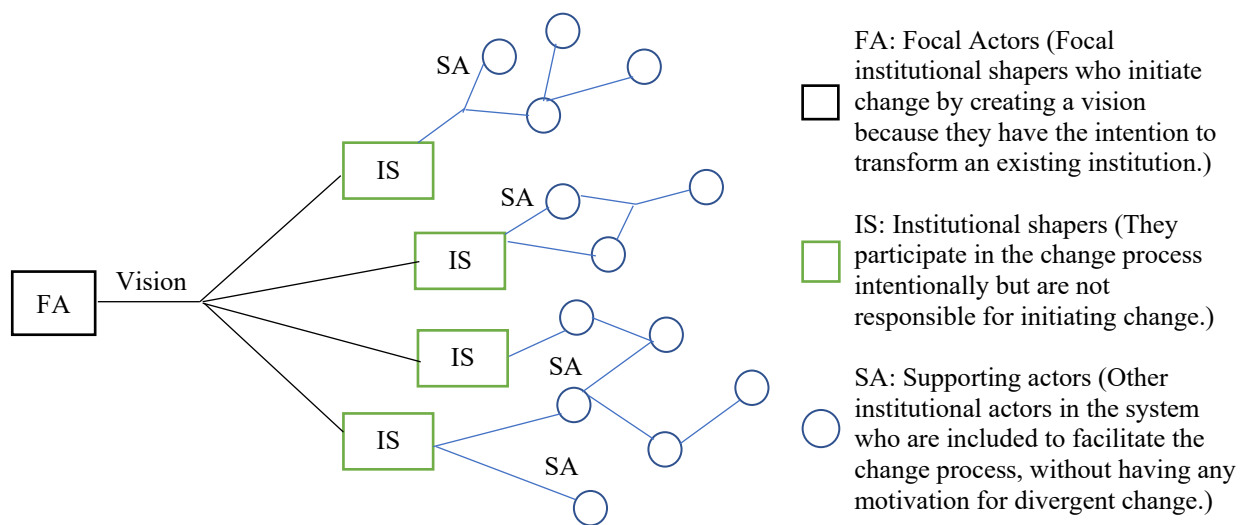


Figure 2.4: Categorisation of institutional actors

(ii) Framing a collective goal

Since the core idea of collective action is to have shared interest and organise their efforts to achieve a collective goal (Ingalsbee, 1993; Flanagin, Stohl and Bimber, 2006; Lee, Struben and Bingham, 2018), institutional shapers may eventually develop an interest, when the vision of the focal actor is communicated to others. This implies that although the institutional shapers may purposively participate in implementing change, it is not necessary that they have the interest to do so from the beginning or may even contradict the vision of the focal actor. For instance, in Wijen and Ansari's (2007) research, a new policy was established despite the varying interests of numerous actors. The dominant actors could not have created a common ground on their own, so they engaged a large group of international experts (e.g., scientists and national negotiators) who used scientific knowledge to create an understanding of the new climate change policy. Likewise, in a case study by Woolthuis *et al.* (2013), the focal actor encouraged the involvement of various partners, including producers, users, and regulators, by highlighting the moral significance of sustainable urban development to the environment and society. This eventually led to the development of EVA Lanxmeer, a small-scale urban development with sustainable housing, a permaculture garden, ecological office buildings and a biological city. In short, to move away from the socially-constructed

patterns or ‘scripts’, a critical number of actors must make a collective and mindful choice (Barley and Tolbert, 1997) and while in some cases, conflict is prominent, causing the focal actors to take actions to reduce the differences and establish a common goal (Greenwood, Suddaby and Hinings, 2002; Garud, Hardy and Maguire, 2007; Wijen and Ansari, 2007; Van Bockhaven, Matthyssens and Vandembemt, 2015; Michel, 2020), in other cases, the focus is merely to encourage collaborations for institutional change (Montgomery, Dacin and Dacin, 2012; Woolthuis *et al.*, 2013; Jones *et al.*, 2019).

This resonates with the concept of ‘framing’, which is used in the social movement and collective action literature to explain the construction and communication of a change vision (Rao, Morrill and Zald, 2000; Hargadon and Douglas, 2001; Battilana, Leca and Boxenbaum, 2009) through shared understanding of a problem that requires change (Benford and Snow, 2000). In other words, focal actors create a vision and frame it accordingly to enable collective action. Framing is defined as the process through which actors create and promote a vision (Battilana, Leca and Boxenbaum, 2009), thus, persuading others to cooperate towards a mutual interest (Tolbert and Zucker, 1999; Benford and Snow, 2000). Drawing on the analogy of a picture frame, Gamson (1992) describes a frame as an object that directs one’s attention towards what is relevant while simultaneously limiting the view in accordance with that frame. This is illustrated in Figure 2.5, where the focal actor creates and communicates, in other words, frames the change vision to the individual institutional shapers so that a collective goal can be developed.

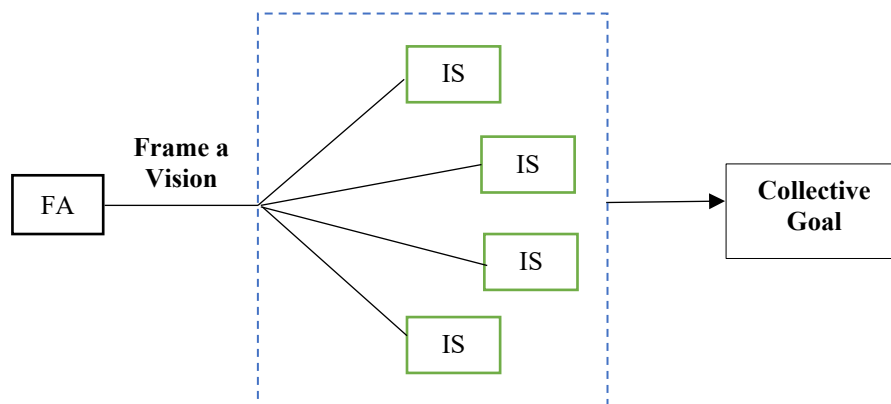


Figure 2.5: Establishing a common goal

Snow and Benford (1988) identified three framing tasks that enable collective action: diagnostic, prognostic, and motivational. Diagnostic framing refers to the realisation of a problem for which deinstitutionalisation of existing institutions is required (Suddaby and Greenwood, 2005); prognostic framing identifies alternatives to the existing institutions and legitimises the solution to enable potential allies (Fligstein, 2001; Creed, Scully and Austin, 2002); and motivational framing uses compelling logic to support the vision (Misangyi, Weaver and Elms, 2008).

There are several empirical studies where framing has been used as a strategy to explain how collective efforts are enabled to shape an existing institution. Some of which include, introduction of pay TV in the US, where entrepreneurs entered a regulated market and framed their new products and services despite the obstacles faced (Gurses and Ozcan, 2015); the creation of a for-profit recycling industry through a social movement carried out by non-profit recyclers (Lounsbury, Ventresca and Hirsch, 2003); the enabling of social change by collectives such as the United Way, EcoPeace and ISEAL, as they communicate ideas for change and mobilise other actors (Montgomery, Dacin and Dacin, 2012); the establishment of a socially responsible identity among investors through collective framing activities by mutual fund companies (Markowitz, 2007); the framing of ADR (alternative dispute resolution) as ‘community mediation’ and ‘multi-door courthouse’ to resolve issues out of court with the involvement of actors from various fields (Rao, Morrill and Zald, 2000); the examination of policies framed in a manner to preclude workplace discrimination against lesbian, gay, bisexual and transgender individuals (Creed, Scully and Austin, 2002); and the alignment of a new electric lighting system in terms with the existing gas lighting one (Hargadon and Douglas, 2001).

In these examples, framing enables the diverse actors to work towards a focal objective. The whole point of framing is to move people from the “balcony to the barricades”; in short, facilitating the action in concern (Benford and Snow, 2000, p. 615). However, it is typical for the actors to have their interests involved, so framing the vision often includes underscoring the actor’s interests to motivate their participation (Woolthuis *et al.*, 2013). This implies that actors are likely to seek their benefits in exchange for their participation and contribution to the change process, which is discussed further in the following section.

(iii) Identifying value exchange

In Wijen and Ansari's (2007) study, the nation states concerned had a joint ethical interest, which mitigated the negotiators' differing views and was used to convince others to follow suit. The respective nation states were also provided with incentives to enable cooperation, which implies that the actors were mobilised not simply based on the collective interest but also with selective incentives. In 1965, Olson rejected the theory that shared interests can naturally lead to collective action (Shepsle and Boncheck, 1997). He argued that rational individuals will not participate in the collective action process unless selective incentives that are aligned with their interests are not provided (Olson, 1965; Oliver, 1980, 2013; Klandermans, 1984).

Drawing from marketing literature, perceived value is defined as the consumer's assessment of the net benefit of a good (Bolton and Drew, 1991; Patterson and Spreng, 1997; Chen and Chang, 2012). Similarly, in the case of collective action, actors' perceived attractiveness of the collective good (Klandermans, 1984) would, therefore, be the perceived value for the participating actors. To shape institutions, it is essential to identify "individual's interests in collective goods and in their exchange relationships" (Horne, 2004, p. 1038) because the actor's view of value has an impact on the mobilisation of resources (Azimont and Araujo, 2010). Although specific to market studies, it is suggested that creating or restructuring markets, which involves institutional reformation (Nenonen, Storbacka and Windahl, 2019) requires clear communication of values exchanged (Finch and Acha, 2008; Harrison and Kjellberg, 2016), which simply put, means a return for the stakeholders (Bowman and Ambrosini, 2000, 2010; Hlady-Rispal and Servantie, 2018).

For instance, Wärtsilä, an international company that provides solutions in the energy market, made a successful attempt to reshape the Indian electricity market through the introduction of tariffs (Storbacka and Nenonen, 2015). To achieve this, the focal actor involved politicians and regulators by sharing two booklets within one year, describing how the new system would make the electricity services affordable and sustainable and generate economic and environmental benefits for the country (Storbacka and Nenonen, 2015). Similar examples include framing standard environment-friendly practices to various stakeholders in the commercial building industry (Jones *et al.*, 2019); bridging the gap between pharmaceuticals and the HIV/AIDS community by forming an

organisation that serves the interests at both ends (Maguire, Hardy and Lawrence, 2004); and the promotion of alternative food systems to farmers and other related food actors in the market as the social scientists explained the significance of “fair food”, its affordability and economic viability with farmer’s revenues (Michel, 2020). In all these cases, an idea was framed to the diverse stakeholders, in a way that considered how it would serve their interests and provide added value for them.

However, there is an economic connotation to the evaluation of value. Scholars, in contrast, argue that all exchanges do not have to be economised (Spillman, 1999), and thus assessing value exchange involves identifying non-economic exchange objects. Quoting Aspers and Beckert (2011, p. 3), “the absence of money does not mean the absence of valuation.” For instance, the valuation of modern art lies in the interactive process of acknowledging the art itself (Beckert, 2009). At the mention of this concept, (Cochoy, 2008) highlights that economic calculation is not always possible and suggests other forms of rationality, which are expressed in terms of qualitative judgement, or “quality-based rational judgement” (Cochoy, 2008, p. 15). Hence, as suggested in the value literature, the value exchange can be financial, in terms of the price paid for the service used; social, implying the influence stakeholders’ investment has on their reputation; or societal, concerning the value added to the environment and the community (Bowman and Ambrosini, 2000; Hlady-Rispal and Servantie, 2018). This is also reflected in the examples presented above, which suggest that actors’ interests were not solely economic. The existing literature on collective endeavours in institutional shaping shows evidence of realising conflict of interests (Van Bockhaven, Matthyssens and Vandenbempt, 2015) and the need to bridge the differences (Wijen and Ansari, 2007) to achieve a collective objective. Still, there is an absence of discussion on what value is being exchanged to achieve the collective good or value of the outcome consummated by the actors involved (Klandermans, 1984). This perceived value can, in fact, motivate the actors to mobilise and execute the institutional shaping process. To sum up, once the actors are gathered, and the collective goal is established in line with the vision of the focal actor, the institutional shapers move to the execution stage, which is discussed in the following.

2.9.2. Execution Stage

Aligned with Lewin's (1947) model, the second stage (i.e., change) is the execution or action stage where the collective vision is actualised, and solutions are formed to address the institutional constraints. This resonates with Greenwood Suddaby and Hinings' (2002) 'preinstitutionalisation' stage, which, however, is applied to locally perceived problems. To clarify, in an organisational context, new structures are created at this point to cater to a specific locally perceived organisational problem or set of problems (Tolbert and Zucker, 1999). The identified solution is usually adopted by interconnected or closely associated organisations without obligation. Examples of the execution stage can be found in Garud, Jain and Kumaraswamy's (2002) research, where they discuss the development of the software platform Java by Sun Microsystems; Jones *et al.*'s (2019) four-stage change model, where in the adoption stage, early adopters start applying the new "building standard" after it was mandated by the government; and Dorado's (2013) findings on how two groups launched microfinance organisations and then others followed. This implies that pre-institutionalisation takes place within a small or narrow group and then is dispersed wider into the industry as its acceptance increases (Hinings *et al.*, 2004).

However, the authors failed to explain how this phase applies to institutional change beyond the organisational context. Moreover, because the pre-institutionalisation stage provides independent solutions to local problems specific to an organisation or group of organisations, it naturally lacks the vision to achieve a collective good, which is the essence of collective action (Klandermans, 1984). For instance, referring to the case discussed in Rao, Morrill and Zald's (2000) study, actors from multiple fields, including lawyers, social workers and mental health agencies, among others, came together to share their knowledge regarding dispute resolution, which eventually gave rise to the ADR (alternative dispute resolutions). A similar example is the professionalising of a recycling coordinator position that led to the emergence of new recycling practices in U.S. colleges and universities (Lounsbury, 1998). The examples indicate that because the goal involves a collective good, the solution is not discretely applied to local firms as experimentation to assess its functionality; instead, the solution is designed to cater to a broader issue at hand, mutually agreed upon by multiple actors (Markowitz, 2007; Wijen and Ansari, 2007). This apparent contradiction to pre-institutionalisation indicates that it may not be

plausible in all contexts, but what is realised from this stage is that for change actions to take place collectively, resources must be mobilised by the actors gathered to shape institutions (Ingalsbee, 1993).

The mobilisation of resources does not only concern the formation of allies and encouragement of other supporting actors to participate but also includes other financial and non-financial resources that facilitate the divergent change (Battilana, Leca and Boxenbaum, 2009). Although not generalised, Wijen and Ansari's (2007) discussion of mobilising the bandwagon and creating an appropriate incentive structure are ways to integrate resources for a new policy to be established. Where mobilising bandwagon refers to the inclusion of other participants to facilitate the process of change, devising an incentive structure is to encourage compliance among the dispersed actors so that the integration can occur. The following section discusses the significance of resource mobilisation and the role of social position in executing institutional change.

(i) Resource mobilisation

Resource mobilisation has always been central to the concept of IE (C. Hardy and Maguire, 2008), and is also reflected in its definitions, where having “sufficient resources” or “leveraging resources” is integral to change (DiMaggio, 1988; Maguire, Hardy and Lawrence, 2004). The significance of integrating resources to facilitate collective action is apparent in the field of organisation studies, where it suggests that collaboration between actors is essential to enable change in institutional norms (Montgomery, Dacin and Dacin, 2012). Despite its importance, the term ‘resources’ seems vague and thus, its analysis can be broad as it has been studied in terms of financial resources (Greenwood, Suddaby and Hinings, 2002), cultural resources (Creed, Scully and Austin, 2002), social networks (Beckert, 1999), discursive resources (Hensmans, 2003), material resources and many more (Lawrence and Suddaby, 2006; C. Hardy and Maguire, 2008). More commonly, resources are narrowed down to financial resources (Garud, Jain and Kumaraswamy, 2002; Demil and Bensédine, 2005; Greenwood and Suddaby, 2006) and non-financial ones, which are resources related to social position such as formal authority and social capital (Maguire, Hardy and Lawrence, 2004; Battilana, Leca and Boxenbaum, 2009).

However, with an increasing inclination towards seeing IE as a manifestation of collective action, it may not always be feasible for an institutional shaper to have access to all the resources to enable change (Dorado, 2005; Montgomery, Dacin and Dacin, 2012). Hence, DiMaggio's notion of having "sufficient resources", also implies that the actors may be able to harness other actors who have the resources (Wijen and Ansari, 2007; Montgomery, Dacin and Dacin, 2012). This further indicates that institutional shapers may not simply contribute their resources, but enable voids to be filled by bringing in strategic partners and enabling collaborations (VanSandt, Sud and Marme, 2009). For example, in a study by Montgomery, Dacin and Dacin (2012), a non-profit organisation, Marine Steward Council (MSC), aimed to promote sustainable fishing practices and develop a market for sustainable seafood. In light of this objective, the organisation collaborated with various actors along the value chain within the fisheries industry, bringing in a wide array of expertise and resources. The findings also show that resources may not only be financial but can be in the form of experiences, knowledge sharing, collaborative learning, and network access.

Thus, gathering diverse actors, as discussed in the initiation stage, is linked to mobilising resources, as these institutional shapers come with their sets of resources in the change process. This is also why as shown in Table 2.4, many empirical studies suggest an overlap of stages involved in gathering actors and integrating resources. For instance, while Montgomery, Dacin and Dacin (2012) indicate 'convening' as the stage to form alliances with actors who have resources, Gurses and Ozcan (2015) reflect a similar process in the stage they describe as 'new frame creation'. In contrast, Michel (2020) proposes that when the bonds are strengthened between the diverse actors, their participation in establishing the alternative food system also functions as a resource. Similarly found in Zhu, Sun and Huang's (2020) study of establishing fair trade in the coffee industry demonstrates how NGOs engage multinational enterprises to participate in fair trade.

A commonality identified from these studies is that although the authors present a sequence of engaging actors, followed by resource contribution and change execution, the pattern also shows that actors' participation and resource mobilisation can occur in parallel, as they are closely linked. However, it is due to this close linkage between actors and resources that the process of gathering resources is not free from contestation (Seo

and Creed, 2002; Gurses and Ozcan, 2015; Van Bockhaven and Matthyssens, 2017; Hoogstraaten, Frenken and Boon, 2020). According to Seo and Creed (2002), actors must rationalise their involvement to mobilise resources. Thus, when their interests contradict, it affects both their participation and resource contribution (Wijen and Ansari, 2007; Dorado, 2013). Hence, how the idea is framed to the institutional shapers determines their resource contribution (Greenwood, Suddaby and Hinings, 2002; Seo and Creed, 2002; Montgomery, Dacin and Dacin, 2012), but it also involves the realisation of individual interests because institutional shapers are typically ‘interest-seeking’ actors (Knoke, 1988; Greenwood and Suddaby, 2006; Wijen and Ansari, 2007). However, resource mobilisation is not just influenced by the framing of the collective good or by realising the actor’s value exchange; instead, a key enabler suggested by scholars of IE is the actor’s social position in the field (Lawrence, 1999; Battilana, Leca and Boxenbaum, 2009; Hoogstraaten, Frenken and Boon, 2020).

(ii) Social position

Social position is vital in persuading other actors to support and promote the implementation of the institutional change (Battilana, Leca and Boxenbaum, 2009). This not only determines actors’ perception of a field (Bourdieu, 1977) but also provides access to resources needed to shape institutions (Lawrence and Suddaby, 2006). Hence, the social position as a resource also facilitates institutional shapers to access further resources. In an organisational field, the social position includes formal authority, i.e., the legitimate right of an actor to make a decision (Phillips, Lawrence and Hardy, 2000), or the social capital, which describes one’s informal position within the social network (Battilana, Leca and Boxenbaum, 2009), or the socially constructed legitimated identity within a field, also referred as the ‘subject position’ (Oakes, Townley and Cooper, 1998; Maguire, Hardy and Lawrence, 2004). For example, in Dorado’s (2013) research, interpersonal bonds between the institutional shapers played a crucial role in accessing resources and facilitating the establishment of Bolivia’s new microfinance model. The founder of BancoSol-NGO used his local reputation as a successful entrepreneur and his informal bonding with another non-profit organisation to access local and international resources.

The idea of social position reflects the high status and low status of actors in a field, referring to the former as central or dominant actors and the latter as peripheral actors

(Hoogstraaten, Frenken and Boon, 2020). Accordingly, it is suggested that central actors have more power and greater control over resources than peripheral actors, and so have the capacity to impose change (Maguire, 2007). Studies in IE tend to assign agency to central actors in a field who can compel other actors (Hoffman, 1999; Phillips, Lawrence and Hardy, 2000; Greenwood, Suddaby and Hinings, 2002; Sherer and Lee, 2002; Greenwood and Suddaby, 2006; Wijen and Ansari, 2007). The challenge with an overreliance on the central actors in these studies is that it undermines and ignores the involvement of less dominant actors in the system, who could play significant roles in the change process. In contrast, although central actors are capable of initiating change (Greenwood and Suddaby, 2006), there are arguments that they may have lesser motivation to deviate from the existing institution in which they are deeply embedded, relative to those in the periphery (Maguire, 2007; Battilana, Leca and Boxenbaum, 2009; Hoogstraaten, Frenken and Boon, 2020; Zhu, Sun and Huang, 2020).

Furthermore, it is unlikely for the central actor's resources to always be sufficient for change, which is why support from other actors is required (Van de Ven and Garud, 1993; Rao, Morrill and Zald, 2000; Dorado, 2005). For example, in Zhu, Sun and Huang's (2020) study of the establishment of fair trade in the coffee industry, the NGOs, i.e., peripheral actors, initiated and diffused change with the engagement of multinational enterprises (MNEs), i.e., central actors. In this case, because the peripheral actors were not as deeply embedded as the central actors, they were not bound by the existing institutions and norms that the MNEs were central to; thus, they were less likely to be affected by the change. However, a contradiction that can be noticed here is the idea of the actor's status. According to Hardy and Maguire (2008), peripheral actors may have the motivation but do not come from a position of power or have the resources to execute change. Conversely, Zhu, Sun and Huang's (2020) study does not state that the NGOs were 'low-status' actors. Instead, they were just peripheral stakeholders who were not "truly embedded" (Maguire, 2007, p. 674) or were less affected by the institutions governing the coffee industry and so more able to carry out the fair-trade movement (Zhu, Sun and Huang, 2020).

This further implies that when diverse actors are involved (Rao, Morrill and Zald, 2000; Montgomery, Dacin and Dacin, 2012), social position, power or resources are not limited to central actors alone. This is better understood when moving beyond the context of a

given field. In the case of collective action scenarios, actors are likely embedded in multiple fields (Rao, Morrill and Zald, 2000; Battilana, Leca and Boxenbaum, 2009), engaging for a specific purpose. In such a case, the actor's social position may vary from one field to another. For example, a management consultant's position is defined differently in an internal hierarchy of an organisation from that which he holds outside due to his external knowledge that structures his capital and dispositions (Mosonyi, Empson and Gond, 2020). Thus, what is crucial here is the understanding that in collective arrangements, one can occupy a socially legitimate position to the extent that may allow the actor to exercise power (Human and Provan, 2000; C. Hardy and Maguire, 2008). Hence, even without high accessibility to resources, actors can use their 'subject position' or legitimated position in the field to engage other dominant stakeholders to integrate resources, as demonstrated in Maguire, Hardy and Lawrence's (2004) study on HIV/AIDS advocacy treatment. The study showed that those diagnosed with AIDS were considered to have greater legitimacy than the other players in the field, like the pharmaceutical companies or the AIDS activists, enabling them to bridge the gap between diverse stakeholders, eventually mobilising actors and integrating resources.

In summary, the vision for change is performed into reality as resources are mobilised, including both financial and non-financial ones, which are likely to be determined by the involved actors' social/subject position and their perceived value of participating in the change process. However, the vision for the new practice is not actualised unless it gains acceptance, which eventually enables the change to stabilise or 'refreeze' according to Lewin's (1947) model.

2.9.3. Stabilisation Stage

According to existing literature, a change is institutionalised as it gradually becomes the new norm in the institutional field (Garud, Jain and Kumaraswamy, 2002; Dorado, 2013; Jones *et al.*, 2019; Michel, 2020). A reflection of this stage is seen across studies in the form of theorisation (Greenwood, Suddaby and Hinings, 2002; Maguire, Hardy and Lawrence, 2004; Woolthuis *et al.*, 2013), diffusion (Greenwood, Suddaby and Hinings, 2002; Michel, 2020; Zhu, Sun and Huang, 2020), standardisation (Woolthuis *et al.*, 2013), frame consensus (Gurses and Ozcan, 2015), legitimation and commercialisation (Jones *et al.*, 2019). In some studies, this stage is broken down into phases (Greenwood, Suddaby and Hinings, 2002; Jones *et al.*, 2019); in others, it is compiled into one (Battilana, Leca

and Boxenbaum, 2009; Zhu, Sun and Huang, 2020). For example, the last three stages of Greenwood, Suddaby and Hinings' (2002) process model of IE includes 'theorisation', 'diffusion' and 'reinstitutionalisation', which to a great extent cover the contents of other models and describes the progression of adopting change. What differentiates these three stages is the extent to which the change is legitimised. Legitimacy is generalised perceptions or assumptions that certain actions are appropriate within the norms and values of a given society (Suchman, 1995; Gray, Owen and Adams, 1996). Of the three, 'reinstitutionalisation' best resonates with Lewin's 'refreeze' stage as it signifies full institutionalisation, also termed 'sedimentation' by Tolbert and Zucker (1999). Since full institutionalisation is contingent on the survival of the new structure over generations, it can only be assessed when its continuity is observed over a long period, as in a longitudinal study (Michel, 2020). Accordingly, IE is not evaluated based on the success of the divergent change (Battilana, Leca and Boxenbaum, 2009) because it is indeed quite common to experience failure (DiMaggio, 1988), which, however, is seldom reported (Greenwood, Suddaby and Hinings, 2002; Aldrich, 2010). In brief, even if resources are mobilised to implement a change but fail to gain acceptance, it does not discredit institutional shapers' deliberate efforts for change (Battilana, Leca and Boxenbaum, 2009; Maguire and Hardy, 2009).

From the argument above, it may be challenging to gauge the permanency of a change (Armenakis, Harris and Feild, 1999). Existing literature on IE is based on successful cases where the authors have investigated changes that became successfully entrenched in the system and, thus, were already reinstitutionalised (Garud, Jain and Kumaraswamy, 2002; Maguire, Hardy and Lawrence, 2004; Jones *et al.*, 2019). This provides a bias towards analysing situations where change will inevitably be fully institutionalised. However, this may not always be the case as in some studies, IE is depicted as a process that can be discontinuous, requiring several incidents of interactions, with uncertain success (Munir and Phillips, 2005; McGaughey, 2013; Gurses and Ozcan, 2015). Based on this observation, it is plausible to assess the process of CIS to the point where efforts are undertaken to legitimise and diffuse the change, as the rest is contingent on indefinite time. The emphasis is thus, on 'semi-institutionalisation' or 'objectification', referring to the movement towards a more widespread change by striving to establish a degree of agreement, which may eventually increase adoption of the new system, although not necessarily attain full acceptance (Tolbert and Zucker, 1999; Leopkey and Parent, 2012).

(i) Combining theorisation and diffusion

Theorisation consists of two main tasks: specification, i.e. the generalising of the organisational problems, and justification, which presents logic for the new structure or solution to the identified problem (Strang and Meyer, 1993; Tolbert and Zucker, 1999). As more organisations adopt the new practice, it becomes generalised, eventually leading to its diffusion (Greenwood, Suddaby and Hinings, 2002). Diffusion is described as “spreading change adoption within one organizational group as well as spreading the adoption to other organizational groups” (Armenakis, Harris and Feild, 1999, p. 116). The widely spread adoption depends on the rationalities or objectification of the change (Tolbert and Zucker, 1999; Greenwood, Suddaby and Hinings, 2002), implying that the new practice is more likely to be legitimated when it proves to be more effective than the alternatives (Strang and Meyer, 1993), resulting in a wider spread of the practice through the development of social consensus (Tolbert and Zucker, 1999). Both, therefore, as pointed out by Greenwood, Suddaby and Hinings (2002), require pragmatic legitimacy, which emerges out of the self-interest evaluation by those within the organisation’s surroundings (Suchman, 1995) and thus, depends upon the real potential benefits of the change (Scott, 2008). Alternatively, legitimacy is not merely obtained on pragmatic grounds; there is evidence of moral grounds, too (Greenwood, Suddaby and Hinings, 2002). For instance, in a study by Markowitz (2007), the authors presented how socially responsible mutual funds legitimised their actions by linking investments to social benefits, emphasising the social values.

Conversely, in one of the case studies covered by Woolthuis *et al.* (2013), an urban development project was legitimised on both moral and pragmatic grounds by accentuating the environmental values associated with the project as well as highlighting the durability of sustainable buildings. Suchman (1995) also suggests that legitimacy can be attained on cognitive grounds, too, when institutional shapers promote the change as an inevitable fact or one that has already been taken for granted. This, however, is the most difficult to achieve and typically gained during a full institutionalisation (Suchman, 1995; Greenwood, Suddaby and Hinings, 2002).

The overlap between theorisation and diffusion is quite evident, as both involve acceptance and spread of the practice; where the former requires approval within a few organisations, who are likely to be closely associated, and the latter describes the

acceptance by a broader audience in the field. For example, Goodrick's (2002) study on the introduction of science-based conceptions of management education by a sub-group, which other schools later adopted; Stearns and Allan's (1996) description of how the innovative mechanism of business mergers by fringe players got diffused within the business community; Leblebici *et al.*'s (1991) explanation of how the adoption of new conventions in the radio broadcasting industry by central players later on transformed the basis of transaction in the industry. However, like these examples, in most research on the institutional change process, the stages have not been explicitly identified as separate but instead investigated as a combined or a complete process of gaining and increasing legitimacy (Maguire, Hardy and Lawrence, 2004; Lounsbury and Crumley, 2007; Dorado, 2013; Gurses and Ozcan, 2015). Furthermore, as these studies are studied in the context of organisations and organisational fields, it may be relatively easier to identify when a few small groups are adopting a new practice and when other organisations are adopting it in the industry. Gauging the transition may not be as comprehensible as this in all other cases. For instance, in the case of Uber (a ride-sharing service), diffusion took place as people started using the service, but this was not sequential to the theorisation stage because the system was still in the process of gaining an abstract or general form that could be implemented by other organisations (de Leeuw and Gössling, 2016).

Therefore, it is plausible to combine the two stages into one stage of legitimacy to explore how the adoption enhances over time. From the above discussion, it can be summarised that legitimacy has a lot to do with promoting the positive outcome of the change to the concerned stakeholders. This again directs attention to realising the value of the collective good because the match between the outcome and the perceived value will automatically increase adoption. This sense of legitimacy was evident in the case of Wijen and Ansari's (2007) study, where the last activity of CIS included establishing an annual assessment through which the global community could track actual performances to sustain the collective change. The evidence of success further facilitated the process of legitimacy. A crucial point to consider is that in diverse situations, actors may use different instruments to demonstrate and enhance positive outcomes, and to gain more legitimacy. Some evidence of instruments used in the process of legitimising an institutional change includes the certification system (Jones *et al.*, 2019); the use of advocates (Maguire, Hardy and Lawrence, 2004); access to national grants to promote the cause (Michel, 2020); discursive activities (Battilana, Leca and Boxenbaum, 2009; Ottosson, Magnusson

and Andersson, 2020). For example, as discussed earlier, Wärtsilä sent booklets to relevant market actors, promoting the benefits of economic and social benefits of the sustainable electricity (Storbacka and Nenonen, 2015).

On the other hand, NGOs resorted to promoting fair trade certificates to multinational enterprises to establish fair trade practice (Zhu, Sun and Huang, 2020); accounting professional associations used marketing campaigns, advertisements, annual reports and magazines, where they meticulously planned discourse to highlight the significance of change to the profession (Greenwood, Suddaby and Hinings, 2002); and scientific facts by experts and media coverage were used to promote the new climate change policy (Wijen and Ansari, 2007). However, these are primarily limited to gaining legitimacy among a network of actors within a specific organisation or field. These studies on CIS fail to address how a change or a collective good, which has a collective value, could be presented to a wider audience to gain legitimacy.

2.9.4. Summarising the Process

The previous discussion sheds light on the typical pattern followed in CIS. Drawing upon the extensive literature review presented in the preceding sections of this chapter, the researcher proposes a conceptual framework or an ‘idea context’ (Maxwell, 2013, p. 39) of the CIS process. Hence, the framework, illustrated in Figure 2.6, offers a tentative theory about the phenomenon being studied and serves as a foundation for examining the CIS process in the empirical setting of Bangladesh.

The conceptual framework describes that the process may be conducted through three stages of change: (i) establish a common ground among diverse actors, (ii) mobilise resources, and (iii) legitimise change. In summary, the process begins with the development of a common goal as focal actors have a vision for change, which they communicate to other institutional shapers so that a common goal can be achieved. The involvement of diverse actors at the initial stage is influenced by their own interests, which could vary from each other. However, their engagement in the change process is determined by the value they seek in exchange for their participation. If they are unable to justify their actions, they may not contribute resources. This takes the process to the next stage, where the institutional shapers integrate resources, including financial and non-financial ones, like the social position that can be used to mobilise actors and their

resources further. Following resource mobilisation, the change will have to be diffused on a larger scale to gain legitimacy so that in the long run, it gets fully institutionalised. Figure 2.6 indicates a continuous process for CIS. This is because institutions are continuously changing (Vargo and Lusch, 2017). As previously stated, this thesis is not distinctly investigating the full institutionalisation (Tolbert and Zucker, 1999) or reinstitutionalisation (Greenwood, Suddaby and Hinings, 2002) as it is contingent on time; instead, the analysis is limited to the point at which actions to legitimise change are carried out. The figure still suggests a continuous process because during the legitimacy stage, before full institutionalisation, the need for a new change or transformation could arise (Gurses and Ozcan, 2015), which might require going back to the collective goal.

Although the process appears to be linear in the diagram, it is important to note that the arrows are merely meant to show the general direction of the stages or phases (Burke, 2011; Teczke, Bespayeva and Bugubayeva, 2017; Brandenburg *et al.*, 2022) in the change process. Several change models including Kotter (1995), Greenwood, Suddaby and Hinings (2002), Hiatt (2006), George *et al.* (2015), and Simón-Moya and Rodríguez-García (2021) use one-directional arrow to indicate the general sequence of stages. This however does not mean that the process is rigid, because in reality while a planning for change can be linear, the change itself may not (Brandenburg *et al.*, 2022). As noted by Battilana, Leca and Boxenbaum (2009), mobilising resources had an impact on mobilising allies, even though the latter occurred prior to the stage of gathering resources, indicating a back and forth between stages. Therefore, the conceptual framework suggests that the process is sequential as indicated by the one-directional arrows, where for example, actors are less likely to be gathered without the focal actor's visions being communicated first. However, it also suggests that there may be iterations within the stages (Battilana, Leca and Boxenbaum, 2009). Similarly, in change models such as Lewin's (1947), the linear approach, although commonly cited as a characteristic of the model, is actually more dynamic than critics suggest. Lewin himself supported the use of feedback loops in the process to continuously assess organisational circumstances, as well as the impact and results of change actions, as noted by Rosenbaum, More and Steane (2018), indicating a constant feedback loop. In line with this, the directions shown in the conceptual framework are not indicative of causation, but rather the stages that actors may typically go through to bring about institutional change, while considering the potential for iterations and feedback loops within each stage.

Figure 2.6 further indicates that the process of CIS is continuous. This is because institutions are continuously changing (Vargo and Lusch, 2017). As previously stated, this thesis is not distinctly investigating the full institutionalisation (Tolbert and Zucker, 1999) or reinstitutionalisation (Greenwood, Suddaby and Hinings, 2002) as it is contingent on time; instead, the analysis is limited to the point at which actions to legitimise change are carried out. The figure still suggests a continuous process because during the legitimacy stage, before full institutionalisation, the need for a new change or transformation could arise (Gurses and Ozcan, 2015), which might require going back to the collective goal.

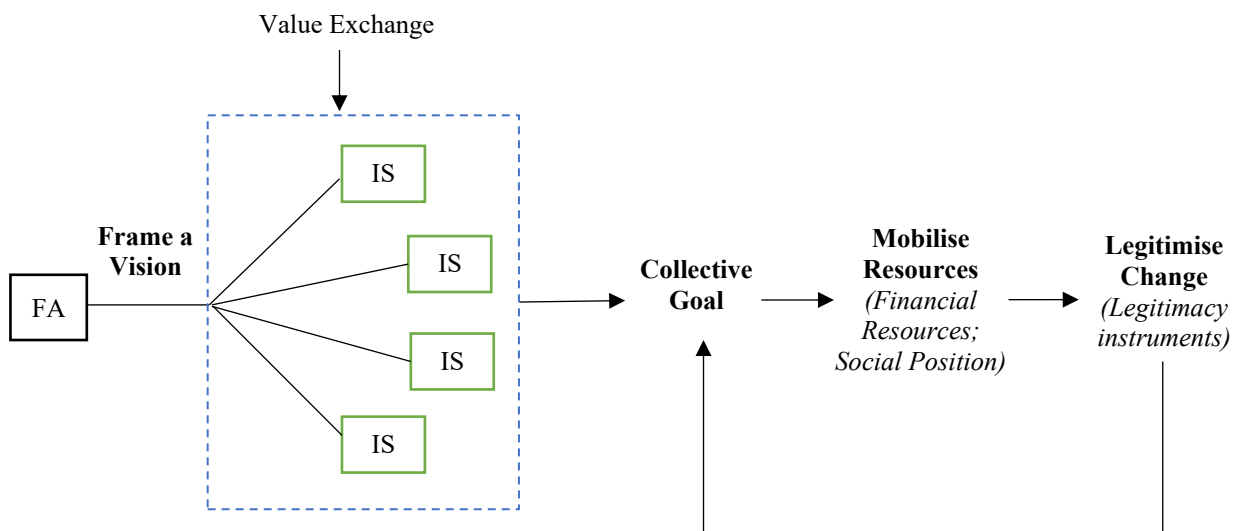


Figure 2.6: Conceptual framework - CIS process model

As stated earlier, evidence of CIS can be found within the boundaries of a given organisational field. How this process may apply when the issue is not limited to a specific industry or when multiple actors, possibly from various fields, collaborate to shape institutions has not been elaborated in the existing studies of institutional change. Similarly, in the context of developing women entrepreneurs, existing literature does not suggest a comprehensive change model. This leaves scope to analyse how multiple actors intending to shape institutions in favour of women entrepreneurs collaborate, integrate resources and then diffuse the change in the ecosystem.

2.10. CIS Process in the Context of Women Entrepreneurship Development

In the context of women entrepreneurship development, the extant literature, in some cases, identifies the focal actors who are primarily responsible for initiating change (Mair, Martí and Ventresca, 2012; Ritchie, 2016) but does not explicitly identify the varying interests of the heterogeneous actors involved. In addition, there is no coherent explanation for the process of reducing discrepancies and achieving a collective objective. Hence, this reflects the first research question, which is aligned with the first stage of the CIS process: How do multiple actors gather to initiate the process of CIS for women's entrepreneurship development? In the context of Bangladesh, existing literature on women's entrepreneurship has primarily focused on the challenges faced by women entrepreneurs (Ghosh, Ghosh and Chowdhury, 2018; Eusuf, 2020) and the efforts of a specific actor (Mair, Martí and Ventresca, 2012). However, there is a lack of explicit investigation into the collective endeavour of actors representing women's entrepreneurial ecosystem in shaping constraining institutions in the country (Eusuf *et al.*, 2017). This research question delves into how these various actors collaborate with the intention of shaping such institutions. The question specifically focuses on the interests of these different actors and possible differences, and examines how these have been mitigated to establish a collective goal that they can all work towards.

Since institutional shapers must have the intention to change (DiMaggio, 1988), not everybody participating can be considered as such. There is little clarity in the existing empirical research that differentiates institutional shapers from those who are participating as mere support. Furthermore, what resources are contributed and how that match the perceived value of the contributors also require investigation. Although there are some hints of social positions in extant literature (Ritchie, 2016; Alkhaled and Berglund, 2018), they do not clarify the influence of social positions in mobilising resources. An analysis of the second stage of CIS will help answer the second research question: How are resources mobilised to collectively shape institutions for the development of women's entrepreneurship? Therefore, this research question directs the investigation towards understanding how the various actors in Bangladesh mobilise resources and utilise them to shape institutions that affect women's entrepreneurship development. In addition, the research question will analyse how different actors in Bangladesh (also discussed in section 1.4), such as NGOs (Hassan, 2015), governmental

organisations (SME Foundation, 2019; The Business Standard, 2021), financial organisations (Eusuf *et al.*, 2017), business associations (Chowdhury, 2017; Bangladesh Post, 2022), higher educational institutions (The Daily Observer, 2020; New Age, 2021), and women entrepreneurs (Chowdhury, 2017) involved in development initiatives, mobilise resources and leverage their social position to facilitate the shaping of institutions for women's entrepreneurial development.

Moving on to the last stage of CIS, i.e., legitimising change, the women entrepreneurship studies reveal limited evidence that is specific to the issue investigated. For example, religious narratives were used to change 'purdah' norms (Ritchie, 2016), or documentaries to create awareness of women's struggles (Alkhaled and Berglund, 2018). These studies fail to mention how the change is diffused wider into the ecosystem. Instead, legitimacy instruments are limited merely to the usage of pursuing other actors. An investigation of the role and process of legitimacy in developing women entrepreneurs, therefore, reflects the third research question: To what extent is legitimisation carried out to shape institutions for women's entrepreneurship development? The third research question in the context of Bangladesh aims to investigate the efforts made by the various actors to gain legitimacy in the process of shaping institutions for women's entrepreneurship development. Mair, Martí and Ventresca's (2012) article highlights some efforts made by an NGO to improve women's inclusion in the market by conducting discussions in village areas. However, this effort was not specifically targeted towards developing women's entrepreneurship and thus, did not shed light on the legitimacy efforts required to shape institutions that can contribute to women's entrepreneurial development. Hence, this research question seeks to explore the legitimacy efforts undertaken by different actors in shaping institutions that can facilitate the development of women entrepreneurs in Bangladesh.

This thesis describes how CIS may be implemented in a different setting that is not confined to a particular organisational field. Through the analysis of these stages, the thesis aims to explore the development of women entrepreneurs in Bangladesh and thus, develop a comprehensive model that could be reiterated in similar situations.

2.11. Summary

From reviewing the literature, the chapter established a theoretical background for this thesis. It began with an analysis of the existing literature on women's entrepreneurship, to reveal a series of research gaps. The direction of this research stems from the realisation that over decades the investigations of women entrepreneurs and their development have only accentuated the gender bias by portraying women as less capable entrepreneurs than their male counterparts. Conversely, recent developments in the field advocate for the study of institutions in which women entrepreneurs operate so that attention is diverted from “fixing” women to enabling a more supportive environment. As a result, a wide array of literature has emerged based on institutional theory. However, there is now more work available on the influence of various institutions on women entrepreneurs than on the mechanism to transform the institutions for their betterment. In a sense, the focus has remained on addressing the problems instead of looking for solutions.

The few studies that address institutional change in the field of women entrepreneurship studies lack an understanding of the collective efforts behind the change process because, increasingly, institutional change is considered less of an individual-bound work and more of a collective one. Hence, what is noticeable in the extant the literature is that there is no explicit evidence on how diverse actors in women’s entrepreneurial ecosystem can collectively shape institutions in favour of women entrepreneurs. Based on this gap, this research adopts the concept of CIE. Since the concept is an expansion of IE and integrates elements of collective action, this chapter has also reviewed the existing literature on the said theories to identify a process that could be applied in the context of women entrepreneurship development. The chapter further clarifies the use of the term CIS over CIE because of the criticisms associated with the terminology of IE. Further review of the literature indicated that there is scant research on CIS, with only a few emphasising an explicit process to change. In an attempt to find a pattern to collectively shape institutions, existing models and empirical evidence in the field of IE were assessed to derive a proposed model for the process of CIS.

The proposed model (Figure 2.6) suggests a three-stage process for CIS. The first stage accounts for bringing diverse actors together, the next involves mobilising resources, and the last stage indicates efforts to legitimise change. Finally, the chapter presents how these

stages align with the research questions that explore the development of women's entrepreneurship through CIS.

Chapter 3: Research Methodology

3.1. Introduction

The chapter presents the overall research strategy undertaken to explore the process of CIS for developing women’s entrepreneurship in Bangladesh. As indicated in Figure 3.1, the chapter begins by explaining the philosophies that guided the interpretation and implementation of research methods in this thesis. It then proceeds to describe the tool used in this qualitative research, followed by the description of the process of sampling and collecting data. Furthermore, the chapter explains the data analysis method and how the quality of the research is established. An integral part of conducting research is ensuring that all ethical issues are considered, which are discussed towards the end of the chapter.

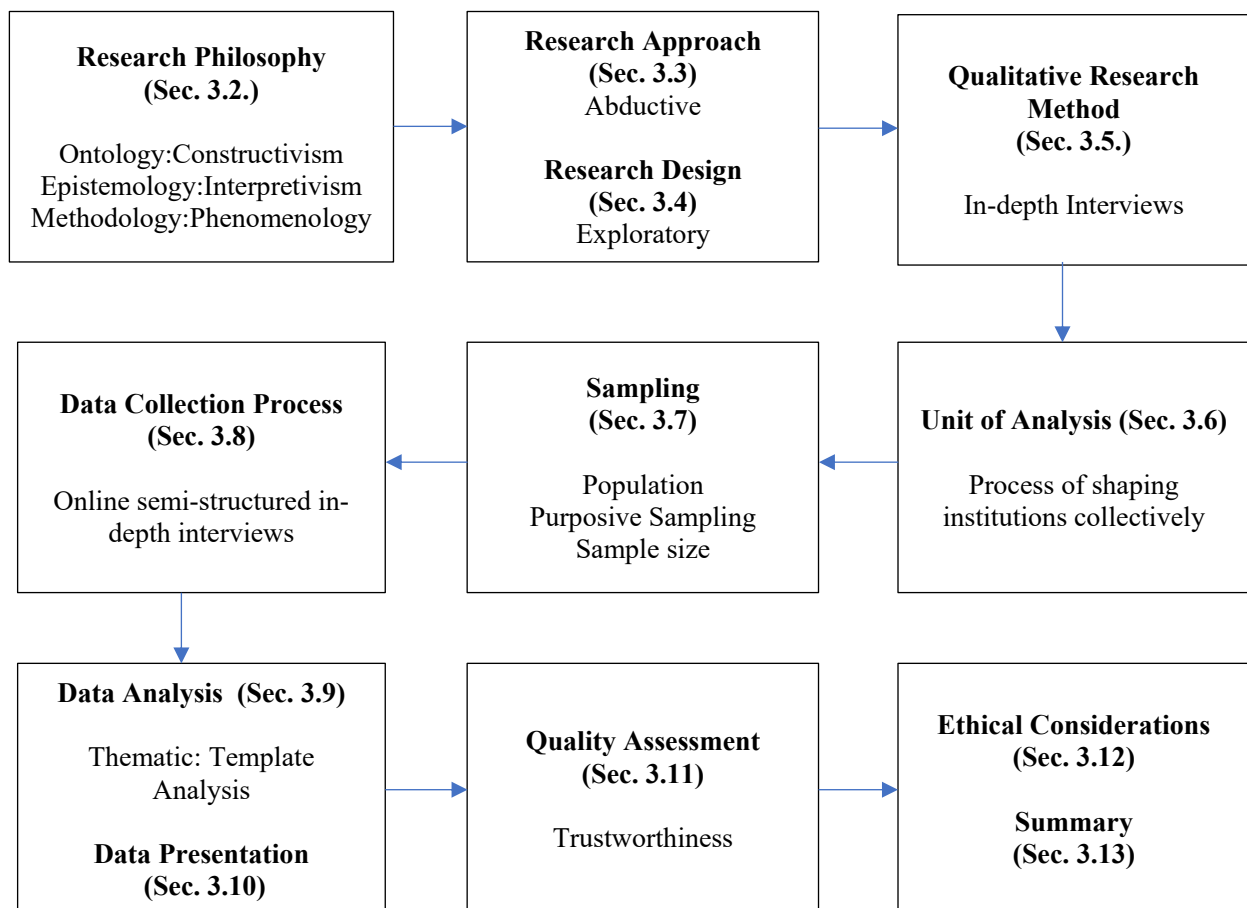


Figure 3.1: Overview of the Research Methodology Chapter

3.2. Research Philosophy

Research philosophy is related to the development and nature of knowledge (Saunders, Lewis and Thornhill, 2007). This determines how researchers view reality; eventually, that perception guides the process of gathering and analysing data. In short, the overall research design and strategies are contingent on the philosophical assumptions that a researcher adopts or advocates for (Eriksson and Kovalainen, 2008). Research philosophy, on many occasions, has been described in terms of research paradigms (Gliner, Morgan and Leech, 2000; Eriksson and Kovalainen, 2008), which is a set of beliefs or worldviews that guides an investigation (Willis, 2007). Research paradigm is, therefore, a researcher's philosophical orientation, which determines how the research will be carried out. To understand this better, Guba and Lincoln (1994) state that the paradigms are fundamentally associated with three concepts: (i) ontology, (ii) epistemology, and (iii) methodology. Where ontology revolves around understanding what exists as reality (Guba and Lincoln, 1994), epistemology questions how we know what we know (Crotty, 1998). The methodology describes how the inquiry, to know what can be known, should proceed (Guba and Lincoln, 1994). These philosophical stances chosen for this thesis are elaborated in the following section.

3.2.1. Ontology: Constructivism

Ontological questions are related to the nature of reality and its characteristics (Creswell, 2007). The primary concern of this philosophical position is whether or not reality exists independent of the researcher (Guba, 1990). With this orientation, social entities can either be objective, having a reality external to the social actors, or alternately, can be subjective, where the social phenomenon is constructed from the perceptions of the social actors (Saunders, Lewis and Thornhill, 2007). Hence, there are two extremes of ontology: objectivism and constructionism (also referred to as constructivism) (Bryman, 2012).

In objectivism, a social entity, being independent of social actors, implies that it has an "almost tangible reality of its own", which is why it can be evaluated objectively (Bryman, 2012, p. 33). For instance, the management of an organisation (i.e. defined by the pre-existing managerial rules and norms) can be assessed independently of its managers (i.e. social actors) (Saunders, Lewis and Thornhill, 2007). This implies that social reality can be objectively explained, free from the researcher's subjective

interpretation. On the other hand, constructivists view reality as a representation and outcome of human perceptions and actions (Saunders, Lewis and Thornhill, 2007). Because constructivism suggests reality is contingent on the views of the social actors, there is no ultimate reality; rather, it is subject to the multiple interpretations and constructions of the same reality (Guba, 1990; Schutt, 2006).

Amongst the two, constructivism is most fitting to the context of this thesis, primarily because of its core theme, which concerns how institutional actors collectively and deliberately shape institutions for the development of women's entrepreneurship. Increasingly, constructivism is becoming established in the field of entrepreneurship (Wood and McKinley, 2010) as it tends to highlight the role of actors and how their agency is a constituent of social structure and external reality (Korsgaard, 2011). In relevance to this thesis, it may not be conceivable to view the process of institutional change external to the social actors who are responsible for shaping the institutions they are themselves part of. Hence, the reality influenced by the actors through their perceptions and experiences resonates with the fundamentals of constructivism (Bryman, 2012).

Moreover, an integral element of this research project is the collective efforts of actors, which also advocates for adopting the constructivist view. The reasoning for this lies in the argument that reality is socially constructed (Berger and Luckmann, 1967) as people engage and create meaning through shared processes and negotiated understandings (Fletcher, 2006), which is commonly experienced in collective action (Rao, Morrill and Zald, 2000). Hence, objectively evaluating these interactions and their influence on constructing reality in a collective arrangement seems less feasible.

Hindle (2004) suggests that the study of entrepreneurship is holistic, which is why entrepreneurial individuals should not be separated from their contexts. Similarly, from the perspective of an entrepreneurial ecosystem, which is also the backdrop of this research, entrepreneurial development cannot happen in isolation (Stam, 2015); rather, it is shaped through the interactions of loosely interdependent actors (Aksenova *et al.*, 2019). Again, this advocates for a constructivist view because the involvement of various actors in developing women's entrepreneurship implies that there could be different perceptions and experiences that shape reality (Gray, 2014).

3.2.2. Epistemology: Interpretivism

Epistemology determines the criteria on which knowledge is justified (Johnson and Duberley, 2000) or is considered acceptable in a field of study (Saunders, Lewis and Thornhill, 2007). This concerns issues related to how knowledge is created, justified and represented (Žukauskas, Vveinhardt and Andriukaitienė, 2018). Denzin and Lincoln (1998) note that epistemological assumptions often arise from ontological assumptions because the nature of reality (ontology) determines the creation of knowledge (epistemology).

There are two epistemological positions: positivism and interpretivism (Bryman, 2012). The former reflects the objective ontology, as it advocates for reality to be independent of the researcher (Žukauskas, Vveinhardt and Andriukaitienė, 2018). Also, the positivistic view includes the acceptance that reality is perceived by the five senses and the creation of knowledge is based on scientific observations (Gray, 2014). This implies that knowledge acquired is based on facts, not values (Gray, 2014; Rubin and Babbie, 2017). In contrast, the interpretivists are more inclined towards the constructivism position of the ontology (Eriksson and Kovalainen, 2008). The interpretivist position “allows the focus of research to be on *understanding* what is happening in a given context” (Carson *et al.*, 2001, p. 5). This implies there can be multiple realities as different actors’ perceptions are considered, along with the researcher’s involvement and contexts of the phenomena (Carson *et al.*, 2001). Since the core of this philosophy is based on individual’s interpretations, the only viable way to explore reality is through subjective interactions (Gray, 2014).

Interpretivist epistemology is adopted in this thesis because the concept of CIS is related to human actions and behaviours, which result from social interactions and not the natural law of science (Bryman, 2012). Since a positivist view relies on facts to objectively assess a reality (Gray, 2014), it is inappropriate in a case where one requires an in-depth understanding of process, activities and motivations (Mir and Watson, 2000; Holstein and Gubrium, 2011). As the application of CIS in the field of women entrepreneurship is largely unexplored, it requires more of the researcher’s involvement with the subjects to be able to interpret what is going on in a given context (Saunders, Lewis and Thornhill, 2007; Darby, Fugate and Murray, 2019). Holstein and Gubrium (2011) reflect this view by suggesting that interpretive practice helps to answer the ‘hows’ and ‘whats’ of social

reality, which fits well with the research questions in this thesis. Also, as mentioned earlier, the study undertakes a holistic view of the development of women's entrepreneurship by considering multiple actors' engagement in an ecosystem. This implies that the actors' interpretations of the change process may provide different insights; thus, there could be multiple realities (Bryman, 2012).

3.2.3. Phenomenological Methodology

The methodological issue concerns how a researcher can acquire knowledge (Guba and Lincoln, 1994). This implies that methodology informs the kind of data required to answer the research questions and guides the methods that would facilitate such data collection. Among the numerous methodologies available for qualitative research, Creswell (2007) highlights five main categories: narrative research, phenomenology, grounded theory, ethnography and case study. Germane to this thesis, the methodology used for the qualitative inquiry is 'phenomenology'. It is common to have interpretivists engage with their subjects phenomenologically (Crane, 1999), which suggests that "any attempt to understand social reality has to be grounded in people's experiences of that social reality" (Gray, 2019, p. 27). Hence, in the context of this research, actors' experience of shaping institutions through the development programmes, their decisions, interactions, and actions all provide an understanding of the process of CIS.

There are primarily two schools of thought in phenomenology, descriptive and interpretive (Lopez and Willis, 2004; Gill, 2014; Rajasinghe, Aluthgama-Baduge and Mulholland, 2021). Descriptive phenomenology, also known as Husserlian phenomenology, is derived from the philosophical work of Edmund Husserl (1931, cited in Willig, 2008). He advocates describing people's experience of the world in its pure form as accurately as possible; instead of explaining those experiences (Lopez and Willis, 2004; Willig, 2008). For followers of this school of thought, Giorgi and Giorgi (2003, p. 167) argue, "description is primary and that interpretation is a special type of description". It does not mean interpretation is entirely excluded in the process, as interpretation is inevitably a part of describing one's experience (Langdrige, 2007). However, descriptive phenomenology suggests that interpretation can be minimised by 'bracketing' all past knowledge and assumptions about the phenomenon under study (Willig, 2008).

In contrast, this concept of bracketing and detaching oneself from the inquiry was challenged by Heidegger (1962), a student of Husserl (cited in Lopez and Willis, 2004). Accordingly, one cannot identify the essence of experience by remaining disengaged from the world (Langdrige, 2007), indicating the interpretive phenomenology (Willig, 2008) adopted in this thesis. This school of thought focuses on drawing meaning from the experiences described by the participants (Alhazmi and Kaufmann, 2022). Hence, Heidegger's idea of an interpretive approach is not only to address what is experienced and describe a phenomenon but to interpret the meanings the participants attribute to their experiences (Lopez and Willis, 2004). This implies that the researcher is an active partner in the meaning-making process (Bryman, 2012; Howell, 2013; Rajasinghe, Aluthgama-Baduge and Mulholland, 2021) because naturally, it is impossible for an interpreter to transcend their biases (Schwandt, 2000). Interpretive phenomenology, as opposed to descriptive, therefore requires a circular movement, where the researcher's presuppositions could be tested in the light of evolving meanings to advance understanding (Willig, 2008). This explains that a review of existing studies on women's entrepreneurship and CIS in this thesis is not to blind the research but to guide the inquiry (Lopez and Willis, 2004).

Phenomenology is most appropriate for this thesis because the phenomenon of CIS to shape constraining institutions can be best understood from the perspectives and experiences of people involved in carrying out development initiatives for women entrepreneurs. Since there are multiple actors in women's entrepreneurial ecosystem, who could be engaged with different development programmes, it is natural to have various interpretations of the phenomenon (Saunders, Lewis and Thornhill, 2007; Gray, 2014; Alhazmi and Kaufmann, 2022). As suggested by interpretive phenomenology, the researcher did not merely describe actors' perceptions and experiences but also drew meaning from these various interpretations (Willig, 2008) to produce an overall picture of the CIS process. Furthermore, besides the increasing adoption of phenomenology in entrepreneurship (Leitch, Hill and Harrison, 2010; Cope, 2011) and organisation studies (Gill, 2014), it is considered useful in understanding processes too (Whittemore, 2014; Hemme *et al.*, 2017). This is because phenomenology provides an 'insider's perspective' (Rajasinghe, Aluthgama-Baduge and Mulholland, 2021), implying that the patterns of events could be understood from the experiences of actors' perspectives and not just from systematic observation (Klapper, Upham and Blundel, 2021). In short, to understand the

phenomenon of CIS “from within” (Shotter, 2006), the researcher gathered perspectives of the actors who are insiders to the process of developing women’s entrepreneurship.

3.3. Research Approach: Abductive

When social research is carried out, researchers strive to connect theory with evidence gathered from the social world (Schutt, 2006), which in turn influences the logic behind the findings (Saunders, Lewis and Thornhill, 2007). Two logical approaches to research known as inductive and deductive reasoning determine how answers to the research questions should be presented (Eriksson and Kovalainen, 2008). While the inductive approach relies on generating new insights and theory from data, referring to it as the ‘grounded theory’ (Glaser and Strauss, 1967 cited in Dubois and Gadde, 2002), deductive logic has its starting point in a theory, leading to the development of propositions or hypotheses, which are then tested in the real world (Ritchie *et al.*, 2014). Although an inductive process often guides qualitative research, increasingly, scholars have questioned the premise of conducting research without preconditions (Shepherd and Suddaby, 2017). To bracket the researcher’s assumptions of the phenomenon as discussed in the previous section (Lopez and Willis, 2004), there is a suggestion for delaying the “literature review until after data collection and analysis” (Hamill and Sinclair, 2010, p. 20).

On the contrary, Johnston (2014) argues that theory development does not necessarily mean ignoring prior knowledge; in fact, it could be valuable in framing the appropriate research questions and act as an important starting point for the researcher (Chan, Fung and Chien, 2013). This thesis, therefore, uses an abductive approach (Timmermans and Tavory, 2012) associated with an interpretivism epistemology (Blaikie, 2004; Bryman, 2012). This resonates with Wolcott's (1992) description of the ‘theory first’ approach or Dubois and Gadde's (2002) ‘systematic combining’ process, suggesting a combination of the two approaches (Weick, 1999; Azungah, 2018), with a greater closeness towards inductive (Dubois and Gadde, 2002).

Unlike a purely inductive approach, abduction allows the researcher to have some theoretical understanding and constructs prior to the data collection (Timmermans and Tavory, 2012). It is argued that abduction might complement phenomenology as it could help to identify when a researcher is going overboard and determine when to end an

inquiry (Reynolds, 2022). This line of reasoning could enable a researcher to explain a phenomenon “with the help of everything that is known empirically and theoretically about the issue being examined” (Lukka and Modell, 2010, p. 467).

In the context of this research, the researcher started with a review of existing literature on women entrepreneurship studies, IE and CIE. This enabled the researcher to identify the knowledge gap and frame the research questions accordingly while still remaining ‘curious’ (Chan, Fung and Chien, 2013) about the CIS process that would unfold upon gathering empirical data from the actors involved in development programmes. Hence, the conceptual framework proposing the CIS process (in section 2.9.4) was established based on existing literature. Following this, new insights about the process of gathering actors and resources, executing initiatives and the efforts to legitimise women’s entrepreneurship in the context of Bangladesh were obtained from interpreting the empirical data. As the understanding of this phenomenon advanced with new insights, the process of CIS evolved. Accordingly, Eisenhardt and Graebner (2007) suggest such an approach is ideal when extending theory. This implies that theory development is related to refining and modifying the established theoretical models when new insights emerge, as in the case of this thesis, leading to an extension of existing theories rather than inventing new ones entirely (Dubois and Gadde, 2002; Eisenhardt and Graebner, 2007; Shepherd and Sutcliffe, 2011; Timmermans and Tavory, 2012).

3.4. Research Design: Exploratory

Research design provides a framework that specifies the procedures for collecting and analysing data and is usually classified into three traditional categories: exploratory, descriptive and causal (Nargundkar, 2003; Burns and Bush, 2014). Exploratory research design is generally adopted when not enough is known about a phenomenon under study (Brown, 2006; Saunders, Lewis and Thornhill, 2007). Thus, the subject must be investigated from various angles to provide new insights (Robson, 2002). On the other hand, descriptive research, as the name suggests, describes a phenomenon as it naturally occurs (Gray, 2014), like the “accurate profile of persons, events or situations” (Robson, 2002, p. 59). The causal research design is undertaken when the aim is to identify cause-and-effect relationships and determine why events occur (Zikmund *et al.*, 2013).

The selection of an appropriate design primarily depends on research objectives (Burns and Bush, 2014), which in this case is to explore an understudied issue of developing women's entrepreneurship through CIS. Since there is inadequate study available on the subject, the exploratory research design is considered the most appropriate choice. Voicing this, Welter *et al.* (2016, p. 318) state that entrepreneurship studies require researchers to “remain in exploratory mode, needing to observe, assess and understand the full range and richness” of the various facets of the phenomenon. This very nature of exploring and requiring insights justifies the interpretative analysis applied by the researcher, which is traditionally accompanied by a qualitative research strategy (Gray, 2014) described in the next section.

3.5. Qualitative Research Method

Qualitative research methods comprise interpretative techniques, which are used to unravel social phenomena and obtain insights that can explain them (Van Maanen, 1983). Figure 3.2 presents the key characteristics of qualitative research, which indicates why a qualitative approach is suitable for this study.

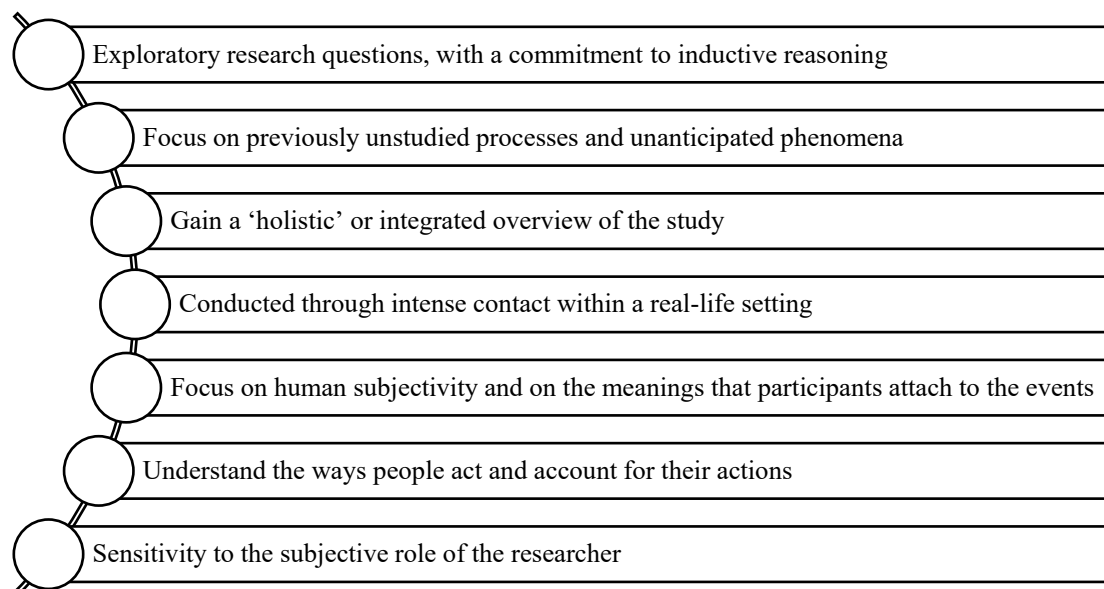


Figure 3.2: Characteristics of qualitative research

(Source: Adapted from Schutt, 2006; Miles, Huberman and Saldana, 2013)

Unlike quantitative research, qualitative strategy relies on words and not quantification (Bryman, 2012) to uncover the experiences and behaviours of research subjects (Hennink, Hutter and Bailey, 2011) to find answers to issues that are complex and relatively new (Flick, 2018a). The aim of this research is not to test and derive confirmed results from a theory (Saunders, Lewis and Thornhill, 2007); rather, to explore how a collective approach is undertaken to shape institutions in a way that facilitates the development of women entrepreneurs in Bangladesh. It is an understudied phenomenon from which theories could eventually be generated as is commonly seen in qualitative research (Webb, 2002; Bryman, 2012). Furthermore, the substantive questions concerning entrepreneurship can only be answered through qualitative methods (Gartner and Birley, 2002).

3.5.1. In-depth Interviews

There are various methods to collect qualitative data, among which the most commonly used are participant observations, in-depth interviews and focus group discussions (Saunders, Lewis and Thornhill, 2007; Bryman, 2012). Table 3.1 provides a brief description of these three qualitative data collection methods.

Table 3.1: Qualitative data collection methods

Participant Observations	The method requires the researcher to participate fully in the lives and activities of subjects and observe them while they go about their normal activities (Schutt, 2006).
In-depth Interviews	It is a purposeful conversation or a verbal exchange, where the researcher strives to acquire information from the participants individually and comprehend their opinions and experiences regarding a particular subject (Arthur <i>et al.</i> , 2012).
Focus Group Discussions	This is a form of group interview that requires questions to be focused on “a particular fairly tightly defined topic” (Bryman, 2012, p. 502). The method requires the participants to discuss a specific theme as members of a group and not simply as individuals.

This research, in particular, employed in-depth interviews primarily because it provides a broader scope of acquiring individual perspectives on an issue compared to the other methods (Hennink, Hutter and Bailey, 2011). As the term suggests, it enables the

researcher to obtain “deep” answers to issues beyond the basic fact of who, what, when and where (Guest, Namey and Mitchell, 2013). It primarily deals with the subject’s ‘how’ and ‘why’ elements, allowing the researcher to understand participants’ views of processes, norms, beliefs, motivations, reservations and interpretations (Guest, Namey and Mitchell, 2013). In-depth interviews are usually considered a suitable approach when the researcher aims to understand how the interviewees view their situation and their experiences around the research topic under investigation (Morris, 2015). In the context of this thesis, in-depth interviews are appropriate because the research questions require participants to share their experiences regarding the development programmes with which they have been associated, and their perspective on the involvement of other actors in the process.

In the case of participant observations, some issues may not be amenable to observation, which makes asking the participants the only feasible way to gather information (Bryman, 2012). Specific to this research, observing participants identify the process of CIS may be implausible as the women’s entrepreneurial ecosystem is represented by a range of participants, each of whom may be involved in discrete development programmes. In such a scenario, a holistic view of the change process, which is the focus of this research, could only be achieved through in-depth interviews. Also, on many occasions, participants may have to cite their past experiences related to the events of CIS. However, recollection of past events cannot be accomplished through participant observation alone (Bryman, 2012), reinforcing the need to adopt in-depth interviews.

As several groups of participants are considered in this research, focus group discussion is likely to raise problems. Morgan (1997) suggests that homogeneity in the background is essential for participants to feel comfortable enough to speak in each other’s presence. In-depth interviews are preferable to focus group discussions when discomfort among participants is a possibility, for example, due to hierarchical relationships between them (Madriz, 2000; Bryman, 2012). In this research, for instance, representatives of government organisations may not want to share space with others or vice versa due to the high level of power distance in Bangladeshi society (Hofstede-Insights, 2021). Furthermore, in focus group discussions, since the emphasis is on a specific theme, participants may respond to each other’s views and give their opinions (Bryman, 2012), but are less likely to share details about the particular development programme they have

been associated with individually. This is because focus group discussions are concerned with collecting information on the community perspectives and not narratives or personal stories of participants (Hennink, Hutter and Bailey, 2011).

Thus, in-depth interviews are suitable for this research as they uncover information on individuals and their personal experiences (Hennink, Hutter and Bailey, 2011). Integrating Kvale's (1996) 'miner' and 'traveller' metaphors, Witzel and Reiter (2012) describe an interviewer as a "well-informed traveller". This implies that researchers start their journey with certain expectations, developed on the basis of information obtained prior to the embarkment, but the ultimate story that unfolds depends on the people with whom they engage in the journey and the insights gathered from them (Witzel and Reiter, 2012). In the context of this thesis, the researcher obtained prior information from the literature review, but required an in-depth understanding of the actual process of CIS intended for the development of women's entrepreneurship in Bangladesh. Thus, taking upon abductive reasoning (Timmermans and Tavory, 2012) (in section 3.3), the researcher used the knowledge gathered from existing literature to construct the interview questions and then conducted semi-structured interviews with the concerned subjects to gather new insights about the phenomenon. A benefit of using semi-structured interview is that despite having a set of questions, interviewees are provided with the flexibility to articulate their responses, along with more scope for the interviewer to seek clarity on the issue (Morris, 2015).

3.6. Unit of Analysis

The unit of analysis is the 'level of abstraction' at which one looks for variability (Guest, Namey and Mitchell, 2013). In other words, the unit is the subject of study that is analysed, which could be at an individual, group or community level (Long, 2004; Guest, Namey and Mitchell, 2013). However, the unit of analysis should not be confused with the unit of observation. While the former refers to the level at which data is compared and synthesised, the latter refers to the level at which data is collected (Guest, Namey and Mitchell, 2013). For example, in a cross-national study, the unit of analysis is the country, but the unit of observation is the individual respondent (Long, 2004). Hence, while the unit of observation is at the individual level, the unit of analysis can be at the community level (Guest, Namey and Mitchell, 2013). When conducting in-depth interviews, the unit of observation is always the individual (Guest, Namey and Mitchell, 2013).

Simply put, the unit of analysis are those entities about which the data is collected (Brewer and Hunter, 2006). Thus, what the unit of analysis would be in a study, depends on the purpose of the research (O'Connor and Netting, 2011). Since this research revolves around understanding the CIS process in the context of developing women's entrepreneurship, the unit of analysis is the process itself. Just like the case of analysing an organisation's overall strategic decision-making process (Rajagopalan *et al.*, 1998), or how a bill successfully makes it through the legislative process (O'Connor and Netting, 2011). According to Brewer and Hunter (2006, p. 87), when analysing "theories of process", a researcher tends to focus on the events in the data that "highlight the ordering and sequencing of behavior". This enables the researcher to capture the phenomenon at several points of the beginning and ending of an event's occurrence (Brewer and Hunter, 2006).

In line with this, the researcher analysed the process of CIS (the unit of analysis) by gathering data from the individuals or actors (the unit of observation) who represent the women's entrepreneurial ecosystem in Bangladesh. These actors shared their experiences related to the different development programmes they were associated with. From these accounts, the researcher collected the events and actions that capture the phenomenon of CIS. Moving on to the next section, the chapter presents the population of diverse actors in Bangladesh's women's entrepreneurial ecosystem, from which samples are drawn for data collection.

3.7. Sampling

3.7.1. Population

In the context of this research, there is more than one population (Guest, Namey and Mitchell, 2013). More specifically, the population represents the diverse actors in the women's entrepreneurial ecosystem in Bangladesh, as indicated in Figure 3.3. The key actors identified in the context of Bangladesh have been introduced in Chapter 1 (section 1.4).

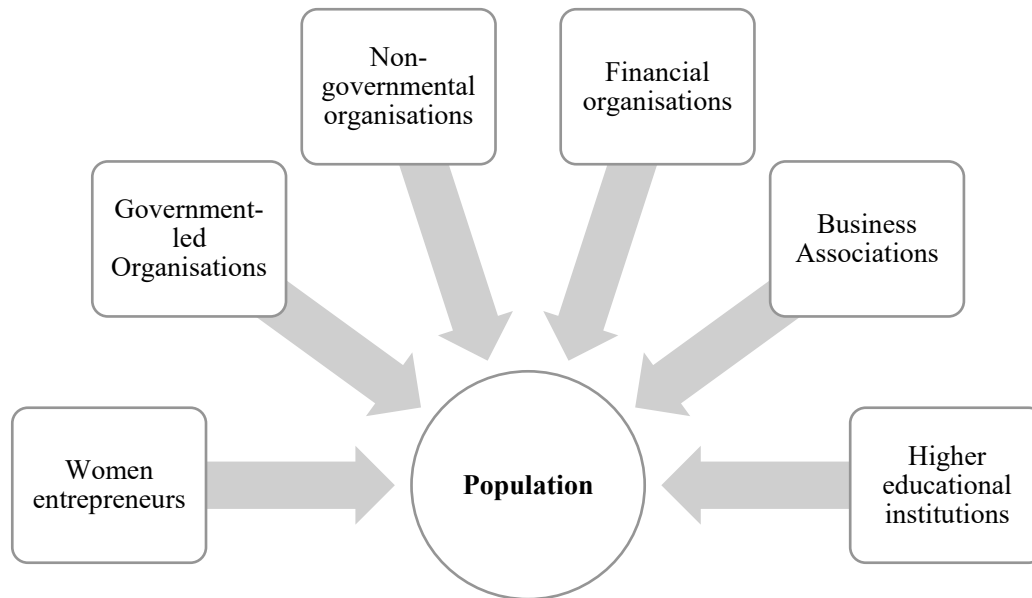


Figure 3.3: Representation of the study population

Each type of actor comprises a distinct population associated with a programme designed solely to facilitate the development of women entrepreneurs. According to Ahmed (2014), women entrepreneurs in Bangladesh are defined as women who own and run business enterprises. Additionally, the National Industrial Policy (2016) of Bangladesh defines women entrepreneurs as those who have 51% ownership of a business. However, the development programmes identified in this research aim to provide training and support to all women who are interested in starting or growing a business, without excluding potential women entrepreneurs. This is primarily because most of such programmes typically aim to provide training and support to all women, recognising that many women may have innovative ideas or valuable skills but may lack the resources, knowledge, or confidence to pursue entrepreneurship. For instance, some of the well-known programmes spread across multiple countries, including Bangladesh, such as ILO’s Start and Improve Your Business programme (ILO, n.d.), or World Bank’s We-Fi programme (We-Fi, n.d.), provide training and support services to not only existing women entrepreneurs, but also those who intend to start their businesses, contributing to the overall development of women’s entrepreneurship. Similarly, studies have been conducted to understand women’s entrepreneurial motivation and business environment, where the experiences of potential women entrepreneurs were studied (Wannamakok and Chang, 2020; Lladós-Masllorens and Ruiz-Dotras, 2022). Since the focus of this research

is not to investigate the experiences of women entrepreneurs, but rather to explore how institutional actors in the ecosystem shape institutions to foster the development of women's entrepreneurship, the research includes actors associated with development initiatives that may involve both existing and potential women entrepreneurs.

In the context of this thesis, it is important for the participants to be related to such development programmes, otherwise it might not be possible to determine whether institutions could be shaped through deliberate and organised initiatives and how collective endeavours unfold during the process. This implies that participants could be part of different development programmes as the objective of this research is not to assess the programmes individually, but rather to identify a common pattern of CIS. For example, an NGO representative may share experiences of a development programme different to that suggested by representatives of another NGO. However, how other actors collaborate with the respective NGOs, eventually shaping institutions for the betterment of women entrepreneurs, could unravel a pattern that may explain an iterative process of CIS. The following explains the study population from which samples are selected for data collection.

(i) Women entrepreneurs (WE)

This population comprises women entrepreneurs who have been involved in designing or implementing development programmes. Some women entrepreneurs are actively involved in enhancing the entrepreneurial activities of other women entrepreneurs. In the context of this thesis, all of them operated through another organisation, inferring an overlap between actor representation.

(ii) Government-led organisations (GO)

This includes individuals from government-led organisations that have undertaken development programmes. It comprises organisations that provide training facilities, financial support and consultancy services regarding SMEs to existing and potential women entrepreneurs. This group also consists of officials who could shed light on the policies supporting women entrepreneurs. The representatives of this group have been or are directly associated with development programmes and are selected from various managerial levels so that more significant insights can be gathered.

(iii) Non-governmental organisations (NGO)

NGOs are one of the critical actors in the women's entrepreneurial ecosystem in Bangladesh. Several NGOs have made ground-breaking developments for women's entrepreneurship in Bangladesh and are continually introducing programmes designed to empower women through entrepreneurship. The sample from this population consists of NGO officials who were able to provide information about the implementation of these programmes, as well as the involvement of and contribution made by other actors.

(iv) Financial organisations (FIN)

The sample drawn from this population includes representatives of banks, non-banking institutions and micro-financial institutions who provide financial assistance to women entrepreneurs in Bangladesh. Some financial institutions offer credit facilities and additional support programmes for women entrepreneurs. Hence, their views on the influence of their initiatives and the collective endeavours behind the development process are worth noting.

(v) Business associations (BA)

There are numerous business associations, some government-led and some privately owned, who, like other actors mentioned so far, are known to develop and implement support programmes to facilitate women entrepreneurs in Bangladesh. The researcher is aware of many such business associations that have conducted rigorous training for women entrepreneurs and provided consultancy to women-led enterprises. Hence, it is expected that this population's representatives could give a detailed account of the process that leads to shaping institutions in favour of women entrepreneurs.

(vi) Higher educational institutions (HEI)

According to the researcher's knowledge, recently, there has been the involvement of higher educational institutions in development programmes for women entrepreneurs. Based on this knowledge, the sample includes critical informants from these HEIs who would be able to shed light on the actor's role in the development process.

3.7.2. Sampling Strategy

An important aspect of qualitative research is the trade-off between breadth and depth, where a small sample is preferred over large ones because the emphasis is on the in-depth understanding of relevant issues and not statistical generalisation (Neergaard and Ulhøi, 2007; Holstein and Gubrium, 2011). As Patton (2002) suggests, customarily, samples are selected purposefully when it comes to qualitative inquiry. The sampling strategy, therefore, used in this research project is ‘purposive sampling’.

Purposive sampling involves the selection of samples based on purposes related to answering the research questions, which is why the informants who are particularly knowledgeable of the issues relevant to the study are identified for investigation (Gray, 2014; Flick, 2018b). The intention of the researcher is to seek information-rich cases that will explicate the phenomenon under study (Patton, 2002). It is also called ‘judgement sampling’ as “you decide the purpose you want the informants (or communities) to serve, and you go out to find some” (Bernard, 2000, p. 176). For instance, in this thesis, the sample includes participants who represent the entrepreneurial ecosystem governing women entrepreneurs in Bangladesh since it fulfils the purpose of understanding how the actors in the ecosystem work collectively towards shaping institutions and thus, facilitate the development of women’s entrepreneurship. Patton (2002) describes several strategies in purposive sampling that a researcher can utilise to draw a sample. In this thesis, the researcher employed a combination of strategies that helped to identify participants who could provide information-rich data germane to the research questions. Drawn from Patton's (2002) purposive sampling strategies, the following describes the ones adopted by the researcher in this thesis.

(i) Intensity sampling

In the context of this research, intensity sampling is adopted, in which “one seeks excellent or rich examples of the phenomenon of interest, but not highly unusual cases” (Patton, 2002, p. 234). In line with the research objectives, the researcher does not require unusual cases of extreme success or failure (Patton, 2002); instead, the study needs to identify participants who would provide intense, rich examples of the actors’ involvement and the process of CIS. It is typically expected of the researcher to have some preliminary information to sample intense examples of the phenomenon (Patton, 2002). The

researcher developed familiarity from the secondary data (in section 3.6.1) that provided information about the key actors responsible for women's entrepreneurial development in Bangladesh (Chowdhury, 2016; Chowdhury, 2017; Eusuf, 2020). Since, the strategy is to gather intense and rich data, the primary selection criterion in the context of this research has been to choose potential participants who are engaged in development programmes that deal with women entrepreneurs. For example, NGOs are one of the key actors identified (Devine, 2003; Hassan, 2015). However, it was difficult to tell from the secondary data which NGOs in the country had programmes designed for women entrepreneurs. Thus, the researcher approached several NGOs, highlighting the selection criterion. This led to a subsequent filtration leaving the researcher with those interested participants who had experience of such development programmes.

(ii) Maximum variation (or Heterogeneous) sampling

In small samples, heterogeneity can be a problem as it derives too many variations to the subject in concern (Guest, Bunce and Johnson, 2006). However, this can be used as an advantage because while having heterogeneous samples indicate the individuals to be different from each other, it also infers that a common pattern emerging from variations is of a greater value in capturing the essence of the phenomenon (Patton, 2002). Such variation is useful when an interpretivist strives to understand the meanings of processes, as they can sometimes be comprehended “in a more complex manner when viewed from multiple perspectives in the system” (Larkin, Shaw and Flowers, 2019, p. 194). Mason (2011) compares this idea with a gemstone as a phenomenon, where the light cast from different facets of the gemstone indicates various ways of viewing the overall object.

Hence, to obtain a holistic view of the CIS process, the researcher used heterogeneous sampling, where the participants represent the various actors in the women's entrepreneurial ecosystem. In line with the discussion in Literature Review (in section 2.5.), a holistic approach is particularly important because entrepreneurship development cannot happen in isolation (Stam, 2015). If the efforts of a single group of actors (e.g., GO) is investigated, the data might only reflect upon the process from their perspective, highlighting their actions. However, as the researcher attempted to identify the overall process that is not limited to the actions of a specific group (Tlaiss, 2015; Alkhaled and Berglund, 2018) or a specific institution (Ritchie, 2016), heterogeneous sampling seemed appropriate to study the phenomenon.

(iii) Snowball sampling

This technique is suitable when locating informants (Patton, 2002). In snowball sampling, participants refer to others who meet the study criteria (Ritchie *et al.*, 2014), which eventually leads to the snowball getting bigger as more participants are added in the process to provide insights about the relevant issue (Patton, 2002). In this research, snowballing is integral as the researcher relies on participants to suggest other informants. Because heterogeneous samples were used, the researcher could identify some potential participants from each category based on secondary data. To ensure the depth of each sample group (Patton, 2002), more participants were required, which was only possible as the participants suggested who else to talk to. There could be bias in snowball sampling as the participants select other members (Simkus, 2022), which means a risk of having more people from the same group affecting the heterogeneity planned by the researcher. However, due to the pre-determined selection criterion to include actors engaged in development programmes for women entrepreneurs, the researcher found that the participants did not necessarily refer to the same group. For example, an HEI representative (Interviewee no. 8) referred to someone from an NGO (Interviewee no. 10).

In addition, as this research does not investigate specifically selected cases of development programmes but the overall process of CIS, the participants had the liberty to refer to anybody who meets the criterion and not necessarily be on the same development programme as the other is sharing. Referring to the same example above, both the interviewees (8 and 10) worked on a development programme in the past; hence, the HEI representative was aware that the referred person (an NGO representative) met the criterion. However, the latter shared his experience related to a development programme, different from that mentioned by the HEI representative. Hence, snowballing complemented the heterogeneous sampling strategy in this research and enabled the researcher to gather information in line with the research objectives.

3.7.3. Sample Size

As mentioned earlier, having smaller sample sizes in qualitative research is typical (Patton, 2002). However, there has been an unsettled debate over the number of participants that should be ideal for such research. The literature on qualitative research

suggests the ideal sample size ranges from 6 (Morse, 1994), 20 (Green and Thorogood, 2009), 25 (Creswell, 2007), to even 50 (Ritchie *et al.*, 2014). On the other hand, some scholars emphasise the heterogeneity of samples to determine the number of interviews (Hagaman and Wutich, 2017). According to Hagaman and Wutich (2017), in the case of homogenous samples, 16 or lesser interviews should suffice, whereas larger samples are required when a study involves heterogeneous groups. Wertz (2005) suggests, there is no clear indication of a ‘sufficient’ sample size in qualitative research, as it depends on the research problems of the study.

To settle this debate, researchers argue that the sample size in qualitative research should be determined by theoretical saturation (Guest, Namey and Mitchell, 2013). This is the point at which “no or little new information is being extracted from the data” (Guest, Namey and Mitchell, 2013, p. 59). When the data collection is purposeful, such as in this thesis, it is more likely to submit to the data saturation (Suri, 2011). In the context of this research, the researcher continued until no new themes were emerging (Urquhart, 2013; Given, 2016) or as described by Grady (1998), the same comments were repeatedly surfacing. This is indicative of not only theoretical saturation, where the researcher has all the constructs that make up the theory (Starks and Trinidad, 2007), but it also represents data saturation, where with every additional interview, there may be ‘informational redundancy’ (Sandelowski, 2008).

Furthermore, according to Guest, Bunce and Johnson (2006), when there is some degree of structure available in interviews, such as the semi-structured interviews used in this thesis, one could reach saturation. Because there were similar questions for the participants to capture the activities and events in the associated development programmes, the researcher could identify when repeated data was appearing. Hence, the researcher continued sampling until a pattern of CIS was identified from the interviews and when repetitive data began to emerge, hinting at redundancy (Grady, 1998; Saunders *et al.*, 2018). This resulted in forty (40) participants recruited for the interviews. Using the sampling strategy mentioned in the previous section, the researcher directly contacted 52 potential participants. From this, 31 responded with interest in participating, but 27 participants were interviewed due to availability. The researcher gathered the rest of the 13 participants from snowballing. Table 3.2. presents the research participants or interviewees in each category or group. As mentioned earlier, there are overlaps in

samples, which is why some participants represented more than one category. As depicted in Table 3.2., the development programmes that women entrepreneurs were associated with were deployed by another organisation, such as an NGO or a BA; hence, representing both sample groups (for example, see interviewee no.1 and 2). Other than women entrepreneurs, only one interviewee (i.e., interviewee no. 16) shared experience of conducting development programmes from an NGO and a BA at different points in his career.

Table 3.2: Information about the research participants

Interviewee No.	Category	Role in the associated organisation	Gender	Education
1	BA; WE	Senior Vice President	Female	Masters
2	GO; WE	Member of Governing Body	Female	Chartered Accountant
3	BA	Executive Officer	Male	Bachelors
4	NGO; WE	Vice President	Female	PhD
5	GO	Former project coordinator and Chief Trainer	Male	Masters
6	NGO	CEO	Male	Masters
7	GO	Managing Director	Male	PhD
8	HEI	Professor; Head of Research division	Male	PhD
9	GO	National Consultant of the Digital Division	Female	Masters
10	NGO	Deputy team leader	Male	Masters
11	NGO	Senior Technical Specialist; Project Coordinator	Female	Masters
12	FIN	Head of SME Division; General Manager	Male	Masters
13	BA; WE	Head of Division	Female	Bachelors
14	BA	Project Lead	Male	Masters
15	NGO	Project Coordinator	Female	Masters
16	BA; NGO	Former Project Manager	Male	Masters
17	BA; WE	CEO	Female	Masters
18	BA; WE	President	Female	PhD
19	BA	Former Programme Executive	Male	Masters
20	NGO	Chairman	Male	PhD
21	GO	Former Member of Governing Body	Male	PhD
22	HEI	Professor	Male	PhD
23	FIN	Head, Women Entrepreneur Loan	Female	Masters
24	FIN	Head of SME division; Assistant General Manager	Male	Masters

Interviewee No.	Category	Role in the associated organisation	Gender	Education
25	FIN	Manager, Women's Banking Division	Female	Masters
26	FIN	Manager, SME Division	Male	Bachelors
27	HEI	Associate Professor	Male	PhD
28	HEI	Dean	Male	PhD
29	HEI	Board of Director	Female	PhD
30	FIN	Customer Service Officer	Female	Bachelors
31	HEI	Associate Professor	Male	PhD
32	GO; WE	Women Affairs Consultant	Female	Masters
33	FIN	Head of SME Division	Male	Masters
34	NGO	Senior Manager of Operations	Male	Masters
35	GO	Programme Lead; Head of e-commerce division	Male	Masters
36	FIN	Deputy General Manager	Male	Masters
37	GO	Project In-charge	Female	Masters
38	NGO	Project Manager	Male	Masters
39	BA; WE	Vice President	Female	Masters
40	FIN	Branch Manager	Male	Masters

Note: **WE**=Women Entrepreneurs; **BA**=Business Association; **NGO**=Non-governmental Organisations; **GO**=Governmental Organisations; **FIN**=Financial Organisation; **HEI**=Higher Educational Institutions

Among the forty (40) interviewees, eight (8) represented the group of women entrepreneurs, nine (9) from BA, ten (9) from NGO, eight (8) from GO, nine (9) from FIN and six (6) from HEI. The number of representatives in the HEI category is relatively small because when recruiting participants for the group, the researcher found that only a handful of institutions were involved with development programmes related to women. Table 3.2 also indicates a higher ratio of male to female participants (i.e., 16 female and 24 male participants). Perhaps this reflects the patriarchal society in Bangladesh (Chowdhury, 2009), as discussed earlier (in section 3.6.1). Similarly, it is in line with the Global Gender Gap Report 2021, suggesting that women in Bangladesh make up only 11% of all managerial positions (World Economic Forum, 2021). Although it has increased from 5.4% in 2015 (International Labour Organization, 2015), the ratio of women to males in high-ranked positions is still noticeable, as displayed in this Table.

3.8. Data Collection Process

The semi-structured interviews were carried out with an interview guide (Appendix 3), which had a list of questions aligned with the research objective of this thesis (Saunders, Lewis and Thornhill, 2007; Bryman and Bell, 2011). Interview guides were prepared for each category of participants with similar questions so that all the sample groups cover the main themes. In cases where there were overlaps between the samples, the interviewees were asked the questions from both interview guides of the respective categories. Although the interview guide offers a structure to cover the main concepts, there is enough flexibility for the interviewees to answer in their way and for the interviewer to probe for further elaboration (Bryman and Bell, 2011). To illustrate this, a transcript of one of the interviews has been attached to this thesis (Appendix 4). As can be seen from the transcript, the interview questions maintained a semi-structured flow, and the interview guide was not rigidly followed. Hence, it was a 'guide' for the researcher, which is why some of the questions, especially the probing questions, were not asked during the interviews as the participants had already answered, and thus, were redundant.

Pilot interviews were carried out with participants from the same population to refine the interview guide before conducting the in-depth interviews; hence, the researcher did not include the responses in the analysis. This included conducting six pilot interviews with a bank executive, two women entrepreneurs, two academics, and a former training centre manager. The pilot test interviewees were not directly involved with development programmes, except for the former training institute manager, but they had some experience working with women entrepreneurs. Feedback from the pilot interviewees helped finalise the interview guide as questions were rephrased, discarded or their sequence altered. Appendix 2 presents the changes made to the interview guide based on the pilot tests. Following this, Appendix 3 presents the revised interview guide. Under the guidelines of the University, due to the Covid-19 pandemic and the consequent travel ban between the UK and Bangladesh, all the interviews were conducted online via Zoom and Google Meet. The interviews carried out from 27th July 2021 to 3rd October 2021, lasted between 47 minutes to 1 hour 50 minutes (an average of 62 minutes per interview).

While online interviews have their benefits, they also come with potential challenges that need to be managed. One of the most significant challenges is technical issues, such as

poor internet connection, background noise, or software malfunctions (Neville, Adams and Cook, 2015). To manage these challenges, the researcher ensured that she had a stable internet connection and used a quiet and private location for the interviews. Additionally, the researcher tested the software beforehand to make sure it was functioning correctly. Another challenge is the lack of nonverbal cues, which can make it difficult to interpret the participants' reactions and responses (Iacono, Symonds and Brown, 2016). To mitigate this, the researcher kept her video on and requested the participants to do the same, ensuring that she could observe nonverbal cues, such as facial expressions. Furthermore, all the participants were working from home rather than their offices. As indicated in Table 3.2, most participants held a significant position in their respective organisations, meaning it might have taken a lot longer if they were not working from home. Therefore, working remotely appeared to be advantageous for data collection. For data recording, the researcher used in-built laptop recorder and a separate audio recorder to capture the conversation as it is. The interviews were later translated and transcribed verbatim. The data was analysed using NVivo 12 software.

3.9. Data Analysis

Braun and Clarke (2006, p. 79) define thematic analysis as a “method for identifying, analysing and reporting patterns (themes) within data.” The authors suggest six phases to conduct a thematic analysis, which includes familiarising with data, generating initial codes, searching for themes, reviewing themes, defining themes and producing the report. While ‘themes’ are repetitive accounts of participants’ perceptions and experiences relevant to research questions, ‘coding’ is the process of identifying these themes and assigning labels (or codes) to them (Brooks and King, 2014). The researcher adopted template analysis in this thesis, a form of thematic analysis (Brooks *et al.*, 2015).

A ‘template’ style of thematic analysis initially described by Crabtree and Miller (1992) and further developed by King (1998, 2004) takes up the conventional moves of identifying preliminary codes and progressing to higher order themes. However, central to the template analysis is crafting a ‘coding template’ (Brooks and King, 2014). This template synthesises the themes generated from the qualitative data set and organises them in a meaningful manner (Brooks and King, 2014).

Usually, template analysis can be preferred to the generic form of thematic analysis, where the total hours of interviews are long or when there are distinct groups in the data set, enabling the researcher to compare (King and Horrocks, 2010). It is also suitable when particular theoretical concepts need to be incorporated into the analysis (King and Horrocks, 2010). In the case of this research, all three mentioned reasons apply as (i) the sample size is 40, (ii) there are heterogeneous samples, and (iii) prior constructs from existing literature have been used. With long data sets and the involvement of distinct groups, template analysis simplifies the process and provides a flexible structure to organise the data (Symon and Cassell, 2012). Similar to the steps in conventional thematic analysis, a template analysis consists of six procedural steps (King and Horrocks, 2010; King, 2012; Brooks and King, 2014; Brooks *et al.*, 2015), which was used as a guide to the data analysis in this thesis and are discussed as follows:

(i) Familiarise with the data

The first stage includes the researcher reading through the complete set of transcribed data. By familiarising with the raw data, the researcher gathered an overall view of the perceptions and opinions of the participants.

(ii) Preliminary coding of the data

As typical of any thematic approach, this phase includes highlighting anything in the textual data that seems relevant and contributes to the researcher's ability to answer the research questions. When advanced to coding, it is common but not obligatory to have a few 'a priori nodes' (or a priori themes) derived from theoretical concepts (King and Horrocks, 2010). Usually, with traditional thematic analysis, the researchers may take either a 'bottom up' or a 'top down' approach. The former avoids using prior theoretical constructs to organise data, thus developing themes inductively, whereas, in the latter, themes are informed purely by theory. Template analysis differs as it adopts a middle ground between the two extremes. It allows the research to begin with a few initial themes (or a priori nodes) (Symon and Cassell, 2012).

However, a priori nodes are tentative and open to modification depending on their relevance to the analysis at hand (Brooks *et al.*, 2015). It is generally suggested not to begin with too many a priori themes as this "may lead to a blinkered approach to analysis"

(King and Horrocks, 2010, p. 168). Hence, the researcher began with a few a priori codes and categories derived from the literature shown in Table 3.3.

Table 3.3: A priori codes

A Priori Categories	A Priori Codes	Indicators
Institutional Actors	Focal actor	One who has the vision for change and has initiated the change process.
	Institutional shaper	One who may (or may not) have initiated change but have the intention for change and thus, actively participate.
	Supporting actor	One who is facilitating the process of change without any particular intention for change.
Framing a collective goal	Individual goals	Goals of all the institutional actors involved in the change process.
	Shared goal	Goal of the programme or project
	Communicating the goal	Conflict due to differences in goals; Process of reducing differences; Establishing the goal
	Value exchange	Benefits sought by actors in exchange for their participation
Resource Mobilisation	Resources	Resources used in the change process
	Social position	Social position of the involved institutional shapers; influence in the change process
	Power	Use of power by institutional shapers
Legitimising change	Type of legitimacy	On what grounds is the change being legitimised, e.g., pragmatic, or moral.
	Legitimacy instrument	Instruments or methods used to make the change acceptable

(iii) Organising themes in a meaningful manner

The themes emerging from the data are then organised into meaningful clusters, followed by the researcher's analysis of any connection between or within these clusters. Hierarchical relationships emerge at this stage, where the broader themes encompass narrower themes (Brooks *et al.*, 2015). This system of deriving themes through organising data hierarchically is similar to the generic form of thematic analysis, but a major difference lies in the number of coding levels. Traditionally, the thematic analysis

includes a three-level hierarchy (Symon and Cassell, 2012), where the first level contains descriptive coding, which emphasises on describing participant's accounts; the second, i.e., interpretative coding, goes beyond just describing accounts and interprets the meaning of those accounts; then finally, key themes derived from the former level of analysis (King and Horrocks, 2010).

In contrast to the generic system, template analysis does not insist on a fixed number of hierarchical coding levels; instead, there can be more. Usually, the data that provide richer insights are coded deeper or into more levels. Hence, the hierarchy of themes is not based on the extent of abstraction and interpretation; rather, it depends on the scope of the richness of the data (King and Horrocks, 2010). The analysis also includes 'parallel coding' and 'integrative themes.' While the former describes the inclusion of the same sections of text into multiple codes at the same level, the latter refers to the permeation of themes across several distinct clusters (Brooks and King, 2014).

(iv) Defining an initial coding template

The use of template enables the researcher to focus on areas most relevant to the research (Brooks and King, 2014). It is the use of a template that differentiates this method from the generic form of thematic analysis, where the researcher carries out each step on each transcript, which also means they may have to begin with preliminary coding for all subsequent transcripts. By contrast, having an initial template provides a structure that although not rigid, enables the analysis to progress through an iterative process (Symon and Cassell, 2012).

An initial template can be developed immediately after reading through a few transcripts for preliminary coding, or after all the transcripts are analysed thoroughly for initial themes. Designing an initial template too early could preclude the researcher from having an open mind, creating an inclination to force fit the materials into an existing template (Brooks and King, 2014). The researcher created an initial template, emerging from the literature and empirical data. Accordingly, the researcher followed the abovementioned steps for the first 15 transcripts, and precisely three from each category of the sample, and only after being convinced that the selected subset of materials provided a good cross-section of the issues covered in the overall data, the initial template was applied to the rest of the data.

(v) Applying the initial template and modify as necessary

This stage involves the application of the initial template to the remaining data. Since the template is not a rigid structure, it can be modified during this process, implying essential changes to the template when the theme and data do not “fit”. This will likely lead to redefinition, addition and removal of themes in the template where necessary. However, instead of reorganising the template after every new account is examined, it is typical to create a revised template after reviewing several accounts and recording the possible amendments. Although time-consuming, this process of continuous revision is essential to allow a comprehensive interpretation of the data (Brooks and King, 2014).

(vi) Finalising the template and applying it to the full set of data

The last stage includes finalising the template and then applying it to the complete data set (Brooks *et al.*, 2015). Therefore, the final template represents the researcher’s interpretation of the data and serves as a guide and structure to present the research findings. The final template that provided the codes, categories and themes for this research is presented in the form of a codebook (in Appendix 5). Figure 3.4. is a presentation of how the template appears in the NVivo file created for this thesis.

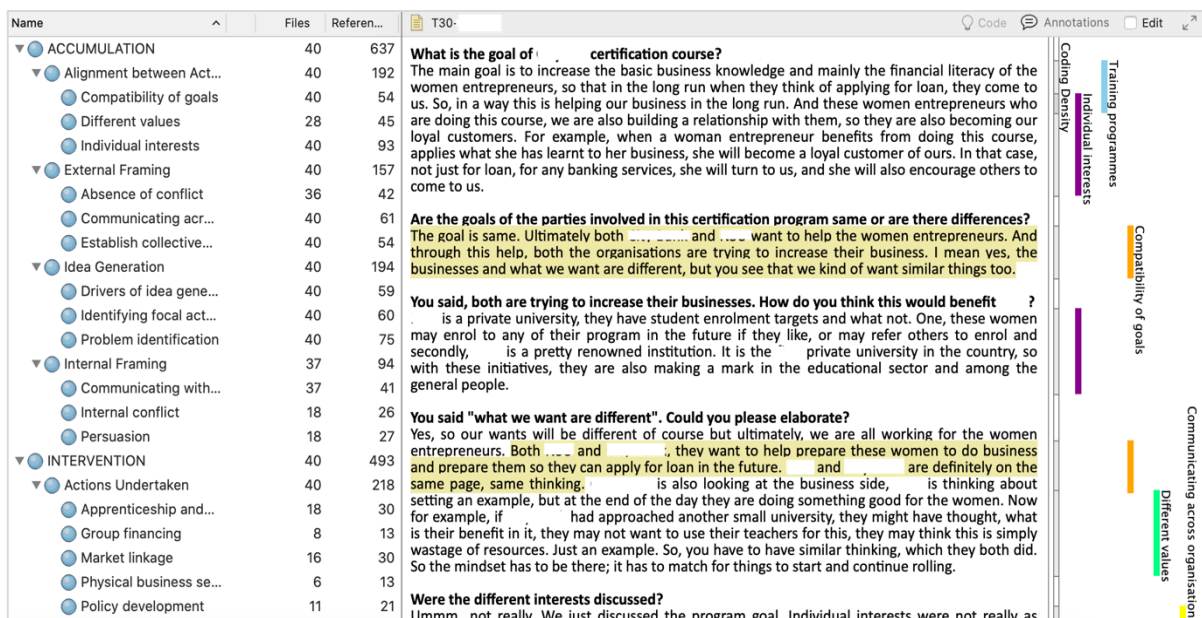


Figure 3.4: Extract of coding from NVivo

3.10. Data Presentation

It is typical of qualitative researchers to use terms such as “many”, “few”, “majority”, and so on in their analysis (Sim and Wright, 2000; Maxwell, 2010). When researchers make vaguely defined quantitative claims using such terms, which Bryman (2012) refer to as ‘quasi-quantification’ and Neale, Miller and West (2014) as ‘semi-quantification’, there is a risk of creating ambiguity, unless some quantification is provided (Guest, MacQueen and Namey, 2012). Hence, to reduce this ambiguity and attain consistency, the researcher classified these terms according to the number of interviewees. For example, “a majority” would imply citations from more than 20 interviewees. The researcher’s definitions of these terms are provided in Chapter 4 (Findings).

The purpose of quantification of qualitative data is not merely to clarify the meaning of the terms; it also includes counting codes emerging from the data for interpretation (Morgan, 1993). However, due to the nature of qualitative research, there is a constant debate among scholars about counting (Sim and Wright, 2000). While some have acknowledged its benefit, suggesting it helps a qualitative researcher with a more persuasive argument (Miles and Huberman, 1994; Silverman, 2000), others have argued that counting may affect the quality of the research, especially if it is not aligned with the underlying assumptions and purpose of the research (Rynes and Gephart, 2004; Suddaby, 2006). To shed light on this, Giorgi (1994) questions the appropriateness of counting in a phenomenological study as the meaning of a phenomenon may exist irrespective of the counts, implying that numeric presentation may not determine the findings *per se* (Guest, MacQueen and Namey, 2012).

When the goal is to identify a process, counting has been criticised because a process is better understood by identifying “the full range of mechanisms that are in operation” (McPherson and Sauder, 2016, p. 435), rather than counting how many times a process is cited by a participant (Monrouxe and Rees, 2020). Similarly, Maxwell (2010) adds that counting is useful when interpreting reality in terms of variables, not events and processes. The basis for such an argument is that subjects may have different perspectives of the events that may transpire in a process (Hannah and Lautsch, 2011; McPherson and Sauder, 2016). This implies that the themes related to the process may emerge spontaneously in interviews, which might not be considered by all interviewees (Hannah and Lautsch, 2011). For example, in the case of this thesis, several development

programmes have been identified from the data, and it was apparent that not all interviewees were involved with the same kind of programme. There were programmes that were coded only by some but ignoring those outliers would indicate a partial picture of the CIS process. The existence of outliers perhaps indicates a finding worth taking note of.

Does it mean qualitative data should not be counted when the researcher strives to explore a process? The answer lies in the use of counts, as suggested by Morgan (1993). Accordingly, Morgan (1993) argues that, unlike quantitative data analysis, counting does not necessarily imply that the analysis stops with the presentation of numerical results; instead, it helps to see patterns in the codes. For instance, referring to the above example, a lack of participant citation of a development programme could also guide the researcher to analyse its cause. Hence, the dilemma is not whether one should be counting the data; it is more about ‘when’ to count the data (Hannah and Lautsch, 2011), emphasising the purpose of counting (Guest, MacQueen and Namey, 2012).

In the context of this thesis, the purpose of counting qualitative data is two-fold. First, as mentioned at the beginning of this section, the data has been quantified to maintain consistency so that the meaning of the terms used for data analysis is clear to the researcher and the audience (Guest, MacQueen and Namey, 2012). Second, the researcher has counted qualitative data to ensure transparency, referred to as the credential counting (Hannah and Lautsch, 2011). The purpose of credential counting is not to produce findings of its own or assign objective meaning to the findings but to document the data sources and maintain analytical honesty, which can provide transparency about how the research was conducted (Hannah and Lautsch, 2011). Hence, using NVivo 12, the researcher provided the counts of the codes in this thesis, meaning the number of interviewees who cited the codes and the number of times the interviewees referred to the codes, indicated as ‘references’ in NVivo. These counts are presented in the coding frameworks in Chapter 4 (Findings).

3.11. Trustworthiness

Since the purpose behind qualitative research differs from that of quantitative research, it is logical to have different criteria to assess the quality of the research (Patton, 2002). Most commonly, in qualitative research, it is through ‘trustworthiness’ that the quality of

research findings is determined (Shenton, 2004; Nowell *et al.*, 2017; Flick, 2018a). Lincoln and Guba (1985, p. 290) state that the issue of trustworthiness poses this question, “How can an inquirer persuade his or her audiences (including self) that the findings of an inquiry are worth paying attention to, worth taking account of?” Lincoln and Guba (1985) developed four criteria that define the trustworthiness of qualitative research: credibility, transferability, dependability and confirmability. The following sections discuss the four mentioned criteria in the context of this research.

(i) Credibility

The credibility of research refers to the compatibility between the participants’ views and researchers’ representation of them (Tobin and Begley, 2004), implying that the findings presented are reliable and trustworthy (Lincoln and Guba, 1985). There are various techniques for determining credibility, but the undermentioned ones are discussed in relevance to this study.

Validation by participants: The researcher returned the transcripts and the audio recording to the participants to confirm that the information provided was interpreted and presented in the right manner (Bryman and Bell, 2011; Birt *et al.*, 2016). Back-translation was used to ensure the credibility of the transcripts, where the researcher translated some of the English transcripts back to their original language (Irvine, Roberts and Bradbury-Jones, 2008; Merriam, 2009; Bretherton and Law, 2015). The researcher was inspired by the code-recode strategy and used a similar approach for the back-translation process. In a code-recode strategy, the researcher codes the data and revisits it after a certain period to recode and identify any discrepancies, ensuring the consistency and accuracy of the coding process (Ary *et al.*, 2013). Similarly, to ensure the reliability of the translations, the researcher conducted a back-translation six months after the initial translations were completed. This method enabled the researcher to compare the original and translated versions, identifying any possible errors or misinterpretations, and enhancing the accuracy and reliability of the translations.

Triangulation: The researcher adopted triangulation of sources in this research (Patton, 2002; Denzin, 2017). This refers to the indication of consistency between different data sources within the same method (Patton, 2002; Denzin, 2017). In this investigation, the researcher used multiple sources due to heterogeneous sampling, which included various

participants (e.g., women entrepreneurs, representatives of governmental and non-governmental organisations, financial service providers, etc.). Having multiple sources allowed the researcher to look into the inconsistencies and find explanations.

Peer debriefing: Peer debriefing allows researchers to discuss their studies with trusted and knowledgeable peers (Thyer, 2009) and expose themselves to critical questions and feedback, enabling them to gain a deeper insight into the research findings (Leech and Onwuegbuzie, 2008). Furthermore, this technique encourages researchers to keep their biases out of the study (Leech and Onwuegbuzie, 2008). In the context of this research, the researcher received support from her supervisors in the form of frequent feedback and critical discussions regarding the research. This helped the researcher to detach herself from the study, adopt a neutral perspective of the work at hand, and use that to improve the quality of the research.

(ii) Transferability

The concept of an audit trail, which is also known as a ‘decision trail’, suggests that a research process can be audited for errors and transparency (Johnson and Waterfield, 2004) by describing “how data were collected, how categories were derived, and how decisions were made throughout the inquiry” (Merriam, 2009, p. 223). Similarly, according to Koch (2006), when a reader is able to audit events, decisions and actions of the researcher, the study is considered trustworthy. One way of doing so is enhancing the transferability of data, which refers to the transfer of qualitative research to other contexts or settings, by providing a “thick description” (Lincoln and Guba, 1985). By the stated technique, a researcher can provide relevant details of the research process (Schwandt, 2001) so that a clear pathway and reasons for methodological and analytical decisions are presented (Johnson and Waterfield, 2004).

In the case of this research, the researcher presented detailed accounts of the phenomenon under study, the methodology undertaken to carry out the research, the context of the research, details of the sample used and a thorough discussion about the responses gathered from the participants. Appendix 6 details the thirty-four development programmes investigated in this research, including their duration, type, aim, audience, description, and the institutions they targeted to transform. The codebook is presented in Appendix 5 with descriptions of the codes and categories and excerpts from the interviews

to show relevance. Moreover, as discussed in section 3.10 (Data Presentation), coding frameworks are provided in Chapter 4 (Findings), showing the counts of the codes and categories that form the respective themes, along with the original data sources, meaning the interviewees who cited the code.

(iii) Dependability

Providing this thick description also ensures the ‘dependability’ of the research (Tobin and Begley, 2004). When the research process is logical, traceable, and clearly documented as described above, it is said to be dependable (Nowell *et al.*, 2017), and it enables an outsider to carry out an audit (Streubert and Carpenter, 2011; Moon *et al.*, 2016). However, the idea of dependability does not indicate that with the thick description, one can replicate a qualitative study because it will not derive the same results (Merriam and Grenier, 2019). It suggests that “reliability lies in others’ concurring that given the data collected, the results make sense” (Merriam and Grenier, 2019, p. 28), which the researcher strived to achieve by providing details of the research process.

(iv) Confirmability

Confirmability indicates that the researcher’s interpretations and findings are derived from the data and not influenced by the researcher’s bias, for which the researcher has to clearly demonstrate how the conclusions are obtained (Nowell *et al.*, 2017). However, as per the arguments of interpretive phenomenologists, researchers’ bias cannot be completely bracketed due to the very nature of human beings (Willig, 2008); rather it is considered valuable in guiding the inquiry, allowing the researcher to make meaningful interpretations of the data (Lopez and Willis, 2004). According to Lincoln and Guba (1985), confirmability is achieved when the aforementioned criteria for trustworthiness are met. Hence, in the case of this research, to ensure confirmability, the researcher has described the data collection and analysis process with utmost detailing and transparency so that the readers can easily comprehend how the interpretations are achieved (Jensen, 2008). Moreover, the Findings Chapter in this thesis includes quotes from the interviews to demonstrate how those contributed to the emerging themes.

3.12. Ethical Considerations

Saunders, Lewis and Thornhill (2007, p. 153) suggest the ethical considerations involving research should ensure that the “research design should not subject those you are researching (the research population) to embarrassment, harm or any other material disadvantage”. In line with this, the research methods and strategies were designed and executed in a manner sensitive to the participants (Cooper and Schindler, 2008). The research was carried out in compliance with the ethical guidelines of the University of Brighton and following review and approval of the Ethics Committee (Appendix 7). Before starting the data collection, the researcher contacted the participants personally by sending an invitation to participate via email (Appendix 8) and telephone, explaining the significance of the research and how their contribution could add value. A participant information sheet (Appendix 9) was attached to the email containing information about the study, the process, and salient ethical concerns, including the participant’s right to confidentiality and anonymity.

Before the interviews, each participant signed a consent form (Appendix 10) that was returned via email, confirming their voluntary participation. In addition, the researcher informed the interviewees about their right to withdraw from the interview anytime should they wish to do so, and explained how the information would be gathered, stored, and disseminated in accordance with the University’s ethical guidelines. This information was also included in the opening statement of the interview guide, which was read out before the interview as instructed by the University’s guidelines during the Covid-19 pandemic. Hence the participant’s consent is also captured in the audio recording too. After the interviews, the information was stored in a password-protected computer with a copy in the researcher’s password-protected official One Drive account. To maintain the confidentiality and anonymity of the interviewees, names were replaced with numbers, and the same was done with the programme titles with which they were associated so that the interviewees’ identities remained undetectable.

3.13. Summary

This chapter presents the methodology to be used to conduct this research. In line with the purpose of the study and the research questions, qualitative research has been selected, and the chapter underscores the rationale for this choice. The qualitative inquiry is

underpinned by the research philosophy of constructivism because the overall process of CIS is multifaceted, and reality lies in the experiences of the participants associated with that process. As a result, the most suitable way to achieve an understanding of reality is through subjective interactions, indicating an interpretivist approach. This guides the use of the phenomenological method in this research as it explores participants' perspectives of what and how they have experienced the process of collectively shaping institutions for the development of women's entrepreneurship.

Therefore, the research is exploratory, allowing the researcher to gather data inductively using semi-structured in-depth interviews. Using purposive sampling, the researcher conducted the interviews with 40 participants until data saturation was achieved. The sample was composed of subgroups, each representing an actor in the women's entrepreneurial ecosystem in Bangladesh. Following this, the chapter described the data analysis technique used in this study, which in this case is the template analysis. Lastly, the process of ensuring research quality in terms of trustworthiness and compliance with the ethical guidelines of the University of Brighton was explained.

Chapter 4: Findings

4.1. Introduction

This chapter presents the findings of the empirical research conducted online with participants in Bangladesh to clearly understand how these actors collectively shape institutions to facilitate women's entrepreneurship in the country. As found from the review of literature in Chapter 2, researchers, to date, have not explicitly analysed the process of purposively shaping institutions through the collective efforts of the actors in women's entrepreneurial ecosystem, i.e., a community of interdependent actors who coalesce to facilitate women's entrepreneurial activities (Isenberg, 2010; Stam, 2015). This chapter, therefore, attempts to fill this gap in knowledge by presenting the findings, which have been gathered from the opinions and experiences of the interviewees representing the different actors in the ecosystem.

As discussed in the Research Methodology Chapter, the data has been analysed thematically using NVivo 12 to develop codes, categories, and themes. From the numerous preliminary codes, thirty final codes were generated, following which similar codes were further grouped into nine categories. Accordingly, the nine categories were analysed to derive three broad concepts or themes presented in this chapter. In parallel, Appendix 5 provides the codebook describing the codes, categories, and themes for this research. To maintain the anonymity of the participants, the development programmes and the interviewees have been numbered. However, it is important to note that the programmes have not been numbered in any meaningful order and thus, do not signify anything. A detailed list of all the programmes identified in the data is provided in Appendix 6. In addition, a summary of the programmes is also presented in this chapter for reference. Figure 4.1. outlines the structure of this chapter, which begins with a discussion of the categories and codes making up the first theme, 'Accumulation', then moving on to the second theme, 'Intervention' and finally, the third theme, 'Legitimacy'. The chapter ends with a summary of the findings.

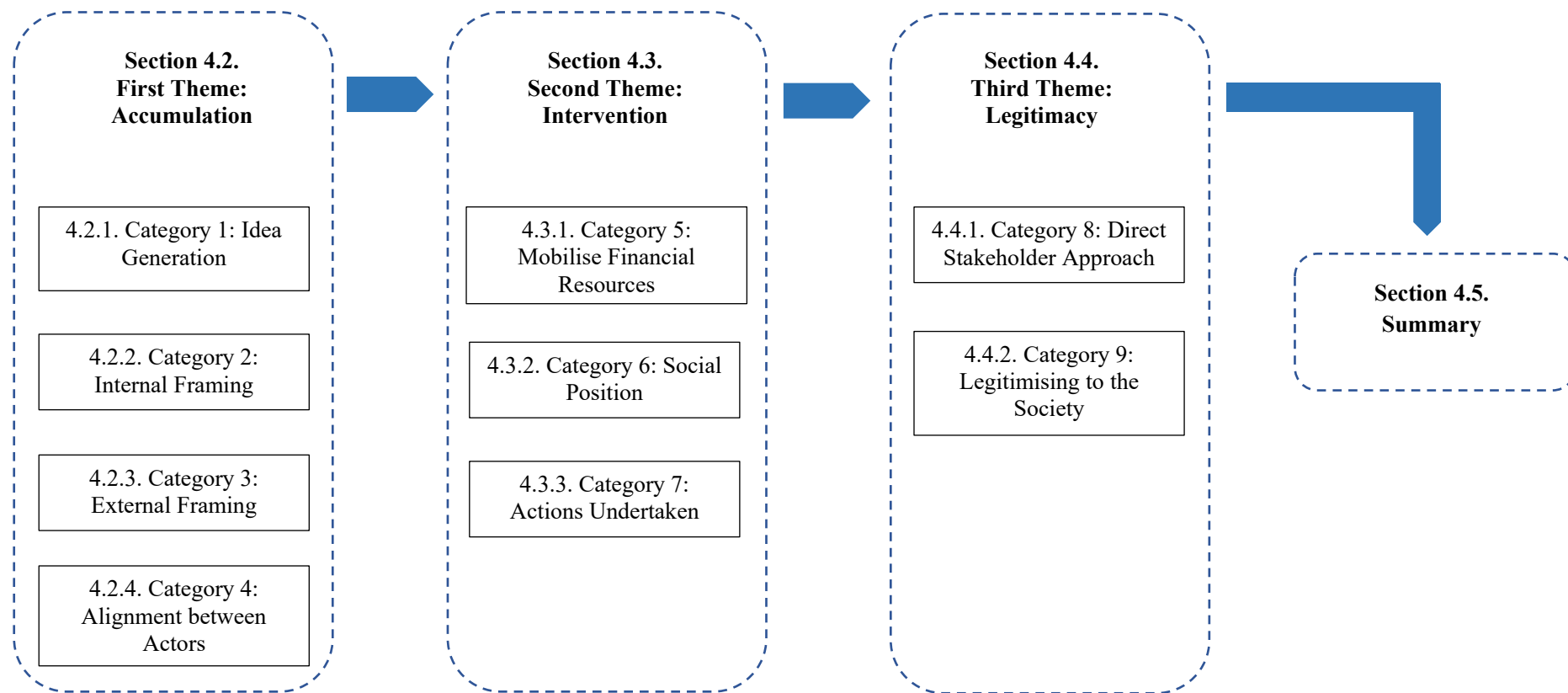


Figure 4.1: Layout of the Findings Chapter

As indicated by Figure 4.1, the chapter is divided according to the three themes, and the comprising codes and categories are discussed within those sections. With each section, a coding framework is presented. Furthermore, as mentioned in Chapter 3 (section 3.10), the data has been quantified to achieve consistency and clarity in the presentation of the data. Hence, the data is provided using the researcher’s definition of the frequency terms, shown in Table 4.1.

Table 4.1: Researcher’s definition of terms used in data presentation

Terms used in data presentation	Measure (in number of interviewees)
Few/ Several/ Some	2 – 10
Many	11 – 20
Most/ Majority/ Strong evidence or argument	>20
Almost all	36 – 39
Consensus/All	40

4.2. First Theme: Accumulation

The first theme, ‘Accumulation’, relates to the gathering of actors to design a development programme for women entrepreneurs. The theme captures the process of accumulating actors, indicating that it starts with a vision or idea being identified and communicated, eventually directing the actors to a common goal. This overarching theme, therefore, is constructed from four categories which include: (i) Idea Generation, (ii) Internal Framing, (iii) External Framing, and (iv) Alignment between Actors. The ‘idea generation’ category captures interviewees’ views and experiences of how the vision or idea to shape institutions is established. While the ‘internal framing’ category describes the communication of the initial idea within an organisation, ‘external framing’, on the other hand, represents the communication of the initial idea to collaborate across organisations. Lastly, the ‘alignment between actors’ category indicates the synchronisation of actors’ interests and values to act towards a collective goal. These categories and their corresponding codes for the respective theme are presented in the coding framework in Table 4.2. The table indicates the number of interviewees and references, meaning the counts of interviewees who cited the codes and the total number of times interviewees referred to the code. In addition, to ensure traceability, the last column reveals the originating source, i.e., interviewees who cited the codes.

Table 4.2: Coding framework presenting Theme 1

Theme/Category/Codes	No. of Interviewees	No. of References	Originating Sources of the codes/ Interviewees**
1. Accumulation	40*	637*	
1.1. Idea Generation	40*	194*	
1.1.1. Identifying focal actors	40	60	1-40
1.1.2. Problem identification	40	75	1-40
1.1.3. Drivers of idea generation	40	59	1-40
1.2. Internal Framing	37*	94*	
1.2.1. Communicating within organisations	37	41	1-10, 12-19, 21-24, 27, 37-40
1.2.2. Internal conflict	18	26	8, 9, 12, 17, 18, 21-31, 33, 40
1.2.3. Persuasion	18	27	8, 9, 12, 17, 18, 21-31, 33, 40
1.3. External Framing	40*	157*	
1.3.1. Communicating across organisations	40	61	1-40
1.3.2. Absence of conflict	36	42	1-10, 12-20, 22-31, 33-36, 38-40
1.3.3. Establish collective goals	40	54	1-40
1.4. Alignment between Actors	40*	192*	
1.4.1. Individual interests	40	93	1-40
1.4.2. Compatibility of goals	40	54	1-40
1.4.3. Different values	28	45	1, 2, 4, 6, 7-11, 13, 14, 17-19, 21-23, 27-32, 34-36, 38, 40

*Aggregated value

(Source: Extracted from NVivo)

**Interviewees in their respective groups:

BA: 1,3,13,14,17,18,19,39; **FIN:** 12,23,24,25,26,30,33,36,40; **GO:** 2,5,7,9,21,32,35,37;

HEI: 8,22,27,28,29,31; **NGO:** 4,6,10,11,15,16,20,34,38; **WE:** 1,2,4,13,17,18,32,39

4.2.1. Category 1: Idea Generation

This section presents the findings related to generating an idea or forming a vision that would facilitate shaping institutions governing women entrepreneurs. The data suggests that for the actors to be assembled for a purpose, there has to be a vision or idea that warrants their gathering. Hence, there was consensus among the interviewees that the change process started with the generation of an idea. This category has been derived from clustering three codes, illustrated in Figure 4.2.

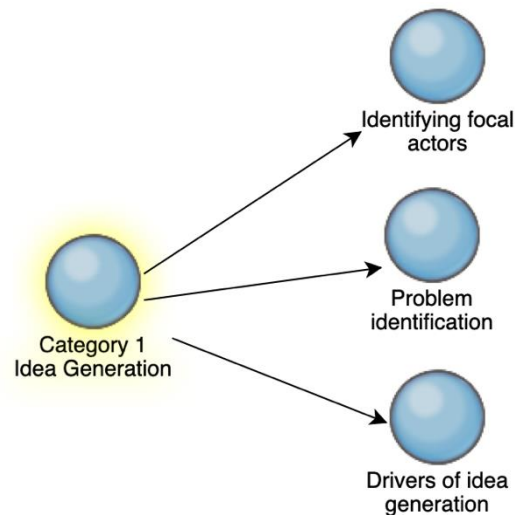


Figure 4.2: Codes composing Category 1

(Source: Extracted from NVivo)

The first code identifies the actors who came up with the vision, i.e., focal actors. In reference to the literature discussed earlier, a focal actor is defined as a conscious actor or a group of actors with the intention and the vision to carry out change (Storbacka and Nenonen, 2011a; Baker and Nenonen, 2020). Hence, as described in this thesis, they are also institutional shapers, but the vision differentiates focal actors from others. Institutional shapers have the intention to change and actively participate in the process (DiMaggio, 1988; C. Hardy and Maguire, 2008) but may not initiate the change since, in a collective endeavour, the interest and the involvement may occur later in the process (Creed, Scully and Austin, 2002; Hargrave and Van De Ven, 2006; Child, Lu and Tsai, 2007). Thus, the first code identifies the focal actors from the data gathered, and the second code describes the identification of the problem that led to the original vision for change. Finally, the third code denotes the drivers of idea generation, indicating what motivated the focal actors to form the idea.

(i) Identifying focal actors

The data indicates that the ideas for institutional shaping were either derived by an individual or by an organisation, playing the role of focal actors with a vision for change and, thus, the intention. There is evidence that the focal actors were mostly donors to the programmes who did not necessarily participate in the implementation process. For example, according to the representatives (Interviewee 10, 11, 23) of Programme no.6,

the donor agency had the vision to strengthen the market linkages of women entrepreneurs and upscale their business. To actualise this, they brought together two implementing organisations to design and execute the development programme. Among the 34 development programmes (listed in Table 4.3.) identified across 40 interviews, 18 development programmes had donors acting as focal actors. However, most responses indicate that donors' roles were limited to providing funds and having a minor part in the implementation process despite envisioning the change. In the case of development programmes where the implementing organisations acted as focal actors, the donors either had funds allocated for development purposes in general or had funds assigned for the specific programme, but the implementing organisation formed the vision. For instance, as stated by Interviewee 19, the government had a dedicated fund for women entrepreneurs, but the idea to develop a programme to enhance their business knowledge and skills was established by the implementing organisation. By contrast, there were three programmes with no external donors where the implementing organisations were responsible for sponsorship, design and execution.

Table 4.3: A summary of the development programmes

Programme 1	A 'certification programme' aimed to increase potential and existing women entrepreneurs' financial and overall business literacy through lecture-based training.
Programme 2	A 'certification programme' to build capacity and enable existing women entrepreneurs to build B2B businesses through lecture-based training.
Programme 3	This is a policy development programme designed to empower women entrepreneurs by forming women's business chambers (or associations) and enabling them to provide training to other women entrepreneurs.
Programme 4	This is a lecture-based programme for existing SME owners. The aim is to enable them to expand their business by strengthening their business knowledge and skills.
Programme 5	The programme aims to provide education to underprivileged female garment workers. It is a preparatory programme with which these workers could access higher education.
Programme 6	This includes a combination of training, policy advocacy, and market linkage programmes primarily to facilitate existing women entrepreneurs to upscale their businesses and penetrate new markets.
Programme 7	The programme strives to empower underprivileged women by providing them with business training to start, operate and grow their businesses.
Programme 8	This is an e-commerce initiative to create business opportunities for women entrepreneurs by connecting them with markets and increasing their customer reach. Also, the initiative is involved in policy developments to formalise women-led enterprises.

Programme 9	It is an e-commerce initiative aiming to increase the market availability for existing women entrepreneurs. As part of the programme, women entrepreneurs are provided with capacity-building training.
Programme 10	Similar e-commerce initiative to the previous programme, aiming to increase the market availability of women entrepreneurs. The programme further provides skills development and e-commerce training.
Programme 11	This includes financing women entrepreneurs in groups and providing them with assistance to rent shops to sell their products under the same roof.
Programme 12	A training programme for existing women entrepreneurs to develop their business knowledge and skills.
Programme 13	It is a training programme with an apprenticeship component for all women and those interested in starting their businesses.
Programme 14	The Central Bank of Bangladesh initiated a policy development programme to increase the financial accessibility of women entrepreneurs and other underprivileged groups in society.
Programme 15	This programme provides training and apprenticeship to the underprivileged. The aim is to develop skills and enable earning through employment or entrepreneurship.
Programme 16	An entrepreneurship specialised training programme for potential entrepreneurs, building on their business skills and knowledge.
Programme 17	Aimed at existing women entrepreneurs, it is a policy development programme that facilitates them to overcome barriers to financial access.
Programme 18	A training programme to develop skills and empower women financially through income-generating activities and entrepreneurship.
Programme 19	An advanced training programme for existing women entrepreneurs to strengthen their capabilities to enter international markets and export their products.
Programme 20	The programme aims to bring women under financial inclusion by providing them with dedicated banking services and training to increase their entrepreneurial participation and scope of financial access.
Programme 21	The programme provides a comprehensive banking solution to women entrepreneurs. In addition, training and other financial assistance are provided to improve women's financial access.
Programme 22	This programme provides micro-credit facilities to the underprivileged, especially rural women entrepreneurs. In addition, training and advocacy programmes are provided to empower them.
Programme 23	This is a webinar series and an advocacy programme that connects the female community from different services and women entrepreneurs to the existing women leaders in the country.
Programme 24	It is a credit-solution programme that enables the distribution of micro-credit to the underprivileged to encourage income-generating activities and entrepreneurship at the grass-root level. Rural entrepreneurs are also given additional training to develop their primary business knowledge and skills.
Programme 25	With a member-run shop, women entrepreneurs are enabled to sell their products with lesser intermediaries at lower costs and are facilitated to develop a women-centric value chain.
Programme 26	This training programme aims to enhance the skills of potential and existing women entrepreneurs in different sectors.

Programme 27	Training is provided to potential women entrepreneurs in different trade areas and facilitates access to finance to start their businesses.
Programme 28	Provide training on digital literacy and laptop repair to encourage women to embrace technology and form a livelihood from technology services.
Programme 29	Train potential women entrepreneurs and set up grocery stores and restaurants in rural areas for women to operate.
Programme 30	Training and counselling are provided to empower female victims of violence through income-generating activities and entrepreneurship.
Programme 31	Train existing women entrepreneurs at a district level to enhance their business skills and knowledge.
Programme 32	This programme provides skills-based training to potential youth entrepreneurs, with an emphasis on female entrepreneurs, and connects them with mentors to guide them during their journey of setting up their businesses.
Programme 33	Training provided to develop skills of potential women entrepreneurs.
Programme 34	This programme facilitates women in rural areas to set up cooperatives. The programme provides training and facilities to these women entrepreneurs to connect with other cooperatives and build their network of suppliers and customers.

Note: Further details of the programmes can be found in Appendix 6.

(ii) Problem identification

It is found across all responses that the idea for the development initiatives was based on a problem that the focal actors have identified. An excerpt that encapsulates this process is as follows:

“We all know women here face challenges, but we needed to pinpoint what exactly the problems were, and that is what we did. We did a survey first, identified three major areas for change, and then we thought of the [programme].” (Interviewee 1: BA; WE)

Half of the development initiatives mentioned in the interviews included some form of survey or research to identify a problem, whereas the rest did not have a structured process; instead, the idea was generated based on existing knowledge of the salient issues in society. Some observed commonalities between those comprising surveys and research to derive an idea for development initiative would be the involvement of international funds, size of the project, involvement of several implementing organisations and uniqueness of the project. Nevertheless, the problems identified that led to the subsequent programme design were most indicative of issues related to cognitive institutions that were concerned with matters related to the development of entrepreneurial skills and

knowledge (Junaid *et al.*, 2019) and women's perception of their cognitive ability to perform entrepreneurial activities (Roomi, Rehman and Henry, 2018). An interviewee expressed:

“...unless you build your knowledge, your business skills, you will not be confident in running a business. The foundation needs to be there, and we understood that we need to build this foundation because we may not easily change how a society thinks, but this we can.” (Interviewee 17: BA; WE)

Although their ideas emphasised cognitive institutions, they also pointed out that normative and regulatory institutions require significant attention for developing women entrepreneurs. While the former refers to social views and values, the latter indicates the formal rules, regulations and government policies germane to women's entrepreneurship (Junaid *et al.*, 2019). For example, there were concerns among the interviewees regarding women's struggle to be accepted as entrepreneurs, lack of family support, complicated regulatory requirements for a business start-up and lack of policies that allow diversification.

There was consensus that the idea is generated when a focal actor realises a problem exists in the ecosystem; however, it does not imply that the problem alone has influenced the initiative. The interviewees' views regarding the need for a more inclusive environment are prevalent in the data, indicating a clear awareness of the inadequacies. Hence, the understanding of the problem could have been there naturally, but the idea to act upon that problem was triggered by other factors described by the code, 'drivers of idea generation'.

(iii) Drivers of idea generation

This code refers to the reasons that motivated the focal actors to form an idea. The data suggests that one key driver of idea generation is the actor's realisation of business opportunities. As this bank customer service manager remarked:

“They [bank] realised women basically have big savings account...with this trend of women in business, they felt this idle money can be utilised

and recirculated into the bank. That is when this idea of [...] Certification Programme came up...” (Interviewee 30: FIN)

The excerpt is related to Programme no.1, a theory or lecture-based training programme to improve women’s business knowledge. Such a business-oriented view was common across financial organisations. For instance, Programme no.4 is a similar certification programme initiated by a private bank, and the representatives shared the same perspective (Interviewee 25, 26). They added that these ideas were also part of their corporate social responsibility (CSR). In this vein, Interviewee 26 stated, “...every year we have a budget kept for our CSR, so we thought this would be a good CSR plan for us”.

In contrast, most of the ideas mentioned in the interviews were driven by the intention for development. A vast majority of the participants represent non-profit organisations, which is why the nature of the organisation and the work are development focused. This intention has a lot to do with the organisational values, which drive the focal actors to think in a manner that revolves around development. For instance, according to Interviewee 35, Programme no.8 was initiated by a government-led organisation to facilitate digital inclusion in Bangladesh. The interviewee added that to achieve this purpose, the organisation created an online platform to help SMEs grow, where more than 75% are women entrepreneurs.

An important point to note here is that this particular organisation’s origination can be traced back to the government’s vision of a digitally enabled country. There was a consistent view among most interviewees that the idea behind the development initiative was influenced by the visions and goals at a national level. In support, recurrent statements can be found in the data; for example, Interviewee 19 explained, “*all that we did, was aligned with the MDGs (Millennium Development Goals) that the government directed us to follow*”. Similarly, Interviewee 4 said, “*with the UN’s SDGs, and now the declaration of Bangladesh as a middle-income country...we ought to come up with new ideas to empower women, right?*”.

However, as mentioned earlier, the idea is not always produced by an organisation; an individual can also instigate it. In cases where individuals initiated the idea, they all expressed their passion for developing women entrepreneurs and their constant personal involvement in community and social services. One interviewee, who introduced the idea

for Programme no.5, where female garment workers are given a chance at higher education, stated:

“I thought it would be interesting to see whether a female garment worker can dream beyond her sewing lines. I do whatever little I can do. I facilitated a female entrepreneur set up her business in Cambodia, and then very recently, there is this girl who makes clay products, like dinnerware, and I showed some of the samples to H&M, who are really interested to tie up with her.” (Interviewee 18: BA; WE)

Likewise, Dr Atiur, former governor of Bangladesh Bank (BB), made a few policy changes to provide financial access to women entrepreneurs, as discussed in the previous chapter (section 3.6.1). Upon inquiring a former member about what triggered this idea, he stated the country was moving into a financial crisis, so there was a need to encourage women into business activities. Expanding on this point, he explained:

“There were others in Bangladesh Bank, but no one thought about this, you know why? Because one [the governor] did not come from a conventional political background, and two, even before joining as a governor, [the governor] always tried to help the grass-root, and you know, underprivileged people...” (Interviewee 21: GO)

Summing up, this category provides interviewees’ responses on how the idea of a development initiative for women entrepreneurs was created in the first place. The responses suggest a starting point for institutional shaping, which starts with the focal actor’s vision for change or an idea for development. Most focal actors were found to be the donors of the programmes who typically did not participate in the execution of the programmes. Still, in many cases, the implementing organisations acted as focal actors too. This sub-section also presented that the idea was formed based on some problem identification related to the institutions governing women entrepreneurs, mainly regarding cognitive institutions. However, the data indicates other reasons to drive idea generation, including the focal actor’s scope of business, CSR, intention for development, personal involvement with development works, and the influence of the national-level goals.

4.2.2. Category 2: Internal Framing

This section presents interviewee responses that aid comprehension of how a focal actor's vision is introduced and gains acceptance. As gathered from the responses, the data showed that the vision is initially discussed within the organisation and then disseminated across other organisations to create collaborations. Hence, this is labelled as 'internal framing', referring to the introduction and communication of the vision and persuasion of the members within the organisations with which the actors are associated. This category is comprised of three codes, as shown in Figure 4.3.

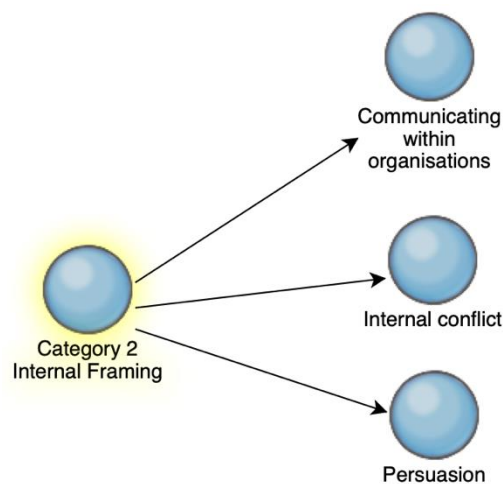


Figure 4.3: Codes composing Category 2

(Source: Extracted from NVivo)

The data suggests that at the rudimentary level of the development process, the initial idea introduced requires approval to move to the design and implementation of the programme. In line with this, the first code entails communicating the initial idea within organisations responsible for shaping institutions. The second code describes the internal conflict that may arise regarding the idea. Finally, the third code concerns the persuasion to attain an agreement for the idea to be actualised. These codes are further discussed in the following sections.

(i) Communicating within organisations

As the previous category described, the vision primarily came from the focal actor, which could be a person or an organisation. In either case, according to the data, the vision was

discussed with other members within the organisation, who were mainly decision makers. In reference to individuals, the visionaries were themselves part of the decision-making authority. Still, the respondents asserted that for an idea to be realised, a mutual agreement was required, especially when the project was to be managed by the organisations and thus, required collaboration. One interviewee shared:

“Well, you cannot just remain in your own cocoon and bring a change. So, we needed our own people to agree first, then speak outside... We are lucky the board easily agreed.” (Interviewee 24: FIN)

The respondents also hinted that this internal communication did not only occur within the organisation of the focal actor, but also those of the institutional shapers, who did not introduce the idea but implemented the process. Confirming the data, the institutional shapers shared the vision of the focal actor within their organisations to enable collaborations. This is conveyed by an interviewee who stated that when the idea to expand women entrepreneurs’ scope of export was proposed to him by a Canada-based NGO, a mutual agreement was required within the organisation first so that collaboration could follow. He claimed:

“[The organisation] has certain protocol. I am sure you will understand that just because I am the Managing Director, I cannot one fine day say that okay, let us start this project. I had to first convince others, other directors; the majority has to agree.” (Interviewee 7: GO)

(ii) Internal conflict and Persuasion

Since the interviewees’ recount of internal conflict and eventual persuasion to attain agreement were stated simultaneously, the two codes are thus, discussed together to maintain the essence of the experience shared and have a clear understanding of the whole event. In both the previously mentioned quotes above, it is essential to note that there is an undertone to attain a mutual agreement, which further implies there was persuasion involved. The data indicates that it was not always the case that an idea immediately gained acceptance. Instead, many suggested there were mixed responses regarding the vision, which were eventually reduced by highlighting the value the development initiative would add to the respective organisation. For example, Interviewee 18,

representing a business association for garment manufacturers and exporters, shared that when she proposed the idea of giving female garment workers in the country a chance to pursue higher education in a renowned private university, the business association was sceptical of it at first. Consequently, she pursued them by emphasising how this may improve their reputation. She stated:

“Look, [the organisation] is an association of exporters, readymade garment factory owners to be exact. Of course, it will not be an attractive offer for them. So, I told them how in the past, our image had been hampered due to all the accidents that took place. This could be just a simple gesture to show the society we care. This can be a small gesture, but at least a step forward to redeem our reputation. [...] when I proposed the idea of CSR, and you know, goodwill, it kind of rang a bell.”

(Interviewee 18: BA; WE)

A similar story shared by Interviewee 9 concerned Programme no.28, sponsored by a multinational company operating in Bangladesh and executed by a government-led organisation in 2016. Accordingly, the multinational company was planning for a ‘People’s Brand’ campaign. As part of that campaign, the company's project lead convinced the board to provide laptop repairing maintenance to 5000 women across the country and provide them with laptops at a subsidised interest rate. Despite initial resistance from the board, she explained that this would have a more lasting effect on the beneficiaries than simply donating the laptops as these women could earn a living as service engineers in their area.

While the first example was an attempt to improve market reputation, the other led to the building of a brand relationship. The element of value exchange as a mode of persuasion was mentioned primarily in association with for-profit organisations. Although the business association mentioned previously is a non-profit organisation, its members are garment manufacturers, who naturally were concerned about the value addition to their businesses. There are few instances where financial organisations have mentioned that the communication of the idea did not require much persuasion. A common reason pointed out by the respondents was the organisation’s current image in the market. As stated by a bank employee:

“We are the first in the country to start an SME-centric bank...first to start a separate banking division for women only. Now, yes, this is our business, but you also have to remember that we are carrying the values of [the founder], who founded [a popular NGO] [...] We belong to the same family, so these initiatives were never a matter of debate for us. Having said that, it does not mean we will take up projects at loss.” (Interviewee 26: FIN)

Similarly, an interviewee from a financial organisation stated:

“...this was a fairly straightforward decision for us because clearly, the management wants to maintain [the organisation’s] image of the best women-friendly financial organisation in the country. We even got an award in 2014...” (Interviewee 23: FIN)

However, it may be misleading to assume that such cases of internal conflict are limited to financial organisations and corporate entities only. Participants representing higher education institutions have given accounts of such internal differences. For example, a university professor, who is also responsible for leading Programme no.1 and Programme no.2, complained that the board of trustees initially shunned the idea of engaging in development projects for women entrepreneurs, despite not having any financial investment in their own. He stated:

“The problem with [the university] is that the Board of Trustees are all industrialists. They have a money-making mentality and do not want to understand community engagement.” (Interviewee 22: HEI)

Upon enquiring how they got approval, he further added:

“Oh, our dean told them that other Universities will soon start something similar, so being the [...] private university and leading, we should be the first in this [...] We also explained that big names are involved here, so publicity, more research fund, but yeah, it is sad.” (Interviewee 22: HEI)

In contrast, the leader of Programme no.4 who was based at another university, faced reluctance from the authority too when he first proposed the idea of an SME enhancement

programme in collaboration with a bank. However, the reason for this differed from the previous case. As stated by a participant from the university in question:

“People dream of studying here, right? However, this is true that the University has a very traditional mindset too. Over the years, they have become more risk-averse, and they do not want to experiment with anything new. [...] He [the programme lead] marketed the idea of our PM’s [prime minister’s] goals to the authority. We are the [...] university in the country; we also have greater political influence than any other university, which is also why it is expected from us that we contribute to society.” (Interviewee 27: HEI)

All of these examples give the impression that the internal framing of an idea only happened at a senior management level. On the contrary, the data indicates an exception, where BB, before introducing new policies under their financial inclusion strategy for women entrepreneurs, decided to communicate this first to the management within the organisation. According to a former member of BB, this action was taken due to the rigid thinking of the officials concerned. Through seminars, workshops and case studies, the officials were prepared to grasp the importance of facilitating women entrepreneurs with policy support. He explained:

“BB thought that it is not their job, their job is to contain inflation and keep the financial stability. Then [the governor at that time] said, no! Given our Act, the Act says BB must work to enhance growth for public interest. [...] So, we tried to show them how this strategy worked worldwide and how facilitating women, 50% of the population, is going to help us tackle the financial crisis.” (Interviewee 21: GO)

In contrast, what distinguishes this example from those mentioned previously, is that it was a more top-down approach and the actor communicating the vision to others within the organisation had the most authority.

Summarising these responses discussed, this category indicates that after an idea or a vision was formed, the focal actors and the institutional shapers had to communicate that vision within their respective organisations. However, in many cases, resistance was

experienced from the decision-makers regarding the idea, which was managed by promoting the values to be added in exchange for their contribution. On the contrary, there is evidence of mutual agreement without facing much resistance.

4.2.3. Category 3: External Framing

In the preceding section, the picture drawn from the data was of a vision communicated within the organisation; however, for collaborations to occur, the vision had to be shared across the collaborating actors. This is, therefore, labelled as ‘external framing’, referring to the introduction and communication of the vision to the institutional shapers for collaboration. This category emerged by grouping three codes, as illustrated in Figure 4.4. While the first code addresses sharing the idea with different organisations, the second indicates that, according to the data, there is strong evidence of an absence of conflict when the idea was communicated externally. Lastly, the third code refers to establishing the collective goal, which is the programme goal that all the actors strive to achieve.

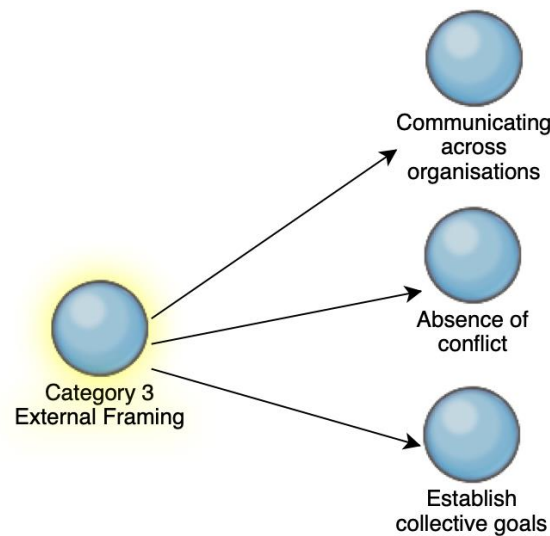


Figure 4.4: Codes composing Category 3

(Source: Extracted from NVivo)

(i) Communicating across organisations

The typical view that extended across most interviews is that the focal actors communicated the vision to the institutional shapers either by sending out a call for proposals or through direct invitations. In the former, which was commonly noticed in

comparatively large-scale development programmes, the focal actors circulated invitations to submit proposals and the vision was stated in those circulars.

As described in this excerpt:

“The Embassy of Sweden, they wanted to donate fund...to empower women through entrepreneurship. They circulated this among the development organisations and as always happens, they selected from a pool of proposals the best fitting implementing partners.” (Interviewee 10: NGO)

Alternatively, there are some examples where the focal actors directly approached the institutional shapers and shared their vision. This direct communication was possible due to their prior connections. There are numerous statements from the interviewees evidencing this. For example, a business association representative explained, *“...getting [the university] on board was not all that difficult because I personally knew the founder...”* (Interviewee 18). Similarly, an interviewee from a government-led organisation declared, *“What happened is, there is this Bangladeshi working in [a Canadian NGO], whom I personally knew, so he contacted me with this idea”* (Interviewee 7). Besides this, there is some evidence of prior professional connections too. For example, in Programme no.3., which was primarily in collaboration with an international NGO and a university’s research division, one of the programme leads from the university declared, *“[the international NGO] and the [research] wing of [the university] has worked in various projects together...easy choice for them to pick us”* (Interviewee 8).

(ii) Absence of conflict

Surprisingly, unlike internal framing, there are fewer instances of persuasion being required when communicating the idea to the institutional shapers. It should be noted that the internal framing was required for approval, without which the development programme might not have been initiated. Conversely, in external framing, data suggests that a discord with an organisation being pursued to implement the programme might have resulted in the focal actor switching to an alternative. One of the participants asserted:

“You cannot have someone partnering with you, especially in development projects, if his views are different at the core level...usually not much convincing is there. Either you are in it, or you are not, and we go elsewhere.” (Interviewee 11: NGO)

This further explains why there is a lack of persuasion involved in not only communicating the idea to institutional shapers but also when establishing the goal. This is reflected in several statements across the interviews. For example, “... [donor organisation] and [implementor], we wanted the same thing, development of these vulnerable women” (Interviewee 15); “All had the goal of common good in mind. Thus, it worked” (Interviewee 29); “There were no challenges in developing the goal because we were all seeking to scale up women entrepreneurs” (Interviewee 39).

However, there was one exception in the data, where the focal actor persuaded the institutional shapers to agree to the policy changes. When BB decided to make finances more accessible to women entrepreneurs through mandatory loan disbursement, all financial organisations needed to implement this policy. According to a former member of BB, the then governor agreed that the financial organisations would have applied the policy anyway as they were obligated, but it would not have been sustained if they had not done so willingly. For this reason, the governor started by arranging a three-day getaway to a resort for all the general managers and managing directors of the banks. There he clarified how the policy might boost the economy and explained that the banks would have fewer non-performing loans if they gave smaller loans to more women entrepreneurs instead of giving them only to a few established businesses. The participant shared what the governor told the bankers during the sessions:

“Women enterprises are mostly small, and they fail to get loans from the banks. So, [the governor] said, if 10 of them take money from you, they take 90% of the loan allocated for SMEs and if one fails your NPL (non-performing loan) goes up, but if you give to one hundred thousand people, even if 10,000 fails, their NPL will still not be bad. [...] That is when we developed our first five-year strategic plan for financial inclusion.” (Interviewee 21: GO)

Apart from this exception, all participants agreed that there was no conflict when the focal actor framed the vision to the institutional shapers, and no noticeable challenges were pointed out while establishing the goals.

(iii) Establish collective goals

One common point to note from the data was that although the initial idea was derived from the focal actor, the goals were primarily established by the institutional shapers, who were vital in designing and implementing the programme. This was described by a representative of an international NGO, who is also the manager of Programme no.34:

“So, going back that far, [a multinational company] had a [...] campaign in 2010, where they planned globally to reach 5 million female entrepreneurs...main aim was economic empowerment of women through enterprise development. This was their vision, but the planning and implementation was all, us. Empowering women in rural areas of Bangladesh, through cooperatives, this was our brainchild. The goals and objectives, every detailing was done by us.” (Interviewee 38: NGO)

This statement also indicates that although the focal actor developed the broader goal, the programme’s goal, which was part of the more extensive campaign, was created by the institutional shaper, i.e., the NGO in this case. On the other hand, in situations where the focal actor also actively participated in implementing the programme, they were also involved in developing the goals. For example, in Programme no.29, the associated NGO helped women in rural areas set up their restaurants and grocery stores. They were not only the visionaries of the programme but also executed the programme to its last detail. The collective goals of the programmes found in the interviews (see Appendix 6), mostly revolve around the skills and knowledge development of potential and existing women entrepreneurs, creating business opportunities for them and enhancing their financial accessibility, among others.

In summary, in this section, the data presents that the vision of the focal actor was communicated to the institutional shapers. Unlike internal framing in the previous section, there was no notable instance of disagreements between the actors when the vision was externally framed. In the manner discussed, the focal actors shared their vision

by approaching the institutional shapers through a formal invitation for proposals or through direct communication based on prior connection. The data further indicates that after communication of the vision, the institutional shapers developed the programme's goals in mutual agreement with the focal actors, which were eventually communicated to all the institutional actors as the programme moved to its implementation stage.

4.2.4. Category 4: Alignment between Actors

The data presented so far suggests that the key institutional shapers were gathered at the initial stage to develop the programme for implementation. However, there is evidence that institutional actors were included at later stages too. This section, therefore, indicates that as the programme moves forward, how alignment is attained between the different actors, including institutional shapers in the programme and the supporting actors who were brought to facilitate the process without having any intention for change. Figure 4.5 presents the three codes contained within this category. The first code recognises the different interests of institutional actors, implying that individuals may have interests that vary from the collective goal of the programme. The second code describes the compatibility between individual and collective goals, and finally, the third code identifies the influence of conflicting values between the actors and how it is managed.

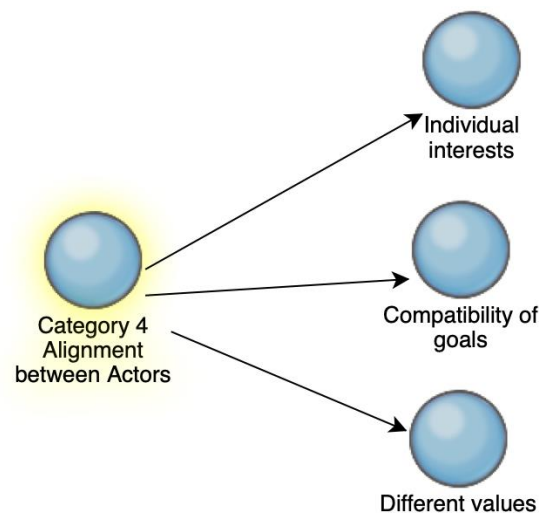


Figure 4.5: Codes composing Category 4

(Source: Extracted from NVivo)

(i) Individual interests

Before discussing the interests of different actors, it is important to acknowledge that the data indicates a clear distinction between the institutional shapers who first encountered the focal actors and the institutional shapers who joined the process later. The differentiating factor identified in the data is that they were not involved in developing the programme goals and design; however, they had strong intentions for change which triggered their active participation. In reference to Programme no. 32, a former programme manager at the associated NGO shared:

“When we started this programme, there were no mentors. This was not in the plan...they are professors, managers, industrialists, people from different sectors, they have agreed to guide these trainees through their journey of setting up a business. Believe me, we did not think these people would agree even; I mean, they are investing their time, no money, but I was surprised. They were not just eager to guide them, but they often went out of their way to follow up with them...” (Interviewee 16: BA; NGO)

Similarly, in a programme primarily initiated by an NGO and a university, women’s business chambers and forums were later included in advocating policy changes for women entrepreneurs. A respondent who was involved in the construction of the programme stated:

“This project went to a completely different level when these chambers and forums joined. The hype they created; they became the voice of women entrepreneurs all over the country. So, even though they did not create the blueprint for the project, I will give them equal credit for what they have done.” (Interviewee 8: HEI)

There is further indication of these actors’ different interests in participating in the project. Interestingly, many responded to the question regarding their individual goals by referring to the programme goal itself that revolved around women entrepreneurship development or women empowerment. Examples of such statements include, *“at the end of the day, we all want to empower women”* (Interviewee 32); *“goals are pretty much the same, what difference can there be”* (Interviewee 19); *“all of us want women entrepreneurs to grow”*

(Interviewee 39); “we want to contribute to the financial inclusion, help the marginalised group of women” (Interviewee 10). In striking contrast, when asked about the benefits received from their contribution or the motivation behind their contribution, the answers differed. There is strong evidence that the actors had different interests in mind, which drove their engagement in the programme and their contribution in different ways. For example, a representative of a financial organisation claimed:

“There is no doubt that we are each seeking different benefits. So, if [the women’s business association] is aiming for more projects in the future, they will need to build that reputation, which they have already done. For banks and NBFIs, we want to be in the good books of Bangladesh Bank, but it does not mean we do not want to help the women or anything. I think both can go hand in hand.” (Interviewee 24: FIN)

Hence, the data suggests that actors were working to achieve the programme goal, but at the same time, they had underlying interests or benefits. The most stated ones include enhancing the organisation’s reputation, recognition in society or the government, increasing the number of female borrowers in the future, more projects, and self-satisfaction at the individual level. Specifically, for the supporting actors, the interest was primarily the financial benefit they received in return for their involvement. Some respondents stated, “well, they are trainers, and this is like any other training service they are getting paid for” (Interviewee 15); “do you think these business owners would offer apprenticeship for free? [...] gave them an honorarium and of course, they are getting tagged with [a renowned NGO]...” (Interviewee 3).

(ii) Compatibility of goals

In line with the discussion above, the data further indicates that having different interests did not affect the programme. An excerpt that additionally captures this view is as follows:

“...even if there were differences, but not major. For example, an employee is communicated that this is the project you are going to coordinate, and the aim is to make sure the graduated women set up their businesses after the training. The coordinator’s goal, how far will it be different from that

of the project? [...] You may want the salary, recognition, whatever, but how will you get that? By reaching that main goal. [...] Banks, for example, may have a target to say, disburse a loan of 50 lac taka (5 million Bangladeshi Taka) to women entrepreneurs. This is not very different from the main goal of developing women entrepreneurs...you have to see that if the difference is significant enough for any problem to arise.” (Interviewee 19: BA)

Since the interests of institutional shapers did not overpower the shared goal of the programme, it did not cause a problem, or the benefits were as such that they could be gained along the way to achieving the programme goal itself. However, the data also indicates that in most cases, the interests were assumed and not given much attention unless monetary exchange was involved, which called for clear communication and agreement. In contrast, there are several mentions of discussion about individual interests. An NGO representative suggested, *“it is very important to know what your partnering organisations want from this project, eventually it will crack up”* (Interviewee 4). In a similar vein, another interviewee from a financial organisation said, *“we can be together even with our own agendas, but we need to be aware so that we can be on the same page”* (Interviewee 11). The interviewees added that these are commonly discussed during meetings with the organisations, where some are kept formal, and some are informally examined. The informal discussion mainly revolved around identifying interests that the actors may not directly disclose. It is illustrated by the excerpt below:

“The funny thing is if you are not a corporate, you will see that there are organisations, like universities, okay, who will not say that they are doing this for publicity. Everyone wants to be the good guy, and do not get me wrong; there is nothing wrong with publicity, but there is a lot of hush-hush about it. So, usually, when they get comfortable working with us, they do most of the time end up expressing somehow, how this project will let say bring more students, more newspaper space...” (Interviewee 10: NGO)

Typically, participants associated with large-scale projects stressed the importance of acknowledging the interests of the actors. One interview participant claimed, *“all projects should have a more incentive-based model in place; it creates more impact”* (Interviewee

35). Two programmes that exemplify this approach include Programme no.8 and Programme no.6. Regarding the former, the interviewee explained that the project's uniqueness lies in the fact that collaborations are based on incentives. Programme no.8 is mainly an e-commerce platform for SMEs, where entrepreneurs are connected to the market. This is facilitated as the e-commerce platform collaborates with other organisations that can provide the entrepreneurs with payment services, logistical services and market linkages. The interviewee explained:

“...collaborations are made based on cuts; not necessarily revenue cuts, I mean. For example, if we are collaborating with [a government-led organisation], their cut is that their women entrepreneurs will be doing more business, and we are earning revenue from the sales, which is recirculated to the rest of our development projects. Again, you see [another connected e-commerce site], they have their cut from the entrepreneurs...” (Interviewee 35: GO)

Similarly, Programme no.6 is another development programme where women entrepreneurs are connected to customers, suppliers, and financial organisations to facilitate their businesses. According to an interviewee associated with this programme, every institutional shaper and supporting actor's incentive in the project was considered, and their individual targets were discussed. The interviewee described his view in the following:

“In this market-based approach, the core element was the incentive, which means everyone has an incentive. [...] When everyone gets onboard because they have an incentive in it, it is more sustainable. So, they see a business opportunity, a scope of earning profit. [E-commerce site], [NBF], they all see a business opportunity here. This project has moved forward with that attitude. For example, the agreement that we have with [the associated NBF] says that our women entrepreneurs will be considered for a loan if they are eligible. In this way, [the FIN] will be able to fulfil its targets of women borrowers, and we will have more of our women entrepreneurs applying for loans and expanding their business. Similarly, [the associated e-commerce site] has a share from the sales.” (Interviewee 10: NGO)

Most participants advocated for an incentive-based approach, even if it was absent in the programmes they were associated with. There are other responses that direct its importance in terms of removing the “*charity*” outlook of the programmes (Interviewee 38) and changing the “*impression that women need help*” (Interviewee 11).

(iii) Different values

Besides alignment of interests, the data also indicates the significance of values for collaborations to occur and for them to last. There are numerous statements supporting this view, and one such view is shared as follows:

“I am not sure whether our collaboration will last because [the bank] sells their founder’s values but does not live those values. [...] They have been told by the government to give more loans, and they are getting the funds...they are not handing over enough loans. They will say, oh, they do not have the documents, but it is just that they do not believe that women can make it big”. (Interviewee 32: GO; WE)

In a similar vein, one university representative claimed, “*progressive mindset [of collaborating organisations] is the key, otherwise the programme will surely fail*” (Interviewee 29). Since there is strong evidence that values were important to determine the quality and stability of the collaboration, it was further enquired how such values were assessed. Surprisingly, the data suggests that the actor’s beliefs and values were assessed based on one’s subjective judgement, which commonly was influenced by their “*years of experience working in the field*”, as stated by Interviewee 8. This assessment was done during meetings and exchanges of conversations and negotiations. In contrast, there were only two projects where surveys were used to assess the attitude of a group of actors and to check whether they fit well in the programme. A representative of one of these programmes described how surveys were used:

“So, in our apprenticeship model...we appoint MCPs (master craftsman, i.e., small business-owners providing apprenticeship). Now, our first criterion for selecting these MCPs is they must have the mentality to train; then we also check their attitude towards girls and disabled people. Trust me, it tells us a lot about the person and then of course, the

work environment, and all these we do through a long-administered survey.

We take it as a kind of personality test.” (Interviewee 34: NGO)

The data further indicates that interest and values are intertwined, and misalignment in one can cause a misalignment in another. For example, in Programme no.6, an NGO, one of the implementing organisations, collaborated with an e-commerce site so that the women entrepreneurs receiving training in the said programme could sell their products through that e-commerce platform. According to a programme representative (i.e., Interviewee 11), the e-commerce site’s management was “pro-women”, which led to an immediate collaboration. However, a year into the programme, there was a change in their management, and the organisation realised that the initiative was not profitable. Subsequently, they tried to negotiate with the NGO to keep a larger share of the women entrepreneurs’ sales. However, as further stated by the representative, “*it was not a profitable project, to begin with, and [the e-commerce site’s] previous management knew about this very well.*” The change in values eventually led to a conflict of interest between the actors. As a result, the collaboration ended, and the NGO moved to collaborate with another popular e-commerce site in the country. Another interviewee representing the same programme suggested that when values match, the other misalignments can be worked on. Adding to it, he explained:

“...when we moved to [the NBF] from [another bank], our thoughts were completely in sync, but we were geographically misaligned. We needed to provide financial assistance in the rural areas, and [the NBF] was not in many of these areas. So, [the NBF] agreed, and they gradually opened small offices for women entrepreneurs in those areas, and at the same time, we had our field officers there to support them.” (Interviewee 10: NGO)

Whether it be uneven interests or uneven values, there are not many instances where the data indicates that measures were particularly taken to attain alignment; rather, the result was to reject or discontinue collaboration.

In summary, this section identified that institutional shapers and supporting actors had their interests in the programme, which also explained their involvement. Although these interests varied from the collective goal of the programme, there were no noticeable challenges caused by the difference because the individual goals were aligned with the

collective one, which explains why the collaboration occurred in the first place. On the other hand, there was a sense of ‘taken-for-grantedness’ regarding individual interests, as those were not discussed unless any commercial returns were attached. In contrast, the data also indicates cases where the actors' incentives were extensively considered because it was believed to be a more practical approach to a sustainable development programme. There is strong advocacy for cognitive alignment in the form of actors’ interests and values. However, there was little evidence of attaining this alignment if there was any discord between the actors; in most cases, it resulted in the termination or rejection of the collaboration.

4.3. Second Theme: Intervention

This section presents the responses given by interviewees about gathering and utilising resources to implement development programmes for women entrepreneurs. Hence, introducing the second theme, ‘Intervention’, which according to the Cambridge dictionary, implies the action of becoming intentionally involved to ameliorate a situation. In the context of this research, therefore, intervention indicates the use of resources to purposively and collectively undertake actions to shape institutions and enhance women’s entrepreneurial activities. This theme emerged from the analysis of three categories, including (i) Mobilise Financial Resources, (ii) Social Position, and (iii) Actions Undertaken. The first category describes the collection and use of resources. The second indicates the use of the authority of the institutional shapers as well as their socially legitimate position to facilitate the development programmes. The final category discusses the development programmes highlighted during the interviews. The mentioned categories and their respective codes are presented in the coding framework provided in Table 4.4.

Table 4.4: Coding framework presenting Theme 2

Theme/Category/Codes	No. of Participants	No. of References	Originating Sources of the codes/ Interviewees**
2. Intervention	40*	493*	
2.1. Mobilise Financial Resources	40*	90*	
2.1.1. Gather fund	40	73	1-40
2.1.2. Overcome negative costs	15	17	1, 3, 4-6, 13-16, 18, 19, 25, 29, 32, 34
2.2. Social Position	40*	185*	
2.2.1. Compel actor's engagement	19	24	1, 2, 4-10, 13-15, 18-21, 32, 35, 37
2.2.2. Increase participation of beneficiaries	20	33	3, 7, 12-15, 18, 19, 22, 24-33, 35
2.2.3. Enable collaborations	40	66	1-40
2.2.4. Lobbying	19	22	1-3, 5, 7-10, 13, 14, 16, 18-21, 29, 35, 37, 38
2.2.5. Overcome operational barriers	23	40	1-11, 13, 15, 16, 19, 21, 24, 32, 34, 35, 37-39
2.3. Actions Undertaken	40*	218*	
2.3.1. Training programmes	40	111	1-40
2.3.2. Apprenticeship and mentorship	18	30	3, 4, 6, 10, 11, 13-16, 18, 23, 24, 29, 31, 34, 35, 37, 39
2.3.3. Market linkage	16	30	3, 6, 7, 10, 11, 12, 14, 22, 23, 25-27, 31, 35, 37, 38
2.3.4. Physical business set-up	6	13	15, 20, 24, 34, 38, 39
2.3.5. Group financing	8	13	2, 3, 5, 7, 24, 36, 38, 39
2.3.6. Policy development	11	21	1, 3, 8, 10, 11, 13, 14, 16, 19, 21, 35

*Aggregated value

(Source: Extracted from NVivo)

**Interviewees in their respective groups:

BA: 1,3,13,14,17,18,19,39; **FIN:** 12,23,24,25,26,30,33,36,40; **GO:** 2,5,7,9,21,32,35,37;**HEI:** 8,22,27,28,29,31; **NGO:** 4,6,10,11,15,16,20,34,38; **WE:** 1,2,4,13,17,18,32,39

4.3.1. Category 5: Mobilise Financial Resources

This section presents how the resources were gathered to execute the development programmes. In accordance with the data, there was consensus that the key resource used was financial resource, which was used to acquire other resources necessary for the programme. Hence the two codes that comprise this category are illustrated in Figure 4.6.

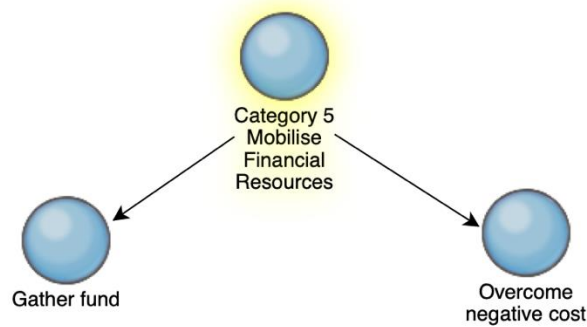


Figure 4.6: Codes composing Category 5

(Source: Extracted from NVivo)

(i) Gather fund

Across the range of responses, one predominant resource was finance, which was further used to gather other resources, including human resources, property, technological support and programme materials. However, as these latter factors depend on the availability of funding, they have not been categorised separately but are clustered together. The data suggests that mostly the programme’s funders provided the financial resources, or the implementing organisation had funds accumulated from various donors, which were then utilised in the programmes. Almost all the participants agreed to not having complications in gathering funds but only two cases across the interviews indicated inadequacy of funds by the focal actors, who were also the implementors of the programmes. As a result, they had to resort to other organisations for the fund, whom they approached using their social network. In both cases, there were accounts of difficulty in persuading them. One of the interviewees shared:

“Over all these years, I have built a good network of people. I know where I can go to get some financial help for this project. However, I must say, it is not all that easy, especially because this is not a very big project yet. So, I went to telecoms, I went to banks, and told them that look, you already have the fund for CSR, so why not just invest here and also, I told them about our future plan of organising the biggest women entrepreneurs’ summit in Dhaka.” (Interviewee 17: BA; WE)

Overall, the data does not present many challenges related to gathering financial resources to initiate the programme. Still, there were some instances where during implementation, the institutional shapers realised a shortage and requested an expansion of the approved budget. However, they agreed that the request was not always considered at the same wavelength as anticipated. One of the interviewees shared:

“...you become too ambitious and claim in the proposal that in two years, I will prepare 5000 women entrepreneurs, but it is too ambitious. This is often done to impress the donors and get the project first, and the donors think, ‘oh wow, that is a good target’. But then, when you start the project, you will see that the cost is more than what is shown. [...] So even if the donors then agree to give you more, that more will not be enough, so we also do not have many options but to cut down on, let say after training supervision, or snacks, allowance.” (Interviewee 16: BA; NGO)

Upon enquiring the interview participants about what motivated them to contribute resources, most interviewees’ responses were the same as their interests in the programme discussed in the previous category. Hence, the question seemed like a repetition, even though it was meant to explore the resource contribution by institutional shapers. One excerpt that clarifies this point is as follows:

“Like I said, our goal was to improve the financial literacy of women entrepreneurs so that they can borrow from us and also open business accounts with us. I mean, the reason I will fund something is the reason I am in it, to begin with, is it not?” (Interviewee 30: BA; FIN)

(ii) Overcome negative cost

One important use of the financial resources found in the data was to overcome the negative cost. This refers to the cost incurred by the beneficiaries for participating in the programme. The responses indicate that the programme beneficiaries typically had to sacrifice their “*family time*” (Interviewee 4) or had to think about the “*cost of travelling*” (Interviewee 34), the stress of “*managing their in-laws*” (Interviewee 6), the risk of having an image of “*too outgoing*” (Interviewee 1) or having to “*go against their husband’s will*” (Interviewee 24). Most of these development initiatives are catered to

potential and existing women entrepreneurs who are not high in social status and thus, require some compensation for the financial and psychological costs they were likely to incur due to their participation in the programmes.

Hence, many participants have indicated that the beneficiaries were often provided with an allowance during or towards the end of the programme. For instance, in Programme no.15, trainees were connected to a community-level workplace, where they could learn on the job. During those six months, they were provided with an allowance that covered their basic expenses, including transport and food (Interviewee 34). Similarly, in Programme no.5, female garment workers received monthly wages from the factory in which they worked for the duration of the university-based training they received (Interviewee 18).

However, several participants have reported that this provision of allowance or stipend is sometimes misused, for example, when beneficiaries participate for the sole purpose of collecting the money. This was found to be common across training programmes. One respondent shared that the NGO with which he is associated has decided to stop giving allowance to women trainees because there had been instances where women were participating in multiple programmes at the same time just to gather more allowance (Interviewee 6). With a similar view, a bank representative explained why they had subsidised their programme for women entrepreneurs instead of making it free for them, *“If you get free training, you will probably think it is not worth it”* (Interviewee 25). In contrast, one respondent argued, *“you cannot charge rural people. They need access to the basics first”* (Interviewee 34)

In summary, this category identifies that financial resource is the primary resource required to initiate and execute institutional shaping plans. The data indicates that the financial resources were manageable, but there were a few exceptions where the focal actors had to gather funds from within their social networks. Furthermore, there are situations when financial resources were inadequate during the implementation, which was not always met as requested. One primary use of the financial resource was to provide allowance and stipends to the beneficiaries of the programmes so that their participation in the programme could be facilitated; however, this was sometimes misused by them. As a result, opinions differed concerning the appropriateness of offering such grants to the beneficiaries.

4.3.2. Category 6: Social Position

According to the data, institutional shapers do not shape institutions only with the assistance of financial resources. One specific contributing factor is the use of the social position of the involved actors. Social position, as discussed in the literature review chapter, encompasses not only the formal authority of the institutional actors (Phillips, Lawrence and Hardy, 2000) but also refers to the actors' informal position in their social network (Battilana, Leca and Boxenbaum, 2009) and a socially legitimate position that can influence or enable exertion of power (Maguire, Hardy and Lawrence, 2004). Hence, this category describes how the social position of institutional shapers (including focal actors) is used to facilitate the execution of the development programmes. The category consists of five codes, as illustrated in Figure 4.7.

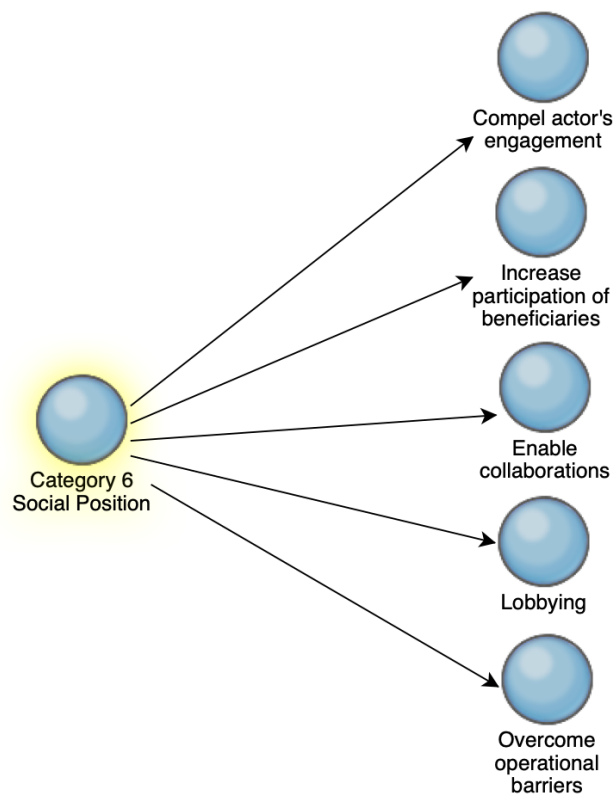


Figure 4.7: Codes composing Category 6

(Source: Extracted from NVivo)

(i) Compel actor's engagement

There was strong agreement among the interviewees that social position bestows upon actors the ability to accomplish tasks at hand and facilitate the change process. Many have reported that social position allowed institutional shapers to exercise power to enable engagement. The data revealed how BB compelled the involvement of banks and other financial organisations in the country to create a more inclusive environment for women entrepreneurs. In 2009, as part of the financial inclusion strategy, BB introduced a policy that a minimum of 15% of the total amount loaned to SMEs should be allocated to women entrepreneurs, along with a dedicated helpdesk for women entrepreneurs in all the banks' branches. Almost all the participants freely expressed that it was due to the "pressure" from BB that financial organisations took the initiatives for women's entrepreneurship seriously and started acting upon them. The data also indicates that BB continues to push the banks to reach out to women entrepreneurs for loan disbursement.

Bank representatives have shared that banks mainly depend on their 'relationship managers' to identify suitable women entrepreneurs to receive loans. They are given an incentive in the form of increased commission if they succeed in attracting more female clients. However, because the reach of the relationship managers is limited, many financial organisations are signing MoUs (memorandum of understanding) with business associations and NGOs, which could connect them with women entrepreneurs eligible for loans. In brief, there is strong evidence from all sample groups that these actions result from BB's constant nudging. There are expressions found in the interviews illustrating this influence of BB, like *"they are our guardian after all"* (Interview 30); *"you can call them godfathers if you want"* (Interviewee 22); *"...have the ultimate authority, so you have no choice but listen"* (Interviewee 33); and *"who does not want to be in their [BB's] good books?"* (Interviewee 19).

In addition, a former member of BB shared how the then governor used pressure to implement the policy change by all the financial organisations:

"If [the governor] told the banks that a 15% loan should go to women, they would listen, but it does not mean that they will really apply it. They will come up with hundreds of excuses and tell you why they failed to give the loan. So, we had to be strict like a headmaster. We sanctioned fines initially

when we saw they did not set up helpdesks; we asked for reports on loans and interrogated. We told them that the 15% will anyway be deducted from them if they cannot have enough borrowers. [...] Mind you that the banks till date could not reach the actual target, but at least now you know that they are trying, sincerely trying, and reaching closer to the target every year.” (Interviewee 21: GO)

The use of power deriving from the actor’s social position was dominant across government-led organisations. As mentioned by a representative of a government-led organisation:

“...any project that the government takes has one line Ministry attached to it...[this organisation] is not like that. So, [this organisation] is the only one by the government where it falls under two different ministries. So, it is part cabinet division. So, cabinet division actually presides over all other ministries, so that gives [the organisation] the convening power to call up another Ministry and say hey, this is something that we want to try. You cannot just, you know, ignore it. So [the organisation] gets the convening power through the cabinet division, and then it is hosted by the ICT (Information and Communication Technology) division. So, for any project under [this organisation], a major advantage we had was overcome these layers and pull some strings here and there if needed.” (Interviewee 35: GO)

(ii) Increase participation of beneficiaries

In contrast, social position has not only been linked with power as its main element, but the data also indicates that it has been equated with “brand” too and the influence it had on the programme. Half of the total participants shared that the names associated with the programme allowed the beneficiaries to feel confident about the programme, thus, encouraging them to participate. For example, Interviewee 22 shared that they got more applicants because of the “tag” of renowned organisations involved in the programme. Another interviewee claimed:

“...now when these women go to the banks for a loan, the bank officers know they have come from [name of the business association]; they are bank ready, they are trained, and they have not come without the right knowledge or documents.” (Interviewee 16: BA; NGO)

The names, therefore, worked as a reassurance, which is also reflected in Programme no.5. When the female workers were first offered an opportunity in a fully funded higher education programme, it took some time for the applications to come in as they were sceptical of the offer. However, because it was a collaboration between a prominent business association and a well-known university, *“they realised it could not possibly be a scam”*, as explained by a programme representative (Interviewee 18).

(iii) Enable collaborations

Furthermore, the data suggests that the associated brand’s influence has also enabled collaborations. Evidencing this, there were statements such as, *“when they see those logos, there is a certain element of trust...must be a legitimate activity”* (Interviewee 38); *“...at the same time, they wanted to be associated with [the organisation]”* (Interviewee 15); *“reaching these organisations were much easier because I have the tag of UNDP”* (Interviewee 37).

All the participants claimed that due to the social position, not only are they trusted by other partnering organisations, but so do the sponsors or donors of the programmes. There is an indication that it is a reflection of the quality of the work they have done and the reputation they have in the field, which makes them trustworthy. Pointing towards this, one of the interviewees said:

“...advantage of having a powerful board is that these donor agencies...they find confidence in us and the project too. [The business association] has a reputation in the market, built over years of hard work...these donors, it is their money, so a trust factor is important.”
(Interviewee 16: BA; NGO)

There are programmes (Programme no.1, 4, 23) found in the data, where as part of the programme, industry experts or women leaders from their respective fields were invited.

There was strong agreement among the interviewees that getting these people to be a part of the programme was not difficult because of the organisations involved and, in some cases, due to the presence of prominent organisational representatives. An interviewee representing Programme no.5 said:

“The ones [garment factory owners] who showed some interest was because of [the president of the business association]. I mean, she was the Director of [the business association] then, now president, and is one of the most known industrialists in the country, but they were not forced. It is just that when she makes a request, it is obvious people will at least think about it.” (Interviewee 29: HEI)

(iv) Lobbying

Social position also has an influence on lobbying. According to the many interviewees, social position allows “*voices to be heard*”. For instance, in Programme no.17, as shared by Interviewee 1, the related business association advocated for a reduction in interest rates for women entrepreneurs. This issue was taken up to the government by some influential people involved with the organisations, including the presidents of the business associations. These individuals, including many established women entrepreneurs, had separate identities besides being associated with the particular women’s chambers. An important point is that the organisations benefitted from these individuals’ identities and networks to facilitate the project.

Similarly, in Programme no.3, the associated university representative used his professional relationship with the then governor of BB to enable discussions to take place between representatives of various women’s chambers and forums and BB so that the finance-related problems being faced by women entrepreneurs could be highlighted. The governor then connected them with Ministries and other organisations, where they could get the appropriate support (Interviewee 8). In a similar case, an interviewee shared that being one of the leading business associations in the country engendered strong influence in such matters and the ability to propose policy changes to the government from time to time. One result of such lobbying was the launch of OLM (Online Licensing Module) under the Office of CCI&E (Chief Controller of Imports and Exports). This allowed women entrepreneurs to buy online licensing certificates that were previously only

available offline, making access to export-import trade licenses much easier (Interviewee 3).

(v) Overcome operational barriers

Majority of the participants have also suggested that the actor's position was often utilised to overcome operational barriers. There were frequent mentions of seeking permission from local District Commissioners to conduct a training exercise or trade fair. However, participants criticised that although the process *per se* is not complicated, the employees at the District Commissioner's office make it difficult and "*more bureaucratic than it should be*" (Interviewee 19). In such circumstances, social position played a significant role in easing the complications. There are also few cases where the institutional shapers needed to manage the local people from not creating obstacles while running the programme. For instance, an interviewee shared:

"Local authorities were also involved because there were men who said women should not go to these computer training classes and also why they were not wearing 'hijab' (i.e., a head covering worn by Muslim women in public). We never thought we would face this issue. We had women enrolled; we had our contents ready; we had permission from the Ministry...we took help from the local authorities, like the Union Parishad (i.e., union council) leaders there. Since [the multinational company's] project was in collaboration with [a government-led organisation], they used their government network, contacted all the union leaders, who then managed everything." (Interviewee 9: GO)

This also indicates that individuals and organisations not directly involved were approached to utilise their social positions. A project coordinator in an NGO said that she used her network to approach religious leaders, district commissioners, and highly ranked police officers to create a dialogue with women who were previously victims of violence and were trying to establish their businesses. She stated:

"When you see a religious leader saying that business is allowed in our religion when legal enforcements tell them that these are your rights as a woman and that you have all the liberty to do business, do not let anyone

teach you wrong, these women actually believe them because they are respected people in the society”. (Interviewee 15: NGO)

The same interviewee referred to a programme she coordinated at another NGO, where women in rural areas were helped to open their grocery shops and restaurants. They involved some important people, including professors, businesspeople, and politicians. She added:

“Back then, the idea of women starting their business was something that people could not fathom, and we are talking about rural people, even more backward. So, we also wanted to change the mindset of the people in those areas, and of course, they will not pay attention to everyone. So, we had to pick people of some influence there...” (Interviewee 15: NGO)

The data, therefore, presents that social position was found significant in facilitating the implementation of the programmes. The power derived from the social position of the institutional shapers compelled the involvement of institutional actors. It was also compared to having a strong brand reputation by several interviewees, which influenced the participation of beneficiaries in the development initiatives. Furthermore, it encouraged collaborations with other organisations and donors, as having a prominent social position reflected trustworthiness. The data also suggests that social position was used to lobby for changes and to get the work done without complications.

4.3.3. Category 7: Actions Undertaken

Financial resources and social position were mainly used to carry out development activities. This category thus refers to the actions carried out to shape institutions for the development of women entrepreneurs. Six kinds of programmes mainly emerged from the data that are presented as codes for this category. Figure 4.8 illustrates the six codes comprising this category.

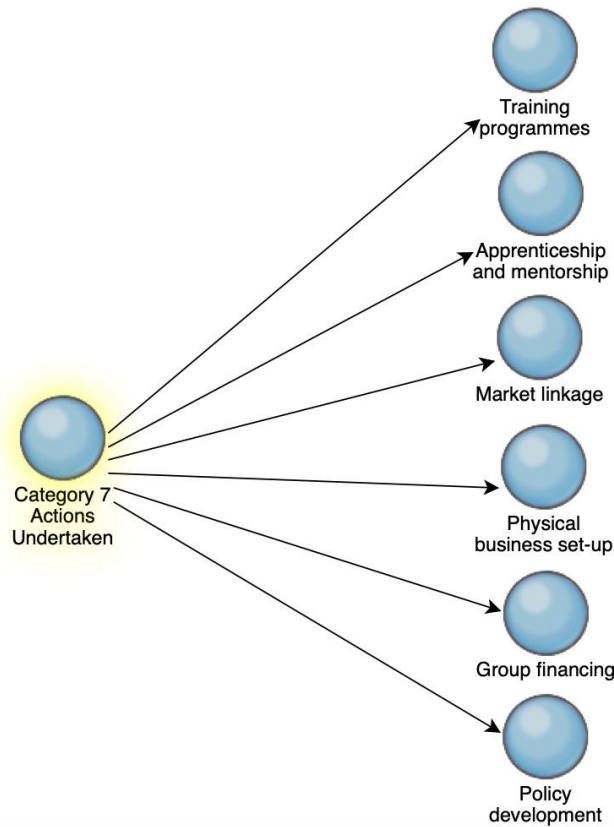


Figure 4.8: Codes composing Category 7

(Source: Extracted from NVivo)

(i) Training programmes

As indicated in Table 4.3 (in section 4.2.1) and Appendix 6, most development initiatives to shape institutions governing women entrepreneurs were centred around training programmes. Even if it was not a core component in some initiatives, all participants agreed that some degree or element of training was involved in the associated programmes. There were many training programmes that were relatively theory-based than others. Among these, Programme no.4 was not entirely for women entrepreneurs. Still, one of its objectives was to bring women-led SMEs to the forefront, which is why they discounted the programme for women entrepreneurs, resulting in more than 60% of the participants being women, as shared by a programme representative (Interviewee 31). Similarly, Programme no.5 is not solely designed for women entrepreneurs, but as a representative claimed, “*we wanted to empower these girls so that they can be financially independent and do something of their own*”. The interviewee further added that a few

programme graduates had started their enterprises, one of which was Ovoya Foundation, a small NGO for women founded by a programme beneficiary (Interviewee 29).

Alternatively, Programme no.1 and no.2 were solely designed for women entrepreneurs. In these training programmes, the content revolved around the basics of business knowledge, e.g., bookkeeping, basic accounting, marketing, managing finances, computer literacy, preparing a business plan, pitching, and arranging the documents required for loan applications. Programme no.2 aims at relatively advanced women entrepreneurs with years of experience. As an interviewee said that after the training is completed, *“we will connect these women SMEs with buyers through matchmaking events”* (Interviewee 28). Hence, there is a hint of market linkage in the programme, which has also been promised in Programme no.4. The training sessions in Programme no.4 are jointly conducted by industry experts to get a *“blend of theory and practice”* (Interviewee 27), but there was no evidence of actual market linkage as claimed by the representatives. One of the interviewees, arguing about market connection, said that towards the end of the programme, there was a competition where three women entrepreneurs won pre-approved loans (Interviewee 31).

The data reveals that there were also some training programmes that were not primarily based on theory but were also comprised of hands-on training. Among those, two training programmes, Programme no.12 and 31, both conducted by the same women’s business association, are such examples. According to the programmes’ representatives (Interviewees 16 and 19), programme originators identified that women entrepreneurs were questioning their self-efficacy due to a lack of business know-how and a reluctance to apply for a loan because of lack of awareness and availability of the documents required. The programmes, therefore, were mainly developed to train women entrepreneurs on financial budgeting and bookkeeping, preparing business plans, and preparing necessary loan application documents. One of the interviewees added, *“Many did not even have trade license, but they complained, they did not get the loan. [...] The programme was more about building awareness”* (Interviewee 19).

A more innovative concept is represented by Programme no.18, which focuses on developing women’s skills in five particular trade areas, including fashion design, food and beverage, beautification, mobile phone services and IT. Furthermore, what sets this programme apart is that within each skill-based training ‘entrepreneurship development’

is a compulsory component. A programme representative shared, “*with entrepreneurship as a must, they are not only learning the skills, but they are also learning how to use these skills to run a business*” (Interviewee 14). Similar to this was Programme no.28, where women entrepreneurs were trained to repair laptops at government Digital Centres spread across 64 districts. The government set up these Digital Centres across the country to enable marginalised people to access information and various public and private services. Also, they are often used to provide vocational training. The women who received training were called ‘service engineers’, who were later connected to call centres so that they could offer their services if there were a call to fix a damaged laptop. As a result, several women started their own local call centres and laptop repairing services (Interviewee 9).

However, many interviewees have also criticised that these training programmes are “*too traditional*” and that there is an increasing need for women entrepreneurs to diversify and explore international markets. Reflecting this view, one training programme primarily aimed at preparing women entrepreneurs to export their products is Programme no.19. In this programme, the collaborating organisations, including a government-led organisation and a foreign NGO, intend to provide women entrepreneurs with capacity training so that they are capable of exporting to North American countries. A representative of the programme shared:

“What will happen is [the NGO] will train 12 women entrepreneurs in terms of improving the quality of their products...improve their communication capacity, and they will improve the catalogue of the women entrepreneurs’ products, so that good quality product can be exported...target is 30 women entrepreneurs by the end of the training should start exporting.” (Interview 7: GO)

(ii) Apprenticeship and mentorship

The interview responses further suggest there are other integrated training programmes which combine training with other development models, such as advocacy, apprenticeship, and mentorship. For example, in Programme no.13, after women entrepreneurs were provided with technical training for three months in 7-8 sectors, they moved to a one-month apprenticeship programme. During this time, participants were

trained and mentored by selected entrepreneurs and those eager to start their business were linked with financial institutions or NGOs that could provide financial assistance. When asked how the programme was related to the development of women's entrepreneurship, the representative of the programme shared:

“...when we engaged them with NGOs, they started to do contract-based business, you know, produce when ordered. Some of them opened their own shop, and some went into a partnership business. [...] We then arranged trade fairs for them, locally and internationally. So, our success story is we got about 280 women, entrepreneurs, out of 400 trainees.” (Interviewee 3: BA)

An exemplary integrated programme is Programme no.15, a skills development programme conducted by an NGO. It is not a programme designed only for females, but males too. Since the *“majority [of] participants are women and its success rate is higher”*, the interviewee representing the programme claimed that this was germane to the subject of women's entrepreneurship (Interviewee 34). Accordingly, unlike traditional training programmes, this programme is more inclined towards the apprenticeship model, where the participants, after their preliminary training, are connected to a community-level workplace for a six-month apprenticeship programme. Within one month of programme completion, the participants are placed in a job. Following an internal study, the organisation realised that many programme ‘graduates’ wanted to start their own businesses. Hence, in 2017, within the same skills development programme, the NGO launched Programme no.16. The programme was therefore designed, taking into consideration three major areas in which potential entrepreneurs typically require assistance, including *“business knowledge, finance and guidance”* (Interviewee 34). The following excerpt describes the programme further:

“In [Programme no.16], one potential entrepreneur is given training for three months with content related to placing, pricing, bookkeeping, expenditure, revenue, sales, basic requirements for a loan and then we also assign a mentor who will guide the entrepreneur along the path. If then anyone wants a loan, we have a dedicated loan for this group at a lower rate than the other micro-credit we give, mainly to encourage them to set up the business. The success rate is better in [Programme no.15] than

[Programme no.16]. This is because women will get into a job much more easily after the training. However, starting a business is relatively complicated. Then, most women we have dealt with, get into tailoring or clothing shops. How many tailoring shops can you have in one area?"

(Interviewee 34: NGO)

The participant shared that although Programme no.15 was not developed to promote entrepreneurship, it resulted in an increased number of start-ups by the graduates and the eventual launch of a dedicated entrepreneurship programme, i.e., Programme no.16. The mentoring element in the latter is similarly found in Programme no.32, where a maximum of three trainees are assigned to one volunteer mentor. This mentor could be a professor, an experienced businessperson, or someone who has either the knowledge or experience to guide the trainees over a period of 12-15 months at the initial stage of setting up a business (Interviewee 16).

(iii) Market Linkage

The programmes mentioned so far concentrate on the development of participants through training and, in some cases, are integrated with apprenticeship and mentorship. However, a concrete attempt to create a market linkage for potential and existing women entrepreneurs was not part of these programmes. The interviewees repeatedly mentioned the need to connect women entrepreneurs to suppliers, customers, and financial institutions, but the programmes did not enable much of this in practice. One interviewee stated:

"We have this saying in the development sector that if you teach a man to fish, you feed him for a lifetime, so why just give him a fish for a day, right? If you ask me, I will say, teach a man to fish and please, give him the rod too! So, women entrepreneurs are left to themselves and do not forget that we do not have a very women-friendly atmosphere in the market. So, if you promise to help, do it properly. Tell them how to connect with raw material suppliers, tell them how to reach the customers, tell them how to get finance. If you teach, you teach properly." (Interviewee 11: NGO)

One of the development programmes that claimed to create such market linkage and thus, provide a comprehensive development programme for women entrepreneurs was Programme no.6. A significant part of the programme was training, but it was equally focused on “*strengthening the forward and backward market for women entrepreneurs*” and also carried out advocacy related to “*social norms and barriers to women entrepreneurs*” (Interviewee 10). This explains the selection of two main implementing partners in the programme, who have expertise in advocacy programmes and market linkages, respectively.

The implementing partners recruited women entrepreneurs from three districts in the country who were engaged in making jute products, home textiles and packaged foods. A representative of the programme said that because their aim was to upscale women’s businesses by at least one tier, for example, from CSMEs (cottage, small and medium enterprises) to MSMEs (micro, small and medium enterprises), they focused on areas like home textile, where there was enough opportunity for scaling (Interviewee 10). An integral part of the programme was to enable women entrepreneurs to become more “bank ready” as well as providing training on financial management, marketing management and capacity building in the selected trade areas. As described by the same representative:

“So, we tried to help women entrepreneurs...know about the documents they need to present to a bank if they apply for a loan. Also, we trained the women entrepreneurs in bookkeeping. We realised women entrepreneurs knew about maintaining their financial records, but they did this in a very traditional way. They did not even keep a proper book to maintain the income and expenditure, and they were not aware of any automated system either. Many did not have bank accounts and did business with cash.”

(Interviewee 10: NGO)

This part of the training was conducted in collaboration with a financial organisation, an NBFIs specifically. A representative from the NBFIs expressed that the programme leads wanted a pro-woman financial organisation to execute the training because “*who better than a financial organisation*” to inform them about the requirements (Interviewee 23). The NBFIs not only told the women entrepreneurs about their loan products but also created awareness about the various government refinancing facilities available for them and the necessary documents and procedures to apply for a loan. In addition, they

followed up with the programme participants who were interested in loans. However, the programme's representatives agreed that its market linkage efforts were the most effective part of the entire programme. The implementing organisations created a backward linkage, i.e., built a liaison between the women entrepreneurs and suppliers in the market. This is encapsulated in the excerpt below, where the interviewee shared how they linked women entrepreneurs who were manufacturing jute products with the suppliers of jute:

“In the case of jute products, what happens is there are only a few big players who are mostly in Dhaka. [...] These women entrepreneurs, they do not have much knowledge about the market, and they do not know how to reach these big players for the raw materials. And another thing is these jute firms are big companies; they would only want to supply in large amounts, which is very difficult if they have to sell to these SMEs. So, what we thought of was, how about we create the linkage? We connected the women entrepreneurs to these jute firms. They could buy a larger amount, which not only could they use to make their jute products but also sell the raw materials to other small enterprises that make jute products. So, they reduced their cost of production, and they became suppliers of jute for other local entrepreneurs too. And to be honest, what we have seen is no matter how much you train women entrepreneurs, if you are not creating this market linkage, whatever you teach will not sustain in the future.”

(Interviewee 11: NGO)

The implementors not only created a backward linkage, but the data suggests they also created a forward linkage by connecting the women entrepreneurs to the buyers. The women entrepreneurs were encouraged to attend various trade fairs across the country at a subsidised fee, where they built up their network of national and international buyers. One interviewee shared that at a trade fair, a woman entrepreneur received a bulk order for jute ladies' purses to be sold to a small business owner in New York (Interviewee 11). However, this progress was somewhat disrupted due to the coronavirus pandemic, after which many women entrepreneurs had to switch to f-commerce (i.e., e-commerce in the Facebook environment). As a result, they were also provided with training on how to operate their businesses in f-commerce.

Furthermore, inspired by India's Amazon Sathi programme, one of the partnering NGOs of the same programme decided to connect these women entrepreneurs with an e-commerce platform where they could make their products available to more customers. Hence, they collaborated with an e-commerce platform to launch an online shop, where around 200 women SMEs were connected initially. Still, some eventually dropped out because they were uncomfortable with online engagement, and some did better business through their Facebook page. Integrated with this was policy advocacy. As shared by another representative of the programme:

“For policy advocacy, we worked with Bangladesh Bank, [...] the research wing [of the university]. [The project lead from the university] carried out the research for us and carried out the advocacy with Bangladesh Bank to minimise the number of limitations posed by different requirements of the banks. We had joint meetings with the banks to discuss the matters and how we could make it easier for women. [...] With the [partnering NGO], we did advocacy at the family level too. We arranged events for the families of these women entrepreneurs to increase awareness about empowerment.”

(Interviewee 10: NGO)

Similarly, another example of a comprehensive development initiative is Programme no.8, an e-commerce platform developed to connect marginalised entrepreneurs to the market. This is a leading development initiative undertaken by a government-led organisation. Programme no.8 is an aggregated e-commerce platform that, according to an interviewee, is *“connected with all ecosystem players that means all logistics players, payment service providers and different government services related to credentials”* (Interviewee 35).

Following probing about “credentials”, the interviewee explained that based on their research, they have identified that a major barrier to women's access to finance is lack of documentation, e.g., a trade license. According to the regulations, to get a trade license, an entrepreneur must occupy a commercial space and possess other related approvals such as an environment or fire safety certificate. However, as women entrepreneurs are mostly operating online, they do not have the necessary documents to open a bank account or access the necessary finance to expand their businesses. He also added that this leaves a considerable portion of the income of women entrepreneurs trading online within the

informal economy, reversing all the initiatives taken by the government to enhance the economic growth of the country. The following excerpt describes how Programme no.8 is used to bridge this gap:

“What we are doing is, we are virtualising things. For example, in 64 districts, we have officers in our [...] Digital Centres, which we are leveraging. We are giving it out to these women and saying that look, ‘you can work from home, you just use that office address [Digital Centre] as your business address’, meaning they register with [the e-commerce platform]. So, it is a kind of virtual office setup...and then, for example, if they need BSTI (Bangladesh Standards and Testing Institution) certificates or any other, we handhold. We leverage our knowledge and connectivity with those government offices, and we make their life easier. So due to these works, a thousand of women entrepreneurs have moved out of the informal economy in just one and a half years.” (Interviewee 35: GO)

To minimise the documentation-related issues, the interviewee shared that a new system inspired by Western nations, called UBID (unique business identity), and approved by the Ministry of Commerce, has recently been introduced. Every entrepreneur, even a micro-merchant, will require a UBID, which will be regulated as the primary business document connecting to all the other documents. This will, therefore, allow the entrepreneurs, including those in the informal economy, to be treated as an “official businessperson”. The interviewee clarified how they plan to intervene using this UBID:

“...once that happens, then that small street side women vendor who is selling maybe chocolates or something like that will also have a business identity, and then they can say that look, my sales is this, I can now have a business account, and my business account is separated from my personal finances so that I do not get bankrupt in the process of running a business. This is going to be a big turnaround for the women entrepreneurs because most are in the informal economy.” (Interviewee 35: GO)

Moreover, the said e-commerce platform, in collaboration with an NBF, is creating a ‘digital toolkit’ that will make getting a loan easier for women entrepreneurs. Besides the documentation, another major problem in accessing finance is the provision of credit

history. Since there is no available system for drawing credit history from credit/debit cards or any mobile financial service, women often fail to present a sound transaction profile. Hence, as shared by the same interviewee, with the help of the ‘digital toolkit’, women entrepreneurs who are linked with the said e-commerce platform, or its other associated e-commerce platforms, can input all transaction information, which will then automatically create a credit score for the women entrepreneurs. This system is still under development, so, in the meantime, Digital Centres are being utilised as ‘agent banks’. The interviewee described the system as follows:

“So now we have somebody sitting at the rural area who are not the bank themselves, but they are agents of that bank. Now we are asking the women entrepreneurs that look, banks will require you to create a physical file of things, and you do not know how to do that, so just go to your nearest digital centre, and the bank agent will help you out. And to incentivise the bank agent...we hand shook with the bank itself...What happens now, these agent bankers are actually reaching out to these women and asking, you need working capital to create all those Jamdanis [a kind of Bengali dress], come, I will give you the capital because once that person gets that capital, they get financially incentivised. On the other hand, because it is happening locally, the collection ratios or the risk mitigation is very easy, you know, because the agent physically knows who that person is...”

(Interviewee 35: GO)

Besides resolving the issues related to financial access, the above-mentioned government-led organisation undertook initiatives to address three critical issues related to e-commerce and linking women entrepreneurs to customers. According to the representative, they realised that the women entrepreneurs operating their businesses on Facebook faced scalability issues. Women entrepreneurs cannot receive bulk orders on Facebook because their ability to reach their customers and communicate with them is limited by the enforced use of the Messenger app. Another difficulty they face is that since financial transactions mostly take place via mobile financial services, regulatory limitation of the amount that can be transacted mean that the entrepreneurs cannot take bulk orders because they would exceed the amount allowed. Furthermore, the logistical

services do not have physical reach all over the country, so if an entrepreneur operates from one district, she will have to deliver within or to nearby areas only, limiting sales.

According to the interviewee, the e-commerce platform in this programme aggregates all payment gateways, from mobile financial services like Bkash, Nogod to Visa, Mastercard and bank accounts, too. Upon registering to the e-commerce site, an entrepreneur can generate a 'TinyURL' link (i.e., providing a shorter link to a long URL) for their products, which they can also post on their Facebook page. Therefore, a customer buying from the entrepreneur's Facebook page can use the same link to place an order and make the payment directly while leaving the digital proof with the e-commerce platform. This digital proof can later be used as the entrepreneur's transaction profile for loan applications. Similarly, they have intervened to manage the logistics issue, too, as described below:

“Since we are a government initiative, we are connected with BPO (Bangladesh Post Office), and you know that no one else has a reach like them, even to the most remote area. So, [the mentioned e-commerce platform] aggregates all the delivery players in the market, including the national BPO...we deployed physical collection points all across the country...where we pick the products, and we can ensure that it can go everywhere else. We have 990 such collection points.” (Interviewee 35: GO)

Furthermore, to increase the customer reach, the government-led organisation connected the said e-commerce with other e-commerce platforms that are similar projects under the same organisation (i.e., Programme no.9 and 10). One is in collaboration with an international development organisation, and the other with a government-led organisation. Both the programmes are designed to help women entrepreneurs learn how to operate businesses online. Upon enquiring how being connected to several platforms facilitate women entrepreneurs, he clarified that as an entrepreneur uploads product details on the parent e-commerce site in Programme no.8, it is then connected to several associated platforms, increasing their visibility to potential customers. A customer can thus, purchase directly from the parent site or from other sites, which will direct the delivery to the former. The interviewee claimed:

“Interesting thing is, we did not launch [Programme no.8] only for women, right? But not only has this been leveraged more by women entrepreneurs, but it has, in fact, shown amazing results for them. I cannot give you the exact numbers right now, but around 14000 something women entrepreneurs are directly connected with these platforms in the last six months. This is going to change the face of women entrepreneurship; this is going to change the face of those marginalised, rural women entrepreneurs.” (Interviewee 35: GO)

(iv) Physical business set-up

Several participants have reported about development projects that concern physically setting up businesses for women entrepreneurs. For example, in Programme no.25, the government formed an organisation to facilitate women entrepreneurs. As part of this project, the government dedicated an entire floor of a mainstream shopping mall to women entrepreneurs registered with the said organisation at a low cost. In addition, a programme representative noted that these women entrepreneurs are then connected with women entrepreneurs in rural areas who can sell their products through these registered women entrepreneurs. This system of the women-centric value chain was adopted as, according to a representative, *“...these women entrepreneurs were left with little profit as the middlemen would take away most of it, often unfairly and now from seller to salesperson, everyone is a woman”* (Interviewee 32). Moreover, the organisation frequently organises training programmes to develop women’s entrepreneurship in different trades like fashion, food and beverage.

Similarly, one of the earliest projects of a renowned NGO to develop women entrepreneurs was Programme no.29. In this programme, the NGO helped rural women to set up 800 restaurants and over 2000 grocery stores in three selected districts. An interviewee who was associated with this programme stated:

“...back then, this idea of women in business, in rural areas, was completely new. We went door to door, literally convinced women to come out of their homes and set up restaurants and small grocery stores for them. [...] We trained them on how they will manage bookkeeping, decorate the stores, how will they attract and manage the customers, how to set the

price, how to communicate with the customers, be presentable, and find the right location, give them basic market knowledge. So, it was not like the usual training programmes that are done nowadays. So, we would select a very few in the area and train them up, and we supported them till they set up the business and start running the business.” (Interviewee 15: NGO)

The interviewee further shared that they had field officers for the programme who counselled the families of the interested women entrepreneurs because the idea was new, especially in the context of rural Bangladesh. Hence, it was apparent there might be criticism from the locality. In such circumstances, if the family support were absent, the implementation would have been disrupted, so they needed the family, especially the male members, to be on board. Moreover, mentors were also assigned to the women entrepreneurs during the process, who were local elites, so that not only could they get constant guidance from them, but it was also to show that *“they had support from the respected people of the area”* (Interviewee 15).

There is another unique programme run by an NGO, i.e., Programme no.34, that adopted the approach of setting up businesses for women entrepreneurs in the form of cooperatives or ‘business centres’ (Interviewee 38). The programme representative shared that in this programme, women entrepreneurs are self-selected from their community who are then equipped to develop a cooperative enterprise, which *“injects its own capital into projects as they develop instead of simply relying on project funding”*. Describing the programme, the interviewee stated that with around 400 centres, women entrepreneurs are reaching 2.5 million people daily with a range of locally produced products. At the same time, the centres are engaged in training services and women’s empowerment advocacy, like counselling the family, religious leaders, and community leaders, among others in society. The interviewee further added what makes this programme different from other women entrepreneurship programmes:

“...we sit down with the community as a whole and say this is what we are going to do, these are the resources we could bring right now, we are looking for, you know, five women who are best positioned to take this forward...they also have to be able to leverage some capital for the formation of the centre...we have had projects that have been closed, but the women's business centres continue. We provide them with very minimal

support. Then we set them up with partners. What we do in [the NGO] is not particularly unusual but what is unusual is we set these women up with more direct leadership in capacity than the average women's business. This programme really sticks because the women are more independent here and not depending on us.” (Interviewee 38: NGO)

(v) Group financing

There are other development initiatives that emerged in the data. One of which acted as the model for group financing. For example, in Programme no.11, the implementing organisation, an NBF, gathered groups of 15-20 women entrepreneurs and gave them a loan to rent an entire shop and collectively sell their products under the same roof. An interviewee from the NBF shared that this model had two advantages: a single individual did not have to bear the risk alone, and the loan was larger due to the involvement of an entire group of entrepreneurs (Interviewee 24). The NBF later arranged memberships of two women-centric business associations for those women entrepreneurs (Interviewee 39). As a result, they received broad training and guidance. However, after a decade in operation, the shop was transformed into a private limited company and no longer treated as a project. Although this example of group financing was limited to a specific shop, this model can be traced back to Programme no.22, a micro-finance credit model introduced by a micro-finance institution (MFI) that is continuing today.

The mentioned micro-finance model was mainly developed to provide financial access to rural and marginalised women without the need for a guarantor or collateral. As explained by an interviewee representing the MFI, since they acknowledged the presence of a conservative mindset in the rural areas, they decided that if they wanted to enhance financial access, they needed to go door-to-door to develop this credit solution system. This is described in the following extract:

“We developed a system, we meet in a place in the village, around 8 in the morning, women from different houses of that area sit there for two hours, and [organisation’s] officers offer them micro-credit, which they then pay in instalments...women form groups of five members, so one member will be chairman, one secretary, other normal members. [...] Today, over 95% of the members [borrowers] of [the organisation] are women. So, in this

system, the loan is taken individually, but for the structure, we build up groups... we do not have any idea about the permanent residents there, but the members of that group introduce each other that yes, we are living in the same place, we know each other. Because you know, there is no guarantor, no collateral, so the group itself keeps track of each other.”

(Interviewee 36: FIN)

This credit solution system is also combined with advocacy and counselling in the rural areas by the MFI officers. In addition, they have connected many of their borrowers to their manufacturing subsidiaries, creating a channel for the borrowers. Other organisations are also striving to make finance easily accessible to women entrepreneurs. For instance, in Programme no.24, a government-led organisation provides finances to various NGOs in the country to be later distributed to the grassroot-level women entrepreneurs (Interviewee 2).

(vi) Policy development

These endeavours to allow greater access to finance took a different turn when initiatives were taken to develop policies favouring women entrepreneurs. One such policy change attempted was that of BB's financial inclusion strategy (i.e., Programme no.14). As previously discussed in Chapter 3, to bring more women into entrepreneurship, BB introduced a policy for all financial organisations that 15% of the total SME loan should be disbursed to women entrepreneurs. This 15% loan disbursement was supported by the refinancing fund from the government and the Asian Development Bank (ADB), which suggested that the loan given by a financial organisation could be refinanced by the government if required. A former member of the BB added that since it was often difficult for a bank to give loans to women entrepreneurs due to documentation issues, BB advised the banks to collaborate with micro-finance institutions to facilitate this process. He shared:

“...we have about 33 million borrowers from micro-finance institutions and 90% of those borrowers are women...the governor was also the chair of the regulatory authority of micro-credit called the MRA (micro-credit regulatory authority) which regulate the MFIs...banks could give that money at low cost and provide it to the MFIs. The Central Bank allowed

all the banks to provide wholesale credit to these micro-finance institutions; in Bangladesh Bank, we call it a linkage programme. The banks also felt very comfortable because the MFIs were taking the money, giving it back to them. You know 99% of recovery was there. So, that was also a good move by the Central Bank to create the ecology so that the women entrepreneurs get the money.” (Interviewee 21: GO)

In addition, to support this, BB also made it obligatory for all banks to have a special unit in each of their branches, called the Women Entrepreneurship Development Unit (WEDU), which would be managed by women to coordinate with women-led SMEs. This momentum of developing women entrepreneurs later picked up as banks started taking their own initiatives to promote women’s entrepreneurship through trade fairs, in-house training programmes, and collaborations with development organisations and women’s business associations.

The data further indicates that as a result of the financial inclusion strategy, a few banks have also created specialised banking divisions and programmes entirely for women, with a focus on increasing female SME portfolios. For example, an NBFi with IFC (International Finance Corporation) conducted a study through which they identified that women entrepreneurs, as explained by a representative of the programme, “*want some sort of dedication and kind of friendly relationship with the bankers, throughout their business journey*” (Interviewee 23). As a result, Programme no.21 was initiated in 2015 by the NBFi, through which specialised loan products were offered to women entrepreneurs. Furthermore, they launched a women-centric trade fair, a ‘helpline’ service to assist them with documentation queries, and several collaborations with government-led organisations and NGOs to build the capacity of women entrepreneurs.

However, despite the initiatives taken by the government and the financial organisations to improve financial access, the data strongly indicates that the banks are still failing to meet the targets set by BB. All representatives of the financial organisations interviewed suggest that although there are pressures from the government, the target is difficult to meet as the number of women entrepreneurs approaching them for a loan is low. Unless other barriers are removed, the 15% target will remain unattainable. One of the barriers indicated by the financial organisations is that there are documentation issues for which they cannot apply for a loan, like the absence of or invalid trade license and tax certificate

or inadequate transaction profile. Many have stated the difficulty women face in managing a guarantor for a loan because they are often assumed to quit their business or incapable of repayment. They further claimed that the documentation problems take place because either women are unaware of the right documents required or they try to avoid the hassle of obtaining the documents in the first place because, as one bank representative described:

“...they are earning, let’s say 2-3 lac [200-300 thousand] taka per month, even without a bank account, so they think why take the trouble when I can earn so much without it, but then they cannot expand their business in the future.” (Interviewee 25: FIN)

Almost all interviewees have also criticised the process of obtaining the necessary documents, repeatedly describing it as *“bureaucratic”* (Interviewee 26), *“unnecessarily lengthy”* (Interviewee 30), and *“time-consuming”* (Interviewee 16). In striking contrast, there was consensus among the interviewees from financial organisations that women have a better track record of repayment than their male customers. Furthermore, most participants have criticised against financial organisations, imputing the blame for not giving out enough loans to women entrepreneurs. One common complaint was that banks are usually inclined towards financing bigger organisations and those they have financed before. An interviewee remarked:

“The government said this percentage of the package should be given to women entrepreneurs, but what they should have said is how many women entrepreneurs should get the loan.” (Interviewee 10: NGO)

In a similar vein, another interviewee said:

“...they “oil an oiled head” ...keep giving a loan to one woman who has already taken a loan from them. Why? Because the amount of effort it would take to give a loan of 50,000 taka to someone who has not taken a loan before; go through the process, verify and everything, it is more than what it would take me if I gave the loan to someone who has already taken 5 lac [500,000] taka loan before. Instead of giving to 10 or 20 if I gave it to 1 person, my bank manager will be happy, that yes, so much money has

been given to a businesswoman, but they see the amount and not how many of them are getting it.” (Interviewee 16: BA; NGO)

The behaviour of financial organisations directed towards women entrepreneurs was also criticised. Interviewees have claimed that women entrepreneurs often fall upon their inner circle for loans or resort to micro-credit providers at a higher interest rate instead of going to banks due to their unsupportive behaviour. There were expressions like *“banks are all about treating a certain class of people”* (Interviewee 36) and *“they are very snob-like, especially when the woman is rural”* (Interviewee 2). However, the arguments seemingly were more about the social class of the women entrepreneurs rather than their gender.

There is evidence of further advocacy for policy development in the data, as demonstrated by Programme no.17 in 2012. This was also to facilitate women entrepreneurs’ financial access, where the advocacy concentrated on bringing down the interest rate from 14%-15% to a single digit. According to a representative, the associated business association approached BB first and then conducted several seminars with banks to discuss the change to take place and to bridge the gap between the banks and women entrepreneurs (Interviewee 1). One last example of policy advocacy was in Programme no.3, primarily conducted by an NGO. The organisation collaborated with the research division of a university to conduct nationwide research on the barriers to women’s entrepreneurship. As a result, they realised a possible resolution could be to set up more women’s business chambers. A programme representative stated that there were only two women’s business chambers (i.e., the business association of women entrepreneurs), and all other such women-centric organisations were forums (Interviewee 8).

To further clarify, he added:

“Women chambers are more structured. How should I say it? They are a formal legal entity, which is why their work is very structured. There are more professionals, experienced people involved; they have more authority to take the issues to the government, and that is because they are legally recognised by the government. They need permission from the Ministry of Commerce to set up, so you understand that they have a say, which forums do not. [...] See, [the NGO] has a history with the government and [the university] has quite a government connection too. So, we did our

research; we decided that we needed to approach the Ministries for this. [The NGO] trained these forums, and at the same time, we proposed this idea to the government about giving more authority to the forums by making them chambers. We took the help of Dr Atiur Rahman, Bangladesh Bank governor of that time and also my colleague; he connected us with the Ministries and the right people.” (Interviewee 8: HEI)

The two existing business chambers also collaborated with the NGO and the University to counsel the forums and explain to them what they were trying to achieve by this conversion and how it would give “*more voice*” to the women entrepreneurs in the country. Since business chambers operate through membership, having more women entrepreneurs register would lead to more attention being directed to their problems. The interviewee shared that there are now 16 district women's business chambers that operate through various business forums that are spread out in different divisions and subdivisions. Hence, if any issue arises in one of the divisions, a forum can communicate the matter to the chamber so that further action can be taken.

In brief, this section sheds light on the different development initiatives undertaken to create a supportive environment for women entrepreneurs. The data indicated that most of the programmes revolved around training women entrepreneurs. There were also training programmes that incorporated apprenticeship and mentorship. Other programmes included more comprehensive market linkage programmes, initiatives to set up physical business for women entrepreneurs, group financing and advocacy for policy development.

4.4. Third theme: Legitimacy

As discussed so far, most programmes were designed to make women entrepreneurs more knowledgeable and skilled. Hence, they can operate their businesses more efficiently, apply for a loan to expand their business, diversify their businesses, and increase the number of women entrepreneurs in the country so that society eventually becomes more accepting of the concept. Hence, the third theme, ‘legitimacy,’ highlights the efforts undertaken by institutional shapers involved in development programmes to bring about social legitimacy, or recognition of women’s entrepreneurship more broadly in society. This overarching theme comprises two categories: (i) direct stakeholder approach and (ii) legitimising to the society. While the former refers to gaining legitimacy by promoting women’s entrepreneurship to those directly involved in the programme, the latter describes the efforts to directly legitimise the concept to society at large. These categories and their corresponding codes are shown in Table 4.5.

Table 4.5: Coding framework presenting Theme 3

Theme/Category/Codes	No. of Participants	No. of References	Originating Sources of the codes/ Interviewees**
3. Legitimacy	40*	236*	
3.1. Direct Stakeholder Approach	38*	99*	
3.1.1. Promoting to direct stakeholders	38	60	1-19, 22-40
3.1.2. Role models	24	39	1, 3, 8, 10-19, 22, 23, 27-29, 31, 34, 36-39
3.2. Legitimising to the Society	40*	137*	
3.2.1. Promoting to a wider audience	35	46	1-3, 5, 7-19, 21-32, 34-39
3.2.2. Create social awareness	17	31	8,9,12,17,18, 21-31,33,40
3.2.3. Lack of strategic monitoring and follow-up	32	60	1-9, 12-17, 19-22, 24-33, 35, 37, 39, 40

*Aggregated value

(Source: Extracted from NVivo)

**Interviewees in their respective groups:

BA: 1,3,13,14,17,18,19,39; **FIN:** 12,23,24,25,26,30,33,36,40; **GO:** 2,5,7,9,21,32,35,37;

HEI: 8,22,27,28,29,31; **NGO:** 4,6,10,11,15,16,20,34,38; **WE:** 1,2,4,13,17,18,32,39

4.4.1. Category 8: Direct Stakeholder Approach

This section presents the responses from the interviews that identify how women's entrepreneurship was internally promoted. This category has been derived from clustering two codes, illustrated in Figure 4.9.

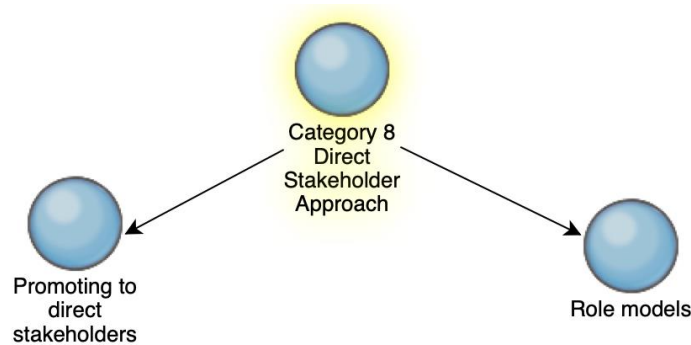


Figure 4.9: Codes composing Category 8

(Source: Extracted from NVivo)

(i) Promoting to direct stakeholders

The data presents consensus among participants that social acceptance of women's entrepreneurship is required to make development programmes effective. Many participants have mentioned the significance of taking action to normalise women as “*actual entrepreneurs*”, which their male counterparts are privileged with. There is further criticism that most development initiatives lack legitimisation strategies. However, most participants have recommended that advocacy and counselling for social legitimacy should be in place and that the government should play a more significant role in this. One interviewee, explaining the significance of social legitimacy for women entrepreneurs, stated:

“Garment workers are mostly female. When they leave in the evening at 6 or 9, no one says anything, because it has become normal in the society. It is a norm that girls will leave garment factories at 9 (at night), and hundreds of them will leave, and it is absolutely normal; no one is looking at them in a weird way. Now in a local market, a woman repairs your

mobile phone among many men. There are people who will find this weird. As long as this weirdness is not gone, I do not think there is much we can achieve. I think no matter what we do, it will not be very fruitful unless the mindset of our people changes.” (Interviewee 34: NGO)

Almost all the participants have shared that the progress of women entrepreneurs were kept internal and were mainly shared to the direct stakeholders of the programmes. Most of these internal legitimacy efforts include sharing programme reports and success stories within the collaborating organisations and the funders of the programmes. Moreover, in some programmes, counselling was done with the family members of the women entrepreneurs. An interviewee representing such a programme shared:

“We extract success stories and report it in various ways. In the different...events we have, we promote the success stories there, then in the annual reporting you will also find it there.” (Interviewee 34: NGO)

In a similar vein, a representative (Interviewee 3) from a business association, who was associated with Programme no.13, said they organised an event, Employer’s Day Programme, where numerous SME entrepreneurs, local authorities, and banks, along with some political personnel were invited. The progress of the programme graduates was promoted there, their success stories were highlighted, and the best graduates were given awards to encourage them further. Although the participant shared that the aim was to spread the word about the graduates within the local community of SME businesses so that they could eventually connect with suppliers and customers, the attempt to spread the word was limited to people and organisations connected to the related business association. When asked about the outcome of the Employer’s Day Programme, the interviewee clarified:

“This is very normal, you know. We have such events after the completion of every project, and this is an encouragement not only for the graduates but also for us who worked on the project. It is like seeing your work being acknowledged.” (Interviewee 3: BA)

However, the statement did not shed light on the influence the event might have had on the legitimacy of women’s entrepreneurship. These examples suggest that the progress or

outcome of the programmes were commonly promoted in-house, without much thought invested in the larger picture. There were many instances where the success stories were presented to the beneficiaries directly to motivate them. As one interviewee said, *“they [women] need to accept first that they can do business before others realise”* (Interviewee 1). In Programme no.30, the institutional shapers tried to empower female victims of violence through entrepreneurship. Since they were demoralised from past events, the chief implementing organisation, an NGO, used case studies of women entrepreneurs whom they supported (Interviewee 15). A more effective method for them was using videos. They created videos about two survival stories, called Ranur Akash (Ranu’s Sky) and Toma (the name of the survivor featured in the video). The stories were quite similar, and revolved around how two women, abused by their husbands and in-laws, took shelter at the NGO and eventually started their own businesses. According to the interviewee, these videos were a good source of encouragement for the women entrepreneurs to start believing in themselves as they could see a glimpse of the actual outcome.

(ii) Role Models

The abovementioned example also indicates the use of role models. There is strong evidence that participants acknowledged and recommended utilising role models to encourage women entrepreneurs. One interviewee said:

“...problem is our [women’s] self-confidence is pulled down by the society so badly, that we start questioning ourselves...only training will not help, something needs to be done so that these women start believing in themselves. Half the battle will be won by that.” (Interviewee 1: BA; WE)

Several expressions in the data suggests that more role models are required for social legitimacy to be achieved. For instance, *“more women need to come forward to support each other”* (Interviewee 39), and *“people’s perceptions change when they interact with successful women entrepreneurs”* (Interviewee 8). In striking contrast, there is insufficient evidence of the extensive use of role models, except for a few mentions by some interviewees. For example, in Programme no.6, a few successful women entrepreneurs were asked to discuss the challenges they have faced and overcome with programme participants. Also, because the programme concentrated on upscaling

women-led SMEs, they shared how they expanded their business, illustrating that upscaling is possible. However, a representative of the programme complained:

“You will find many programmes where successful, very successful women were invited for a speech, but the funny thing is these women were very successful, big companies and then again highly educated, studied abroad, came from a well-off family background. How do you expect rural women entrepreneurs, if, of course, that is your participant group, how will they relate to these women entrepreneurs? So, just bringing a bunch of women entrepreneurs will not be helpful; you have to consider the background also, see the match.” (Interviewee 10: NGO)

The significance of having role models is also reflected in the perspectives of the women entrepreneurs interviewed in this study. All the women entrepreneurs interviewed, who were also associated with some development programme, presented a passionate attitude towards helping women because they were able to relate to the challenges of women entrepreneurs and thus were able to empathise with them. One interviewee shared:

“Well, I have been an entrepreneur myself since my 20s, so I know the hurdles that a woman can face when she starts a small business, and I also know what advantages being an entrepreneur can bring to a woman...keeping the benefits and the hurdles in mind, I try to encourage and help women as much as possible.” (Interviewee 1: BA; WE)

In a similar vein, another interviewee stated:

“You do not have to criticise people on their faces, you will know that people do not see you as capable as men when it comes to business, and this is something you see in people’s body language, their clever remarks, in everything. So, we have to work extra hard, and I do what I do for other women because it gives me immense satisfaction when I see them grow stronger.” (Interviewee 39)

An important point to note is that of the eight women entrepreneurs interviewed, six extended their support to women through an organisation that was not their own. For

example, one interviewee is the co-founder of a restaurant chain but is also associated with a women's business chamber that organises development programmes for women entrepreneurs. In contrast, the other two carried out development programmes through business associations they had formed, while managing separate for-profit businesses. Both interviewees shared that the purpose of being part of a business association was to contribute to women's development. In all eight cases, commonality was observed in their attitude towards developing women entrepreneurs, which is why despite having a separate business, they willingly invested their time and effort in development programmes without any commercial return for themselves.

Hence this category identifies that for development initiatives to be effective eventually, the concept of women in entrepreneurship requires social acceptance, as advocated by most interviewees. The data indicates efforts by the institutional shapers to promote women's entrepreneurship internally to the direct stakeholders of the programme in the form of sharing reports, success stories, counselling, occasional events, and case studies. One crucial technique of legitimising to the women or the beneficiaries themselves was using role models. Although the interviewees strongly recommended role models be used, there was not much evidence of initiatives, except for a few, where the use of role models was actually adopted.

4.4.2. Category 9: Legitimising to the Society

A common point of view that came across most responses is that the development initiatives *per se* do not require acceptance; rather, the social legitimacy of women entrepreneurs, in general, should be considered while designing the programme. This category lays out the efforts undertaken by the institutional shapers to legitimise women's entrepreneurship directly to society. The three codes that comprise this category are presented in Figure 4.10.

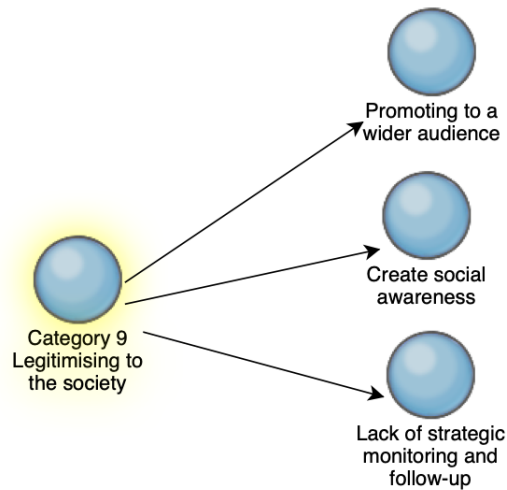


Figure 4.10: Codes composing Category 9

(Source: Extracted from NVivo)

(i) Promoting to a wider audience

The data indicates that despite agreements between the interviewees about the significance of increasing social acceptance of women entrepreneurs, there was a lack of purposive effort. For example, one interviewee shared that because of Programme no.29, where the NGO set up grocery shops and restaurants for women entrepreneurs, it became normal for women to run such businesses in those rural areas (Interviewee 15). The programme was implemented, and subsequently, this has multiplied and spread to neighbouring areas too. However, this happened organically without a planned intervention from the implementing organisations.

Participants have advocated for the integration of promotional activities to legitimise women’s entrepreneurship by creating awareness not only about the development initiatives in the country but also about the progress made by women entrepreneurs. One interviewee claimed:

“...till now, 14 small women-owned organisations have been awarded with ISO certificates. Among these, some are producing food items, and now they are exporting, but it is disappointing that these have not been broadcasted in any news, TV or paper or anywhere. If we do not introduce and promote these stories of women entrepreneurs to the society or the

market, then how will other people know about it? I have now declared a prize among our [organisation] officers that if you can write a very good article or promote the success stories, I will provide a prize from myself."

(Interviewee 7: GO)

However, there is also criticism that the promotion needs to start from the root as many women entrepreneurs are unaware of what development initiatives and facilities are available to them. One bank representative said they fail to get more female borrowers for loans because women are unaware of the government's schemes, policies or packages. Adding to this, the participant complained:

"Husbands make the trade license on the wife's name, but it is actually his business, just to get the loan at a lower rate and get the benefits, but they do not even know if 51% of the share is owned by the wife, we will consider that as a women-led enterprise. You do not need to get into fraudulent acts then. There are so many stimulus packages, but women entrepreneurs do not even know about them. I will not be surprised if you tell me you do not know because most people do not. There is no awareness creation campaign, only a bunch of training programmes." (Interviewee 33: FIN)

In a similar vein, another interviewee said:

"The government earlier had 100 crores in the annual budget dedicated only for women entrepreneurs. For the last two years, the government has stopped.....they do not use the total amount of budget because most women in the country do not even know there is a budget allocated for them."

(Interviewee 8: HEI)

The data indicates that majority participants recounted some degree of promotion in their development programmes but they did not extensively promote the programmes or the outcomes of the programmes. The programmes primarily relied on Facebook to promote their programmes. They also used traditional media like newspapers and TV news bulletins to disseminate information about development efforts. However, they have agreed that those were kept minimal and not much rigorous detailing went behind it, and

often those were done as part of “*regular formalities*”. Especially in the case of government-funded programmes, one interviewee pointed out:

“...even if it is in the smallest corner of a newspaper that no one will read, you will have to print that there is a government programme; either to inform people to participate or it can be in the form just news that this what the government is doing”. (Interviewee 5: GO)

On the contrary, in one of the programmes, the associated NGO used TVC (i.e., television commercial) not merely to fulfil some formalities but planned it out to change the mindset of the people towards vocational training. According to a representative of the programme, there is generally a negative mindset in the society towards vocational training, and it is viewed as something people do because they are seen as “*failures in life and poor and to survive they are doing these training*” (Interviewee 34). Talking about the TVC, he further added that the TVC is mainly broadcasted on the local TV channels of the targeted areas for the programme and the TVC used a famous cricketer to convey a message that “*skills are not something that should only be for the bottom-of-the-pyramid; it can be for any person.*”

Most participants have added that the outcomes were rarely publicised, and often what came on print media, like newspapers, was not planned for or paid for. One such example is shared by an interviewee, who said recently there was news coverage in the Business Standards (i.e., an English newspaper in Bangladesh) about how the ladies who received training in Programme no.34 are now providing telemedicine services to the people in her village and how the programme activities are empowering women economically (Interviewee 38). Two common methods were quite popular in rural areas: direct communication and ‘miking’. For example, in several programmes indicated by the data, miking was done with permission from the District Commissioner’s office to the targeted districts, informing the local people about the training programmes and inviting applications.

Besides this, direct communications were done through ‘social mobilisers’, i.e., local people appointed to go around and spread the word about development programmes to be organised, and through ‘field officers’ appointed by the implementing organisations, who even went door to door to identify potential participants for the programmes. Another

example of direct communication was found in the responses of bank representatives, who mentioned the use of ‘relationship managers’ to approach women entrepreneurs for loans. Furthermore, the data indicates that these relationship managers regularly communicate with women entrepreneurs and inform them about any development programme linked to the banks or offers and policies that could facilitate their business. However, direct communication and miking are mostly used to inform about the programme with little or no use in promoting the outcome of the programmes.

Besides these are the official websites of the institutional shapers, where they post about the projects, the progress and success stories of the women. Although these are in the public domain, it still limits the exposure to a narrow audience because when enquired about tracking the views of these stories and updates presented on websites, one participant responded:

“In any organisation website, you will find news about what they are doing, but we do not really...check views and reads etc.... I do not think it is needed for the purpose of the project. This is something we usually do...we have donors and shareholders; they need to know too”. (Interviewee 14: BA)

There were a few mentions of ‘special events’ where programmes and their outcomes were promoted. The data indicates these events were primarily cultural events, where the institutional shaper took the opportunity to present the programme to a wider audience and got media coverage too. However, interviewees have also criticised that most of the promotional mediums used are not effective. One interviewee complained that rarely would a participant take notice of an advertisement in the newspaper or some news about a collaboration between a bank and an NGO (Interviewee 12). Another interviewee has described this ineffectiveness of promotion in the following excerpt:

“I do not think promotion, TV ads, newspaper ads, all these work in the development sectors. There should be publications...we have published a book on child marriage recently and their rights, and we distributed this in schools. We can spread awareness like this. People do not come to us for help because they have seen us on TV; they come because probably their neighbour told them about us...” (Interviewee 15: NGO)

(ii) Create social awareness

In contrast, to the previous promotional tactics, the data indicates a different method adopted by an NGO to create awareness in the society about women's entrepreneurship. As part of Programme no.34, the associated NGO counselled the men in the areas and tried to demonstrate the benefits of the 'business centres' (i.e., cooperatives run by women) to the related families and community; however, the representative of the programme suggested that to pre-empt the social barriers, they adopted indirect counselling through youth engagement. They have formed 'student brigades' in schools, a type of student club where children learn about gender equity and community engagement, which they then take back to their families. He explained:

"...so that the people whose children are coming home each day are talking about these things; a sort of you know, a slow growth grassroots movement towards women's empowerment." (Interviewee 38: NGO)

Another distinct method used to create awareness about women's entrepreneurial engagement is reflected in Programme no.22, a group financing programme introduced by a micro-finance institution. Since they targeted the rural areas for the programme, a representative of the programme said posters featuring cartoons were used in the village areas, to educate the local people (Interviewee 36). Showing one of the posters, he explained that villagers respond better to visuals; in all the posters, they have used women taking charge and making decisions. He added that often their field officers arrange open counselling sessions where these posters are used to inform people how empowering women can improve their living and how it's the 'right' thing to do in this day and age. As he described, *"it is like a 'pathshala' [school] for adults"*.

The representative of the above-mentioned financial organisation also added that they attribute awareness creation to research and publications. Besides in-house research, he mentioned, they regularly engage with external researchers from the World Bank, Bangladesh Institute of Development Studies (BIDS), for example, who want to study their model and its impact on people. In his opinion, they highly value research because the organisation's founder has instilled those principles into its culture. In line with this, almost all the participants have criticised the general lack of research in this area. This is encapsulated in the excerpt below:

“Two reasons, there is not much effect: one, all the statistics you see are outdated, there is none to show how many women entrepreneurs we have and second, why do you think everyone is still using the same methods, same training because there is not enough research to tell you to do otherwise. There has to be diffusion of knowledge, but I honestly do not see any.” (Interviewee 6: NGO)

There are some disagreements in the data about promotion in development programmes. According to a few participants, promotion is not required, which is reflected in statements like, *“let our work speak for us”* (Interviewee 6) and *“not a big fan of promoting these sort of works”* (Interviewee 9). In contrast, some participants also clarified that their lack of interest in promotion was not because they are generally against the idea of promotion but because the promotional activities in the development field are usually *“not sensible”* (Interviewee 29), *“not well-thought”* (Interviewee 2) and *“need to be smartly planned”* (Interviewee 6). One interviewee strongly criticised the lack of content in promotions and referred to ‘Meena Cartoon’ as exemplary content by UNICEF for creating social awareness and normalising new ideas.

“I think it [promotion] should be done in a way that shapes society’s mentality regarding women’s entrepreneurship. Have you seen Meena Cartoon?... I am not suggesting that we make a cartoon to educate people, but the content should be as such that people learn and remember. Meena cartoon created awareness about girls’ education, right? And it was for rural areas. We can have such content which makes this idea of women doing business and improving their and their family’s livelihood normal. This is like mass advocacy. [...] But we need to understand whom we are targeting. Something like the Meena cartoon will not be appealing to women entrepreneurs in the cities. [...] So, the target audience and what type of promotion will be effective for that audience, these two need to be considered. But I will keep advocacy at the top of everything.” (Interviewee 19: BA)

Most participants have mentioned that the lack of promotion is due to the lack of budget allocated for promotion. For example, one interviewee shared that because promotion is often not considered vital to development programmes, the budget concerning marketing

and promotion is typically cut short (Interviewee 16). Voicing this, one interviewee added, *“there is never enough for promotion”* (Interviewee 35). In brief, there was an insufficient planned effort to create social legitimacy, which could be reflected in the lack of strategic promotional activities.

(iii) Lack of strategic monitoring and follow-up

The discussion so far suggests that to gain social legitimacy for women entrepreneurs, the development initiatives' usefulness in enhancing women's entrepreneurial activities and the business environment needs to be recognised by the society. In line with this, the responses from the interviews suggest that monitoring played an essential role in comprehending the outcome of the programmes. There was strong agreement among the participants about the benefits of monitoring, which were described as enabling continuous improvement, identifying how the programmes benefit beneficiaries, analysing the programme's success, maintaining transparency with funding organisation, and pitching for further projects. However, what is noticeable in the data is that despite the opinions regarding the importance of monitoring, there was a lack of robust checking mechanism in most of the development programmes, which also indicates why the impact of the programmes did not emerge clearly in the responses.

When asked about the monitoring conducted in development programmes, participants mentioned that training-based programmes were usually monitored through the assessment of trainees and trainers. There was also strong evidence of reliance on gathering feedback from beneficiaries, not only in training programmes but also in other forms of development initiatives. Feedback was collected using surveys, interviews, and informal discussions. However, when probed about the use of the feedback in the programme, most responses were short and unclear about how it impacted the programme or the development process; rather, the common word that emerged was “improve”, with little clarification as to how or what precisely.

Nevertheless, the data indicates some exceptional cases where the monitoring was more structured. According to a representative of Programme no.18, they had a system called the Training Management System with government access as it was funded by the government, where the related business association had to provide evidence that 60% of

the trainees had started earning an income through job or their own business. The interviewee described the process as follows:

“We cannot just say that yes, we have met our target, and that will be it. We have to give evidence, like the picture of her doing business, visiting card, letterhead pad, cash memo, ledger book, dealings with customers, trade license, bank transaction, and self-statement if she is an entrepreneur or appointment letter if she is doing a job. [...] We just don't register 60% achieved in the TMS; we submit all the evidence that yes, 60% of the graduates have gotten into entrepreneurship or some job.” (Interviewee 14: BA)

Similarly, to monitor Programme no.6, the associated NGO has a separate department. The department is called Evaluation and Analytics. An annual report was sent to the Embassy of Sweden, the donor, stating the works accomplished, the progress made, and the next course of action. In addition, external research firms were also appointed to analyse the programme's impact. A representative from the NGO explained:

“...in 2018, whatever activities have been completed, these are reported in 2019, following a survey on the works done, to find out what impact these activities have made. For this, we used to hire an external research firm, and they used to do this impact evaluation for us. There is another evaluation that is done by the Embassy of Sweden through a Swedish-based firm. As you know, they are the donor agency, so they will naturally have their own mechanism of evaluating what we are doing. They interview the SMEs, and they interview us, the field staff, to understand the evolution of the entire project. They also talk to the partners about how we came about with the partnership; whether they were in line with us or not, they are going to carry these solutions forward in the future or not. So, we have quite a 360 evaluation in place, which is rarely seen.” (Interviewee 11: NGO)

A similar procedure, including intense research and reporting, can be seen in Programme no.16, but unlike other programmes, it is continued for a more extended period. According to the programme's representative (Interviewee 34), the entrepreneurship

development training is provided for three months, followed by six months to set up a business by the graduates. Then, the NGO monitors each of the resulting businesses for a further two years using monthly visits and financial audits of bookkeeping, income and expenditure. These skills were taught during the training, and these measures ensure that the correct practices are in use and provide them with further guidance if needed. Slightly different from this is Programme no.8. Since it allows for an e-commerce platform for women entrepreneurs to operate their business, they use data analytics to track the usage rate of the platform, the number of registrations, rate of sales, and percentage of women entrepreneurs active on the platform (Interviewee 35). However, much of these monitoring results are kept internal for the key stakeholders of the programmes. For instance, the interviewee further added:

“We send the reports to the ministry; these are not shared with the public.”
(Interviewee 35: GO)

Upon asking the reason, he replied:

“[long pause] I do not know, honestly. I mean, there is no harm in sharing, but I guess no one really thinks about it. I think it is more the responsibility of researchers like you or, yes, journalists; they should dig these out and present them to the public. We do publish stories on our website, though.”
(Interviewee 35: GO)

In contrast, the data suggests that in the case of other programmes, there was a lack of monitoring to assess the impact of the development efforts. In most cases, monitoring and follow-up revolve around whether the targets have been met and the operations of the programmes, but it fails to shed light on what effect the programme has on the beneficiaries after completion of the programme. This, to some extent, contradicts the goals of the programmes. For example, in Programme no.23, which started with a webinar to connect women leaders in the country with aspiring women, the representative said, *“we want to create a liaison between women and the already successful female leaders”* (Interviewee 17). However, their mechanism to monitor the outcome was to check the live views of the webinar series on the Facebook page. Similarly, in Programme no.33, the goal was to develop underprivileged women entrepreneurs through training. However, the programme representative shared that they *“sometimes call and check on them”*

(Interviewee 20). The interviewee could not elaborate on how exactly their “lives have changed”, as claimed at the beginning of the interview. One interviewee claimed that after the programme's completion, he observed the growing confidence of the women who had participated. Still, there was no evidence whether this apparent increase in self-esteem had transformed their business performance (Interviewee 22). When later asked about the follow-up of the programme, he said, “*well, it is not possible because then we need more people, more time...*”.

Hence, there is a strong indication in the data that there is a lack of strategic monitoring and follow-up, especially on the outcome and impact. Although the participants were not quite as candid about the inadequate monitoring in their programmes, most did criticise other organisations in general for not planning an effective monitoring system and not following up after the programme. The data reveals several obstacles that prevent adequate monitoring, among which the primary reason is the restricted budget for long-term monitoring. One interviewee stated:

“Usually, we see that we do not have enough budget to carry on with the monitoring. We do monitor the project and the women, but for the follow-up to take place, it is a long-term thing because you know that it is not a matter of a day that the graduates will miraculously start a business or get a loan for expansion, etc.” (Interviewee 16: BA; NGO)

The problem in the excerpt above is not only about the budget, but it also indicates time limitations. Other interviewees have shared the same point of view that change takes time, and for an impact to materialise, a long-term study is required. Another issue identified is the need for more people for effective follow-up. The interviewee further added:

“If I want to follow-up on each participant, this will be expensive, and we need a lot of people for that, but what happens is once a project is over, we have to divert all the resources to the new one.” (Interviewee 16: BA; NGO)

For Programme no.33, the associated MFI has built a unique monitoring technique to avoid these hurdles. Since the MFI provides micro-credit to women in rural areas in groups of five members, they used the same group to monitor the activities of the

borrowers. According to the representative, in a group of five, one person becomes the chairman, taking responsibility for keeping track of other members and reporting to the MFI officers. When ten such groups are formed, they are called a 'centre' or a 'community house', where the ten chairmen select a 'chief' who takes the responsibility for visiting all of the borrowers, including the chairmen of each of the groups. Since the women who receive the financial support are from the same locality, monitoring becomes easy, as claimed by the interviewee. In addition, field officers of the MFI sometimes visit the borrowers to check their work and utilisation of loans, but they are regularly informed by the 'community house' (Interviewee 36). The technique, therefore, tackles the issues of a limited budget, limited human resources, and limited time.

Except for the above-mentioned entity, all other financial organisations interviewed argued that it is not their responsibility to follow up on the impact of the development initiatives on the women entrepreneurs except for monitoring loan recovery. An interviewee remarked:

“It is not possible for a bank to check whether the loan has brought any change in their lives. [...] We want to make sure that, yes, women are encouraged to apply for loans [...] This change thing has to be monitored by the women’s chambers and NGOs.” (Interviewee 12: FIN)

In a similar vein, another interviewee commented:

“There are some things that the bank cannot do... I cannot assign my RMs [relationship managers] to waste time reporting about how the loans have changed these entrepreneurs’ lives. In that case, I need more funds in the bank, more employees, and a separate department.” (Interviewee 33: FIN)

There is strong criticism by the participants that the development programmes are usually target-driven and less focused on the impact. Also, most participants have indicated that a lack of impact is highly due to the abundance of similar development programmes conducted by everyone. There are repeated remarks by the interviewees like *“to have quality...the truth is you cannot just focus on the number of trainees”* (Interviewee 16), *“if 100 NGOs are delivering the same capacity building training, it will not be effective”* (Interviewee 11).

This criticism of the lack of impact-driven initiative is further encapsulated in the excerpt below:

“If you go to [a government-led organisation], for example, you will find training in 18 different sectors. I would suggest dropping these 18 and concentrating only on one. These 18 sectors just provide training on the surface; you will see nothing inside. Instead, take one sector and enhance the entire value chain from top to bottom, and develop supporting policies for women at each level of the value chain. [...] You need to see this through till the end...you will say develop women in the jute sector but will not do anything to ensure their access to raw materials for them, then you are leaving loose ends again.” (Interviewee 10: NGO)

This also reflects the common view among the participants regarding the need for government to intervene and coordinate these programmes. In contrast, most responses also suggest that, notably, the presence of so many development programmes have created an *“accumulated effect”* (Interviewee 8), a *“hype about women entrepreneurship”* (Interviewee 21) and causing *“continuous dialogues”* (Interviewee 38) that eventually influence everyone to take a step towards creating a supportive environment for women entrepreneurs. However, as presented by the earlier statements, with all these programmes going on, there is too much concentration on the quantity rather than paying attention to the long-term impact of the programmes. Thus, a gap is evident in the planning and designing of the programmes. A comment from an interviewee best summarises this scenario, *“there is implementation, but not strategic implementation”* (Interviewee 6). Therefore, despite all the efforts to develop women entrepreneurs, there is still an ongoing struggle to attain social legitimacy for women entrepreneurs.

This section describes that although participants agree with the importance of social legitimacy for women, there is a lack of deliberate effort to attain that legitimacy. The only act of legitimisation was through promotional activities to present the development initiatives and the outcome of those initiatives to the general audience so that it gains acceptance. However, the data indicates that the promotional activities using various mediums are mostly limited to informing people about the programmes, lacking the effort to promote the outcome of the programmes. There were several cases where the institutional shapers adopted a different approach to creating awareness to facilitate

women's entrepreneurship in the targeted areas. On the contrary, there is criticism about the effectiveness of promotional activities typically carried out for development initiatives, as they lack strategic incorporation into the programmes.

The data further indicates that the lack of promotion is possibly due to a lack of priority given to the promotion and a lack of budget. In addition, the monitoring required to identify the outcome and impact of the programmes is inadequate. The data suggests that although programmes are monitored, they are not done rigorously. In most cases, the pragmatic result of the programmes is not followed up due to budget and time limitations. However, there were few exceptions found in the data, where the monitoring and follow-up were well-structured, but even then, the results were kept internal and, thus, not externally promoted. The responses also indicated that an inadequately structured monitoring system meant that most programmes are not designed strategically to derive an impact.

4.5. Summary

This chapter presents insights into the process behind collectively shaping the institutions that govern women entrepreneurs. The process has been broken down into three themes: 'accumulation', 'intervention' and 'legitimacy'. In light of the first theme, related to gathering institutional actors, it was evident that the process began as the focal actors initiated the idea of shaping institutions, which in most cases were the donors of the programmes. The donors, however, did not play a significant role in the implementation process; rather, that was done by the implementing organisations, who primarily acted as institutional shapers as they actively participated in the design and execution of the programmes. In striking contrast, the data also presented that in many cases, the implementing organisations played the role of focal actors too by generating the idea. The next stage indicated the communication of the initial idea within the organisation for approval, denoted as internal framing. However, the idea was not merely limited to the above; it was also externally framed for other organisations for collaborations. Along this process, it was noted that the institutional actors had their interests involved, which motivated them to be part of the programme in the first place. However, the interests of the actors did not vary much with the collective goal of the programme and thus, were aligned in a manner that did not engender challenges. It was also indicated by the

interviewees' responses that to synchronise individual and collective goals, aligning values and interests between the actors was important.

Once the idea moved from its primitive stage to the execution stage, signifying the second theme, the data suggested that financial resources played a crucial role in commencing the implementation. The financial resource, which in the data was unanimously referred to as the funds required for the programme, was used to gather all other resources, including human resources and technology, among others. According to the data, the funds were gathered from the donors of the programmes or the implementing organisation's pool of funds. One distinct use of the financial resource was also to overcome the negative cost of the beneficiaries involved in the development programmes in the form of allowances and stipends. Adding to this, the data presented how the social position of institutional shapers influenced the implementation. The chapter then further analyses the various development initiatives undertaken by institutional shapers, among which the dominant ones were training programmes; others included apprenticeship and monitoring, market linkage programmes, physical business setup, group financing, and policy development.

As described by the final theme, the data shed light on the efforts of institutional shapers to enhance the recognition of women entrepreneurs in the society, thus legitimising women's entrepreneurship at large. However, the data indicated that the progress of women entrepreneurs in the associated programmes was primarily promoted among the direct stakeholders of the programmes. In addition, there was strong advocacy by the interviewees regarding using role models to improve social legitimacy for women entrepreneurs. Still, in reality, there was limited adoption of this strategy in the development programmes covered in the interviews. The data further identified the methods to directly legitimise women's entrepreneurship to the society. The promotional activities carried out by the actors indicated that the promotions were primarily done to make people aware of the programmes; however, little attempt was made to promote the outcome of the programmes. Moreover, there was criticism among the interviewees regarding the effectiveness of the promotional tools, again indicating a gap in the legitimisation process. The chapter ends by recognising that despite a few exceptions, there was a lack of attention given to strategic monitoring, which indicated that the outcome and impact of the programmes were not explicitly assessed and comprehended.

Chapter 5: Discussion

5.1. Introduction

The previous chapter presented the findings drawn from the collected data. This chapter discusses those findings in light of the research questions (RQs) and in conjunction with the literature review to firmly place this study in the existing body of knowledge. There are four sections in this chapter, as shown in Figure 5.1. The first section addresses the first research question, describing the initiation stage of the process as laid out in the literature review (Chapter 2). The second research question mirrors the execution stage and is discussed in the subsequent section. The findings related to the third question and, thus, the stabilisation stage in the literature review are provided in the third section. The chapter concludes with a revised model of the CIS process derived from the different accounts of participants' experiences in relation to the development programmes with which they were associated. Appendix 6 provides a list of all the programmes identified in this research.

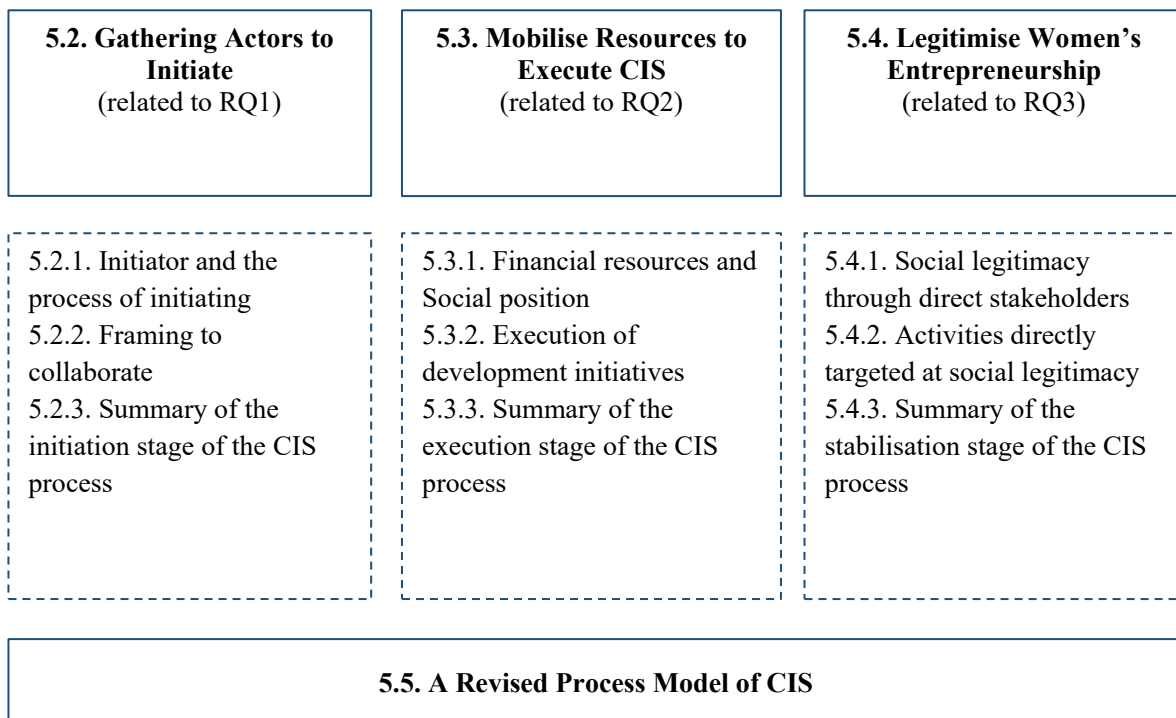


Figure 5.1: Layout of the Discussion Chapter

5.2. Gathering Actors to Initiate (RQ1)

The existing literature on women entrepreneurship studies does not explicitly discuss the process through which different actors (Amine and Staub, 2009) in women's entrepreneurial ecosystem are brought together to shape institutions collectively. Either the studies have been done from a micro-level perspective, investigating interactions between individuals (Ritchie, 2016; Alkhaled and Berglund, 2018; Langevang, Hansen and Rutashobya, 2018), or they have focused on the activities of one organisation, excluding the scope of analysing what collaborations with different actors and their contributions could offer (Johanna Mair, Martí and Ventresca, 2012). Therefore, this section closes the research gap by discussing the first research question: *How do multiple actors gather to initiate the process of CIS for women's entrepreneurship development?*

The research question reflects upon the 'accumulation' theme identified in the previous chapter, which sheds light on the gathering of actors at the initiation stage of CIS. Hence, the discussion is not limited to the collaborations of actors but also encapsulates the entire process of initiating development programmes to transform constraining institutions. The following subsections, therefore, identify the initiators, the drive and sequence behind initiating, and the collaboration process.

5.2.1. Initiator and the Process of Initiating

According to the literature review, institutional shaping begins as actors deinstitutionalise (Greenwood, Suddaby and Hinings, 2002) by introducing new ideas that challenge the existing institution (Lawrence and Suddaby, 2006). In line with this, as established in the literature review, focal actors are those institutional shapers with a vision for change (Storbacka and Nenonen, 2011a) and who leverage resources (DiMaggio, 1988) to actively participate in the implementation of change (Battilana, Leca and Boxenbaum, 2009). However, the findings reveal that the level of active participation of focal actors in the implementation process may vary. While some actors have only envisioned a change or actively participated by contributing resources, other actors have also gone further and engaged in executing the shaping process. Thus, while the former is 'less active', the latter is 'highly active', based on their involvement in implementing the development programmes featured in this research. Figure 5.2 depicts the categorisation of focal actors that emerged from the findings.

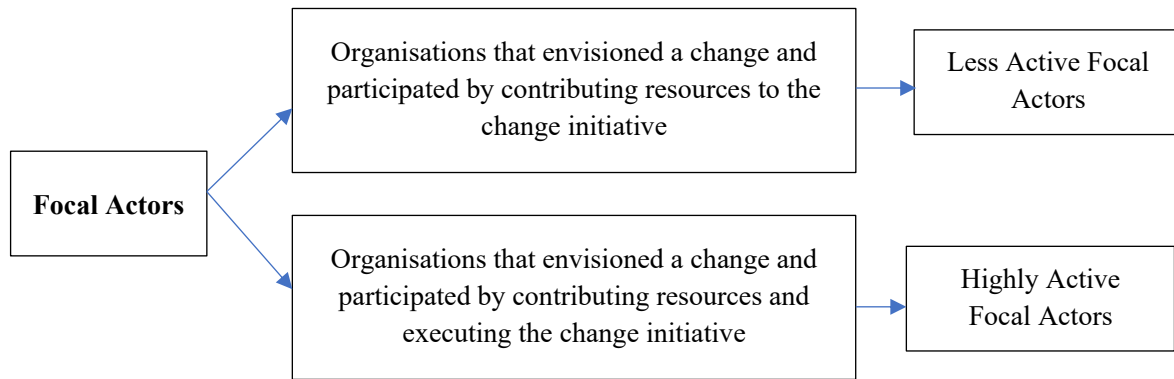


Figure 5.2: Categorising focal actors

Although the much-used definition of IE by DiMaggio (1988) does not categorically mention initiating the change as the prime characteristic of institutional entrepreneurs, most empirical studies, however state otherwise (Greenwood and Suddaby, 2006; Smothers *et al.*, 2014; Gurses and Ozcan, 2015; Michel, 2020). Thus, despite the low level of participation in the implementation process, the ‘less active’ actors are still considered focal actors due to their role in creating a new ‘template’, divergent from that which is existing (Battilana, Leca and Boxenbaum, 2009).

Investigating IE in women entrepreneurship studies is not a discovery because Ritchie (2016), as mentioned in the literature review, has explored how a constraining institution was deliberately transformed to facilitate women entrepreneurs. However, the author did not present the details about how the vision to change an age-old tradition was formed in the first place. On the other hand, the empirical studies on IE have typically addressed the drivers triggering the change vision (Greenwood, Suddaby and Hinings, 2002; Wijen and Ansari, 2007; Woolthuis *et al.*, 2013; Jones *et al.*, 2019). Similarly, the findings of this research show that focal actors endogenously envision transforming institutions or generating an idea (Battilana, 2006). While the non-profit organisations’ idea generation was primarily based on their core purpose of facilitating development in the country, the for-profit organisations, i.e., financial organisations in this context, were driven by their CSR duties and business opportunities in the long run. Alternatively, higher educational institutions also recounted competition as one of the reasons to initiate too, because they did not want to fall behind what other institutions were doing for women entrepreneurs. Another driver was the actor’s passion for development, which was seen at a more individual level, driving them to spark an idea.

Besides all these internal drivers, there was one common driver, the national-level goal of the country, which acted as an integral external influence. Therefore, the presence of endogenous drivers does not imply the absence of exogenous pressure, which is why previously, scholars have acknowledged the influence of exogenous factors in creating an opportunity for actors to shape institutions (Greenwood, Suddaby and Hinings, 2002; Maguire, Hardy and Lawrence, 2004; Child, Lu and Tsai, 2007). However, in these cases, the exogenous pressures have primarily been presented as ‘jolts’ (Meyer, 1982; Fligstein, 1997) in the form of environmental shocks, economic crises, and technological disruptions, among others (Battilana, 2006).

The findings indicate that the external influence does not necessarily have to be an unpredicted or unforeseen event; in this research, the national-level goal has an ‘indirect’ influence on the endogenous drivers to transform institutions. As discussed earlier in Chapter 3 (section 3.6.1.), the national-level goal refers to the government’s vision to become an upper middle-income country by 2031 (General Economics Division, 2020). The findings reveal that regardless of the main drivers of the initiatives, the national-level goal was considered, too, making it an indirect motivator. Thus, even when there are endogenous drivers, there can also be an indirect exogenous influence to initiate CIS. This is illustrated in Figure 5.3.

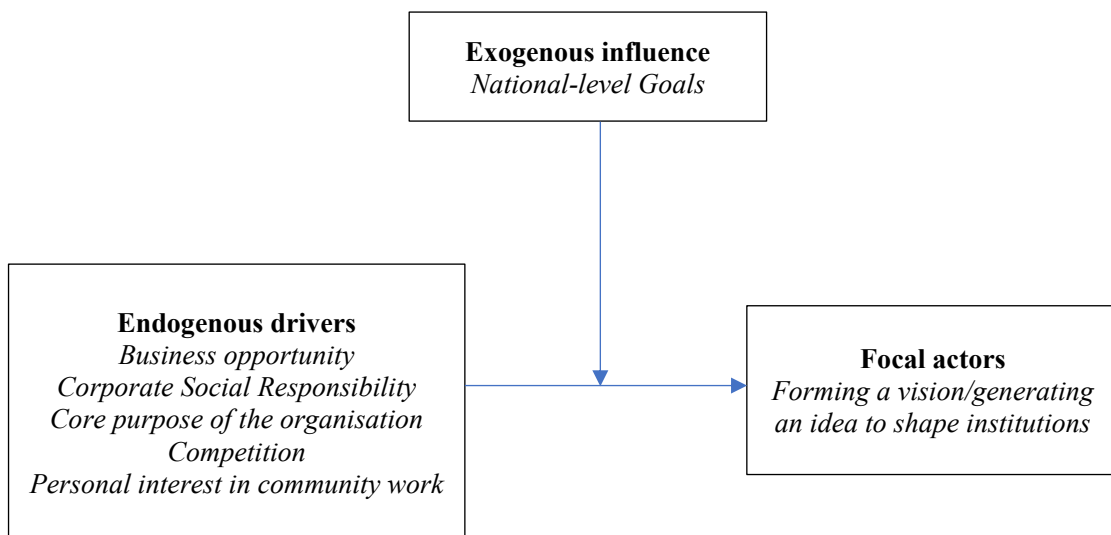


Figure 5.3: Drivers to CIS

The drivers motivated the focal actors to come up with the idea to address an institutional problem. However, there is limited evidence in the existing literature suggesting a process behind consciously crafting a vision or idea to tackle institutional constraints affecting women's entrepreneurship. For example, in Kapinga and Montero's (2017) article, the government developed business incubators and village committees to facilitate women entrepreneurs to overcome institutional constraints, but the study does not identify how they formulated this strategy. As the findings dictate, there is a realisation of the problem before formulating an idea. However, this awareness has been found to exist already. For instance, the findings show that focal actors had some awareness of the institutional constraints, and the drivers led them to come up with an idea to address those problems. In addition, the ideas were either crafted based on their existing knowledge or following thorough research to gather an in-depth understanding of the issue they intended to address.

To clarify further, the findings show a contrasting image of capacity development programmes for women entrepreneurs. While some are broad, such as Programme no.1, a lecture-based training programme to enhance overall business literacy, others target developing skills for specific trades that are in demand, e.g., Programme no.18. For the latter, there is evidence that the initiatives are backed by research instead of relying upon a focal actor's existing knowledge, which could be superficial, as is typical of those living in the context. In addition, the findings indicate that such data-driven programmes appear to be more systematic.

5.2.2. Framing to Collaborate

As depicted in the proposed model for CIS in Chapter 2, the focal actor's vision is framed to the institutional shapers (Benford and Snow, 2000), who may not initiate the process, but are consciously contributing resources to create or transform institutions (Maguire, Hardy and Lawrence, 2004). Therefore, creating a vision is not just about formulating an idea to shape institutions but also about sharing the vision with institutional shapers to enable collective action (Rao, Morrill and Zald, 2000; Battilana, Leca and Boxenbaum, 2009). In line with this, the findings suggest that the focal actor frames the idea externally to institutional shapers to collaborate and eventually develop a collective goal they all strive to achieve.

The findings also reveal that the idea is first framed internally within the focal actor's organisation, so it gains formal approval for implementation. This internal framing also occurred within the organisations acting as institutional shapers. According to the findings, there have been some cases where an individual first introduced the idea, and in other cases, it was mainly the organisation as a whole. In either case, the idea is realised through the activities of the associated organisation, which is why the focal actors or institutional shapers in this thesis are represented as collectives, not individuals. This precludes the much criticised 'heroic' trajectory of one person in IE (Suddaby *et al.*, 2010) and attributes the transformation to the collective endeavours of different actors (Wijen and Ansari, 2007; Aldrich, 2010).

However, to understand the overall process of CIS, it is imperative to know how the initial idea got approved to be shared with others for collaboration. The findings reveal that in situations of internal framing, the idea stirred disagreement because the decision-makers within concerned organisations struggled to identify the value the initiatives would add in exchange for their contribution. For example, as mentioned in the previous chapter, a business association took the initiative to provide education to female garment workers (Programme no.5). As it appeared, the idea was not accepted immediately within the organisation, which is why it was presented again as a means to improve the business association's damaged reputation. It is also important to note that the disagreements were usually seen in organisations whose core objective was not 'development'. For example, NGOs and government-led organisations are by nature formed to serve the community, and their concern is social and economic development. However, higher educational institutions' primary function is to provide education and not design development initiatives like those done by NGOs. So, due to the organisation's primary function, objections arise initially.

Alternatively, the findings suggest no conflict when the idea is shared externally with institutional shapers, except for one exceptional case where the Central Bank of Bangladesh had to frame the idea to financial organisations in the country to implement a policy change for women entrepreneurs. Similar to the example mentioned earlier, the financial organisations were first approached by articulating how the idea would resolve an institutional problem and contribute to social and economic development. However, as disagreements persisted, they were pursued by presenting the benefits it would derive

for the respective institutional shapers. While the former focuses on the ways to resolve a problem, meaning prognostic framing, the latter is about giving reasons to act, referring to motivational framing (Creed, Scully and Austin, 2002; Misangyi, Weaver and Elms, 2008). This is described in Figure 5.4.

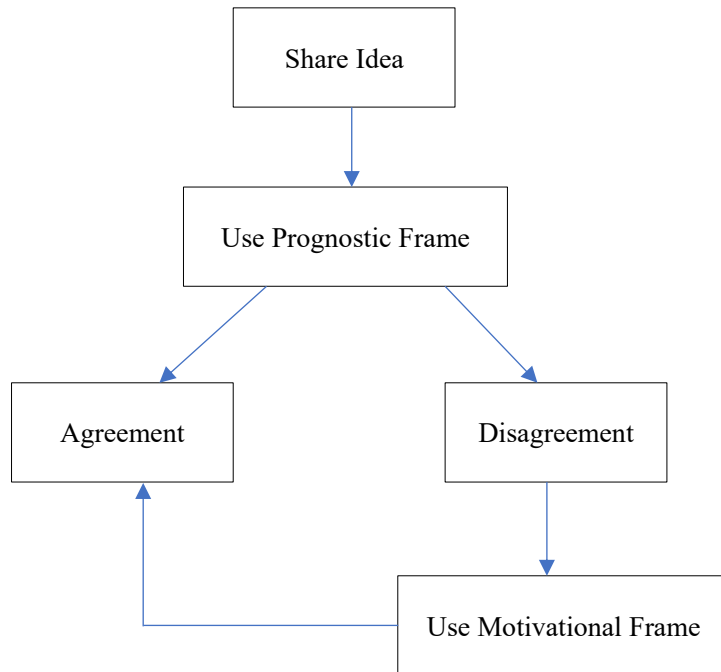


Figure 5.4: Framing with Prognostic and Motivational Frames

Even without any conflict, the idea was framed primarily using the two mentioned frames, either in this sequence or in parallel. As discussed in the literature review, besides these two frames, framing also includes diagnostic frames that are used to identify the problem (Misangyi, Weaver and Elms, 2008). However, the findings indicate that diagnostic frames were not used because actors already had some awareness of the problem. Instead, the diagnosis of the problem was integrated within the prognostic frame, which is why it was not the problem that was framed; rather, the solution and the motivation to act upon it were emphasised. For example, the findings reveal that in one of the programmes, the associated government-led organisation encouraged the engagement of institutional shapers by not only promoting the ‘common good’ related to the initiative (i.e., prognostic framing) but also emphasised their individual incentives (i.e., motivational framing). This further implies that the interest to do something for the common good does not write off their individual interests (Horne, 2004).

In the existing literature on women's entrepreneurship, there is a lack of evidence to indicate how an idea is framed to enable collaborations with other actors. In Mair, Martí and Ventresca's (2012) study, the NGO gathered local elites in the community to manage institutional issues women face in those areas. The study suggests the elites were motivated by emphasising the social recognition they would receive for their contributions. Similarly, in Ritchie's (2016) article, local leaders were included to promote women's entrepreneurial activities using religious text. These leaders were gathered by portraying the solution such action would bring to the institutional problems. In all these studies, the framing of the idea was between individuals and their self-interests were not examined because it is naturally assumed that in social change studies, the primary objective of the involved actors is the common good, but it may not necessarily be enough to lead to collective action (Shepsle and Boncheck, 1997; Wijen and Ansari, 2007).

As discussed in the literature review, institutional shapers may have different interests, but a mutual ground is established in the form of a collective goal (Fligstein, 1997; Battilana, Leca and Boxenbaum, 2009). However, the findings reveal that individual interests are not stated clearly during external framing. Instead, it was either assumed or overlooked as its realisation was not considered essential to implement the initiatives. In striking contrast, IE studies involving multiple stakeholders typically indicate the aggregation of individual interests to reach a common ground (Wijen and Ansari, 2007). For instance, in Maguire, Hardy and Lawrence's (2004) study, there was a conflict between pharmaceutical companies and community organisations regarding the advocacy for HIV/AIDS treatment, which was resolved by establishing a formal organisation that served the interests of all. Similarly, in Wijen and Ansari's (2007) research, despite divergent views about greenhouse emissions, the nations were brought together based on 'hard' scientific evidence to control the greenhouse effect arising from their production patterns. What is important to note here is that existing literature indicates a conscious effort to identify salient interests so that the optimum output can be derived (Harrison and Kjellberg, 2016), which is opposite to what has been done in most development programmes covered in this research.

Alternatively, the findings show that conflict is not so evident in multiple actors' involvement in the context of women's entrepreneurship development. This is because

the difference between the individual and collective goals of the programmes was not significant enough to cause complications, as the former was attainable along the way to achieving the collective goals. However, it is argued that individual interests in collective goods should be accurately identified for effective implementations (Horne, 2004). In line with this, the findings present two exceptional programmes, which indicate that realising exchange value for institutional shapers (Hlady-Rispal and Servantie, 2018) and incorporating that in designing the initiative, may prove more effective compared to those that do not pay much heed to the interests of institutional shapers. Referring to the two programmes mentioned, an incentive-based approach was adopted, which implies that each institutional shaper had value added in exchange for their involvement, which was not only limited to economic value but could be non-economic value, too (Cochoy, 2008). In the other programmes, too, actors had their interests, but the difference is that in the former, the exchange value was deliberately realised.

According to Fligstein (1997, p. 399), for actors to be ‘strategic’, it is essential to communicate to individuals that the collective good will also “serve their narrow interests”. This implies that overlooking interests could be detrimental to the impact that the initiative could derive. For example, one key interest of business associations and NGOs was to use the completion of projects to pitch for more in the future. As mentioned, this interest is achievable as the collective goal is achieved, thus not hindering the latter. However, this does not imply that they would not be blinded by their interest, hindering the impact the programme could otherwise derive. For instance, findings indicate that to secure projects, the development organisations claimed such low budgets in their proposals that they eventually had to cut back on activities included in the programme. This also reflects the findings that actors were not explicitly open about their individual interests, indicating a ‘sense of discredit’ in declaring an interest that does not put society’s benefit above theirs. Hence, an implication of this is that there could be underlying interests of individual institutional shapers and identifying them could contribute to the effectiveness of the change initiatives without overriding the collective goal.

Furthermore, the findings suggest that an essential element determining collaboration is the alignment of actors’ perceptions and attitudes towards the main cause. There has been an indication of rejecting potential collaborations because of cognitive misalignment

between the actors, as their perceptions towards facilitating women entrepreneurs were incompatible. However, this is not evident after the collaboration is formed, except for one case, where the institutional shaper did not perceive the initiative as valuable to them as they did earlier due to the change in management. This also affected the interest they previously sought in the project, resulting in the cancellation of the contract between the parties. Thus, cognitive alignment is considered significant as it shapes the interests of institutional shapers and determines the gap between individual and collective goals. To simplify, even if the institutional shapers' interests are different, it may not highly contradict the collective goal if the perception and attitude of the institutional shapers are aligned.

5.2.3. Summary of the Initiation Stage of the CIS Process

In summary, this section has discussed the findings related to the first research question, indicating how different actors gathered to initiate the process of CIS governing women entrepreneurs. This is described in Figure 5.5, which summarises the initiation stage of the CIS process. The discussion suggests that the process initiates as focal actors, who could be 'highly' active or 'less' active in shaping institutions, deliberately formulate an idea. This is motivated by endogenous drivers, but at the same time, external drivers could indirectly influence the vision, which in this case has been the national-level goals. Furthermore, a data-driven idea formulation is likely to transpire into a systematic development initiative for women entrepreneurs relative to the ones based on the focal actor's prior knowledge. Once the idea to shape institutions is identified, it is framed internally within the organisation for approval and then externally framed to institutional shapers to form collaborations.

The first frame used to communicate the idea is a prognostic frame, describing how the idea would transform the institution and benefit society. When disagreements arise, usually, they are mitigated using a motivational frame by promoting the value that would be added for their involvement and contribution. However, this does not imply that the latter frame is only used in the presence of disagreements; rather, it is used in its absence too. In external framing, there is less scope for conflict in the context of developing women entrepreneurs, primarily because of the greater good the initiative would bring to the society and also because, despite the individual interest of the actors, it does not hinder the collective goal or vice versa. Briefly, the gap between the individual and collective

goals is not significant enough to cause disagreements, which is also why an individual goal is attainable while striving to achieve the collective goal. However, the discussion also suggests that individual interests are usually not well-communicated but rather assumed because it is less likely to deviate from the social cause everyone is aiming for. This section further demonstrates that there could be a possibility of institutional shapers becoming blinded by their interests, which could eventually challenge the initiative’s effectiveness. This indicates that instead of keeping the interests subdued, the exchange value for institutional shapers could be deliberately realised to optimise the overall outcome of the development initiatives. Lastly, the discussion of the first research question ended with the acknowledgement that cognitive alignment between focal actors and institutional shapers is likely to determine the gap between individual interests and collective goals, and thus, collaboration.

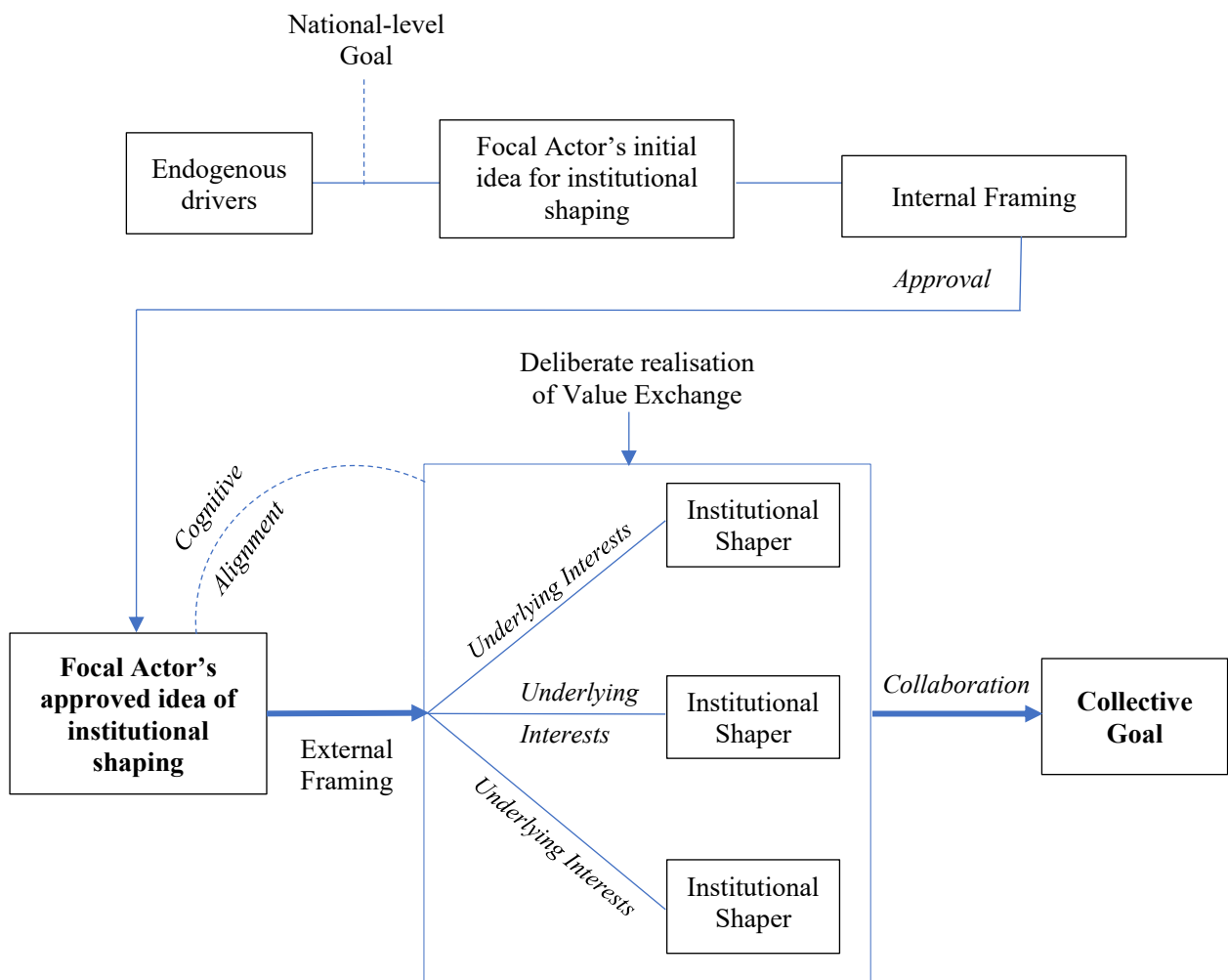


Figure 5.5: The initiation stage of CIS – Accumulation

5.3. Mobilise Resources to Execute CIS (RQ2)

This section discusses the findings related to the second research question: *How are resources mobilised to collectively shape institutions for the development of women's entrepreneurship?* According to the literature review, change implementation relies on mobilising resources (Levy and Scully, 2007), which could be economic or even in the form of human capital (Misangyi, Weaver and Elms, 2008). Battilana, Leca and Boxenbaum (2009) also indicate that the financial resources and social position of actors are integral to the implementation of change, reflecting the findings of this thesis. However, in women entrepreneurship studies, regardless of the call for fixing institutions (Foss *et al.*, 2019), there is not much evidence relating to the process (Langevang, Hansen and Rutashobya, 2018; Roomi, Rehman and Henry, 2018; Cullen, 2020), which in turn produces a lack of evidence on the way resources are used to reconstruct the constraining institutions. The following subsections, in line with the 'intervention' theme identified in the previous chapter, reflects upon the implementation stage that elaborates the use of financial resources and social position to carry out the institutional shaping initiatives for the development of women's entrepreneurship. Hence, the first subsection sheds light on the use of resources, and those that follow discuss the actions undertaken to shape the institutions using those resources.

5.3.1. Financial Resources and Social Position

(i) Financial resources

The findings indicate that financial resources were vital in initiating the programmes and were either sourced from the donors for a specific development initiative or from the implementors who had a pool of funds gathered from various donors for the general purpose of social development. According to literature, in collective endeavours, not all institutional shapers may have sufficient resources, which they manage by gathering actors who have the required resources, but while doing so, the process is not free of contestations (Seo and Creed, 2002; Kerem Gurses and Ozcan, 2015; Van Bockhaven and Matthyssens, 2017; Hoogstraaten, Frenken and Boon, 2020). In striking contrast, the findings indicate that there were no contestations regarding the integration of resources. According to Seo and Creed (2002), actors must rationalise their involvement to be able to mobilise resources, which in the context of this research, is the social cause involved

with the initiatives. Regarding social causes, the benefit of contributing financial resources is mainly defined by the contributor's social values (Arnett, German and Hunt, 2003; Voeth and Herbst, 2008). This justification can also be traced back to the absence of conflict when externally framing the idea, indicating that because there was acceptance concerning the vision, there was no eventual difficulty in arranging financial capital for the development programmes. Furthermore, existing studies show contestations over resources are due to divergent interests (Seo and Creed, 2002; Maguire, Hardy and Lawrence, 2004; Levy and Scully, 2007; Battilana, Leca and Boxenbaum, 2009), but as mentioned in the previous section, despite having different interests, they were aligned with the collective goal, explaining why there was no dispute over gathering resources. The ease of fund availability for developing women's entrepreneurship is due to the increasing initiatives being taken by different actors in the country, which has been discussed in the research context and is supported by the findings. This reflects the previously mentioned influence of national-level goals to drive the involvement of institutional shapers.

The findings show that although there were no challenges encountered in managing funds at the initial stage, however, during implementation, there were inadequate funds, especially not enough for long-term follow-up of the programmes and promotional activities. Two reasons led to this resource constraint: underestimation of the budgets and underestimation of the activities required to implement the programmes, indicating a gap in the design phase. In agreement with Battilana, Leca and Boxenbaum (2009), the findings show that financial resource is key to institutional shaping as it is used to gather other resources, including technology, property, and personnel. One more important use of the financial resources was to overcome the negative cost of women entrepreneurs' participation in the programmes. There are available discussions on the challenges women face in their entrepreneurial activities due to constrained institutions (Welter and Smallbone, 2008; Giménez and Calabrò, 2018; Yunis, Hashim and Anderson, 2018; Junaid *et al.*, 2019; Wu, Li and Zhang, 2019), but the findings of this research also indicate that women may face difficulties in utilising the supports offered by the initiatives due to the same institutional constraints. For instance, there were initiatives developed for women entrepreneurs, where they had to be paid an allowance to overcome their families' resistance and take part in the initiative.

(ii) Social position

One essential resource that could be integral to developing women's entrepreneurship is the social position (Battilana, Leca and Boxenbaum, 2009), which previously has not been extensively explored before. There is some mention of the position of local leaders that was used to communicate to the community that women's involvement in entrepreneurship is permitted by religion (Ritchie, 2016). However, further use of social position and its contribution to the change process has not been explicitly discussed. Similarly, in another study, local elites were involved in establishing 'village committees' to resolve issues that women faced (Johanna Mair, Martí and Ventresca, 2012). In both cases, the local leaders were used because they held a position of respect, and that 'respect' was the medium for issues to be heard. However, the findings of this research are not limited to this and go beyond to elaborate on the different ways social position can facilitate the process of institutional shaping for women's entrepreneurship development.

According to existing literature, the social position could be an actor's formal authority to make decisions (Phillips, Lawrence and Hardy, 2000), or informal network position, or an actor's legitimated identity in a field (Maguire, Hardy and Lawrence, 2004), which plays a vital role in transforming institutions (Rao, Morrill and Zald, 2000; Battilana, Leca and Boxenbaum, 2009; Jolly and Raven, 2015). In line with this, the findings show that the power deriving from the institutional shaper's formal authority, which could indicate coercion and sanctions (Clegg *et al.*, 2002; Lawrence, Malhotra and Morris, 2012; Andolšek and Bergoč, 2019), was used as an advantage to enable actors' engagement. For instance, the Central Bank of Bangladesh influenced the engagement of financial organisations to implement the policy of 15% mandatory loan disbursement to women entrepreneurs. The findings indicate that financial organisations would not have continued to deploy this policy if it had not been for some compulsion. This is because not too many women apply for loans, which causes difficulty for the banks as they tend to reach the potential clients directly, indicating increased effort in terms of time, money, and human resource. In addition, the findings suggest that they tend to meet the target by giving the loan to a few women entrepreneurs who are already well-established and have borrowed before, saving themselves the hassle of pursuing women and walking them through the loan procedure. This implies that even if an idea is well-framed to institutional

shapers, it does not determine effective and sustained implementation. Hence, in rigid institutions, social position is likely to influence institutional shapers' continued engagement.

It has also been identified that such formal authority or some form of pressure has primarily been used by government-led organisations because, in the case of other organisations, there was no obligation. As noted, the power deriving from the social position of actors, particularly governmental organisations, appeared to facilitate the process and encourage the participation and continued engagement of actors. However, the research findings do not indicate any conflict that may arise from the exertion of such power, as also identified in the low evidence of conflict during external framing in the 'accumulation' stage (in section 5.2.2). Although there was some conflict between BB and other financial organisations in the country, the latter had to comply as it was part of the national policy (Programme no.14). Nevertheless, exploring any potential resentment that may arise among actors against governmental organisations or those in more powerful positions could be valuable for understanding the interactions and power dynamics within a particular programme or context. It is important to note that exploring the power element in this study was not within its scope, and the research findings did not delve into the micro-level analysis of individual actors' power dynamics (Michel, 2020). Rather, the study aimed to examine the process of involving actors in shaping institutions and whatever power element appeared in the data has been within the scope of analysing that process.

In contrast, the findings also indicate that the institutional shapers do not always directly use the power; instead, they use their informal networks to approach actors of a higher status or social position (Battilana, Leca and Boxenbaum, 2009). For example, institutional shapers using their informal network lobbied the government on various issues and sought resolutions, like reducing the interest rate on bank loans for women entrepreneurs and establishing women's business chambers with more formal authority to support women (e.g., Interviewee 8). Hence, the networks acted as a channel to allow the issues to be raised in an appropriate forum. This also reflects that it is not only the institutional shaper's position that is used, but the network's position is equally important here. They have also been found valuable to overcome operational barriers, for example, dealing with local community men who would not let women attend computer training

programmes, getting permission from the District Commissioner's office to speed up the launch of a development programme, or minimising the backlash women would get from running shops in their village. As discussed earlier, in Ritchie's (2016) study, the women entrepreneurs and NGOs faced difficulties that led them to seek help from local leaders. Similarly, the findings show that institutional shapers often gathered supporting actors, like religious leaders, law enforcement, and local elites, who are respected for their social status, knowledge, and experience in the subject matter (Maguire, Hardy and Lawrence, 2004). As a result, they helped overcome the barriers that challenged the implementation process.

There is existing literature on how established women entrepreneurs have used their agency to encourage other women entrepreneurs and navigated through institutional barriers (Kapinga and Montero, 2017; Alkhaled and Berglund, 2018; Ngoasong and Kimbu, 2019). This is similarly found in this research, where women entrepreneurs have used their social position to contribute to the institutional shaping process. Since they primarily acted through an entity like an NGO or a business association, they used both their own and the associated organisation's social position too. For instance, a renowned woman entrepreneur (Interviewee 1), who is also representing a leading business association, used her connection with the government to pitch for women's access to finance. In this, it was not only her personal identity but also the organisation's identity that helped them liaise with policymakers. However, an individual level assessment then raises the question of how they can break away from the institution in which they are embedded (Holm, 1995; Seo and Creed, 2002). The findings suggest that most actors involved in the CIS process are peripheral stakeholders (Zhu, Sun and Huang, 2020), except for the women entrepreneurs, who are central to the institution in which they are embedded (Maguire, 2007). According to the findings, peripheral actors are more likely to shape institutions in the case of developing women entrepreneurs. In contrast, central actors possessing higher social positions might be able to break away from existing institutions and eventually shape them. However, examining how these central actors developed their social position to use it for institutional shaping later, is not within the scope of this research and, thus, not elaborated further.

As stated in the literature, social position is not limited to an individual's position in the society but also includes that of an organisation (Battilana, Leca and Boxenbaum, 2009).

In line with this, the findings indicate that social position is often equated with an organisation's 'brand' reputation. Regardless of how debatable the concept of a brand is for social development purposes on the grounds of ethical-social principles of welfare services (Voeth and Herbst, 2008), it is also highly acknowledged that stronger brands could mobilise resources and actors for the common good (Hankinson, 2000; Stride and Lee, 2010). Similarly, the findings indicate that there is an element of trust and reliability involved when the actors represent strong brand names. This further suggests that social position not only helps to get more sponsors but it also helps to frame the idea more convincingly, facilitating collaborations and actor engagement. In many instances, it is a matter of prestige for the beneficiaries to be linked with the actors through the initiatives, leading to increased participation. For example, an interviewee related to Programme no.1 shared that because the implementing organisation was a well-known brand in the educational sector, they had a lot of willing participants for the programme who desired to obtain a certificate of training with the University's label on it. Hence, the social position of institutional shapers is likely to facilitate the process of CIS by engaging not only actors but beneficiaries; by gathering resources and facilitating the implementation process, as indicated in Figure 5.6.

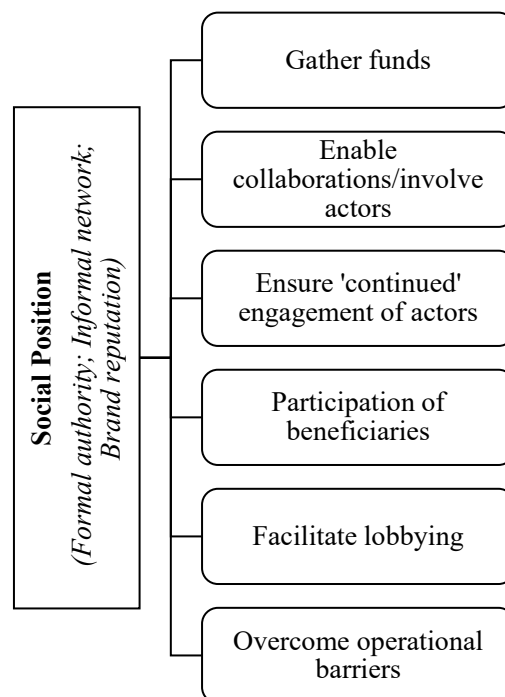


Figure 5.6: Use of Social Position

5.3.2. Execution of Development Initiatives

The financial resources and the social position were employed to implement the development initiatives designed to transform institutions that constrain women's entrepreneurship. This section analyses these initiatives and their influence on shaping institutions. According to the findings, the major institutional issues hindering women's entrepreneurial activities are the difficulties in accessing the finance (Naegels, Mori and D'Espallier, 2018; Wu, Li and Zhang, 2019), social challenges they face (Jennings and Mcdougald, 2007; Welter and Smallbone, 2008), and inadequacy of business knowledge and skills, affecting their self-efficacy (Langowitz and Minniti, 2007; Kazumi and Kawai, 2017). The development programmes addressed these issues, but most did so by attempting to transform cultural-cognitive institutions that influence individuals' perceptions of their skills, knowledge, and business competencies (Langevang, Hansen and Rutashobya, 2018). This also indicates that constraints related to regulatory institutions (i.e., formal policies and rules) and normative institutions (i.e., societal norms and values) (Welter and Smallbone, 2008; Langevang, Hansen and Rutashobya, 2018) were typically navigated by developing the cognitive environment. For example, difficulty accessing legal or formal business documents mean a constrained regulatory environment (Yousafzai, Saeed and Muffatto, 2015). Still, the findings show that the subject is mostly dealt by building up women entrepreneurs' knowledge about the documentation and its accessibility, without directly targeting to ease the process of acquiring documents. According to the literature review, the institutions are interconnected (Brush, de Bruin and Welter, 2009; Giménez and Calabrò, 2018; Gimenez-Jimenez, Calabrò and Urbano, 2020), so transforming one could influence the other (Naegels, Mori and D'Espallier, 2018), which justifies the attempts made by the programmes. However, it also raises the question about the overall impact of the initiatives to develop a supportive business environment if the particular institutional constraint is not targeted directly. As indicated by the findings, the reasoning behind heavily focusing on the cognitive environment is that it is relatively under one's control to shape in comparison to others. This explains the substantial concentration of training programmes for women entrepreneurs, as displayed in the findings.

Lecture/theory-based and combined training

It has been presented in the Findings Chapter (section 4.3.3) that there was lecture/theory-based training or hands-on training. Both served to enhance women entrepreneurs' basic business knowledge and create awareness about the documents and processes related to loan applications. However, among the two kinds of training mentioned, the latter was more practical, as these programmes emphasised building women's entrepreneurial skills in different trades, including food, beautification, handicrafts and tailoring (SME Foundation, 2019). A downside is that the women entrepreneurs were continually trained in the same trades, limiting their scope to diversify to other markets. This is likely to build up an excess supply of the same skills without much opportunity to utilise them in an already saturated market. The findings also suggest that hands-on training was often combined with apprenticeship and mentorship models, where the beneficiaries had the scope to learn from on-the-job training and get guidance from assigned mentors to set up or run their businesses. Compared to purely theory-based training, it has been indicated that in the case of more combined training programmes, e.g., Programme no.13, where women were provided with skill-based training followed by apprenticeship, the outcome is better assessed, such as how many trainees successfully started their own business or some form of income-generating activity. On the other hand, for theory-based training, it is difficult to assess how the knowledge gathered was eventually applied and transpired into pragmatic output. Training, as a development method, is not being written off but designing it with a purely theory-based component is debatable.

Policy initiative

As indicated by the findings, one primary content of training programmes was to educate women entrepreneurs about accessing finance. To address this, the findings suggest that a policy was developed by the BB that said 15% (minimum) of the total SME loans must be disbursed to women entrepreneurs. Since women entrepreneurs do not typically borrow from financial organisations (Bangladesh Women Chamber of Commerce and Industry, 2008; Shoma, 2019; Jaim, 2020), a mandatory target was meant to push the financial organisations to encourage women to apply for a loan. This led financial organisations to launch products catered to female customers' needs and collaborate with other actors to connect with potential customers.

However, the credit disbursement has been below the mentioned target (Solotaroff *et al.*, 2019) even after the policy was introduced, which is currently around 4% only (Bangladesh Bank, 2020). The findings suggest one of the key reasons there are fewer women borrowers than desired is their presence in the informal economy, eventually resulting in inadequate documentation, without which they cannot seek formal financial assistance. Most female-led businesses in Bangladesh operate in the informal sector, consisting of unauthorised or unregistered enterprises (Bangladesh Bureau of Statistics, 2018; SME Foundation, 2019). Without an authorised identity, it is typical of the enterprises not to have a trade license, tax certificate, or be able to open a business bank account and have a formal transaction profile to be later used to request a loan. This lack of financial access constrains women to remain in the informal economy (Solotaroff *et al.*, 2019).

In contrast, the findings present criticisms against financial organisations regarding the low number of women borrowers. One notable criticism gathered from the interviews that stood out was that banks have a tendency to lend out to relatively large and established women-led enterprises, in which case they may have to invest less effort to walk them through the process of loan application and eventually, the banks could meet the same target by lending larger sums to fewer clients, instead of lending smaller amounts to more clients. This reflects the discussion related to the first research question that if the actors' interests are superseded, it is likely to affect their engagement. In this regard, banks would invest only to the point that it adds value to them. To overcome this issue, however, banks have gone beyond directly approaching the potential clients and are increasingly collaborating with other actors to attain customers who are 'bank-ready' so that their need to provide additional assistance to guide the potential borrowers is reduced. A second criticism by the participants was that financial organisations have a negative attitude towards women entrepreneurs (Solotaroff *et al.*, 2019). In contrast, the findings show that it is not due to gender bias but rather the bank's reluctance to guide entrepreneurs in general, who have relatively small businesses and are not well-prepared in terms of having the necessary documentation, transaction profile, and securing a guarantor, among others. On the contrary, representatives of financial organisations interviewed argue that women entrepreneurs avoid formal means of finance as they prefer obviating the 'hassle' involved in gathering the documents and making a loan application. This is mainly

because the process of acquiring the documents from government offices is bureaucratic (SME Foundation, 2019).

A striking contrast was in Programme no.22, where the associated micro-credit financial organisation provided collateral-free micro-credit without requirements of business documentation. As an outcome of their efforts, they have 90% rural women borrowers, and this is because they could lend in small amounts to smaller businesses, unlike other financial organisations, and they are less bureaucratic, making the entire process quicker. However, this system contradicts the government's objective to include women in the formal economy because it may eventually assist them in remaining in the informal sector. Therefore, motivational framing by BB and their social position significantly influenced the policy implementation of 15% loan disbursement. However, as the root cause, i.e., the bureaucratic process of acquiring the documents and formalising the business, has not been addressed, the targets have not so far been met. This further indicates a gap in the design stage related to addressing all the aspects of the problem.

Women as 'collectives'

The findings indicate collaborations between financial organisations and business associations. The significance of business associations has been demonstrated by Programme no.3, where women's business forums were formally authorised as women's business chambers (or associations) so that they could communicate the challenges faced by women entrepreneurs to policymakers. As a result, they could broach the subject of lower interest rates. This was a critical policy change because, as the existing literature supports, women are more empowered in groups (Langevang, Hansen and Rutashobya, 2018). Although women's capacity development is one of their responsibilities, the overall findings suggest that the business associations were mainly involved with training programmes. There were mentions of counselling to overcome social challenges, but there was a lack of clarity on the strategies adopted to advocate women's entrepreneurial engagement in society.

Other programmes, like group financing, also use this concept of women operating in collectives or groups. For example, in Programme no.11, as mentioned in the previous chapter, women entrepreneurs were given loans in groups to start their businesses under the same roof. However, this group financing programme was limited to a small group of

women entrepreneurs, and the project did not expand to include more women due to its unfeasibility in terms of cost. On the other hand, a similar group financing system (Programme no.22) continued for decades, with most customers comprising women. It is important to note that the latter catered to underprivileged women in rural areas, who did not require documents and could be allowed small amounts of credit, which was not the case for Programme no.11 mentioned above. Nonetheless, it is worth paying attention to the approach adopted by Programme no. 22, which makes the system of accessing finance convenient for women entrepreneurs. This process is described in Figure 5.7.

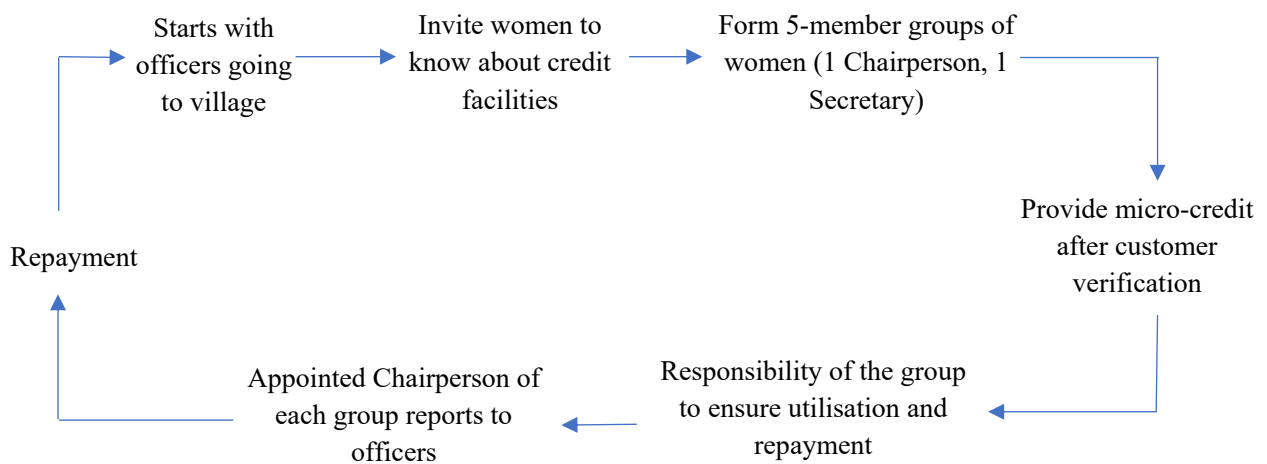


Figure 5.7: Group financing process from Programme no.22

According to literature, women in groups can be socially empowering as they can create a comfortable forum for women to express their opinions and share their experiences (Langevang, Hansen and Rutashobya, 2018; Kumar *et al.*, 2021). Although the same models discussed may not be feasible in all contexts, the idea of ‘women as collectives’ could be applied to fit the capacity of the organisation or programme of concern. The findings suggest this notion has been adopted by programmes where physical shops were set up for groups of women entrepreneurs. For example, in Programme no.34, the women entrepreneurs were equipped to set up their businesses as cooperatives where they had a particular portion of investment from their end. These cooperatives are linked with several other women-led cooperatives that supply, produce, and sell local products, creating a network. The revenue earned then circulates to the cooperatives to facilitate further operations (Figure 5.8). In addition, the associated NGO provides training and

counselling to the local people in collaboration with government officials, which women entrepreneurs of the business centres then take forward to conduct other necessary training, such as sanitation matters during the Covid-19 pandemic.

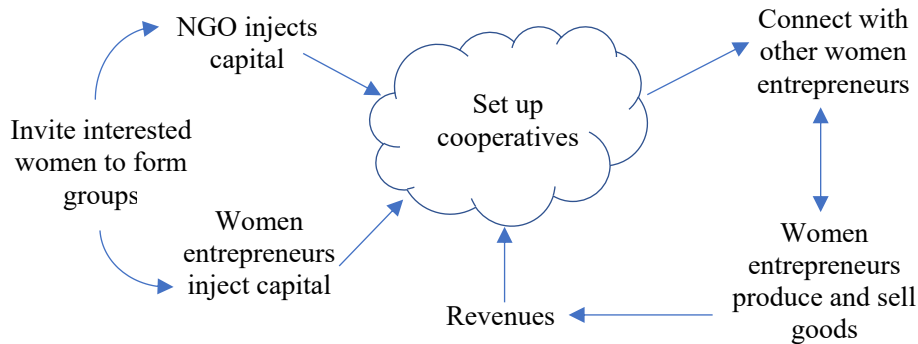


Figure 5.8: Cooperative setting in Programme no.34

This attempt to physically set up cooperatives in Programme no.34 was similarly witnessed in Programme no.29, where restaurants and grocery stores were built for women entrepreneurs. However, a difference between the two, without taking away the credit from any, is that Programme no.34 draws a picture of women entrepreneurs who are more self-reliant. Not only did women entrepreneurs have to inject their capital, building a sense of ownership from the beginning, but all the business activities, including marketing their products and communicating with suppliers and other networked cooperatives, were done by the women, with the assistance of the NGO at the backend. Furthermore, this model removes the “charity” outlook associated with development programmes for women entrepreneurs.

The findings suggest that an image has developed over the years concerning how development programmes are designed, portraying women as dependent and needing “help”. This resonates with the criticism against women entrepreneurship studies that emphasise the rectification of women through some intervention, addressing their deficiencies (Ahl and Marlow, 2012; Yadav and Unni, 2016). In contrast, the findings also indicate that the actors do not perceive women entrepreneurs as less capable than men. Still, there is a realisation that additional institutional support is required to give women a fair chance to develop themselves as entrepreneurs, which their male

counterparts have been privileged with. However, this analysis indicates that development programmes in Bangladesh are inadvertently feeding the same critical image of women as deficient or dependent. What image these programmes create of women entrepreneurs is important to consider because it may eventually influence societal opinions of women entrepreneurs, which in turn may affect women's self-efficacy (Yousafzai, Saeed and Muffatto, 2015; Kazumi and Kawai, 2017; Schmutzler, Andonova and Diaz-Serrano, 2018).

360-degree development approach

Two programmes set themselves apart as they addressed institutional problems from all angles, creating a system to develop women entrepreneurs, which the researcher labelled as the 360-degree development approach. Starting with Programme no.6, an international development organisation envisioned a programme specifically to strengthen women's presence in markets, for which it involved two NGOs with distinct expertise. While one had experience developing market linkages for women entrepreneurs, the other was known for its history in advocacy related to policy changes and social norms. Together, they established a collective goal to upscale women entrepreneurs' businesses by one tier; to accomplish this, they involved other actors. Table 5.1 describes the involvement of actors, the activities carried out in the programme, the individual interest each had in the programme apart from the programme goal itself, and the benefit the approach had on women's entrepreneurship.

Table 5.1: Activities in Programme no.6

Collaborations	Activities	Collaborating actors' interest	Benefits for women entrepreneurs
NGOs	Provide skills and entrepreneurial training, e-commerce, and digital marketing training; Counselling events with families of the women entrepreneurs; Counselling banks	Extend the project or add value to their profile to conduct similar projects	Enhancing skills and knowledge; building confidence
Financial organisation	Provide financial training; Create awareness about trade documents and options available to financial access; Prepare women to be bank ready; Assist willing applicants with filing for a loan	Get more women borrowers and meet the BB targets	Being aware of the credit options and accessing finance
Suppliers	Connect women entrepreneurs with suppliers of raw materials that are not easily accessible or there are only few suppliers	Earn revenue from bulk sale	Enable women entrepreneurs to buy in bulk and sell it to other women seeking the raw materials; lower cost of production and access to raw materials
e-Commerce platforms	Make the women entrepreneurs' products available to more customers through the e-commerce platforms	E-commerce earns a portion of the sales	Enable women entrepreneurs to have greater customer reach
Higher educational institution	Conduct research on the difficulties women face and the possible solutions to be proposed to the policymakers	Enhance research profile and publications	Women entrepreneurs' problems are explored and heard
Bangladesh Bank	Policy advocacy and proposing ways to resolve the challenges faced by women	Economic development; National-level goal	Regulatory actions could be built to facilitate women entrepreneurs and or overcome challenges

The findings suggest that from the initial stage of the programme, the focal actor was strategic in their selection of the two NGOs whose expertise and experiences could be integrated to build a comprehensive programme. Based on their research, they were also selective of the trade areas, which included jute products, home textiles and packaged foods, because not only could the women expand their business locally but there was a demand in the international market, creating export opportunities for them. Unlike most of the programmes identified in the findings, there was a clear indication and discussion of the actors' interests, which also bolsters the argument presented earlier about not appearing as a charity programme for the women entrepreneurs. For example, besides training and counselling that the NGOs conducted themselves, they also collaborated with a financial organisation to assist women entrepreneurs regarding financial access so that when they are ready or seek loans, they would reach out to that financial organisation first. Hence, the benefit was not merely for the women entrepreneurs involved; this was the core philosophy used in designing the programme. The NGOs further enabled forward linkage with the customers through e-commerce platforms and backward linkage with the suppliers who were not easily accessible. However, not just connecting women entrepreneurs to the market, but they also intended to contribute to the shaping of normative issues by counselling the families of women entrepreneurs and regulatory issues by lobbying the BB to strengthen the policies in favour of women entrepreneurs.

A similar programme is Programme no.8, primarily conducted by a government-led organisation. As discussed earlier, the government wants to graduate the country's status to a higher income country, and a highly active informal economy implies that market activities are not taxed and not monitored by the government, affecting the overall growth of the country (Mujeri, 2020). Since most women entrepreneurs operate in the informal economy, they must be formalised. The first requirement is getting the documentation, which also affects their scope of obtaining finance. Hence, the government-led organisation launched an e-commerce platform. As part of the project, they carried out activities to address two main issues, business documentation and authorisation and scalability of women-led enterprises. Table 5.2 describes the two problems and the activities carried out to address those problems in connection with different actors.

Table 5.2: Activities in Programme no.8

Problem	Activities	Benefits for Women entrepreneurs
<p>Documentation</p> <p><i>-Lack of formal business identity</i></p> <p><i>-Lack of documents</i></p> <p><i>-Lack of access to finance</i></p>	<p>Provide training to women entrepreneurs on digital commerce and counselling them</p> <p><i>Connection:</i> Development organisations</p>	<p>Develop digital and technical skills; develop confidence</p>
	<p>Register with the e-commerce and use Digital Centres formed by the government as the official address to get a trade license.</p> <p><i>Connection:</i> Government offices</p>	<p>Acquire trade license</p>
	<p>Digital Centres connect with government offices and assist in processing all documents, including tax, trade license, property, safety, and quality certificates, etc.</p> <p><i>Connection:</i> Government offices</p>	<p>Prepare all business documents</p>
	<p>Develop UBID, a digital business ID, to provide entrepreneurs with an official identity and attach all other documents to it.</p> <p><i>Connection:</i> Government offices</p>	<p>Make the process of banking and loan applications easier</p>
	<p>Introduce Digital Toolkit (work in progress) in collaboration with a financial organisation to enable women entrepreneurs to record all business transactions there and automatically generate a transaction profile to be used for loan application</p> <p><i>Connection:</i> Financial organisation</p>	<p>Automatically generate a transaction profile or credit history to facilitate women entrepreneurs to access finance</p>
	<p>Agent banking in the Digital Centres, where representatives of the banks assist and pursue women to apply for a loan</p> <p><i>Connection:</i> Financial organisation</p>	<p>Encourage women into the formal banking system and to access finance</p>
<p>Scalability of business</p> <p><i>-Limitation of large sales</i></p> <p><i>-Limitation of payment</i></p> <p><i>-Limitation of delivery to all parts of the country</i></p>	<p>Connecting the entrepreneur's Facebook page (in the case of f-commerce) to the e-commerce site</p> <p><i>Connection:</i> Women entrepreneurs</p>	<p>Manage frequent and large quantity sales without having to communicate one-to-one with customers on Facebook</p>
	<p>Sell entrepreneurs' products through other e-commerce platforms who get a commission on the sales</p> <p><i>Connection:</i> e-Commerce sites</p>	<p>Increase the availability of products and sell more</p>
	<p>Aggregate all payment services</p> <p><i>Connection:</i> Payment service providers (private and public)</p>	<p>Overcome the regulatory limitation of mobile banking typically used in f-commerce; pay in larger</p>

Problem	Activities	Benefits for Women entrepreneurs
		amounts using any payment service
	Aggregate all delivery services <i>Connection:</i> Delivery service providers (private and public)	Deliver products to any part of the country
	Use Digital Centres as collection points <i>Connection:</i> Government offices	Women entrepreneurs deliver their products to the Digital Centres, using it as their office

The findings suggest that Programme no.8 has also been designed considering each party's interest in the programme. However, compared to Programme no.6, it is essential to note that the government-led organisation in this one had the capacity and authority to access resources and introduce policy-level changes on a larger scale than others were unable to do in their programmes. This is also why the organisation was able to deal with the root of the problems. For example, regarding the scalability issue, they were able to involve the Bangladesh Post Office (i.e., the national post office in the country), which has the farthest reach in the country's most remote corners. Hence, the sales were not limited to only a few areas, which is typically the case for most e-commerce sites. This allowed the women entrepreneurs, even in underdeveloped areas, to make their products available and delivered, which meant people in remote areas would also have access to products. In terms of easing the process of acquiring a loan, the organisation connected women entrepreneurs to government offices to acquire and assemble necessary documents. However, the launch of UBID is recent, and the Digital Toolkit is still under development. Thus, it may not be easy to comprehend at this stage to what extent women entrepreneurs can use these facilities.

The discussion has indicated that to shape institutions for developing women's entrepreneurship, it is imperative to not deal with institutional problems in isolation. This implies integrating activities to manage linked problems, for example, developing skills and making the process of acquiring documents easy. In addition, it also means the involvement of multiple actors to deal with connected issues, for example, collaborating with banks to provide agent banking services or collaborating with e-commerce platforms to connect women entrepreneurs to the end customers. Hence, it is apparent that integrated

actions and multiple actor involvement are likely to be effective in addressing the problems from all angles. Figure 5.9 illustrates the key features of the 360-degree development approach derived from the discussion of the findings.

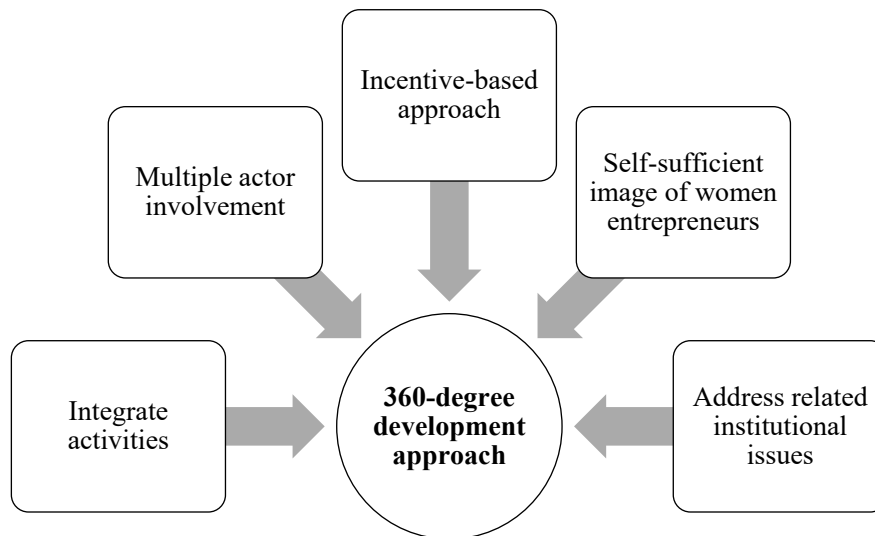


Figure 5.9: 360-degree development approach

5.3.3. Summary of the Execution Stage of the CIS Process

This section has discussed the findings relating to the second research question, indicating the mobilisation of resources catered to shape institutions constraining women’s entrepreneurship development. Figure 5.10 summarises this execution stage of the process of CIS. The discussion presents that the key resource to achieve the collective goal is financial resources, which are further utilised to gather other resources in the process. However, the findings differ from the literature as it indicates no contestations emerged while mobilising financial resources, primarily because of the social cause for which the actors gathered and because their individual goals were aligned, as discussed in the initiation stage. Although there were no issues concerning the availability of funds while initiating the programmes, there were limitations faced during the implementation stage due to underestimation of the required activities and underestimation of the budget, indicating a gap in the designing of the programme. The discussion further shows the use of financial resources to overcome the negative cost that beneficiaries have to bear to participate in the development initiative. Resources also included the social position of

institutional shapers, which was important to facilitate the implementation of the programmes. At the same time, the fund level influenced alliances with actors holding valuable social positions.

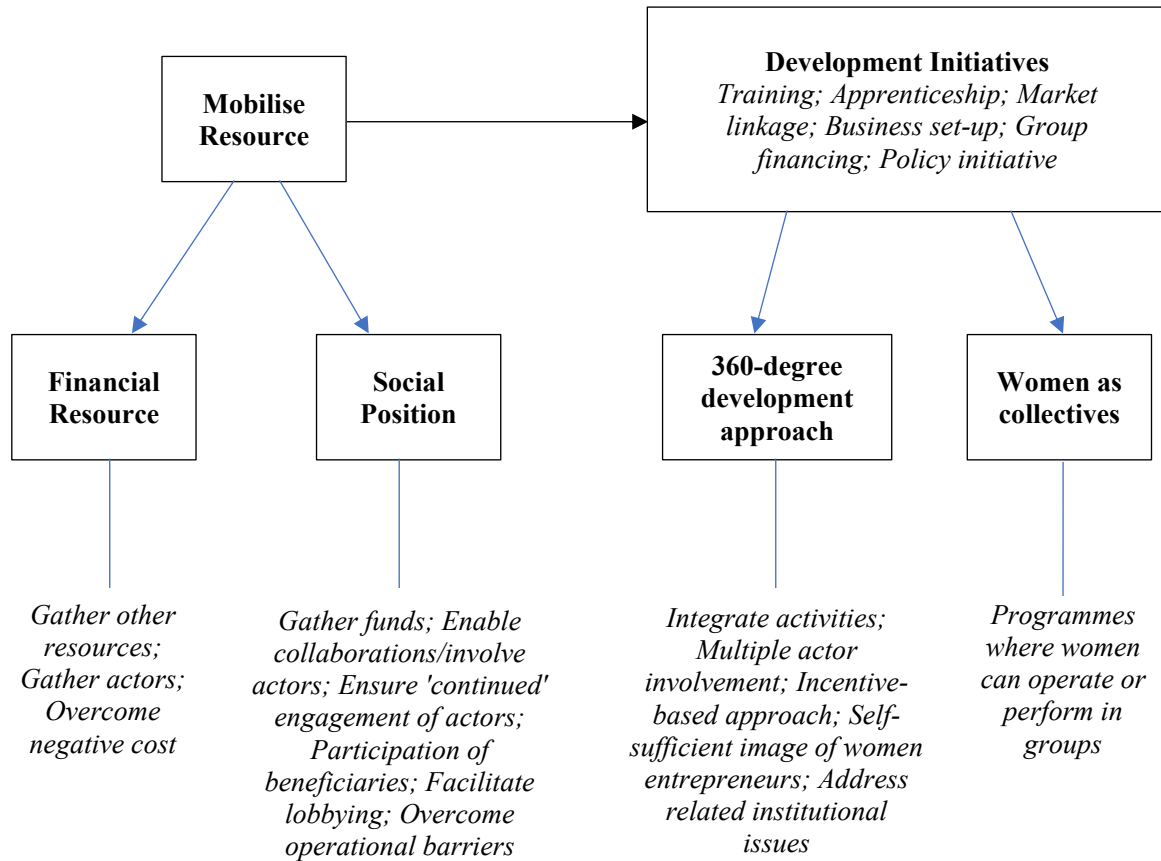


Figure 5.10: The execution stage of CIS – Intervention

Social position in the form of actors’ formal authority, informal network, and brand reputation contributed to the process by enabling collaborations and involvement of actors, ensuring their ‘continued’ engagement, lobbying, overcoming operational barriers, mobilising funds, and encouraging participation of beneficiaries. The discussion also revealed that although peripheral actors were primarily involved in the context of institutional shaping, central actors were still able to shape institutions due to the strength of their social position. The financial resources and social position were eventually used to execute the different development programmes, where most were inclined towards addressing the cognitive institutions, especially through training programmes. This not only indicated a repetition of similar programmes but inadvertently accentuated women’s deficiencies as the other institutional constraints were not as vigorously considered as those linked to women’s cognitive environment.

The discussion presented different kinds of programmes, and an analysis of those indicated that the initiatives are likely to be more effective if they incorporate a 360-degree development approach. This suggests the programmes be designed in a manner that addresses a problem and the related issues to that problem and integrates development activities to manage those without depending on one-component training programmes. Furthermore, the approach suggests the inclusion of multiple actors, incorporating planned incentives for all actors and consciously crafting the programme so that women are portrayed as self-sufficient. In addition, since women are more empowered in groups, the discussion suggests the adoption of this philosophy in other programmes too.

5.4. Legitimise Women's Entrepreneurship (RQ3)

This section discusses the findings related to the third research question: *To what extent is legitimisation carried out to shape institutions for women's entrepreneurship development?* Since, in the context of this research, institutional shaping is intended to develop a supportive business environment for women entrepreneurs eventually, a key element of that is how women's entrepreneurship is validated in the eyes of the stakeholders of that environment (Suchman, 1995; Webb *et al.*, 2009) referring to social legitimacy (Amine and Staub, 2009; Kawai and Kazumi, 2020). However, social legitimacy is not limited to the stakeholders in the business sphere of the women entrepreneurs (Philippe, Corinne and Stephanie, 2017), but the society in which they operate because the business network's approval of women's entrepreneurship is also influenced by the society's general norms and beliefs (McAdam, Harrison and Leitch, 2019). This social legitimacy then, in turn, influences women's perception of their identity as entrepreneurs, affecting their engagement in entrepreneurial activities (Liu, Schött and Zhang, 2019; Kawai and Kazumi, 2020).

Typically, empirical studies related to IE suggest that institutional change is legitimised as stakeholders accept a new system (Greenwood and Suddaby, 2006; Jones *et al.*, 2019). In this research, the findings indicate that neither the development programmes that attempted to transform institutions nor the transformative outcome of the programmes required approval. Instead, the overall idea of women's entrepreneurship needed social acceptance. Furthermore, it also suggests that the change in institutions due to the development efforts can be gauged in the long run as these transformations in the women's business environment may take time to transpire, which would then require a

longitudinal study (Tolbert and Zucker, 1999; Michel, 2020). Hence, this section only discusses the efforts undertaken to normalise women's entrepreneurship and thus, contributing to social legitimacy. In the women entrepreneurship studies, there are indications of the significance of social legitimacy for women entrepreneurs (Amine and Staub, 2009; Swail and Marlow, 2018) or the influence of institutions on social legitimacy (Kawai and Kazumi, 2020). However, in women entrepreneurship studies, there is an available discussion on how social legitimacy may influence women's cognitive abilities and venture performance (Kazumi and Kawai, 2017; Liu, Schött and Zhang, 2019), but there is scant evidence on the activities that may help attain social legitimacy.

The following sub-sections are divided into two, reflecting the theme 'legitimacy' identified in the previous chapter. The first sub-section discusses the efforts undertaken to promote the programmes and their outcomes to the people directly involved with the development programmes, meaning the direct stakeholders that include the actors engaged in initiation and execution, the beneficiaries (i.e., women entrepreneurs) and the families of the beneficiaries. Following this, the second sub-section elaborates on the efforts targeted towards a wider audience, or society at large, to gain social legitimacy.

5.4.1. Social Legitimacy through Direct Stakeholders

As discussed above, social legitimacy is essential to build an inclusive ecosystem for women entrepreneurs, so they do not have to struggle for their businesses to be accepted as "real business" (Welsh *et al.*, 2014; Kawai and Kazumi, 2020). According to the findings, the common view of actors suggests that this identity issue could be overcome by promoting women entrepreneurs' progress in the programmes. In practice, the progress was not typically shared externally but instead kept internal to the direct stakeholders of the programmes. However, that, too contributes to social legitimacy, as described in Figure 5.11.

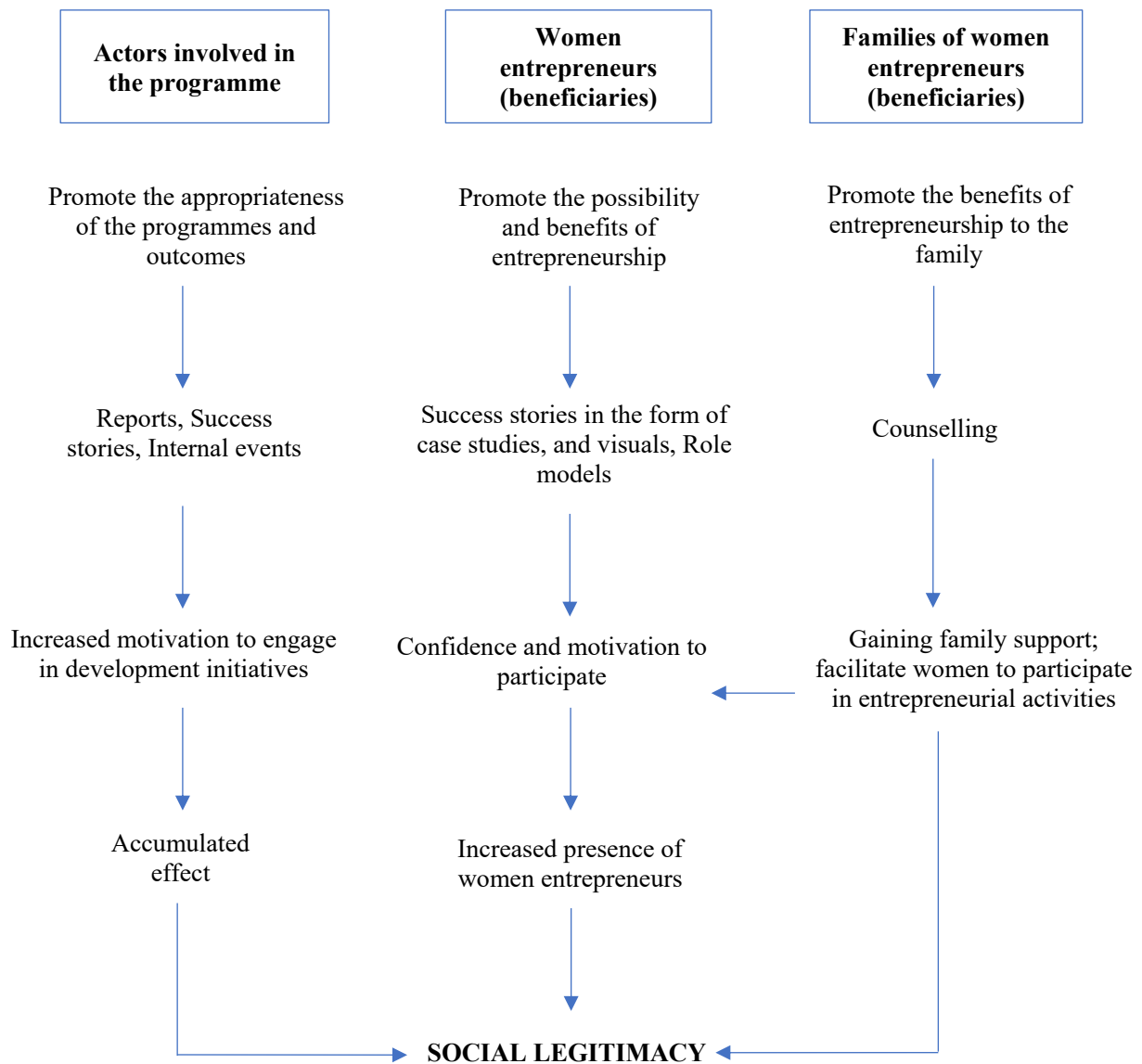


Figure 5.11: Gaining social legitimacy through direct stakeholders

The findings indicate that the progress of the initiatives was presented internally, among the involved actors, in the form of annual reports, success stories and promotion during internal events. As reported by the participants, this was important as it highlighted the practical results. This, in turn, adds to their motivation to engage in more such development programmes for women entrepreneurs, creating an ‘accumulated effect’. The findings suggest that as more development programmes take place, it is likely to generate hype and communicate a positive message about the significance and development of women’s entrepreneurship. This also reflects the recent involvement of higher educational institutions and private organisations and the overall rise in

development projects targeting women entrepreneurs in line with the national-level goal mentioned earlier. There is also an indication that the viewpoints emerging from the findings that the accumulated effect of the development programmes is likely to normalise women in entrepreneurship, contributing to social legitimacy.

According to existing literature, one of the critical reasons for a low ratio of women engaging in entrepreneurial activities is because they perceive themselves as less capable (Kirkwood, 2009; Yousafzai, Saeed and Muffatto, 2015), which is, in turn, is influenced by society's perception of them (Swail and Marlow, 2018; Kawai and Kazumi, 2020). Therefore, in line with this, the findings indicate that success stories were shared with women entrepreneurs through videos, case studies, or even by bringing in role models to share their challenges and how they navigated those. This helped the women to see the potential of entrepreneurship and build self-efficacy, which is likely to increase their participation and eventually normalise the concept in the society (Kibler and Kautonen, 2014; Kazumi and Kawai, 2017; Alkhaled and Berglund, 2018). However, the findings show that despite the significance of role models (Byrne, Fattoum and Diaz Garcia, 2019), there was limited integration of role models into the development programmes, possibly due to the lack of availability of role models (Yousafzai, Saeed and Muffatto, 2015; Orlandi, 2017). There was also an indication in the findings that successful women entrepreneurs were invited as role models. Still, the participants were not able to identify with them (Cardella, Hernández-Sánchez and Sánchez García, 2020) because of the gap in their demographic characteristics. This implies it is essential to integrate more role models in the process, but they also must be appropriate in terms of the target group to ensure relatability.

In addition, an obstacle for women entrepreneurs is the resistance they face from their families, indicating their support is integral to their development (Kaciak and Welsh, 2020; Tundui and Tundui, 2021; Welsh *et al.*, 2021). The development programmes included some elements for counselling to the families of the beneficiaries so that they would see the benefits of women's entrepreneurship to the family and thus, be supportive of their entrepreneurial engagement. However, like the role models, there was scarce evidence of counselling to the families, perhaps because it was not within the programme's primary objective. Although the findings of this research indicate the use of counselling for beneficiaries' families, it was not rigorously incorporated into the

programmes. So far, the discussion suggests that promotion to the direct stakeholders was mainly based on pragmatic grounds (Scott, 2008), where the ‘real’ potential benefits of women’s entrepreneurship are highlighted.

5.4.2. Activities Directly Targeted at Social Legitimacy

According to the findings, there was limited purposive effort to promote the programme, outcomes of the programmes, or women’s entrepreneurship in general to a wider audience for social legitimacy. In striking contrast, the findings show that the actors have an overall positive attitude towards promotional activities and the need to create awareness among women entrepreneurs and society. However, the findings also indicate a difference between the attitude of actors and their behaviour towards incorporating promotional activities for social legitimacy. As discussed earlier, usually, there is an insufficient budget allocated for promotional activities and often excluded or lessened to adjust the budget for other activities. In short, promotions are not prioritised due to budget restrictions or the inability to fully acknowledge their significance in social legitimacy. Gathered from the perception of the actors investigated in this research, women entrepreneurs in Bangladesh are not fully aware of the facilities, policies, and programmes available to them, which signals the importance of promotional activities. For example, it was indicated that the government has stopped allocating a regular budget of 8.17 million (GBP) for women in recent years (Interviewee 8). It was mainly due to the fund being idle and not utilised as most women were unaware of its availability. This explains that promotion is not included extensively in the programme plan. In this view, it is questionable as to what extent the actors realise the need for deliberate actions for social legitimacy as they tend to optionalise promotion and move it down the list of activities in the development programmes. Contradictorily, the actors’ strikingly positive attitude towards promotion implies that on an individual level, they understand the significance of promotion, but when it comes to designing the programme or making decisions collectively, the ultimate result is to push it down the list of activities.

The programmes are promoted and sometimes the outcomes too, via newspapers, television news broadcasts, official websites, Facebook pages of the programmes, and direct communication. In the case of the last one, social mobilisers and field officers were typically used, but mainly to inform people about the programmes. Still, the medium was popularly used in narrow localities, making communication feasible. However, the

'strategic' incorporation of these mediums is debatable because the findings suggest most are merely used to inform people about the programmes, and many are done simply out of "regular formalities". The promotional activities, therefore, rarely mention the outcomes or the long-term impact of the programmes, which may, in turn, obstruct the perception of the society from changing as they are unable to see the pragmatic results. The findings present some contrasting evidence, too, one of which was the use of TVC (i.e., television commercial) as part of a skills-development project led by an NGO, where they tried to communicate the significance of vocational training to the society. Accordingly, this was aimed to change the mindset of people towards vocational training, which is often considered as something taken up by those who either belong to a lower social class, have fewer academic qualifications, or are labelled as ones who are seeking a means to survive.

This also reflects the argument made earlier regarding the 360-degree development approach, which urges the programmes to be designed to create a positive portrayal of women entrepreneurs. An interviewee (Interviewee 19) explained this by an analogy drawn with the Meena cartoon, a televised programme developed by UNICEF in 1992 to promote child education, which led to a profound change in girls' education in Bangladesh (Anis and White, 2017). Its success encouraged other developing countries to replicate the communication strategy (Anis and White, 2017). In brief, social advertising or similar communication strategy could be incorporated to enhance social legitimacy, but it is imperative to consider the content to shape society's perception. This is reflected in Amine and Staub's (2009) proposition about using social marketing as it could manage both attitudinal and behavioural change. However, the authors do not elaborate on the social marketing activities or social advertising in particular for the social legitimacy of women entrepreneurs as it is not an empirical study. Thus, its application has not been explicitly explored.

Awareness creation can also be facilitated by research and publications, but there was little indication of the use of research by the programmes to spread knowledge. According to the findings, there was strong criticism concerning the lack of research on women's entrepreneurship, the impact of the programmes, and the lack of updated statistics that is imperative to guide development initiatives, which reflects that no strategic measures are undertaken to prevent superabundance of similar programmes as identified earlier in this

chapter. In addition, there is an indication of counselling for men in the locality and youth engagement to create social awareness. The latter was not commonly accounted for, where the youth was taught about equal rights and women's empowerment, among others, to spread the knowledge within their households. This implies that social legitimacy could also be sought by addressing other deeply rooted issues, such as equal rights, that could eventually influence women's entrepreneurial involvement in the long run. Another exception was the use of posters in one of the programmes, where a group of people was invited, and with the help of posters, they discussed the benefits of women's empowerment in their families and society. It was feasible as it was in rural areas with small localities. Still, the essence of the strategy was the use of visuals and storytelling, via which a social message was communicated to the audience. It is interesting to note that promotional activities targeted directly at society were not only based on pragmatic grounds but moral grounds too, where the emphasis was to promote social values (Scott, 2008).

For the impact to be presented to a wider audience for legitimacy, it needs to be evaluated, which depends primarily on the monitoring system adopted by the programmes. The findings suggest that there was not much evidence of robust monitoring in place and how that may have contributed to the overall development of women entrepreneurs. According to IE studies, monitoring is critical to assess and maintain compliance with a new system (Wijen and Ansari, 2007). In the context of this research, it has been indicated that monitoring is crucial to assess whether the targets have been met but not extending to analyse the impact in terms of institutional transformations. This implies the focus was more on the targets than the impact of reaching those targets. A drawback that emerged in the findings was that claims were made about the impact of the programmes but barely any evidence to support it. This suggests that the outcome was emphasised, such as how many trainees have completed training, but how it contributed to their businesses was unclear.

However, there were exceptions; like in one of the programmes (Programme no.6), not only was there an internal monitoring team to assess the project and the outcomes, but also an external research firm was hired to assess the impact of the programme on the women's businesses. Another example is Programme no.22, the micro-finance programme, in which groups were formed not only to share the bank loan but also ten

such groups were made to create a 'centre', where they could follow up on each other like a community. Since the members were all from the same locality, they were familiar faces, and the group formation created a strong informal network, which they utilised to monitor and provide support to each other continually. Other forms of monitoring included feedback from the beneficiaries, which was primarily related to the programme and the participant's level of satisfaction.

The findings show that most programmes did not have a structured system in place that could provide a clear representation of the goals achieved. For instance, if the goal was to enhance women's financial literacy, the measure to assess that was by checking the number of graduates instead of finding out how they are finding the learnt skills and knowledge beneficial to conduct entrepreneurial activities. This is mainly because of a lack of follow-up after programme completion. According to the findings, there was hardly any follow-up for an extended period to assess the change as it would require more time, funds, and human resources. An exception was found in one programme (Programme no.16), where the follow-up went on for two years after completion because not only did they want to check if the trainees applied the learnt skills practically, but also if they were continuing to apply them, and were able to sustain their business. In addition, findings suggest that financial organisations do not consider it their responsibility to assess the impact of policy change by BB on women entrepreneurs because it is not within their capacity. Hence, it is evident that the programmes did not concentrate much on the impact or sustainability of the development efforts; instead, the attention was more on meeting targets and putting a 'tick in the checkbox'.

This also reflects the reason why there is less strategic planning to gain social legitimacy for women entrepreneurs and why there is an abundance of similar kinds of programmes. Since all these programmes, creating an 'accumulated effect', contribute to the national-level goal, the involved actors perceive that central planning from the government may be required to have a holistic view of the development programmes and comprehend how these can 'strategically' contribute to the national-level goal, preventing redundancy and ensuring proper utilisation of resources. Gathered from the discussion, Figure 5.12 describes what elements make up this aforementioned 'lack of impact-orientation' that may eventually affect the process of shaping institutions for women's entrepreneurial development.

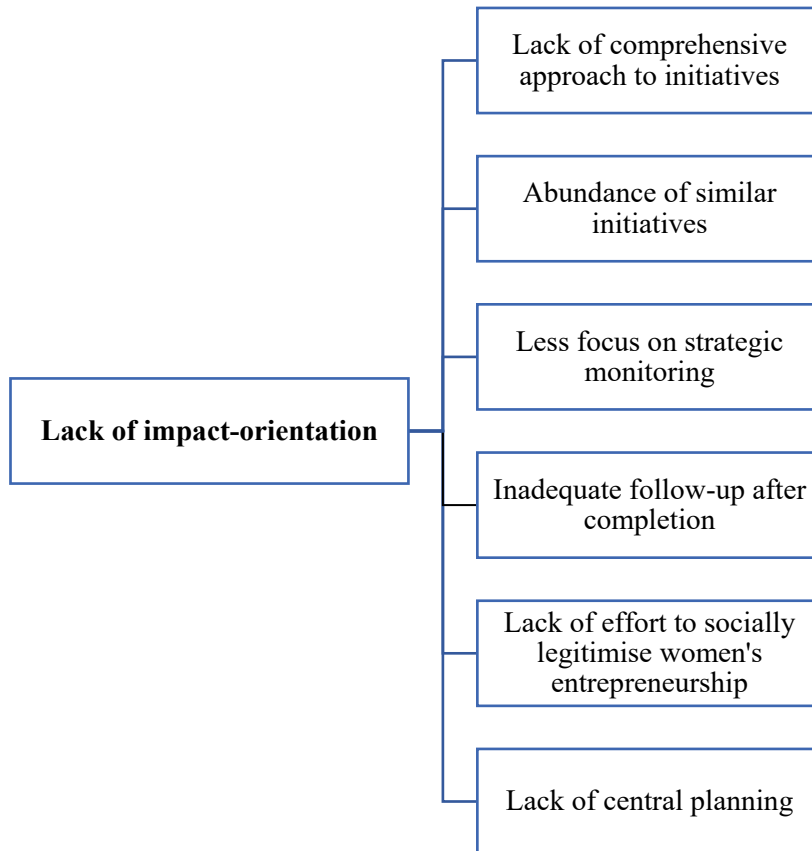


Figure 5.12: Factors that indicate a lack of impact-orientation

5.4.3. Summary of the Stabilisation Stage of the CIS Process

This section has discussed the findings related to the third research question, indicating the attempt to legitimise women’s entrepreneurship in society. Figure 5.13 summarises this stabilisation stage of the process of CIS. The discussion suggests that in the context of women’s entrepreneurship development in Bangladesh, the development initiatives did not require legitimisation. Instead, the notion of women’s entrepreneurship required societal approval as that played an integral role in ensuring the effectiveness of the programmes. The discussion explains that although actors have a positive attitude towards promotion, it did not transpire into their behaviour due to the lack of budget or recognition of its importance in gaining legitimacy. In contrast, the programme or outcomes of the programmes were promoted to the direct stakeholders, including the involved actors, the

beneficiaries themselves and the families of the beneficiaries, which is likely to influence the social legitimacy of women’s entrepreneurship.

However, the discussion indicated a lack of deliberate effort to gain social legitimacy, implying that fewer activities were targeted to change society’s perception. Furthermore, there was criticism for not strategically planning the promotional activities as those lacked strong content. Some exceptions were noted, including social advertising, counselling, youth engagement, publications and research, and posters. Besides this, the promotional mediums used were mainly to promote the programmes and rarely the outcomes, keeping a wider audience oblivious of women’s progress. There was further discussion on the lack of a structured monitoring system in the programmes, and long-term follow-up that indicated the impact the programmes had on women’s lives was not explicitly assessed. The section, therefore, ends by acknowledging that the major drawback of the development initiatives was the lack of impact-orientation, indicating the need to design the programme strategically.

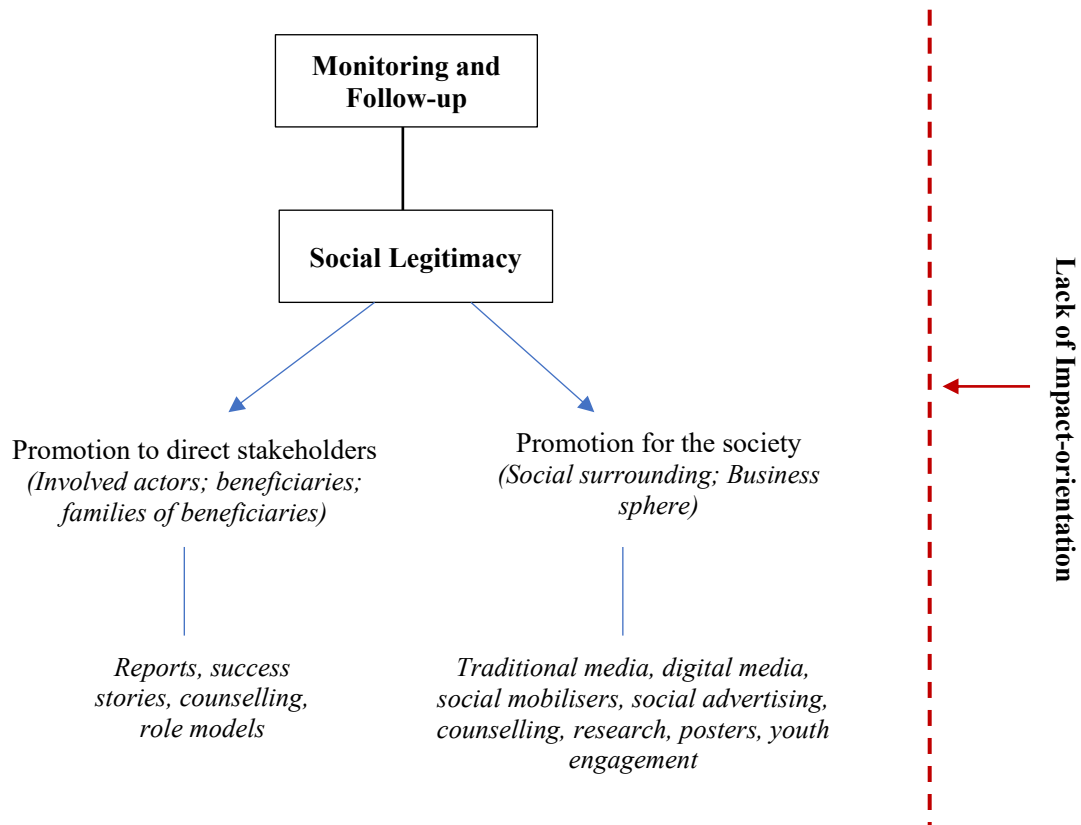


Figure 5.13: The stabilisation stage of CIS – Legitimacy

5.5. A Revised Process Model of CIS

In line with the research questions, the discussion has provided a closer look into each stage that constitutes the process of CIS. Figure 5.14 brings forward the conceptual framework introduced in Chapter 2 (Literature Review, section 2.9.4). Following this, Figure 5.15 shows the revised process model, describing how it has advanced based on the findings of this research. Hence, the revised model combines existing literature in the field of women entrepreneurship studies with empirical data collected from Bangladesh. The data primarily comes from various actors within the women’s entrepreneurial ecosystem in the country who were involved in development initiatives aimed at supporting women entrepreneurs. The revised framework, presented in Figure 5.15, reflects the experiences and perspectives of these actors, including NGOs, governmental organisations, business associations, financial organisations, higher educational institutions, and women entrepreneurs. It provides a comprehensive account of the process of developing women entrepreneurs in Bangladesh, showcasing the collective efforts made to transform institutions and facilitate entrepreneurial engagement through the development programmes that the actors were associated with.

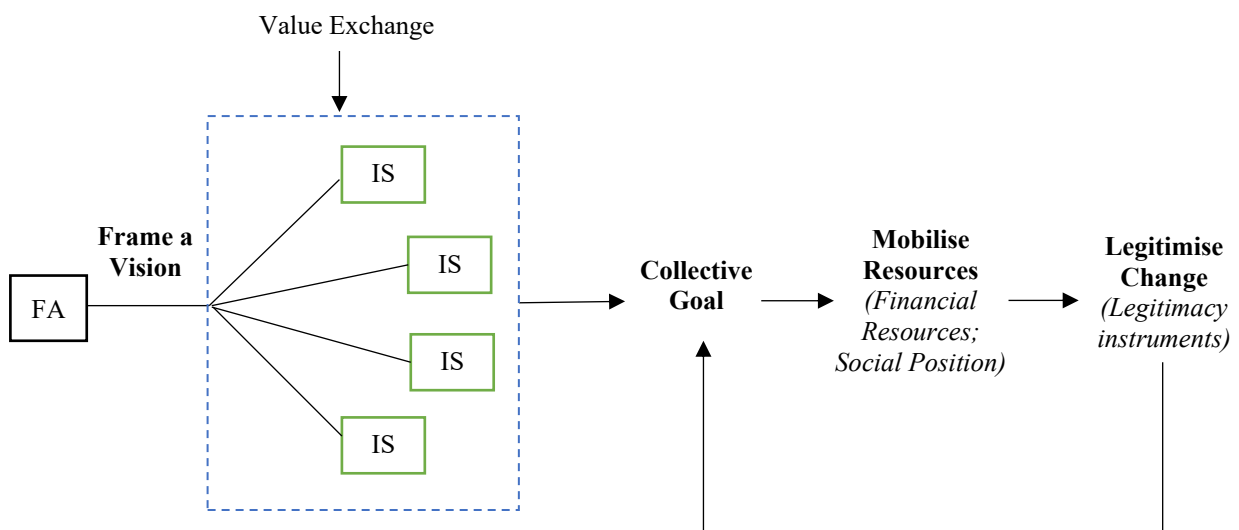


Figure 5.14: The conceptual framework from Literature Review

(Source: Chapter 2 of this thesis - Literature Review, Section 2.9.4, p.68)

While the conceptual framework provided an outline of the story, emerging from the existing literature, the revised model here provides details of that story as new insights are gathered from the empirical data. According to the conceptual framework, focal actors start the process endogenously. As can be seen in the revised model, the findings have added that the endogenous motive itself is influenced by an exogenous force, which is the national-level goal in this context. The revised model further indicates that the initial idea is framed internally to gain approval for the implementation and externally, where the focal actor communicates the idea to other actors for collaboration. Although the previous model acknowledges that actors could have varying interests and common ground must be established, the revised one indicates that institutional shapers may have ‘underlying’ interests involved, as those are often assumed and not deemed necessary for discussion. This further suggests that a deliberate realisation of the value exchange that the actors would receive from their contribution could facilitate the optimisation of the shaping process. Figure 5.15, in contrast to the previous one, also indicates that a significant link between the actors that determine their collaboration is the cognitive alignment of their attitudes and perceptions towards the core cause, which otherwise is likely to cause conflict.

As seen in both models, once institutional shapers and focal actors establish the collective goal of the initiative, resources are mobilised, primarily in the form of financial resources and social position. The social position has been found crucial in aiding the implementation of the initiatives in various ways, from ensuring actors’ engagement and encouraging participation of beneficiaries to gathering funds and overcoming operational barriers, among others. However, the revised model differentiates by presenting a shift from mobilising resources to development initiatives that emerged in this empirical research. The findings shed light on the different kinds of initiatives that have been undertaken, including training, apprenticeship, group financing method, market linkage programmes, and policy development. An analysis of these initiatives suggests that a 360-degree development approach could be adopted while designing the programmes, which implies integration of activities, involvement of multiple actors, incorporating planned incentives for the actors, consideration of other connected problems, and positive image creation of women entrepreneurs. Another factor that seems to add value to development initiatives is the utilisation of women working in collectives, which in this context has

been in the form of group financing, running cooperatives or even advocating for their rights, among others.

The process then moves to legitimacy. While the conceptual framework uses the label 'legitimacy', the revised model suggests 'social legitimacy', which is a closer representation of the findings. Accordingly, women's entrepreneurship requires legitimisation in society at large, and thus, social legitimacy in the revised model indicates the efforts related to gaining social acceptance. A critical factor influencing social legitimacy is the monitoring and follow-up of the programmes. The findings showed that the outcomes could be used to promote the progress of women entrepreneurs not only to the direct stakeholders but also to society at large. However, monitoring and follow-up are significantly determined by how impact-oriented the development initiatives are because if the actors do not consider the practical contribution of the initiatives, it may eventually affect the process of transforming institutions. The revised model thus sheds light on the findings that the process of CIS could be affected due to the lack of impact-orientation in the initiatives, which could imply an absence of a comprehensive approach, repetition of similar programmes, lack of strategic monitoring and follow-up, insufficient planning for social legitimacy and lack of central planning from the government's end among others.

As discussed in Chapter 2 (in section 2.9.3), the theory of IE posits that the deliberate act of attempting to bring about change can be considered IE, even if the change is not fully institutionalised (Battilana, Leca and Boxenbaum, 2009). As a result, the focus of the thesis was on the process of institutional shaping, rather than emphasising whether the changes attempted in the development programmes would eventually become embedded in the future. To assess full-institutionalisation, a longitudinal study would be required to determine the longevity and sustainability of such changes (Michel, 2020). In line with this, although the findings may not suggest complete institutionalisation of change that the actors aimed for, the presence of deliberate and collaborative actions indicates the existence of CIS. Additionally, the 'institutional transformation' shown in the revised model does not indicate that an institution has been successfully shaped; rather, it depicts that the process leading to the transformation is likely to be affected by the barriers pointed out. This perhaps reflects why women's involvement in entrepreneurship is still low despite so many initiatives undertaken in the country. Furthermore, the conceptual

framework indicates a continuous process, which is not seen in the revised model because the findings do not show that at any stage, the actors had to move back to the initial stage or discontinue the process. Such is the case, as according to the findings, when targets are met, the actors divert the resources to a new project and thus, do not require refinement of the goal. This, again, can be traced back to the lack of focus on impact.

As previously discussed in Chapter 2 (section 2.9.4), the arrows in the conceptual framework and now in the revised one indicate the different stages of the transformation process. However, it is important to note that the movement of actors from one stage to the next does not necessarily indicate the complete closure of the prior stage (Burke, 2011; Rosenbaum, More and Steane, 2018). Empirical findings suggest that there may be back-and-forth movement between stages, even when a sequential process is present. For instance, the empirical findings resonate with the existing literature (Battilana, 2006) where resources can be used to gather more actors with influential social positions (Interviewee 17; Programme no. 23). Conversely, a lack of resources may hinder actors' attempts to undertake more promotional activities for social legitimacy (Interviewee 16; Programme no. 31). Additionally, the findings suggest that monitoring initiatives can contribute to social legitimacy. However, it is important to note that monitoring the effects of initiatives does not imply that the initiatives must come to an end. This is because monitoring can be an ongoing process (Interviewee 34; Programme no.16). Burke (2011) argues that the term "phase" indicates the beginning of a new journey and not necessarily the end of the previous one because there may be overlaps and interconnections in reality. Based on the analysis of thirty-four development programmes reported by forty interviewees, it is evident that the movement between stages can vary depending on the circumstances that actors encounter at each stage.

Hence, the revised framework (in Figure 5.15) demonstrates the sequential events or phases that actors collectively undergo to transform institutions for women's entrepreneurship. The illustration of the revised framework includes numbers to indicate the flow of the process. To enhance clarity, a breakdown of the revised framework is presented in Table 5.3. The findings discussed in this chapter make a significant contribution to the literature, and a summary of their contributions is provided in the concluding chapter.

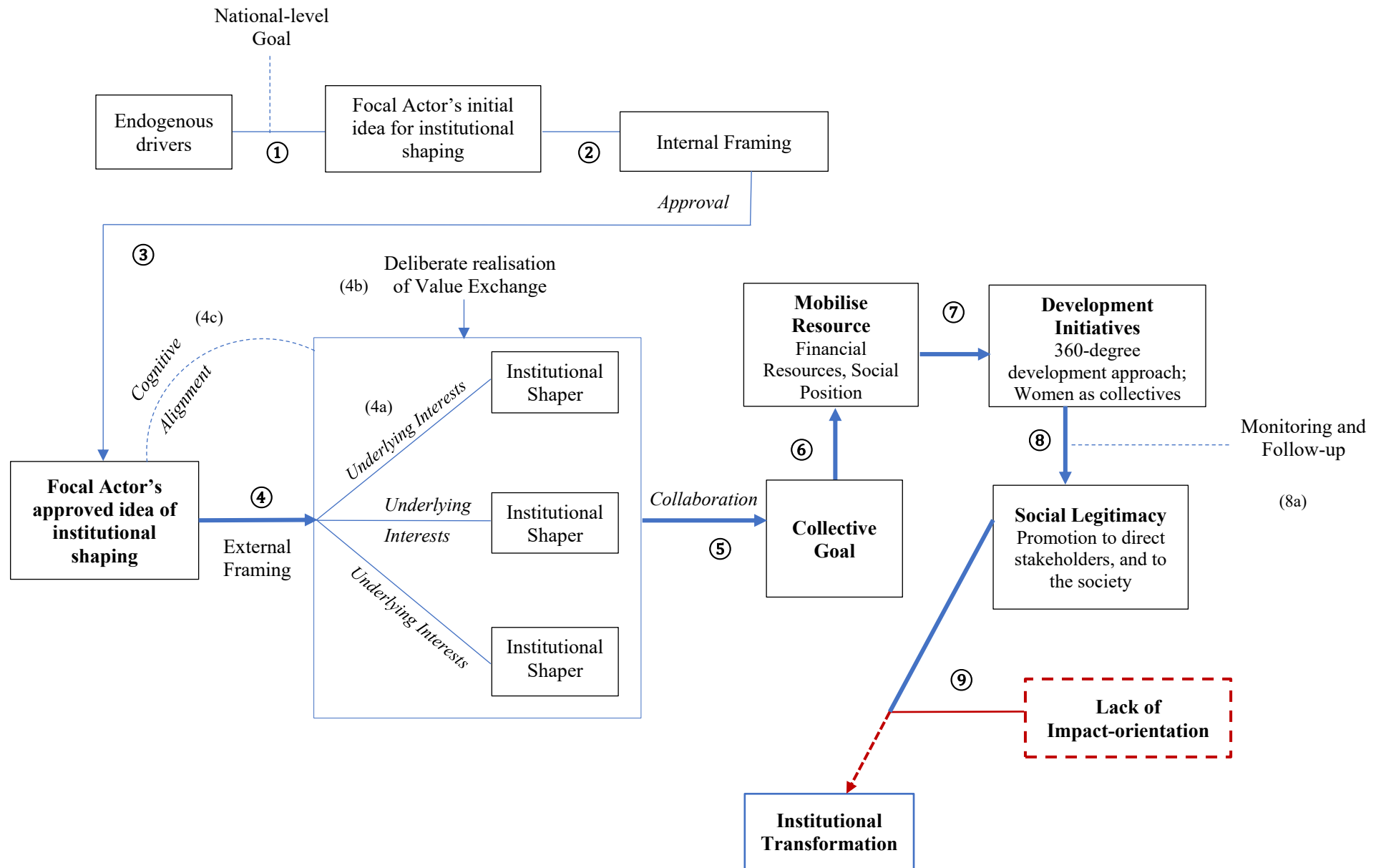


Figure 5.15: Revised process model of CIS

Table 5.3: A breakdown of the Revised Framework

①	The initial idea is driven endogenously, but it can also be influenced indirectly by an exogenous influence, which in this context is the national-level goal.
②	When the initial idea is formed, it is framed internally within the associated organisation.
③	Approval gained to proceed with the idea.
④	<p>The idea is communicated externally to institutional shapers to form collaborations. Some findings identified when analysing the collaborations are as follows:</p> <p>(a) Institutional shapers may have underlying interests that are not communicated during external framing.</p> <p>(b) Deliberately realising value exchange of institutional shapers can optimise the process.</p> <p>(c) Cognitive alignment between actors is likely to influence engagement in the process.</p>
⑤	The actors agree upon a collective goal as they collaborate.
⑥	The institutional actors mobilise resources, including financial resources and social position.
⑦	Development programmes are carried out to shape institutions and adopting a 360-degree development approach is likely to make the process more effective. Incorporating participation of women in collectives has been found to be an effective strategy for these programmes.
⑧	<p>In order to gain social legitimacy for women’s entrepreneurship, the actors promote the initiatives and outcomes to direct stakeholders and raise awareness of the concept in society at large.</p> <p>(a) Monitoring and follow-up mechanisms included in the initiatives can further contribute to social legitimacy by sharing the outcomes with a larger audience.</p>
⑨	The lack of impact-orientation in development programs can impede the collective effort to shape institutions, thereby hindering the transformation from taking place.

Chapter 6: Conclusion

6.1. Introduction

The aim of this thesis was to address how institutions can be collectively shaped for the development of women's entrepreneurship in Bangladesh. This thesis sought to answer three research questions to meet the stated research aim. The findings of the research questions were informed by a qualitative approach, drawing on in-depth interviews with representatives of actors making up women's entrepreneurial ecosystem in Bangladesh and those who engaged in programmes catered to their development. This chapter, thus, concludes the thesis by providing a summary of the key findings presented in the previous chapter and highlights the contributions to knowledge. It then proceeds to discuss the practical implications of the research, followed by the limitations and suggestions for future research.

6.2. Key Findings and Contribution

Research Question 1 - How do multiple actors gather to initiate the process of CIS for women's entrepreneurship development?

The level of active participation of focal actors may vary. This extends the literature on IE, as there is an inadequate insight into the level of engagement of focal actors. The findings suggest that active participation of actors does not necessarily mean they are involved in carrying out the activities of the development initiatives. Instead, they may be involved in initiating change and mobilising resources to facilitate the implementation. Authors have discussed actors who have implemented change and not initiated it (Battilana, Leca and Boxenbaum, 2009), but there is no precise categorisation for actors who have envisioned change but not really 'implemented'. In contrast, as the findings indicate, in the case of the latter, actors would remain 'focal actors', as the vision to transform the institution was theirs, without which there might not have been an initiative in the first place. Thus, without devaluing the role of focal actors, they have been categorised as 'highly' active and 'less' active focal actors.

The findings agree with the literature that IE emerges due to endogenous drivers, but there can also be the presence of exogenous factors. However, contrasting the existing literature on IE, the findings further suggest that exogenous drivers to change do not necessarily have to be a 'jolt' or an unforeseen event (Meyer, 1982; Fligstein, 1997; Greenwood and

Suddaby, 2006) rather, they can be external environmental factors that may indirectly influence the endogenous drivers for change. In line with the findings of this research, the external or exogenous influence has been the national-level goal established by the government that indirectly determined the endogenous reasoning to introduce a development initiative.

The findings add that framing an idea does not necessarily have to be limited to gathering dispersed actors (Rao, Morrill and Zald, 2000), but also to gaining approval within the same collective so that they can move forward to mobilise other actors. Thus, the findings differentiate between framing internally within the boundaries of a collective and framing externally to other actors to form collaborations, termed internal and external framing, respectively. Furthermore, the use of framing in social movement and IE studies have indicated the typical use of diagnostic, prognostic, and motivational frames (Markowitz, 2007; Hardy and Maguire, 2008; Misangyi, Weaver and Elms, 2008; Gurses and Ozcan, 2015), which, however, is slightly contrasting in the findings of this research. Accordingly, diagnostic frames are not used if the actors are already aware of the institutional problems they intend to transform; instead, they move to prognostic frames and are typically followed by motivational frames to convince other actors to come on board. On the other hand, the diagnosis was integrated within the prognostic frames.

As typically suggested in existing literature, individual interests are consciously realised in collective endeavours (Fligstein, 2001; Maguire, Hardy and Lawrence, 2004; Wijen and Ansari, 2007). This also reflects the findings of this study, where in a few cases, the interests of different actors were incorporated to craft the institutional transformation strategy, indicating that a deliberate realisation of value exchange for the actors can help to optimise the shaping process. In contrast, the identification of value exchange was not witnessed in most initiatives. This reflects women entrepreneurship studies, where there has been no explicit discussion of the individual goals and interests of actors involved in some form of institutional change (Ritchie, 2016; Langevang, Hansen and Rutashobya, 2018).

The findings add to the literature by identifying that the absence of acknowledging individual goals is typical because the purpose is social development. In this vein, the actors' interests are primarily taken for granted or not deemed significant as they do not deviate much from the collective goal. Also, the fact that there could be a 'sense of

discredit' in admitting ulterior interests of actors over the collective purpose indicates that this could eventually affect the ultimate institutional transformation because merely completing a task does not imply its effectiveness. Thus, this adds to the literature on women entrepreneurship that the institutions governing women entrepreneurs can be transformed collectively when the value addition of different actors is considered alongside the collective good.

One key finding has been the cognitive alignment between actors, specifically referring to the alignment between actors concerning their perceptions and attitudes about the initiative. Accordingly, differences in interests are likely to be manageable if the actors' core attitude towards the cause is aligned, which otherwise may cause conflict. There is evidence in IE literature relating to navigating differences between actors (Maguire, Hardy and Lawrence, 2004; Wijen and Ansari, 2007; Gurses and Ozcan, 2015; Van Bockhaven, Matthyssens and Vandenbempt, 2015), but there is no explicit understanding on the influence of a cognitive misalignment as such.

Research Question 2 - How are resources mobilised to collectively shape institutions for the development of women's entrepreneurship?

In agreement with the literature on IE (Sherer and Lee, 2002; Battilana, 2006; Battilana, Leca and Boxenbaum, 2009), the findings show that financial resources and social position are key resources to implementing the CIS process. However, this adds to women's entrepreneurship studies by identifying the use of these resources to facilitate institutional shaping. Interestingly the findings suggest financial resources are not only required to gather other resources, including the mobilisation of actors but it is also used to overcome the negative cost involved in engaging beneficiaries. This further indicates that actors may envision transforming institutions and designing strategies accordingly, but those may be influenced by the institutions themselves.

The findings agree with IE literature where the social position has been used in various contexts to enable the mobilisation of actors and resources and legitimise a new system (Garud, Jain and Kumaraswamy, 2002; Sherer and Lee, 2002; Battilana, Leca and Boxenbaum, 2009; Montgomery, Dacin and Dacin, 2012). In contrast, there is insufficient literature on women entrepreneurship studies that points to the application of social position as a facilitator of women's entrepreneurship, except for its use in overcoming

institutional barriers (Ritchie, 2016). Therefore, the findings add that in the context of women's entrepreneurship, social position can be useful in various ways, such as enabling collaborations and actor engagement, facilitating lobbying, and encouraging participation of beneficiaries. It further adds that social position can be employed to ensure 'continued' engagement. This implies that just because actors are involved, it does not necessarily mean their active engagement in the process would sustain in the long run. To facilitate this continuance, the social position could play an integral role. IE studies highlight social position in the form of formal authority, informal network or the legitimate position an actor has in the organisational field (Maguire, Hardy and Lawrence, 2004; Battilana, 2006; Levy and Scully, 2007; Battilana, Leca and Boxenbaum, 2009; Dorado, 2013); however, the findings indicate that the reputation or position of a brand with which the actor is associated could also function as an element of social position.

Furthermore, the findings also add that women entrepreneurs, despite being the central actors, are more likely to shape the institutions in which they are deeply embedded, by using their social position. Hence, women entrepreneurs could navigate institutional constraints not only by using self-motivation (Alkhaled and Berglund, 2018; Langevang, Hansen and Rutashobya, 2018), religious beliefs (Tlaiss, 2015; Roomi, Rehman and Henry, 2018), family support and informal network (Kapinga and Montero, 2017; Kimbu *et al.*, 2019; Ngoasong and Kimbu, 2019), but their social position could also be an integral factor in facilitating their agency.

Drawing from the analysis of the various development programmes, the findings suggest some key components that constitute a comprehensive initiative for institutional shaping. In aggregation, it has been termed the 360-degree development approach. Adding to the study of women entrepreneurship, this approach indicates that the initiative to transform constraining institutions should integrate activities, involve multiple actors, incorporate incentives for the actors, address other issues related to the principal institutional problem being addressed, and create a self-sufficient image of the women entrepreneurs. There could be various initiatives starting from training and apprenticeship to policy development to facilitate women entrepreneurs, but the findings show that the most comprehensive initiatives are those that encompass these components. Since there is little available literature in the field of women entrepreneurship studies concerning the deliberately shaping of institutions (Ritchie, 2016) with the involvement of multiple

actors (Amine and Staub, 2009), there is a scant assessment of the initiatives and their impact on the development of women's entrepreneurship. Furthermore, the findings of this research agree with existing literature that in the context of women entrepreneurs in Bangladesh, they are more empowered in groups, and this group dynamic can be used to carry out development initiatives or, in other words, provide support to overcome institutional barriers (Datta and Gailey, 2012; Langevang, Hansen and Rutashobya, 2018; Kumar *et al.*, 2021). An essential component of the 360-degree development approach that has been stressed repeatedly in the findings is the image of the women entrepreneurs created by the initiatives. The findings show that the image these initiatives portray, willingly or unwillingly, shapes society's perception, contributing to the social legitimacy of women's entrepreneurship.

Research Question 3 - To what extent is legitimisation carried out to shape institutions for women's entrepreneurship development?

There is literature on the influence of social legitimacy on women entrepreneurs (Amine and Staub, 2009; Swail and Marlow, 2018; Liu, Schøtt and Zhang, 2019; Kawai and Kazumi, 2020), but there is a scant discussion on how social legitimacy can be attained, which is suggested by the findings of this research. In agreement with existing literature, role models are considered significant to developing the self-efficacy of women entrepreneurs (Byrne, Fattoum and Diaz Garcia, 2019), which may eventually contribute to social legitimacy (Kazumi and Kawai, 2017). Similarly, counselling to the family of the women entrepreneurs is also found to be integral, reflecting the existing literature that suggests family support is crucial for women's entrepreneurial development (Kaciak and Welsh, 2020; Welsh *et al.*, 2021). However, the findings uniquely suggest that promoting the outcomes of the initiatives to the actors could validate their efforts and actions and may function as a motivator to introduce more development initiatives. In line with this, it is also indicated that increasing initiatives catered to women entrepreneurs and their likely promotion can create hype and grab society's attention by sending a positive signal about the significance of women's entrepreneurship.

The findings indicate that promotional activities could be directly intended to shape society's perception, reflecting Amine and Staub's (2009) proposition of social marketing for women entrepreneurs. The findings extend the literature by pointing out the use of social advertising in visual forms such as TVC to shape society's perception. Another

form of visual aid could be the communication of social messages and storytelling using posters, but its feasibility is more likely limited to narrow localities or groups. A unique strategy that emerged in the findings is youth engagement which could indirectly influence the social legitimacy of women's entrepreneurship. From the use of traditional and digital media to social mobilisers, the findings mainly point out that the diffusion of information regarding women's entrepreneurial engagement and its significance to society is crucial to gaining societal approval and thus requires deliberate planning. In line with this, the findings add that monitoring the impact of the programmes is therefore imperative so that society can see the practical results.

However, the findings indicate that in the context of the development initiatives for women entrepreneurs in Bangladesh, there is a lack of long-term follow-up, implying that the focus is more on the completion of the projects or meeting the immediate targets and not on the impact the initiatives may eventually have on building a supportive business environment for women entrepreneurs. Therefore, this raises a question on the strategic aspect of the development programmes catered to enhancing women's entrepreneurial engagement. In line with the research aim of this study, while exploring the development of women's entrepreneurship through CIS, the findings have indicated a few drawbacks that could affect the institutional shaping process and, thus, women's development in return. These include the lack of a comprehensive approach, abundance of similar initiatives, lack of strategic monitoring and follow-up, and lack of planned effort to legitimise women's entrepreneurship socially. Furthermore, as women's entrepreneurial development is also a national agenda, the findings reflect a gap in central planning regarding the copious initiatives being undertaken, which may ultimately affect the government's national-level goal. In summary, these defects can be considered an overall lack of impact-orientation in transforming institutions in favour of women entrepreneurs. Therefore, this adds to the literature on women entrepreneurship, not only in terms of the process of collectively shaping institutions but also the hindrances that may adversely affect the ultimate transformation.

6.3. Theoretical Implications

The previous section presented the key findings and contributions to the literature, which suggests that the theoretical implication of this research can be found in both women entrepreneurship studies and CIE. This section summarises the theoretical contributions made to each domain.

Contributions to the study of women's entrepreneurship

- (1) This empirical research contributes to women entrepreneurship studies by presenting a model that describes the process of collectively shaping constraining institutions. Since the model has been developed based on the different experiences of diverse actors involved in various development programmes, it provides a broader picture of the overall process that can be reiterated in similar contexts.
- (2) According to the findings, the individual interests of the actors are not considered, primarily due to the social cause. Therefore, the deliberate realisation of the value exchange and its incorporation in designing the initiatives is likely to enhance the shaping process.
- (3) The social position of actors plays an integral role, as it can be used in various ways to facilitate the process, such as enabling collaborations or overcoming operational complexities.
- (4) This research further contributes by introducing the 360-degree development approach, which indicates the key elements that could make the initiatives for women's entrepreneurial development effective.
- (5) Promoting outcomes of the efforts of shaping institutions to the direct stakeholders is likely to contribute to the social legitimacy of women's entrepreneurship. This also suggests that strategic monitoring and follow-up are critical to social legitimacy as they enable the actors and the society to be aware of the impact made.
- (6) Social advertising and other forms of social marketing communication with visual content are likely to contribute to the legitimisation of women's entrepreneurship in society.

- (7) Lastly, a significant contribution to the field of women entrepreneurship studies is that there are barriers that may hinder the process of CIS from deriving an impact.

Contributions to the study of CIE

- (1) This research has identified that focal actors can be categorised based on their level of engagement, which may vary.
- (2) Exogenous factors do not necessarily have to be in the form of unexpected shocks; instead, they could indirectly influence endogenous motives to transform institutions.
- (3) Framing has been categorised into internal and external framing. This implies that the idea is not only framed externally to form collaborations but is also required internally within the focal actor's organisation to transform the idea into reality. Furthermore, diagnostic frames are not necessarily required if the actors are already aware of the problem; rather, it is integrated into the prognostic frames.
- (4) Cognitive alignment between actors may determine the likelihood of conflicts arising between actors and may also influence the engagement of actors in the process.
- (5) The importance of social position in this domain has been stated previously. However, this research has particularly identified that it could also be used to ensure the prolonged engagement of actors. Furthermore, social position is also derived from the brand reputation of the organisation with which the actors are associated.
- (6) When central actors are deeply embedded in the institutions they intend to transform, they are more likely to do so when they have a higher social position.
- (7) An orientation towards sustainable impact rather than meeting targets is likely to make the process of shaping institutions more effective.

6.4. Practical Implications

6.4.1. Implications for Practitioners

The findings demonstrated an opposing viewpoint regarding the attitude of banks towards assisting women entrepreneurs in applying for business loans. This was not primarily due to gender bias, but it concerned their social class and their knowledge of banking and loans. This suggests that it is an internal issue. To deal with it, the financial organisations could focus on arranging employee training rather than only investing their efforts in collaborating with organisations that could train women entrepreneurs to be ‘bank-ready’. Despite having dedicated departments in each branch, the banks fail to meet the targets set by the Central Bank, which makes access to finance still a key institutional constraint for women entrepreneurs. As mentioned in the discussion of the findings, the policy implementation may not be effective if other related issues are neglected. Similarly, as part of banks’ initiatives to assist women entrepreneurs, they should reflect upon their behaviour accordingly, which may eventually reduce the cost of directly seeking women entrepreneurs through relationship managers.

The findings have indicated there is less attention provided to the shaping of normative institutions. Since business associations work closely with women entrepreneurs, they could diversify their support for them by communicating with people in women’s private sphere, including family, friends, and immediate social surroundings. Without excluding education and training programmes, they could also add programmes that directly address the normative issues, incorporating more counselling sessions or even role models who could work as a point of reference for the women entrepreneurs and their families.

As the findings indicate, there should be greater attention to incorporating role models into the development programmes, but in a manner that the beneficiaries can relate to. Furthermore, the actors could employ other strategies to communicate the message or widely tell the role models' stories. Because visuals appeared to be a more effective mode of communication, the actors could create televised programmes or influential online videos in the form of talk shows and narrations where the role models could widely share their journey of struggle, failure and success. In a similar vein, the findings also suggested that social advertising could influence society's perception, which is why the actors should deliberately include plans for promotional activities that would contribute to social

legitimacy. Furthermore, the government could also plan for a nationwide social advertising campaign that would change the perception of women's involvement in entrepreneurship or other income-generating activities. Since the national-level goal has been found to influence actors' mobilisation and resource contribution, the government should promote the national-level goal further by publicly acknowledging the actors' contribution to this goal publicly.

In the case of higher education institutions, they are increasingly coming forward to facilitate women entrepreneurs. However, they are more inclined towards providing certification programmes, meaning theory-based training to women entrepreneurs. As discussed, theory-based training may be relatively more effective when combined with some practical training. Thus, the institutions should provide some scope for the women to learn the practical implications of the theory, too; for example, by adding an apprenticeship component to the theory-based training. And not just higher educational institutions but schools too can contribute to women's involvement in entrepreneurship. The findings showed how school-goers were taught the significance of gender rights through youth engagement. This may not explicitly target the development of women entrepreneurs, but it contributes to curbing gender issues that could hinder women's entrepreneurial engagement in the future. Similarly, in one of the programmes, a book on child marriage was published and distributed to schools in the local areas. These are things that schools should engage in, and the government should encourage them as it is within their capacity and social position to influence the involvement of other actors. Furthermore, as the findings suggested, there was a lack of research not only in terms of its use in legitimising women's entrepreneurship but also in formulating a data-backed idea or solution at the initial stage. This is an indication for the practitioners engaged in these development programmes to include research, perhaps by collaborating with research partners. This is also a suggestion for the government, which has the resources to include research partners to conduct nationwide research and provide updated statistics to guide decisions and policies.

When designing development initiatives for women entrepreneurs, actors should incorporate the elements of the 360-degree development approach identified in this research. They should also involve actors from women's business networks, implying those who would connect women entrepreneurs with the customers, suppliers, and

investors, among others. To create a business ecosystem for women, it is perhaps important to remember that they will be operating in specific business fields, where the stakeholders may not be seeking to “help” them because they are running their businesses too. Hence, the actors should look out to develop these networks, and without moving away from the social cause, they should design programmes that, in the true sense, would assist women in running businesses independently without giving the impression of a “charity” work.

6.4.2. Implications for Policymakers

According to the findings, the Central Bank used its social position to ensure continued engagement of the financial organisations in trying to implement the policy change of lending a certain amount of SME loans to women entrepreneurs. However, there was also criticism that financial organisations complied with the policy by giving more loans to a few established women entrepreneurs. In that way, they were not deviating from what had been agreed. This implies that actors’ engagement does not necessarily confirm effective implementation. Hence, policymakers, in this case, the government, should address the root causes, which can be traced back to the accessibility of documents. They should simplify the entire chain of accessing formal documents and perhaps digitise them. As pointed out in the findings, the traditional system is so bureaucratic that women entrepreneurs prefer remaining in the informal sector. So, if the government digitise the process from submitting an online application to having verification done, the women entrepreneurs may be saved from the hassle altogether. There are already Digital Centres set up by the government to help women entrepreneurs, especially the underprivileged people, with the process; however, as the findings indicate, many are still unaware of the facilities available. Therefore, besides transforming this into an online process, the government must also try to make the information about all these facilities available to women entrepreneurs. Likewise, the findings indicate a lack of central planning, implying an abundance of similar training being carried out, which eventually may not derive an impact that the government is expecting to reach its national-level goal. The government could have a dedicated department to map the initiatives and perform external monitoring for the programmes. However, how much the government could intervene should also be agreed, as this could demotivate actors, especially those whose core objective is not social development.

6.5. Limitations

Like any research, this doctoral thesis has some limitations. One limitation typical of exploratory study is the lack of generalisability (Bryman and Bell, 2011). However, the researcher's claim of introducing 'a more generalised' process model in this thesis implies that it could be observed in similar contexts with similar characteristics. The researcher does not suggest that such applicability would draw the same results. Alternatively, since this research is not limited to the investigation of a specific institutional constraint or the activities of a particular group of actors, the process is 'generalised' in the sense that it could be applied to study the transformation of a broader range of institutional constraints within similar research settings.

This reflects upon the concept of 'theoretical generalisation' (Williams, 2000; Patton, 2002; Ritchie *et al.*, 2014; Tsang, 2014; Guenther and Falk, 2019). Theoretical generalisation involves the development of theoretical concepts, which are considered for wider application (Ritchie *et al.*, 2014). Larsson (2009) has pointed out ways in which generalisation can be called for qualitative research, among which is generalisation by 'maximising variation'. This logic applies to qualitative interview studies instead of traditional case studies because this reasoning is appropriate when "one wants to cover a variation of qualitatively different cases of a phenomenon" (Larsson, 2009, p. 31). In a similar vein, Langley *et al.* (2013, p. 7) suggest that in process studies, theoretical generalisation can be attained when "the authors examine not just one process story, but several". With the observation of several process stories, the researcher can move from description to explanation, developing a common story of a process that must describe a clear progression or sequence of events (Langley *et al.*, 2013). In the context of this thesis, various development programmes were examined through the narrations of heterogeneous actors leading to a common pattern of the process of CIS. The theoretical generalisation, therefore, is not from one specific case of a development programme but the whole set (Larsson, 2009; Polit and Beck, 2010; Guenther and Falk, 2019).

In addition, Larsson (2009) also indicated that in the case of studying process, there could be events that are variant from those commonly noticed and may indicate a pattern recognised from new cases. This implies that the uncommon cases can also form a pattern and are equally important as the common ones. For example, the findings of this thesis presented an absence of the elements of the 360-degree development approach to

institutional shaping in the development programmes. On the other hand, there were exceptional programmes where the elements were identified, contributing to the development of the process model of CIS. To sum up, due to the research approach adopted in this thesis, theoretical generalisation is only realised to the extent of producing a model that could be applied to examine a wide-ranging institutional issue and the involvement of multiple actors in similar contexts.

The epistemology used in this research is interpretivism, which stresses the researcher's interpretation of reality (Bryman and Bell, 2011). This implies a risk of researcher's bias as the researcher is the primary research instrument. However, it is argued that the researcher's bias should be acknowledged (Miles, Huberman and Saldana, 2013) because it may not be possible for a researcher to understand or find meaning in action without bringing one's biases (Schwandt, 2001). In addition, as heterogeneous samples were used, the researcher could establish a sound understanding by seeking similarities and differences across accounts (Noble and Smith, 2015).

Another limitation of this thesis is the inability to interview representatives of international donor organisations. It was not feasible to reach the donor organisation, especially due to the Covid-19 pandemic. The snowballing was not useful in this matter because the international donor agencies are high-profile organisations, and the participants did not show interest in reaching them for a doctoral thesis. However, the absence of this actor did not affect the researcher's attempt to meet the research aim and find answers to the research questions. First, the strong point of this empirical research is that it was not limited to one category of actors. Thus, the data collected from six other involved actors was sufficient to identify the process of CIS. Second, the emphasis was on the process and not on the micro-level practices of each actor, in which case, a closer look at the micro-level activities of international donor agencies might have been important. As discussed in the literature review, a practice-based study is one where the focus is on the micro-level activities of the institutional change (Lawrence, Suddaby and Leca, 2009; Hampel, Lawrence and Tracey, 2017), but a process-based study, as this one, pays more attention to the sequence of events (Greenwood and Suddaby, 2006). This is why, despite their exclusion, it was still possible to the sequence of events. Third, the participants, representing different actors, clarified that the donor agencies were not involved in the implementation process, which implies that the process model developed

would still be the same. This is because the process model is developed based on the accounts of experiences of those involved in the implementation and, thus, aware of the process and activities. Furthermore, the role and contribution of the donor agencies in the respective programmes were shared by the different groups of participants, which also allowed the researcher to validate.

Another actor identified during data collection was e-commerce platforms. First, there was insufficient secondary data to identify e-commerce platforms as an actor in the ecosystem. Second, throughout the data, only two popular e-commerce sites have been mentioned, and only in two programmes. This explains why they could not be identified as a key actor and highlights that their involvement is very recent. However, their part in the development programmes investigated was described by those engaged in conducting the programmes.

6.6. Future Research

As discussed in this research, the level of engagement may vary. In some cases, actors, despite their active participation, are not as invested in the process as others, as in the case of financial organisations. The actors have received criticism for bypassing the policy established by the Central Bank, which they previously agreed to, due to their inability to invest sufficient time and resources in approaching a satisfactory number of women entrepreneurs to achieve the established targets. This critique raises the question of whether the use of power necessarily confirms actors' engagement levels, even if it ensures their continued involvement. Therefore, undertaking a micro-level analysis to evaluate actors' degree of engagement in a collective arrangement, as well as to comprehend the underlying power dynamics, may provide valuable insights. Collective engagement has been studied in organisational settings, indicating that it consists of a minimum level of collective cognitive (i.e., shared attention on fulfilling tasks), emotional (i.e., strong emotional involvement in the task) and behavioural dispositions (i.e., high level of collective motivation to complete the task) (Kleinaltenkamp *et al.*, 2019). A closer investigation of multiple actors engaged in a development initiative for women entrepreneurs could provide an understanding of their level of involvement in terms of their cognition, emotion, and behaviour.

This research sheds light on how institutions can be influenced via collective endeavours. However, it has also been identified that a collective effort to transform institutions may not be without barriers. It would be useful to explore how institutional factors, like culture and societal norms, affect the implementation of collective engagement. This also reflects structuration theory, which suggests that actors can use their agency to shape institutions, but at the same time, the behaviour of these actors is guided by these institutions (Giddens, 1984). The findings indicate that since the actors were primarily peripheral and not deeply embedded, they could use their agency to shape institutions. However, despite the actors' lack of embeddedness and sensitivity to those institutions, the process was not free from institutional constraints. Thus, the barriers to CIS and the influence of institutions on collectively transforming institutions could be explored further.

The findings suggest that women with a strong social position were able to exercise their agency to support other women entrepreneurs. This requires further investigation into how women entrepreneurs at a micro-level use their social position to navigate through institutional hurdles and create paths for other women entrepreneurs.

As mentioned, existing literature has stressed the significance of social legitimacy (Amine and Staub, 2009) and institutions influencing social legitimacy too (Kawai and Kazumi, 2020). This research, however, sheds light on actively attaining social legitimacy and indicates the use of social advertising. The findings suggest that social advertising may be able to influence the perception of society towards women entrepreneurs, but it does not explain 'how' exactly it shapes perception. To clarify, it might be useful to explore the signs, symbols, language and content of a social advertisement that could influence people's perception of women entrepreneurs.

Finally, conducting a quantitative study to test the framework further would be interesting. For instance, determinants of each stage of the process could be identified. Following this, the relationship between the stages can be tested and its effect on shaping institutions. In addition, longitudinal quantitative research could also be carried out to assess the full institutionalisation of an intended institutional change. In this case, for example, the effectiveness of the applied process model in development programmes can be assessed over a long period and identify to what extent it leads to an actual change.

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Appendix

Appendix 1 – Supplementary Data

In line with the government’s National Industrial Policy 2016, Bangladesh Bank (i.e., the Central Bank of Bangladesh) updated the definition of SMEs (Solotaroff *et al.*, 2019), classifying them by the organisation’s fixed assets, number of employees and loan limit. The classification of SMEs is described in Table A.

Table A: Bangladesh Bank classification of SMEs as per National Industry Policy, 2016

Fixed Assets excluding land and building in GBP (£ '000)			
	Manufacturing	Service	Trading
Micro & Cottage ^a	8.32-62.40	< 8.32	< 8.32 ^b
Small	62.40-1247.92	8.32-166.39	8.32-166.39
Medium	1247.92-4159.73	166.39-2495.84	-
Employees			
	Manufacturing	Service	Trading
Micro & Cottage	15 max	15 max	15 max
Small	31-120	16-50	16-50
Medium	121-300 (garments 1000 min)	51-120	-
Loan Limit in GBP (£ '000)			
	Manufacturing	Service	Trading
Micro & Cottage ^c	83.19 ^b	20.80 ^b	20.80 ^b
Small	1663.89	415.97	415.97
Medium	6239.60	4159.73	-

Source: Solotaroff *et al.* (2019, p. 134)

Note: Values have been converted from BDT (Bangladeshi Taka) to GBP (British Pound Sterling)
Exchange rate for conversion (14 November 2022): GBP 1 = BDT 120.2

a. < 8.55 for cottage enterprises across sectors.

b. Microenterprises only

c. 8.55 for cottage enterprises across sectors

Table B shows the CMSME (cottage, micro, small and medium enterprise) loan disbursement to female entrepreneurs from 2012 to 2020, which reflects the scenario mentioned above except for the year 2018, when the banks and NBFIs (non-banking financial institutions) came closest to meeting the targets.

Table B: Disbursement of CMSME credit by banks and NBFIs

Period FY (Fiscal Year)	Total Disbursement in GBP (£ '000)	Disbursement to Women Entrepreneur in GBP (£ '000)	Disbursement to Women Entrepreneurs (percentage %)
FY2012	4976.04	192.26	3.86
FY2013	6601.16	205.57	3.11
FY2014	7540.43	303.74	4.03
FY2015	9175.29	330.12	3.60
FY2016	10737.77	456.57	4.25
FY2017	12960.48	382.36	2.95
FY2018	12962.48	1012.81	7.81
FY2019	13513.06	499.25	3.69
FY2020*	17204.99	685.86	3.99

Note: Values have been converted from BDT (Bangladeshi Taka) to GBP (British Pound Sterling)
Exchange rate for conversion (14 November 2022): GBP 1 = BDT 120.2

Source: Annual Report, 2019-2020 (Bangladesh Bank, 2020, p. 101);

*Annual Report 2020-2021 (Bangladesh Bank, 2022, p. 101)

Appendix 2 – Changes made to the Interview Guide based on Pilot Tests

Removals: Deleted lines, statements, questions

[Add]: Statements or questions added

[Rephrase]: Words replaced

[Note]: Explanation for changes

Interview Data	
Interview Date	
Interview Venue	
Start Time	
End Time	
Purpose	
<p>The purpose of conducting the in-depth interviews is to elaborate on how actors in the ecosystem can collectively carry out various activities in order to encourage women’s entrepreneurship in Bangladesh. Hence, the emphasis is to look into the development programmes that actors are associated with through which the process of collectively shaping institutions can be identified.</p>	
Interview Content	
<p>The interview content is designed to gather data that answers the three main research questions, which are as follows:</p> <ul style="list-style-type: none"> • How do multiple actors gather to initiate the process of CIS for women’s entrepreneurship development? • How are resources mobilised to collectively shape institutions for the development of women’s entrepreneurship? • To what extent is legitimisation carried out to shape institutions for women’s entrepreneurship development? <p>The set of questions are organised sequentially according to the research questions.</p>	
Opening Statement	
<p>Good morning/evening. My name is Madhobi Hossain, and I am going to conduct this online interview as part of my PhD research at the University of Brighton, UK, which revolves around the development of women entrepreneurs in Bangladesh. Based on the information gathered, the main actors involved in developing women entrepreneurs are approached. Hence, your contribution to this research will be extremely valuable.</p> <p>Please keep in mind, there is no right or wrong answer to the questions I ask. You have the liberty to make any statement or comment you wish, regardless of how positive or negative it may seem because we are here for a greater cause, and your comments will be helpful for its accomplishment. You can keep your camera turned on or off as per your convenience. However, our conversations will be recorded (on the laptop as well as on a separate recorder). You can see an audio recorder here, which will be used to record all your comments to avoid the likeliness of missing out on any of the points you make.</p>	

Please rest assured, this discussion will remain confidential and will not be disclosed to anybody other than the researcher, transcriber (if different from the researcher), supervisors, and the people involved in evaluating the thesis. If you wish to discontinue at any point of the discussion, please do not hesitate.

[Add] Can you confirm you have read and understood the Participant Information Sheet? Can you confirm you have read and understood the Consent Form? Do you agree to take part in this online interview?

[Note] The opening statement was shortened as the interviewees did not pay much attention. In the last two pilot interviews when the shortened one was used along with the added questions, they seemed to be more responsive.

Interview Form

1. What is your name: **[Rephrase: Can I have your name please?]**
2. Gender: []Male; []Female
3. What is your age: **[Rephrase: Do you mind sharing your age please?]**
4. What is your educational Background: []High school graduate; []Bachelor's degree; []Master's degree; []Doctor of Philosophy; []Professional qualification
[Rephrase: What is your highest form of education?]
5. What is your profession? **[Rephrase: Could you please briefly tell me about your profession?]**
[Probe: current organisation's name; your position; main function of the organisation]
6. How long have you been in this profession?
7. **Could you please name the organisation you are currently employed in?**
(If you are self-employed, please name your organisation.)
8. **What is your title/position in the organisation?**
9. **What does your organisation do?**

[Note] (i) The questions related to interviewee information was rephrased as they preferred to be asked in this manner instead of directly asking them "what is your name" or "what is your age". They further said this was more "polite" and "respectful". (ii) Questions 7, 8 and 9 are removed because these were already answered in Question no.5

	Interview Questions
General Inquiry	<ol style="list-style-type: none"> 1. In what instances, were you related to women entrepreneurs? 2. How long have you been involved with women entrepreneurs? 3. Is there a difference in the number of women entrepreneurs compared to the male entrepreneurs in the country? Could you please explain the reason behind the difference? <p>[Note] The participants were confused by this question. Since it does not answer the research questions anyway, it has been removed to avoid redundancy.</p>

	<p>4. Can you tell us about a development or support programme for women entrepreneurs that you have been associated with?</p> <p style="text-align: center;">OR</p> <p>Could you tell us more about the development programme you mentioned earlier (if mentioned in no.1)?</p> <ul style="list-style-type: none"> • What was your or your organisation's role in the programme? • How did the programme function? • How long did the programme last? <p>[Probe: function of the programme; duration]</p> <p>5. Do you think a change occurred due to the programme? [If yes] Please elaborate.</p> <p>[Note] Many of these probing questions have been removed because these were already answered, while responding to other questions.</p>
<p>Research Question# 1</p> <p>How do multiple actors gather to initiate the process of CIS for women's entrepreneurship development?</p>	<p>6. Would you suggest the programme was a result of the efforts of a specific person/an organisation or was there any joint effort involved?</p> <ul style="list-style-type: none"> • [If yes] Move to question 7. • [If no] (Move to question 9 from here and then to 14) <p>7. Besides you/your organisation, who else was involved in the process of developing and executing the programme?</p> <ul style="list-style-type: none"> • Who were responsible for starting the programme? What were their roles in the programme? <p>[Note] According to the feedback, this question is quite broad and confusing too. As suggested, this question could discourage the participants from answering the rest of the questions as they are less likely to elaborate on the roles of other involved parties.</p> <ul style="list-style-type: none"> • Were all the mentioned people/organisations part of the programme from the beginning or were there some who joined in later as the programme progressed? [In the case of the latter] Who were they? What were their roles in the programme? • Among these, were there people who had no interest in the actual goal of the project, but were merely employed to facilitate the programme? [If yes] Who were they? Why do you think they get involved? <p>8. What made these people/organisations come together?</p> <p>9. What was the vision (i.e., purpose or goal) of the programme?</p> <ul style="list-style-type: none"> • Who had set this vision? <p>[Rephrase] Did the programme have a specific vision/goal?</p> <ul style="list-style-type: none"> • [If yes] What was it?

	<ul style="list-style-type: none"> • Who had set this vision? <p>10. Did all those involved have the same vision/goal? [Rephrase] Did all the interested parties who got involved, have the same vision/goal?</p> <ul style="list-style-type: none"> • [If yes] Was it like that from the beginning? (If yes, move to question 16.) • [If no] What were the differences regarding the vision? • [Add] Despite having different individual goals, how were they brought to work together? <p>11. How did the vision/goal come together?</p> <ul style="list-style-type: none"> • Who communicated the vision? • Who was it communicated to? • How was it communicated? <p>[Note] The response to Question 11 was gathered in the previous question. Hence, removed to avoid repetition.</p> <p>12. Were there any challenges when establishing a goal? If so, please elaborate.</p> <ul style="list-style-type: none"> • What were those? • How were those resolved? <p>13. Were there differences regarding how the goal would be achieved?</p> <ul style="list-style-type: none"> • [If yes] What were those? How were they brought to work together despite their differences? <p>14. What do you think is the impact of having a specific/common goal for the development programme?</p> <p>[Note] Removed to avoid repetition.</p> <p>15. Do you think having a specific/common goal is necessary to enable joint efforts between the involved people/organisations? Why or why not?</p> <p>[Note] Question 15 does not answer the research question.</p>
<p>Research Question# 2</p> <p>How are resources mobilised to collectively shape institutions for the development of women’s entrepreneurship?</p>	<p>16. What resources were required to carry out the development programme?</p> <p>17. How were the resources acquired?</p> <ul style="list-style-type: none"> • Was there a joint effort behind gathering resources? If so, please elaborate. <p>[Note] The sequence has been changed. Question 17 has been moved here from no.20 after the first pilot test.</p> <ul style="list-style-type: none"> • What were the financial resources and non-financial resources? (Financial funding; government grants; human resources; collaborations, etc.)

	<ul style="list-style-type: none"> • How were the resources used in the project? (Use of financial and non-financial resources in the programme; contribution to achieving the agreed goal) <p>18. Who provided these resources? [Note] Participants suggested, Question no.18 is a repetitive question as it is likely the covered when they are responding to how the resources are acquired.</p> <ul style="list-style-type: none"> • Does this include everyone involved or were there some who did not contribute? [Rephrase] Did everyone involved contribute resources or were there some who did not contribute? <ul style="list-style-type: none"> • [In the case of the latter] Could you identify those who did not contribute resources? • What was the reason for them not contributing? <p>[Note] As suggested during the pilot test, this question may be confusing because they may not know why they have not contributed resources.</p> <ul style="list-style-type: none"> • If not resources, is there any other way that they may have contributed? If so, how? <p>19. Regarding those who provided resources, what motivated them to contribute?</p> <ul style="list-style-type: none"> • Did the vision/goal of the programme play any role in the provider's decision to contribute resources? If so, could you please elaborate? [Note] Probe not required <p>20. How were the resources acquired? [Note] Changed sequence; moved to question 17. (Process of requesting resources; providing own resources; communicating with others to contribute resources, etc.)</p> <ul style="list-style-type: none"> • Was there any joint effort behind gathering resources? If so, please elaborate. [Note] Repetition <p>21. Do you think the position that an organisation or a person holds in society, has an effect on gathering resources?</p> <ul style="list-style-type: none"> • [If yes, move to the next] [Add] [If yes] What was the role of social position in the case of the programme you are referring to? • [If no, move to 23] <p>22. In the particular development programme that you are mentioning, were there people/organisations whose positions in the society facilitated the programme?</p> <ul style="list-style-type: none"> • [If yes] Who were they? • How did they use their social position for the programme? <p>[Note] Covered in previous questions</p>
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	<p>23. Do you think the involved people/organisations received benefits for contributing to the programme?</p> <ul style="list-style-type: none"> • [If yes] Could you tell, what did they get (or expecting to get) for their contribution? [Rephrase] Could you give me examples of the benefits they may have received for their contribution? • According to you, were the benefits received different among the people/organisations involved? [If yes] How were these benefits different? <p>[Note] Again, they may not answer how the benefits were different for each party involved</p> <ul style="list-style-type: none"> • What did you or your organisation get in return of your contribution? • Is it the same as what you were expecting when you got on with this programme? [Rephrase] from the programme [If no] Please elaborate on the difference. <p>24. What would you say is the overall benefit of the programme for the people/organisations involved?</p> <p>25. Do you think the benefits you expect to get in the programme help to decide upon your resource contribution? [If yes] Could you explain how? [Note] Repetition</p>
<p>Research Question# 3</p> <p>To what extent is legitimisation carried out to shape institutions for women's entrepreneurship development?</p>	<p>26. How do you assess or monitor the project? [Note] 'Monitor' was preferred by the interviewees.</p> <p>27. How does this assessment contribute to the project? [Rephrase] Monitoring</p> <p>28. Was the programme promoted?</p> <p>29. When do you know the project or programme is effective or ineffective?</p> <p>30. What activities were carried out to promote the programme?</p> <ul style="list-style-type: none"> • Who was involved in this process of promoting the programme? • What were their roles in the process? <p>31. Was the outcome of the project promoted?</p> <ul style="list-style-type: none"> • [If yes] To whom was it promoted? How was it promoted? (Platforms used; revisiting the goal during promotion) Who was involved in the process of promotion? • [If no] Why was it not promoted? <p>[Note] Already answered in Question 31.</p> <p>32. Did you face any challenge in promoting the programme? [If yes] What were those</p> <p>33. Was there any joint effort in the promotional process?</p>

	<p>[If yes] Please, elaborate.</p> <p>34. Do you think the activities of promoting and making the programme acceptable were effective?</p> <ul style="list-style-type: none"> • How do you assess the effectiveness? • What were the outcomes of promotion?
<p>Closing Inquiry</p>	<p>35. Do you think it is important to have people/organisations joining together for the development of women entrepreneurs in the country? [Rephrase] For the development of women entrepreneurs in the country, do you think it is important to have people and organisations join together?</p> <ul style="list-style-type: none"> • [If yes] Why? • How do you think the joint efforts can be enhanced? <p>36. Would you like to suggest how development programmes in the country can be improved to facilitate women entrepreneurs better?</p> <p>37. What are your hopes for women entrepreneurs in the future? [Note] Question no.39 is sufficient.</p> <p>38. Would you like to add anything else?</p> <p>39. Could you refer me to someone who has been related to a development programme designed for women entrepreneurs?</p>

Appendix 3 – Revised Interview Guide

Interview Data	
Interview Date	
Interview Venue	
Start Time	
End Time	
Purpose	
<p>The purpose of conducting the in-depth interviews is to elaborate on how actors in the ecosystem can collectively carry out various activities in order to encourage women’s entrepreneurship in Bangladesh. Hence, the emphasis is to look into the development programmes that actors are associated with through which the process of collectively shaping institutions can be identified.</p>	
Interview Content	
<p>The interview content is designed to gather data that answers the three main research questions, which are as follows:</p> <ul style="list-style-type: none"> • How do multiple actors gather to initiate the process of CIS for women’s entrepreneurship development? • How are resources mobilised to collectively shape institutions for the development of women’s entrepreneurship? • To what extent is legitimisation carried out to shape institutions for women’s entrepreneurship development? <p>The set of questions are organised sequentially according to the research questions.</p>	
Opening Statement	
<p>Good morning/evening. My name is Madhobi Hossain, and I am going to conduct this online interview as part of my PhD research at the University of Brighton, UK.</p> <p>Please keep in mind, there is no right or wrong answer to the questions I ask. You have the liberty to make any statement or comment you wish, regardless of how positive or negative it may seem. You can keep your camera turned on or off as per your convenience. However, our conversations will be recorded to avoid the likeliness of missing out on any of the points you make.</p> <p>Please rest assured, this discussion will remain confidential and will not be disclosed to anybody other than the researcher, transcriber (if different from the researcher), supervisors, and the people involved in evaluating the thesis. If you wish to discontinue at any point of the discussion, please do not hesitate.</p> <p>Can you confirm you have read and understood the Participant Information Sheet? Can you confirm you have read and understood the Consent Form? Do you agree to take part in this online interview?</p>	

Interview Form	
1. Can I have your name please? 2. Gender: []Male; []Female 3. Do you mind sharing your age please? 4. What is your highest form of education? 5. Could you please briefly tell me about your profession? [Probe: current organisation's name; your position; main function of the organisation] 6. How long have you been in this profession?	
	Interview Questions
General Inquiry	1. In what instances, were you related to women entrepreneurs? 2. How long have you been involved with women entrepreneurs? 3. Can you tell us about a development or support programme for women entrepreneurs that you have been associated with? <p style="text-align: center;">OR</p> Can you tell us more about the development programme you mentioned earlier (if mentioned in no.1)? [Probe: function of the programme; duration] 4. Do you think a change occurred due to the programme? <ul style="list-style-type: none"> • [If yes] Please elaborate.
Research Question# 1 How do multiple actors gather to initiate the process of CIS for women's entrepreneurship development?	5. Would you suggest the programme was a result of the efforts of a specific person/an organisation or was there any joint effort involved? <ul style="list-style-type: none"> • [If yes] Move to question 6. • [If no] Move to question 7 from here and then to 10. 6. Besides you/your organisation, who else was involved in the process of developing and executing the programme? <ul style="list-style-type: none"> • Who were responsible for starting the programme? • Were all the mentioned people/organisations part of the programme from the beginning or were there some who joined in later as the programme progressed? [Probe: Who were they?] • Among these, were there people who had no interest in the actual goal of the project, but were merely employed to facilitate the programme? [If yes] Who were they? Why do you think they got involved? 7. Did the programme have a specific vision/goal? <ul style="list-style-type: none"> • [If yes] What was it?

	<ul style="list-style-type: none"> • Who had set this vision? <p>8. Did all the interested parties who got involved, have the same vision/goal?</p> <ul style="list-style-type: none"> • [If no] What were the differences? • Despite having different individual goals, how were they brought to work together? <p>9. Were there any challenges when establishing the goal of the programme? If so, please elaborate.</p> <ul style="list-style-type: none"> • How were those resolved?
<p>Research Question# 2</p> <p>How are resources mobilised to collectively shape institutions for the development of women's entrepreneurship?</p>	<p>10. What resources were required to carry out the development programme?</p> <p>11. How were the resources acquired?</p> <ul style="list-style-type: none"> • Was there any joint effort behind gathering resources? If so, please elaborate. <p>12. How were the resources used in the project?</p> <p>13. Did everyone involved contribute resources or were there some who did not contribute?</p> <ul style="list-style-type: none"> • [In the case of the latter] Could you identify those who did not contribute resources? • If not resources, is there any other way they may have contributed? If so, how? <p>14. Regarding those who provided resources, what motivated them to contribute?</p> <p>15. Do you think the position that an organisation or a person holds in the society, has an effect on the programme?</p> <ul style="list-style-type: none"> • [If yes] What was the role of social position in the case of the programme you are referring to? • [If no, move to 16] <p>16. Do you think, the involved people/organisations received benefits for contributing to the programme?</p> <ul style="list-style-type: none"> • [If yes] Could you give me examples of the benefits they may have received for their contribution? • What did you or your organisation get in return of your contribution? • Is it the same as what you were expecting from this programme? [If no] Please elaborate on the difference. <p>17. What would you say is the overall benefit of the programme for the people/organisations involved?</p>

<p>Research Question# 3</p> <p>To what extent is legitimisation carried out to shape institutions for women's entrepreneurship development?</p>	<p>18. How do you monitor the project?</p> <p>19. How does this monitoring contribute to the project?</p> <p>20. Was the programme promoted?</p> <ul style="list-style-type: none"> • [If yes] What activities were carried out to promote the programme? <p>21. Did you face any challenge in promoting the programme? [If yes] What were those?</p> <p>22. Was there any joint effort in the promotional process? [If yes] Please, elaborate.</p> <p>23. What were the outcomes of promotion?</p>
<p>Closing Inquiry</p>	<p>24. For the development of women entrepreneurs in the country, do you think it is important to have people and organisations join together?</p> <ul style="list-style-type: none"> • [If yes] Why? • How do you think the joint efforts can be enhanced? <p>25. Would you like to add anything else?</p> <p>26. Could you please refer me to someone who has been related to a development programme designed for women entrepreneurs?</p>

Appendix 4 – Sample of Interview Transcript

Interviewee no.27 (Higher Educational Institution)¹

Madhobi (M): Can I have your full name please?

Participant (P): My name is [...].

M: May I ask your age please?

P: 42

M: What is your highest form of education?

P: PhD

M: Could you briefly tell me about your profession?

General

P: I am currently teaching in [...] University, in the department of International Business as an Associate Professor.

Information>Additional data

M: How long have you been in this profession?

M: Over 15 years now.

M: Do you have programmes in your educational institution that is designed to develop women entrepreneurs?

P: Yes. We have an Entrepreneurship course. It is not only for our female students but all business students in general. It contributes to the development of women entrepreneurs because you need to have the knowledge to be able to become an entrepreneur, which is what this course provides to our female students.

¹ The coded transcript has been manually exported from NVivo 12 to a Word document to improve the understanding of where the codes are applied.

M: You said, it contributes to the development of women entrepreneurs. Would you like to elaborate please?

P: We have a list of alumni, from which we can know who went to entrepreneurship, who went into teaching for example, or who went into services. However, we do not have a mechanism planted to check how many of the Entrepreneurship graduates have eventually started a business. I cannot give you that figure, but now that you are saying it, it would be interesting to do research. I must tell you; I am sure you are aware because who have been in this profession, that very few graduates in our country actually moves to entrepreneurship even if their major is in entrepreneurship.

Lack of strategic
Monitoring and follow-
up>Legitimising to the
Society>Legitimacy²

M: Why is that the case?

P: I cannot say for sure. There could be many reasons. It is easier to find a job instead of creating jobs. Then investment is an issue; you have to muster the courage to run a business because there are risks involved. Also, I think they get scared because they may have the knowledge they got from the course, but I think what we or any other university in the country lacks is practical training. That practical touch is not there.

Lack of practical
training>Training>Actions
Undertaken

M: Can you tell us about a development or support programme for women entrepreneurs that you have been associated with?

P: Recently there has been a programme, [...], which is in collaboration with [...] Bank. This is an SME accelerator programme meant to help the SMEs grow. We are

Training>Actions
undertaken>Intervention

² The symbol “>” has been utilised to signify different coding levels. For example, in the NVivo file, data coded as “lack of strategic monitoring and follow-up” falls under the “legitimising to the society” category, which is nested within the overarching theme of “legitimacy.”

targeting newer businesses, ones who will find this support useful.

M: How is this related to women entrepreneurs?

P: It is because the most participants are female and there is more scholarship allocated for the female participants. The reason for this difference between the scholarship for men and women here is so that women are motivated to join the programme. This is a [...] Bank funded project, and it is directly funded from its CSR fund and coordinated by its [...] banking division, which I am sure you know is a banking division for women. Although, we encourage men also, but women are getting more priority because they need more support. In comparison to male SMEs, women SMEs face more challenges and thus, they require more support. Having said that, it does not mean they are not capable, and they need help; absolutely not. You will be surprised to know that the top three graduates of this programme are all women. The reason they need more support is because the social system, the business field is not very supportive of women entrepreneurs. So, whatever support we give them is so that they can develop themselves further and remember, when you are well-prepared you are in a better position to face difficulties and win over those difficulties.

M: Can you tell me more about the programme?

P: Since this is still at a piloting stage, I will tell you about the structure of the programme as much as I can. We started the first batch this year and the call for application was circulated through Facebook pages and you will also find it in [...] Bank website. The registration happens on the [...] website; online registration. You can see the [...] page on [...] website. We got over 40 applications, and we

Identifying focal
actor>Idea
Generation>Accumulation

Problem
Identification>Idea
generation>Accumulation

Training>Actions
undertaken>Intervention

selected 31 from there through interviews and from the selected lot 28 were women and the rest men. Now the content. So, we have [...] teachers, then we have trainers from the industry, and we have bank officials too. In total there are 12 sessions, for three months, and in these 12 sessions, 6 are taught by the [...] teachers, 4 by the industry trainers and in two of the sessions we have bank officials who stress on the procedure of making a business pitch and accessing finance. As you understand from the combination of teachers and trainers, that we have integrated the theory and practice to give the adequate book knowledge and industry knowledge to our participants. So, there is a blend, you know. I would say a good blend of theory and practice.

M: Would you suggest the programme was a result of the efforts of a specific organisation or was there any collective effort involved?

P: Collective I would say. Like I just said right now, there are teachers, trainers, bankers, a lot of people are involved. [...] in involved and [...] Bank is involved. We invited other renowned businessmen too to share their insights. So, of course it would not have been possible for [...] alone or [...] Bank alone. We could. For example, if today, [...] wants to arrange a training programme like this, we can, but there will be some gaps. This programme is a fantastic blend of academics and industry practice. If we did it alone, we probably would have focused more on the theoretical aspects of entrepreneurship and if a bank does it, it is likely they will entirely side-line theory. You know the biases of corporate. They will study in good universities, but then at the end of the day they will criticise teachers and educational sector that whatever is taught is useless in real

Training>Actions
undertaken>Intervention

Opinion about other
actors>Additional

life. Anyways, I will not get into this debate at all. All in all, this was a good blend as I mentioned. Another thing is the teacher selection was also very critical. The Business School picked teachers for the programme, who have also had practical experience, as in not pure academics.

M: Who were responsible for starting the programme?

P: As far as I remember, it was [Programme lead] Sir's initiation and [...] Bank's. [...] was linked with [...] in some other project. So, [...] is the Associate Professor in the Marketing Department of the Business School. If you speak with him, you will know that he is highly engaged in entrepreneurship programmes. He has some fantastic plans in developing entrepreneurship in the country. I am personally very fond of him, because nowadays, we are so busy with our own lives that we cannot even think of anyone going out of their way to think about the society the way he does. So, I do call him a visionary. Anyways, so as I was saying, he wanted to do a project like this under [...] long back and we have talked about this much before [...] started. However, due to various issues, he could not plan. [...] Bank wanted to start an entrepreneurship programme too. So, I think during some discussion, both somehow shared their thoughts and things just happened. Once he got a confirmation from [...] Bank that they are seriously planning to launch an entrepreneurship programme, he immediately approached the authority of [...] and the Business School as he is from the Marketing Department. [Programme lead] first discussed this with our Treasurer Sir and the Dean and once they approved, we started with the planning.

So, he got the approval from the University and then, the programme got planned. By the way, all the content and

Identifying the focal actors>Idea generation>Accumulation

Personal interest/passion>Drivers of idea generation>Idea Generation>Accumulation

Identifying the focal actors>Idea generation>Accumulation

Communicating within organisations>Internal framing>Accumulation

planning were done by us and not [...] Bank. They gave us the fund and we were transparent about how it will be used, so they had all accounts of that and our work, but we ran the show. So, yes, [...] first discussed this with our Treasurer Sir and the Dean and once they approved, we started with the planning.

M: Was there any challenges when the idea was first introduced?

P: Initially there was some. I love [...] and I have studied here myself and it is the best University in the country. People dream to study here, right? However, this is true that the University has a very traditional mindset too. Over the years they have become more risk-averse, and they do not want to experiment anything new. [...] is personally very persuasive, and you can feel his passion for this sort of work when you speak with him. He marketed the idea of our PM's goals to the authority. We are the [...] university in the country, we also have greater political influence than any other university, which is also why it is expected from us that we contribute to the society. In the past, we have had faculties become ministers; our BB governor used to be a professor here; so we are known to take up responsibilities before. Our PM also has high expectations from us. So, this was a very strong point made that this programme is aligned with our honourable PM's vision for the country, for us to become a developed nation, high income earners and to do so we need to promote entrepreneurship, especially women. We need to utilise this part of the human resource. So, initially the management were not sure how it will benefit the university, but I think it was made pretty clear that is there is an overall benefit for the society, for the country.

Internal conflict>Internal framing>Accumulation

Persuasion>Internal framing>Accumulation

Drivers of idea generation>Idea generation>Accumulation

Internal conflict>Internal framing>Accumulation

Personally, you would want your name to be linked to something good; something which is more self-less, for the community.

M: Did all the interested parties who got involved, have the same vision/goal?

P: The goals were same. [...] Bank wanted to develop SMEs, and we wanted the same.

Compatibility of
goals>Alignment between
actors>Accumulation

M: Was there any individual goal?

P: It is very natural to have individual goals. This may seem paradoxical. Let me clarify. You may want to help someone, you are charitable, but at the same time you like the fact that people respect you in your community for the charity you do. Similarly, if I put it this way, [...] Bank wants to develop SMEs. In fact, everyone in the country to some extent is doing something to contribute to the SDGs. So, [...] Bank wants to develop SMEs, but at the same time they know this will not only add to their customer base, but this will make their relationship stronger with the BB. BB has created a lot of pressure on the banks to give out loans to SMEs, especially women entrepreneurs. There is in fact a certain percentage dedicated to them. Anyways, so you understand, right? Now for example, [...], we are non-profit educational institution, so we are not interested in the profit. However, being an educational institution and the history, we have, we would definitely want to contribute, and we would want to be acknowledged for that contribution. This is in a way holding on to our history. We are an educational institution who made this country, who made the independence of this country happen. So going back to your question, we do have our own interests but at

Individual
interests>Alignment
between
actors>Accumulation

Compatibility of
goals>Alignment between
actors>Accumulation

that same time if we are not on the same page, if you do not aim for the same thing, then this collaboration would not have happened, this project would not have happened.

M: What do you think is the individual interest of the industry trainers?

P: They practically deal with the job market, right? They know the limitations. There are so many students graduating every year, but very few are properly equipped to become entrepreneurs. So, these trainers, besides their job earning, they also want young people who are knowledgeable and who have the right skills for employment and for entrepreneurship too. I do not see these trainers very different from teachers. Having been training for so long, I think somewhere they also feel responsible to help the youth of our country to develop. And as I said, everyone wants to be associated with a good project, a socially contributing project.

Individual
interests>Alignment
between
actors>Accumulation

M: Were all the involved parties there from the beginning or was there some who joined later?

P: [Pause] No. [...] Bank and [...] was involved from the beginning. The industry trainers were brought later, the selection of entrepreneurs happened later. Oh, we also have a graphic designer appointed from the programme and there are two coordinators. They were hired once the plan was approved. So, gradually people got into the programme.

Supporting
actors>Additional

M: Were there people who had no interest in the actual goal, but were merely employed to facilitate the programme?

P: Oh yes, yes. See, any programme you see, you will see that there will be people who have nothing to do with the goals and objectives of the project. They are just doing their job, like the graphic designer I told you about. Then, the coordinators.

Supporting
actors>Additional

M: Was there any challenge due to the differences in the individual goals?

P: No. The goals were ultimately same, right? We are all aiming for the same thing. So, no problem there. And see, even if you have a separate agenda, separate goal of your own, it is not going to be poles apart. So, no, no problem.

Absence of
conflict>External
framing>Accumulation

M: Were there any differences regarding how the goal would be achieved?

P: No. We set up the goal together and it was quite simple, accelerating SMEs, right? So, everyone agreed. No challenge that I can think of. Not with the goal, not with the planning of the programme. None.

Establishing collective
goal>External
framing>Accumulation

M: Were the individual interests ever discussed or communicated in any way?

P: Umm...No. No, as far as I remember. I do not think we have ever sat together and discussed that ok this is my aim and this your aim. You understand? We discussed the aims and objectives of the project but no, not our individual interests.

Communicating across
organisations>External
framing>Accumulation

M: Do you think this communication is required?

P: Depends. Like if it is a very big project and there are many organisations involved, profit, non-profit, in that I guess it could be necessary, but honestly, I do not know. I mean everyone knows what this programme is about, right? So, yeah. I mean, you only discuss your individual interests if it has to be in written, like in the agreement you

Communication across
organisations>External
framing>Accumulation

may need to mention your share, probably then. I am not sure if I have answered this question correctly.

M: Do you think the involved people or organisations received benefits for contributing to the programme?

P: Yes. Like, we teachers are given flexibility. We can choose to not do some duties because we are involved in this project. However, I believe financial benefit should be there because teachers did invest a lot of time and effort in this. And if financial benefit is not given, then non-financial benefit should be as such that it keeps the teachers motivated, because time is very important. I do not want to feel that my time has been wasted. I understand this is for a greater cause, but I want to be appreciated for the time I am giving.

Individual
interests>Alignment
between
actors>Accumulation

M: What about the benefits of other involved parties?

P: Well, there are financial benefits involved for the rest, but honestly it not a project where you can earn a lot. The purpose of this project is not that. Like I said, the University wants to be acknowledged for their social involvement, they have a reputation to put up with. Banks wants more customers, etc, branding for them. You understand. So, your benefit is in the interest you have in the project in the first place. I would say, it is mostly non-financial. What others receive financial is a very small amount to appreciate their work. But as I said it is not just about earning, right? I remember, we had a similar initiative with another organisation and that was also for women empowerment, getting them into jobs and stuff like that, but that was I think years back. So, the business association we were working with on another project funded by the government were only busy with

Individual
interests>Alignment
between
actors>Accumulation

Different
values>Alignment
between
actors>Accumulation

registration. You know, how many women have registered with them. So, they would often cut down on activities, waste resources and did many things which we did not want to be a part of. So, that mindset and principles, strong principles, these are extremely important.

M: What resources were required for the programme?

P: Fund from the Bank, then classroom arrangements, multimedia. Oh, refreshments for all and then certificates were issued, which were signed by the University and the bank. The materials were prepared by the teachers. We had three hours class, where two hours was theoretical, conducted by the [...] teachers and one hour by someone from the industry. So, when we prepared the class materials, as in lecture materials, we did consult the industry trainers and we used our personal contacts, reached out to friends who have businesses, they helped us to design too. So, mainly fund. When you have good fund, things can be very well-managed, planned, delivered.

Gather fund>Mobilise
financial
resources>Intervention

M: Did everyone involved contribute resources or were there some who did not?

P: Everyone did. See, even the coordinators, the graphic designer, they are working, they are giving time, they are giving us a service, and that is also a resource, right? So, I would say everyone contributed.

M: What was the reason behind their contribution?

P: Well, it is the same as why they got involved. What is the reason for the trainers? They got paid and because they wanted to be involved with an accelerator programme like this.

M: Do you think social position that an organisation or a person holds in the society, has an effect on the programme?

P: We have the names of [...] and [...] Bank together, of course there is a huge role that the brands play here. The reason why we got so many applicants even without advertising is much is because of the names involved. This certificate holds value, a lot of prestige because of the names of the two leading organisations in their own fields. I would also like to add that we got so many interested industry trainers and experts because of the same reason. I keep saying that people want to get involved with a good programme, programme with a cause, etc., but they also do so because of the names involved. Social position is definitely important.

Increase participation of beneficiaries>Social position>Intervention

Enable collaborations>Social position>Intervention

M: How else can social position benefit?

P: See, it is kind of having an opinion leader. The effect is there. They have the convincing power, so they can change the mindset of the society. When these brand names are involved, important people are linked, people pay attention. But, no matter what you say in the end, the results need to be out there for people to see. Our recent e-commerce fraud of Evaly. What happened? Tahsan promoted and people bought but at the end when the company came out as a fraud people are filing cases, even against Tahsan.

Enable collaborations>Social position>Intervention

M: How was the programme monitored?

P: We have a WhatsApp group, where we are in touch with the participants. The participants from the first batch still ask for suggestions sometimes. We took thorough feedback from the participants. So, their feedback is what

Lack of strategic monitoring and follow-up>Legitimising to the society>Legitimacy

we relied on for the monitoring. And the performance of the participants was monitored through frequent tasks assigned to them. We checked those tasks and gave them feedback. So, this is it I guess. Oh, we had a kind of competition for the top three position towards the end of the programme. So the participants had to provide their financial statements, in excel sheet, and present a business plan, a pitch in front of a panel of 5, including [...] Bank management, industry trainer, and [...] teachers. We used this competition also to see how these entrepreneurs used the knowledge they have gathered during the classes. In fact, the bank's management was quite impressed. So, I think we are doing good, and we are going to start the second batch soon. After this, we will provide a detailed report on the programme and decide how to proceed with the programmes in the future, because these two batches are experimental, pilot stage.

Promoting to direct stakeholders>Direct stakeholder approach>Legitimacy

M: How do you monitor the outcome of the programme?

P: The issue is these are still at the piloting stage, so we are not monitoring statistically that this percentage of graduates have expanded their business by a certain percentage. We cannot do that now, because of time limitations, budget limitations. We need to more dedicated people for that.

Lack of strategic monitoring and follow-up>Legitimising to the society>Legitimacy

M: How do you think monitoring has contributed so far?

P: It is because of monitoring we know where we stand. We know that our graduates are finding this programme really useful. I think after the piloting stages, things will be more organised.

M: How was this programme promoted?

P: We personally promoted the programme. Like I shared on my Facebook page; others did the same. Facebook was used primarily for the promotion. Some of us used our personal contacts too to spread the word. We have marketing plans but that is for the future. Right now, we will stick to Facebook.

Promoting to a wider audience>Legitimising to the society>Legitimacy

M: What were the outcomes of promotion?

P: Just passing general information. Letting people know, introducing the programme to people. Umm...there should be more promotion though, I believe. We are also planning to invite [a successful woman entrepreneur and member of parliament] for inspiration. We sometimes need role models to draw inspiration from. So what we are planning to do is have these successful and known faces come to the sessions and share their entrepreneurial journey with them. These women need to believe that they can make it big. We want to bring that drive.

Promoting to a wider audience>Legitimising to the society>Legitimacy

Role models>Direct stakeholder approach>Legitimacy

M: Why so?

P: Promotion is often underestimated. However, promotion has the power to create awareness among the people about entrepreneurship programme and it has the power to inspire people too. It can create a desire for something, where there is none. Now, if you do this for the right cause, it can be quite fruitful. Women need to be inspired and the society needs to be aware of the significance of entrepreneurship and women in business. My point is, you can do all sorts of development programme for entrepreneurship, but you also need promotion to support these programmes, to highlight these programmes, so that people take note of it. I believe social marketing should be taken seriously when it comes to encouraging women to come forward as entrepreneurs. Have you seen that

Promoting to a wider audience>Legitimising to the society>Legitimacy

Create social awareness>Legitimising to the society>Legitimacy

advertisement by Dutch Bangla Bank, where this rural lady is shown as empowered and manage all the finances of the family and runs a shop in the village. These messages need to promoted even more.

M: For the development of women entrepreneurs in the country, do you think it is important to have people and organisations join together?

P: Yeah, I mean, you cannot develop entrepreneurship alone. You cannot be the buyer, and you cannot be the seller, and you cannot be the financier, all at the same time, right? So, in the same way, we need collective effort.

Collective approach>
Suggestions>Additional

M: How do you suggest this collective effort can be enhanced?

P: There should be more collaborations between government, private organisations, banks, educational institutions. There should be a collaboration which will provide support to an entrepreneur from all sides. Another point is government needs to take this initiative. They need to make this collaboration happen and it should be monitored till the impact is clear. This requires big budget, which is why collaboration is a must.

Government's role>
Suggestions>Additional

M: What else do you think educational institutions can do for the development of women entrepreneurship?

P: See, educational institutions also have limitations. We deliver lectures, we make sure students complete their degree, they graduate. So, to think that educational institutions alone can develop women entrepreneurs is unfair. This is why collaborations are essential. However, one thing that all universities need to think about it is their overreliance on theories. We need to blend in some practical knowledge. Most graduates feel clueless, because

HEI's role>Suggestions>
Additional

they may have knowledge from the books but really have no clue how to deal with the real world.

M: What change do you see as a result of this programme?

P: One, these entrepreneurs have built up some strong network. Two, the top graduates are all women. This has really encouraged the other women in the programme. I think overall, this programme has been quite insightful. I always believe in one thing, you have to do your homework, you have to do your share of hard work and only then you will be able to identify and utilise the opportunities in front of you. So, I think this sort of entrepreneurial programmes help you to prepare yourself, develop yourself, gives you the support which you can use for your benefit. In short, I have seen a growing confidence in them.

Observed
changes>Additional

M: What has been done to make this change accepted in the society?

P: [Pause] Do you mean making the [...] programme socially acceptable or that women entrepreneurs are becoming more confident, networking, etc.?

M: The change.

P: Ok. [Pause]

P: Do we really need to do anything to make the society accept that there can be an entrepreneurship programme for women entrepreneurs? I do not think so. It is not a big thing, and it does not call for a big change. We need to think about social acceptance, when the change is not according to the normal, you know, ummm..., standards of the society. For example, women working as garment factory managers. Very unusual. Especially, today, when girl's education has become so normal, an entrepreneurship programme is not a big deal. However, what needs acceptance is the idea of women entrepreneurs

Create social
awareness>Legitimising to
the society>Legitimacy

themselves. Having women in all sorts of business. That needs acceptance. The fact that women entrepreneurs will need to build on networks, build business relations, this needs to be accepted. This may seem like a very small thing, but it can create fights within husband and wife.

M: So, has anything been done from the University's end or the Bank to create such acceptance?

P: Ummm...it is not really part of the project, but it should be. I am glad you raised this up. These programmes are important to provide them with the right kind of knowledge and skills. All these are fine but then they will go out there in the market and do business, where they will face these issues of acceptance. Being accepted as a "real" businessperson, even that is tough for the women. So, what should I say? Yes, these programmes like ours too, should take these into consideration otherwise it will again be about giving them the training and that is it, but the reality is they will have to survive. But then again, this will require more finance, better planning.

M: Would you like to add anything else?

P: Just that there should be more advocacy. There are training programmes and what not but there needs to be more advocacy at the social level. The more people will see women entrepreneurs and the more people will see the kind of work that is happening for women entrepreneurs, the faster the acceptance will be. Most of the difficulties women face is due to the social challenges. So, all the institutional support the government is trying to provide will not be of much help, if nothing is done to change the traditional mindsets in the society. And government needs to really plan it out.

Create social awareness>Legitimising to the society>Legitimacy

Advocacy> Suggestions> Additional

Appendix 5 – Codebook Developed from the Data

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
Theme 1: Accumulation	1.1. Idea Generation <i>[Describing how the vision or idea to shape institutions is established]</i>	Identifying focal actors	Identification of actors with a vision or an idea for change	<p><i>“[Programme’s] vision comes from [organisation’s name]. They wanted to develop skills in this country, and when they gave the call for proposal, we had to align our goal with that main goal.”</i> (Interviewee 19, BA)</p> <p><i>“[Donor] started the project mainly to empower victims of domestic violence. [...] But with time, we [NGO] realised that many of these women aspire to have their own businesses. That is when it struck us, and we developed a plan.”</i> (Interviewee 15, NGO)</p>
		Problem identification	Recognising the problem to be addressed for change	<p><i>“They [bank] realised women basically have big savings account, which is not utilised, unlike the male customers. [...] for most women customers, their account balance do not change much, meaning they leave it idle [...] they felt this idle money can be utilised and recirculated into the bank. That is when this idea of [...] Certification Programme came up...”</i> (Interviewee 30, FIN)</p> <p><i>“We did a survey with women entrepreneurs, and we have found that majority women do not want a trade license because they are doing their business even without it. But if they want to sustain and grow, they cannot remain in the informal economy.”</i> (Interviewee 37, GO)</p>
		Drivers of idea generation	Reasons for which the initial idea was formed	<p><i>“We want the University to be involved in community engagement instead of staying within books. I am sure you know that [name of another</i></p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
				<p><i>university] is the first university to start a project for women and although I had the idea even before them, I had to struggle to get the approval. Because they started, the University did not want to stay behind anymore. So, it was actually good for me.</i>” (Interviewee 31, HEI)</p> <p><i>“All of us [financial organisations] want to expand our women’s business portfolio. So [...] conducted a small study and it was identified that women want a more friendly environment. [...] want some sort of dedication and kind of friendly relationship with the bankers, throughout their business journey.”</i> (Interviewee 23, FIN)</p>
	1.2. Internal Framing [Communication of the initial idea within an organisation for approval]	Communicating within organisations	Sharing the initial idea within the organisation responsible for institutional shaping	<p><i>“[Programme lead] first discussed this with our Treasurer Sir and the Dean and once they approved, we started with the planning.”</i> (Interviewee 27, HEI)</p> <p><i>“[The governor] said if women do not get access to finance, we are not doing our job. So [the governor] first decided to change the mind-set of the Central Bankers themselves. [The governor] then started with a series of workshops first...”</i> (Interviewee 21, GO)</p>
		Internal conflict	Differences of opinions and interests regarding the initial idea	<p><i>“...not everyone in the board can understand the benefit...the directors want to see how it is going to be beneficial for the bank.”</i> (Interviewee 33, FIN)</p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
				<p><i>“It was expected that not everyone in the board will accept the idea so easily... [the organisation] is an association of exporters, readymade garment factory owners to be exact. Of course, it will not be an attractive offer for them. So, I told them how in the past our image has been hampered due to all the accidents that took place. [...] This can be a small gesture, but at least a step forward to redeem our reputation. [...] when I proposed the idea of CSR and you know goodwill, it kind of rang a bell.”</i> (Interviewee 18, BA; WE)</p>
		Persuasion	Overcome differences and attain mutual agreement to develop the programme	<p><i>“He marketed the idea of our PM’s (Prime Minister’s) goals to the authority. We are the [...] university in the country, we also have greater political influence than any other university, which is also why it is expected from us that we contribute to the society.”</i> (Interviewee 27, HEI)</p> <p><i>“See, banks are not NGOs. Our purpose is very different. So, the management explained the directors how the plan will help us to create a women-friendly image in the sector and among the people. We want the male members of the family to feel at ease when the women in their family come to this bank because you know mostly men do the banking stuffs. So, this is part of that idea.”</i> (Interviewee 25, FIN)</p>
	1.3. External Framing [<i>Communication of the initial</i>	Communicating across organisations	Sharing the initial idea across different	<p><i>“[The NGO] has worked with us [the University] before, so they contacted us, and we decided we need to do a thorough research first to explore the potential of women’s business forums and if it is feasible to give them some leverage.”</i> (Interviewee 8, HEI)</p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
	<i>idea to other organisations for collaboration]</i>		collaborating organisations	<i>“The procedure was the usual one. Proposal was sent out by government and [the donor]. It said what they are aiming at. It is part of a bigger government project, and they want to improve skills in the country. So, because we are a women-centric organisation, our plan was only related to skills development of women and one very important part of it was entrepreneurship.” (Interviewee 14, BA)</i>
		Absence of conflict	Lack of conflict between collaborating organisations	<p><i>“You may have your goals, but it does not mean there will have to be a problem due to that and in projects typically if you do not agree, there will be no partnership. We cannot force anyone.” (Interviewee 20, NGO)</i></p> <p><i>“There were no challenges that I can think of. Usually for social work like this, it is a fairly simple choice. Either you want it, or you don’t. We had smooth partnerships so far.” (Interviewee 3, BA)</i></p>
		Establish collective goal	Goals determined by institutional shapers	<p><i>“Each of the development partner, thus, have a set of goals and targets to meet. So, there is one goal for the entire project, and we have a set of targets to meet, so that the overall goal can be achieved.” (Interviewee 3, BA)</i></p> <p><i>“The goal was set by [the University]. We funded the project and of course we have a team who kept close contact with the [programme lead]. [...] We had a very casual meeting at first, things clicked and then [the programme lead] developed a plan with all goals and objectives nicely presented.” (Interviewee 26, FIN)</i></p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
	1.4. Alignment between Actors <i>[Synchronisation of actors' interests and values to act towards a collective goal]</i>	Individual interests	Identifying interests of different actors	<p><i>"Banks definitely have a commercial interest. We are banks after all. We are going to look for returns and revenues. If these women do good business, take loan from us, we get something from the loan interest."</i> (Interviewee 12, FIN)</p> <p><i>"The goals differ and that is the beauty of this initiative. [...] We created this [programme name] initiative in such a manner so that it caters to different interests. [...] So, [NGO] is getting a cut, so that goes directly into enhancing capacity development for those women that they are targeting, right? Same goes for Ministry of Commerce and others and I believe that is the differentiating factor that [programme name] has."</i> (Interviewee 35, GO)</p>
		Compatibility of goals	Compatibility between individual goals and collective goals	<p><i>"Obviously in any partnering world, there will always be different strings that everybody is going to push and pull but your main objective is to see that main goal is achieved and that is upscaling the women entrepreneurs and try to tell them what to do and what not to do."</i> (Interviewee 28, HEI)</p> <p><i>"Our own goals may slightly differ from one another, but the difference was not a lot because ultimately, we all wanted the women entrepreneurs in the country to be brought forward. I mean, even before SDG, there were MDGs [Millennium Development Goals]. So, as a nation, when you have the goal for financial inclusion, how far can you differ?"</i> (Interviewee 19, BA)</p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
		Different values	Influence of conflicting values of different actors	<p><i>"...later there was a change in management in [partnering e-commerce]. The previous management was pro-women... new management did not agree to proceed with this further."</i> (Interviewee 11, NGO)</p> <p><i>"So, one very important thing I have learned from years of experience is that for development initiatives you need like-minded people because you know, there is less benefit for yourself. [...] And [the University] and [the NGO] were a good match because we had the same mind-set."</i> (Interviewee 8, HEI)</p>
Theme 2: Intervention	2.1. Mobilise Financial Resources [Describing the collection and use of financial resources]	Gather fund	Identifying how the financial resources were gathered to accumulate other resources	<p><i>"The financial hand was only from [donor], I mean for this project. We usually have a pool of fund, from which we can use in projects, but this project was entirely funded by [donor]."</i> (Interviewee 3, BA)</p> <p><i>"...these are some unique ideas, and because these had potential, the funding was also managed smoothly. [...] for [programme name] we are not providing money, but we are providing venue, logistics and our people and staff are providing services. But as I have mentioned, in this project, 20% is our funding in various forms and the principal amount comes from [donor]."</i> (Interviewee 7, GO)</p>
		Overcome negative cost	The use of financial resources to overcome the negative cost	<p><i>"...during this time, they also receive a salary from the factories. Without the salary, I do not think anyone would have agreed, because they income earners of their family."</i> (Interviewee 18, BA; WE)</p> <p><i>"Sometimes this allowance is misused... [...] I could not help but ask</i></p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
			beneficiaries might have to bear	<i>her where you go after one hour of the training. She told me she has to attend five trainings today, so she has to go to five different places. So, I asked her why? She said, she is being paid in each of these training programs, which means she is getting money from five different training programs run by five different organisations.</i> (Interviewee 6, NGO)
	2.2. Social Position [Use of authority of the institutional shapers as well as their socially legitimate position to facilitate programmes]	Compel actor's engagement	Exercising power to involve actors in the programme	<p><i>"Banks under this pressure want to give loan and now that there is a competition in the market that which bank is more women-friendly, you see so many banks today coming up with their own products..."</i> (Interviewee 33, FIN)</p> <p><i>"So, [this organisation] is the only one by the government where it falls under two different ministries. So, it is part cabinet division. So, cabinet division actually presides over all other ministries, so that gives [the organisation] the convening power to call up another Ministry and say hey this is something that we want to try. You cannot just, you know, ignore it."</i> (Interviewee 35, GO)</p>
		Increase participation of beneficiaries	Encouraged participation by the beneficiaries of the programme	<p><i>"From the feedback that we received from the participants, it was quite clear that the involvement of these two brands have influenced their decision to get into the programme."</i> (Interviewee 30, FIN)</p> <p><i>"So, the brand name [of the University] allowed us to get started and now because of the brand name basically we don't have to do anything more; it will keep going for a while. In fact, we have so many</i></p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
				<i>applications that we have to apologise and put them on the waiting list” (Interviewee 22, HEI)</i>
		Enable collaborations	Influence of social position in facilitating collaboration between actors	<p><i>“...if it had not been [NGO’s name], and say some XYZ organisation that no one recognises, do you think these partners would have trusted so easily?” (Interviewee 11, NGO)</i></p> <p><i>“This was basically [the MNC’s] branding idea, right? So, they came to us and because you know, name has a role to play. I mean, [the MNC] is big, who does not know them. So, they easily reached us, told us what their idea is and then we had the contract prepared, signed, prepared the plan.” (Interviewee 9, GO)</i></p>
		Lobbying	Ability to approach and urge the regulatory authority	<p><i>“So, imagine [a private organisation] going to Ministry of Women’s and Children Affairs and say look I want to create a woman-centric thing...one, they do not have that prerogative and two, there is an innate distrust between government and commercial entities, but because we have the leverage, we could bridge this gap” (Interviewee 35, GO)</i></p> <p><i>“Because [BA] and [FIN] were led by some strong hands, we could reach the government and do the necessary lobbying I just mentioned. Otherwise, the truth is that the government is highly bureaucratic, and proposing a policy or a change in the existing one, you need to have some face in the society.” (Interviewee 39, BA; WE)</i></p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
		Overcome operational barriers	Mitigate bureaucratic problems during implementation of the programme	<p><i>“Also, in the [programme name], when starting a shop, you need permission from the Municipal Corporation, which was fairly easy for us, because of the network [the chairperson] has.” (Interviewee 24, FIN)</i></p> <p><i>“Local authorities were also involved because there were men who said women should not go to these computer training classes and also why they were not wearing ‘hijab’. [...] we took help from the local authorities, like the Union Parishad leaders there. Since, the project was in collaboration with [government-led organisation], they used their government network, contacted all the union leaders, who then managed everything.” (Interviewee 9, GO)</i></p>
	<p>2.3. Actions Undertaken</p> <p><i>[Identification of the development programmes to address the institutional issues affecting women entrepreneurs]</i></p>	Training programmes	Identifying the different training programmes conducted for women entrepreneurs	<p><i>“Once their capacity is increased then we encourage them to come and connect with [e-commerce]; sign up in [e-commerce1] or sign up in [e-commerce2]. Then we do capacity development. We teach you, how you effectively promote your wares and how to effectively, you know, look after your waste to cartel your cost.” (Interviewee 35; GO)</i></p> <p><i>“...one woman entrepreneur undergoes three types of training: entrepreneurship development and business management, business communication and marketing, and ICT. Why 3? Because we wanted to give them a comprehensive training.” (Interviewee 16, BA)</i></p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
		Apprentice and mentorship	The use of apprenticeship and mentorship in the development programmes	<p><i>“In this project we also organised apprenticeship for the women.... then brought them to Dhaka and placed in different organisations, where they can learn hands on.”</i> (Interviewee 8; HEI)</p> <p><i>“So, in our apprenticeship model...we appoint MCPs (master crafts person). Now our first criterion to select these MCPs is they must have the mentality to train, then we also check their attitude towards girls and disabled people. [...] they must have years of experience, usually 5 years. Before the trainees are pushed into 6 months on-the job training, we arrange an orientation to introduce the apprentice with the master.”</i> (Interviewee 34, NGO)</p>
		Market linkage	Development programmes that create market linkage for entrepreneurs	<p><i>“So, another intervention area was market linkages, where we tried to create linkages, create more market for women to sell their products. For example, initially we worked with an e-commerce platform to create online space for women entrepreneurs to sell their products.”</i> (Interviewee 10, NGO)</p> <p><i>“We are trying to create market linkages. We gather women entrepreneurs, give them capacity training and there are tutorials to show how to use the website, how to upload product details, etc and then we have connected with [e-commerce site] too. [The government e-commerce site] has given us the logistics support... They enable the delivery of the products.”</i> (Interviewee 37, GO)</p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
		Physical business set-up	Development initiatives centred around setting up physical businesses for women entrepreneurs	<p><i>“I think in one year we had set up around 800 [...] restaurants by women and around 2000 or more [...] grocery stores by women in various rural areas.”</i> (Interviewee 15; NGO)</p> <p><i>“We do a broad assessment... and say this is what we are going to do, these are the resources we could bring right now, we are looking for, you know, five women who are best positioned to take this forward, who have this entrepreneurial interest and spirit, and they also have to be able to leverage some capital for the formation of the centre...”</i> (Interviewee 38, NGO)</p>
		Group financing	Women entrepreneurs’ access to finance by borrowing in groups	<p><i>“We brought 15-20 women entrepreneurs together and gave them loan in groups. For example, 10 women have different businesses, but they cannot afford to have an entire shop of their own. So, what we do is, we give loan to 10 women as a group...”</i> (Interviewee 24, FIN)</p> <p><i>“In this Uthan Boithok (sitting in the courtyard)...50 women sit there, and we discuss about our system, tell them about our offerings, our services, and then tell them if they want finance, they can make groups of five from their community. [...] They make the groups and then we check, we verify and then confirm the groups. [...] They then, fill up the...loan applicant form.”</i> (Interviewee 36, FIN)</p>
		Policy development	Development initiatives centred around	<p><i>“The reduction in interest rate did not happen one fine day; months and years of advocacy were involved. BWCCI approached the government, we went to the Bangladesh bank governor, we went to the Ministry of</i></p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
			policy change advocacy and development of policies	<p><i>Women and Children Affairs, talked about women's access to finance.</i>" (Interviewee 1, BA; WE)</p> <p><i>"...we made it a point that 15% of the fund should go to the women first and then others can get it. So that was a smart move I would say and there was another circular, back in 2014...there was a regulation that every branch must have identified three potential women entrepreneurs to be supported financially."</i> (Interviewee 21, GO)</p>
Theme 3: Legitimacy	3.1. Direct Stakeholder Approach [<i>Legitimacy of women's entrepreneurship to actors who are directly related to the programmes</i>]	Promoting to direct stakeholders	Internal promotion of the programme and the outcomes to people and organisations directly related to the programmes	<p><i>"All actions, implementations and results were reported to [NGO]. We sent our reports, [the NGO] had their reports, women chambers used to inform [the NGO] from time to time what they were doing."</i> (Interviewee 8, HEI)</p> <p><i>"We use the success outcomes and results mostly for government and donors and other partners. We have a newsletter that we put out monthly. We do report to all of our donors against both results and impact."</i> (Interviewee 38, NGO)</p>
		Role Models	Significance and use of role models to legitimise entrepreneur-	<p><i>"...like [the president of BA]. I have seen so many women get inspired by her...of course we cannot bring her, but we brought other women entrepreneurs to spark the interest in them".</i> (Interviewee 16, BA)</p> <p><i>"When more women entrepreneurs will come out as successful, they will</i></p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
			-ship to women	<i>become inspiration for others, but unfortunately, we do not have too many to look up to...</i> (Interviewee 13, BA; WE)
	3.2. Legitimising to the Society [Legitimacy of women's entrepreneurship to the society at large]	Promoting to a wider audience	Use of different mediums to promote the programmes and outcomes of the programmes to the society	<p><i>"We used local newspapers, to inform people about the trainings. We did 'miking' in the local areas. This may I guess sound very backdated, but miking is much more effective in this sort of projects than advertising in newspapers."</i> (Interviewee 24, FIN)</p> <p><i>"...I shared on my Facebook page; others did the same. Facebook was used primarily for the promotion. Some of us used our personal contacts too to spread the word. We have marketing plans but that is for the future."</i> (Interviewee 27, HEI)</p>
		Create social awareness	Efforts to create awareness about women empowerment and entrepreneurship in the society at large	<p><i>"...we have published a book on child marriage and their rights, and we distributed this in schools. We can spread awareness like this."</i> (Interviewee 15, NGO)</p> <p><i>"We have '16 Decisions'. These are basically 16 principles that we try to incorporate in the community... [...] We use these in poster form when we do advocacy and counselling in the village areas, because villagers respond more to images, and they can remember the decisions better through these cartoons. And if you notice, we have basically highlighted women in all the cartoons."</i> (Interviewee 36, FIN)</p>

Themes	Categories	Codes	Brief Description of Codes	Example Quotes
		Lack of strategic monitoring and follow-up	Effect of inadequate strategic monitoring and follow-up on entrepreneurial legitimacy	<p><i>"...we are not monitoring statistically. [...] We cannot do that now, because of insufficient time and finance is also limited for this."</i> (Interviewee 22, HEI)</p> <p><i>"We do not have anything planned for a formal follow-up after the programme is over but because they are in touch with us through a WhatsApp group, they always get advice whenever they need it."</i> (Interviewee 31, HEI)</p> <p><i>"In development sector, you do not really need a lot of promotion. You need more monitoring and follow-up after the project is over and that will be your promotion. But what we see now is only a number game. The plan should be for the impact and not the numbers."</i> (Interviewee 19, BA)</p>

Appendix 6 – Information about Development Programmes

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
Programme no.1	2019-ongoing	Certification programme	Increase financial and overall business literacy	Potential and existing women entrepreneurs with small scale businesses	<ul style="list-style-type: none"> - Lecture-based training sessions provided on the basics of business and entrepreneurship, especially bookkeeping, marketing, and financial management - At the end of the 3-month training course, the participants present a business plan 	Cognitive	22, 28, 30
Programme no.2	2019-ongoing	Certification programme	Build capacity and enable women entrepreneurs to build B2B businesses	Existing women entrepreneurs running SMEs	<ul style="list-style-type: none"> - Lecture-based programme - 20 hours training programme for capacity building - Additional training for pitching - B2B match-making event, which is a type of fair arranged to connect the women entrepreneurs with suppliers and other business networks 	Cognitive	22, 28
Programme no.3	2015-2017	Policy development and training programme	Empower women entrepreneurs through women's business chambers	Women's business forums and chambers (or associations) and women entrepreneurs	<ul style="list-style-type: none"> - Transform women's business forums into women's business chambers - Provide women's business chambers more legal authority from the government - Develop women's business chambers and increase membership - Train women's business chambers 	Regulatory Cognitive	8, 10

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
					- Women's business chambers provide training to women entrepreneurs in various districts	Cognitive	
Programme no.4	2021-ongoing	Certification programme; SME accelerator programme	Enable business growth through business education and skills development	Existing SME entrepreneurs (both male and female but preference for the latter)	<ul style="list-style-type: none"> - Lecture-based training programme with a duration of 3 months each batch - 2 out of 12 sessions conducted by the bank staff - 6 sessions conducted by the University faculties - 4 sessions conducted by industry experts - Competition for pre-approved loan from the associated bank at the end of the training course 	Cognitive	25, 26, 27, 31
Programme no.5	2015-ongoing	Preparatory programme to access undergraduate education	Provide education to underprivileged women	Female garment workers	<ul style="list-style-type: none"> - Pre-foundation programme of one year to educate female garment workers - After its completion they enrol into another one-year programme for advanced education - Following this, they can then pursue the regular undergraduate programme in the University 	Cognitive	29, 18
Programme no.6	2016-2021	Training, market linkage and advocacy programme	Upscale the businesses and penetrate new markets	Existing women entrepreneurs with small businesses in	- Provide capacity building training to women entrepreneurs in four trade areas where they can expand their business	Cognitive	10, 23, 11

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
				Rangpur and Khulna districts of Bangladesh	<ul style="list-style-type: none"> - Train them to become ‘bank-ready’ and know about the credit and other financial facilities available in the country - Provide training to run business on Facebook - Create forward linkage by connecting with e-commerce site, increasing their access to more customers - Create backward linkage by connecting with suppliers - Organising events for families of the beneficiaries to counsel them and promote women’s entrepreneurship 	Cognitive Normative	
Programme no.7	2015-ongoing	Training programme	Empower underprivileged women through entrepreneurship	Potential women entrepreneurs and existing women CMSMEs	<ul style="list-style-type: none"> - Basic training on business knowledge - Training on starting a business - Training on expanding a business - Advanced training on improving a business - Women entrepreneurs are trained based on their need assessment 	Cognitive	4, 6
Programme no.8	2020-ongoing	E-commerce initiative	Create business opportunities for women entrepreneurs	CMSMEs with preference to women	<ul style="list-style-type: none"> - Policy development to formalise businesses and easing access to finance - Using e-commerce platform to expand 	Regulatory	35

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
			through e-commerce platform		business, by increasing payment, delivery, and sales options - Connecting women entrepreneurs to markets - Capacity building training for women entrepreneurs	Cognitive	
Programme no.9	2020-ongoing	E-commerce initiative	Increase market availability for women entrepreneurs	Existing women entrepreneurs	- Training on e-commerce - Capacity building training - Connecting with more customers through e-commerce platform	Cognitive	32, 35, 37
Programme no.10	2020-ongoing	E-commerce initiative	Increase market availability for women entrepreneurs	Existing women entrepreneurs	- Training on e-commerce - Capacity building training - Connecting with more customers through e-commerce platform - Counselling families of women entrepreneurs - Counselling for small medium enterprises during covid	Cognitive Normative	35, 37
Programme no.11	1994-2005 estimated	Open shops through group financing	Provide financial accessibility and business opportunity	Existing women entrepreneurs	- Lending in groups - Rent shops in groups, where women can sell under the same roof and share expenses - Membership with women's business associations - Training and counselling for women entrepreneurs	Cognitive	24, 39

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
Programme no.12	2013-2015	Training programme	Develop business knowledge and skills	Existing women entrepreneurs	<ul style="list-style-type: none"> - Five-day extensive training programme in 64 districts of the country - Training on basic business planning, bookkeeping, ICT, budgeting, banking, business documentations and applying for loan 	Cognitive	19
Programme no.13	2014-ongoing	Training programme; Apprenticeship programme	Develop skills and job placement	Women in general and potential women entrepreneurs	<ul style="list-style-type: none"> - Provide training for 3 months in 7-8 sectors - After completion, provide one month apprenticeship with local entrepreneurs - Counselling on the rights of women - Policy advocacy with the government to make export-import documents accessible online 	Cognitive Normative Regulatory	19, 3
Programme no.14	2009-2014	Policy development	Providing financial access to the underprivileged groups	Women entrepreneurs and other underprivileged groups in the society	<ul style="list-style-type: none"> - Allocate mandatory 15% (minimum) SME loan for women entrepreneurs - Dedicated helpdesks in all banks - Each bank branch must identify three women entrepreneurs to provide finance 	Regulatory	12, 21, 33, 40
Programme no.15	2012-ongoing	Training and Apprenticeship programme	Develop skills and enable earning through employment or entrepreneurship	School dropouts, both male and female	<ul style="list-style-type: none"> - One-month technical training - Apprenticeship of six months - Job placement within one month after completion of apprenticeship 	Cognitive	34

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
Programme no.16	2017-ongoing	Training programme for entrepreneurship	Develop business knowledge and skills	Potential entrepreneurs, both male and female	<ul style="list-style-type: none"> - Entrepreneurship training for three months on placing, pricing, bookkeeping, revenue, sales, loan - Assign mentor for each trainee while business is set up 	Cognitive	34
Programme no.17	2007-2012	Policy development	Identify barriers and make finance more accessible to women entrepreneurs	Existing women entrepreneurs	<ul style="list-style-type: none"> - Advocating for a reduction in interest rate in business loans for women entrepreneurs - Training women entrepreneurs to be bank-ready - Counselling family members of the women entrepreneurs 	Regulatory Cognitive Normative	1
Programme no.18	2016-ongoing	Skills development training	Develop skills and empower women financially through income-generating activities and entrepreneurship	Women in general and potential women entrepreneurs	<ul style="list-style-type: none"> - Three-month training programme for 240 hours, where 200 hours is dedicated for trade-based skills development training and 40 hours for entrepreneurship development training - The participants have to show evidence of income before the project is completed 	Cognitive	13, 14
Programme no.19	2019-ongoing	Training Programme	Strengthen the export capabilities of women-led enterprises	Existing women entrepreneurs	<ul style="list-style-type: none"> - Advance training to women entrepreneurs so that they are able to export products - After the end of the training the target is from 120 trainees, at least 30 women entrepreneurs should start exporting 	Cognitive	7

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
					- Arrange national trade fairs and train women entrepreneurs to participate in international trade fairs	Cognitive	
Programme no.20	2017-ongoing	Banking solution or services	Bring women under financial inclusion	Women in general	<ul style="list-style-type: none"> - Training to female clients for entrepreneurship - Provide dedicated bank solutions to women - Financial advice for women entrepreneurs throughout their loan application - Trade fairs for in-house female clients 	Cognitive	35, 37
Programme no.21	2015-ongoing	Banking solution or services	Create a comprehensive solution for women entrepreneurs	Women entrepreneurs	<ul style="list-style-type: none"> - Training women entrepreneurs on financial access and banking - Connecting women entrepreneurs with entrepreneurship training programmes - Three-day long trade fairs every year - Dedicated helpline to assist women entrepreneurs with business documentations 	Cognitive	23
Programme no.22	1983-ongoing	Credit solution; Advocacy programme	Empowering the poor to break out of poverty through micro-finance	Rural women entrepreneurs	<ul style="list-style-type: none"> - Develop a system of providing micro-credit in groups of five in the rural areas - Collateral-free and no documentations required except for the national ID - Five women from five different homes, where one is assigned as the chairperson, another secretary, and the 	Regulatory	36

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
					<ul style="list-style-type: none"> - rest normal members to mitigate risk of loan default - Connect women entrepreneurs with other ventures of the organisation, where they can supply their products - Counselling in the village areas using posters to normalise women's entrepreneurship and its benefits 	<p>Cognitive</p> <p>Normative</p>	
Programme no.23	2020-ongoing	Webinar Series; Advocacy programme	Connecting women leaders with the female community	Women entrepreneurs; Women in other services	<ul style="list-style-type: none"> - Developing networks - Advocate for business expansion 	Cognitive	17
Programme no.24	1990-ongoing	Credit solution; Training programmes	Reducing poverty by promoting income-generating activities and entrepreneurship at grass-root level	Grass-root level entrepreneurs; Development organisations	<ul style="list-style-type: none"> - Government approved system to lending micro-credit in bulk to NGOs, so that they can provide finance to the marginalised entrepreneurs without collateral - Train rural entrepreneurs on the basic of bookkeeping and dealing with the suppliers and customers 	<p>Regulatory</p> <p>Cognitive</p>	2
Programme no.25	2001-ongoing	Member-run Shop	Improve market access for women entrepreneurs	Women entrepreneurs	<ul style="list-style-type: none"> - Government set up shopping mall for women entrepreneurs - Develop women-centric value chain to sell products under one-roof - Training for the members 	<p>Regulatory</p> <p>Cognitive</p>	32

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
Programme no.26	2020-2021	Training programme	Develop skills in different sectors	Potential and existing women entrepreneurs	- Training women on food and fashion-related products	Cognitive	32
Programme no.27	2001-2010	Training programme with credit solution	Develop women entrepreneurs and facilitate access to finance	Potential women entrepreneurs	- Skill-based training on three trades, including clothing, food, and handicrafts - Three-month training sessions - Connect them with public bank to learn about financial facilities available	Cognitive	5
Programme no.28	2016	Training programme	Encourage women to embrace technology and form a livelihood from technology services	Women in general	- Train women how to repair laptops - Training on digital literacy and then move to hands-on training - Training on the basics of local call centres with limited resources - Connect them to call centres, so that they receive service calls	Cognitive	9
Programme no.29	1995-2005	Training and setting up business	Create women-led businesses in rural areas	Potential rural women entrepreneurs	- Train women and set up grocery stores and restaurants in rural areas - Connect them with a local mentor for guidance	Cognitive	15
Programme no.30	2019-ongoing	Training and Advocacy programme	Empower women through income-generating	Female victims of violence	- Counselling women on social stigma and women's rights - Training them on specific skills - Identifying potential entrepreneurs	Normative Cognitive	15

Programme Number	Duration	Programme type	Goal of the programme	Target audience	Brief Description	Type of institution in focus	Referred by Interviewee no.
			activities and entrepreneurship		- Connecting them with organisations that provide extensive entrepreneurial training	Cognitive	
Programme no.31	2014-2016	Training programme	Develop women entrepreneurs at the district level	Existing women entrepreneurs	<ul style="list-style-type: none"> - Training on entrepreneurship development, business communication and ICT - Train on preparing business plans and business documentations - Day-long sessions for five days 	Cognitive	16
Programme no.32	2019-2022	Training programme	Encourage youth towards entrepreneurship	Potential youth entrepreneurs	<ul style="list-style-type: none"> - Training for one month - Connect them with mentors for one year 	Cognitive	16
Programme no.33	2016	Training programme	Develop underprivileged women entrepreneurs	Potential women entrepreneurs	- Three-day training sessions followed by a brief presentation	Cognitive	20
Programme no.34	2015-ongoing	Cooperative enterprise development	Economic empowerment of women through enterprise development	Existing and potential rural women entrepreneurs	<ul style="list-style-type: none"> - Set up cooperatives (business centres) with capital injected by the NGO and the women entrepreneurs themselves - The business centres connect with other cooperatives to produce, sell and supply products - Training for the women entrepreneurs - The business centres provide training to other women in the area - Counselling to the local people and families of the entrepreneurs 	Cognitive Normative	38

Appendix 7 – Ethics Approval



University of Brighton

Social Sciences CREC

424 Watts Building
Lewes Road
Brighton
BN2 4GJ

27/07/2020

Ref: 2020-5840-Hossain Exploring the Development of Women Entrepreneurship in Bangladesh through a Market-Shaping Perspective

Dear Madhobi

Thank you for your resubmission to the Social Sciences CREC at the University of Brighton.

The committee are happy to offer a favourable ethical opinion for this study.

However, before you begin the research please confirm to me by email that the research company employed will NOT be given any personal details of your participants. That is, that they will deal with anonymised data only and will adhere to the university's ethical codes of conduct regarding anonymity and confidentiality.

Favourable ethical opinion is given on the basis of a project end date of 31/08/2023. If you need to request an extension, please complete a change request form. Please note that the decisions of the committee are made on the basis of the information provided in your application. The CREC must be informed of any changes to the research process after a favourable ethical opinion has been given. Research that is conducted without having been reviewed by the committee is not covered by the University research insurance cover. If you need to make changes to your proposal please complete and submit a change request form in order that the CREC can determine whether the changes will necessitate any further ethical review.

Once your research has been completed, please could you fill in a brief end of project report form. Finally please could I ask that you flag up any unexpected ethical issues, and report immediately any serious adverse events that arise during the conduct of this study.

We wish you all the best with your research and hope that your research study is successful. If the CREC can be of further assistance with your study please contact us again.

Best wishes

Dr Nichola Khan

Chair, Social Sciences CREC

Appendix 8 – Invitation for In-depth Interview

Dear Sir/Ma'am,

This is an invitation for you to help us with the research project titled “Exploring the Development of Women’s Entrepreneurship through Collective Institutional Shaping”. The research is being conducted as part of my PhD programme at the University of Brighton (UK), and to complete the programme successfully, your support and cooperation are highly required.

We request your participation in an in-depth (or one-to-one) interview, which is being arranged based on our knowledge and understanding of the people and organisations involved in developing women entrepreneurs in Bangladesh. Our aim is to explore the process of collectively shaping institutions that constrain women entrepreneurs. To achieve this, it is essential for us to gather data from participants who are or have been associated with any development programme designed to facilitate women’s entrepreneurial activities in the country. We believe that if you agree to share your valuable experiences and perceptions regarding any such development programme, along with its impact and the presence of collective endeavours in the process, it will undoubtedly be helpful for the research in concern. The interview may take around 45-90 minutes (estimated), which will be audio or video recorded, depending on your convenience. Please, rest assured that your identity will be kept anonymous.

Upon your consent to participate, we could further discuss how and when to arrange the interview. Due to the pandemic, the interview will likely be conducted online on a platform of your choice. We would also like you to know that the data collection may not start before the first week of July 2021.

There is no compensation for your involvement in the research; however, your participation will be valuable not only in terms of adding knowledge but may also contribute to social development in the future. Attached to this email is the Participant Information Sheet, prepared in accordance with the guidelines of the University, where you can find more information about the research. Please, feel free to contact me if you have any queries. Your participation will be highly appreciated. We look forward to hearing from you.

Kind Regards,

Madhobi Hossain
PhD Student
Brighton Business School
University of Brighton, UK
E-mail:
Mobile:

Appendix 9 – Participant Information Sheet



University of Brighton

Title of Study

Exploring the Development of Women's Entrepreneurship through Collective Institutional Shaping (CIS)

Introduction and what is the purpose of the study/project?

My name is Madhobi Hossain, and I intend to carry out this research as part of my PhD thesis at the University of Brighton, UK. The research project in concern aims to discover how women entrepreneurs can be developed by looking at the collaborative activities of the people involved in the development process. This research project is primarily educational and will not be used for other purposes.

Invitation paragraph

We would like to invite you to participate in our research study, but before you decide to take part, we would like you to know the purpose behind this research and what it would involve for you. To ensure everything is clear before we start, we would like to go through the information sheet with you and will be pleased to answer any questions you have. This should take about 15-20 minutes. If you want to clarify further by discussing it with others, please feel free to do so. You will be given time to consider whether you wish to participate, and you may take this sheet away. Hence, there is no pressure on you, and we do not expect you to make hasty decisions.

Why have I been invited to participate?

You have been chosen to participate in in-depth (one-to-one) interviews because you have been identified as essential in developing women's entrepreneurship in Bangladesh. We believe you can better understand the impact of established norms on women entrepreneurs and how people can come together to bring a change in favour of women entrepreneurs through planned and systematic activities. There will be around 40-50 participants for this research, but the in-depth interviews will be conducted individually.

Where will the research be conducted?

The exact venue will be notified once booked. However, for now, IDIs will be conducted in a conference hall/ seminar hall/ corporate meeting room/ a research company. These are all official buildings and not personal residences. However, the interview can also be arranged in the participant's office or home for their convenience. Still, the researcher's convenience to commute to that location will have to be considered, and thus, the decision will be finalised upon mutual agreement.

Zoom or Skype interviews will be arranged if the research is done online. My contact details will be provided to you, so you can reach me if you have any queries regarding the interviews.

Do I have to take part?

Participation in this research is voluntary; thus, you are free to withdraw at any time without giving a reason. Rest assured, in case of refusal or withdrawal, there will be no adverse consequence, including physical, emotional or monetary loss.

What will happen to me if I take part?

The in-depth interviews are likely to be 45 minutes - 2 hours long. Audio recordings will be done; since it will be a one-on-one interview, no other participants will be present. The recordings will be used for the sole purpose of the PhD thesis. They will not be disclosed to anyone other than the researcher, researcher's assistant/research company (if any), translator/transcriber (if different from the researcher), supervisors, and the people involved in evaluating the thesis.

In the case of online interviews, you can keep the video turned on or off at your convenience. The researcher will audio record or video record the IDIs online, depending on what you feel more comfortable with.

Will I be paid for taking part?

There is no payment involved for participation.

What are the potential disadvantages or risks of taking part?

To my understanding, the topics to be discussed do not hold any risk. However, there are questions regarding family support, perceptions, barriers, and interaction. If any of the topics or a question in particular causes you discomfort, you can, without hesitation, refuse to answer. If need be, we will stop the interview.

What are the potential benefits of taking part?

As this research aims to find a path toward developing women entrepreneurs, your valuable information and opinion may contribute to that. However, we cannot assure you that based on our findings, whatever will be suggested for the development, will also be implemented in reality. Your contribution will undoubtedly help us find a new direction in women's entrepreneurship. This may eventually encourage increased participation of women in entrepreneurial activities, helping the society, the economy, and most importantly, the coming generations. Even if this research benefits, depending on how the knowledge is utilised in the long run, there may not be any immediate, short-term benefit or benefit to you directly. However, please remember that this is for a more significant cause, and change takes place gradually through small and collective efforts.

Will my taking part in the study/project be kept confidential?

The audio and video recordings and any documentation of your comments will only be disclosed to the researcher, researcher's assistant (if any), research company (if any), transcriber (if different from the researcher), supervisors, and the examiners/evaluators of the thesis. Apart from the researcher and the University, all other people mentioned above will have to sign an NDA to maintain confidentiality. Suppose you want to preserve the anonymity of any person or organisation you say during the discussion. In that case, we will change the names and any detail through which they can be identified. The data will be stored with the researcher on her password-protected laptop, one-drive storage and external hardware, which will be kept under the protection of the researcher alone. The data will remain with the researcher until the degree completion. The thesis, after completion, will be archived in the University's repository or the British Library and can be used for further research. Still, the data collected for this research will not be re-used, and thus, it will be destroyed after the degree is awarded. If there is written evidence, it will be shredded, and the recording (audio and video) will be deleted from all the devices and platforms.

What will happen if I don't want to continue my study?

You have the freedom to withdraw at any time without giving a reason. If you cancel during the interview, you can also remove the data collected at the time of the interview. However, if the data has already been used for the research, it cannot be withdrawn unless strong reasoning for its negative consequence is provided in written form.

What will happen to the results of the project?

The results will be published as a PhD thesis and may also be used for an academic paper, which will then be available online. You will be provided upon request if you wish to have a copy of the published work.

Who is organising and funding the research? (not required for student research where there is no funding involved)

The research is organised by the researcher and is self-funded.

Contact details

For any query or information, you can contact the researcher and the supervisors at their respective email addresses provided below:

Researcher

- Madhobi Hossain: m.hossain2@brighton.ac.uk

Supervisors

- Dr. Francisca Farache Aureliano Da Silva: F.Farache@brighton.ac.uk
- Dr Carmen Lopez: C.Lopez@soton.ac.uk

What if I have a question or concern?

If there is any question or concern, you can contact the Chair of the ethics committee at the given e-mail address:

Dr Nichola Khan, Chair of the ethics committee,
Social Science Cross-School Research Ethics Committee (CREC)

Email address: N.Khan@brighton.ac.uk

Sue Greener (Chair, BBS Research Ethics Panel)

Email address: S.L.Greener@brighton.ac.uk

Who has reviewed the study?

Social Science Ethics Panel

Appendix 10 – Consent Form



University of Brighton

Title of Project: Exploring the Development of Women’s Entrepreneurship through Collective Institutional Shaping (CIS)

Name of Researcher: Madhobi Hossain

Please initial or tick box

I confirm, I am over 18.

I have read and understood the information sheet for the above study, and have had the opportunity to consider the information and ask questions.

The researcher has explained to my satisfaction the purpose, principles and procedures of the study and any possible risks involved.

I am aware that I will be required to take part in an online interview.

The in-depth interview will be audio recorded. The in-depth interview will only be video recorded if the interviewee wants to.

I understand that my participation is voluntary and that I am free to withdraw from the study at any time without giving a reason and without incurring consequences from doing so.

I understand how the data collected will be used, and that any confidential information will normally be seen only by the researcher, researcher’s assistant (if any), research company (if any), translator/transcriber (if different from the researcher), supervisors and people involved in evaluating the thesis. Other than the mentioned parties, the data will not be revealed to anyone else.

I understand the researcher will keep my identification anonymous.

I agree to take part in the above study.

Name of Participant, Date,
Signature.....

Name of Researcher, Date,
Signature.....