

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

Abstract

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

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

Introduction

Women's increased participation in the global workforce, including through entrepreneurship (Kelley et al. 2015) has been accompanied by a high scholarly interest in the work-family interface, and more specifically in how women negotiate the boundaries of their work and family roles (see Özbilgin et al. 2011, for a review). This body of literature has consistently highlighted that work /entrepreneurship is highly gendered; the model worker/entrepreneur is imbued with masculine characteristics while women are expected to attend to family roles (Ahl 2006; D'Enbeau et al. 2015; Munkejord 2016). The conflicts arising through these tensions have contributed both, to women's different experiences of work, and the processes by which women entrepreneurs 'nurture' the work-family interface (Eddleston and Powell 2012). Common to these debates has been a domination of individual-level discourses on how the boundaries of family and work are negotiated through various locational, temporal, behavioural and communicative strategies (Nippert-Eng 1996; Clark 2000; Spivack and Desai 2016). Very little consideration has been given to how socio-structural factors influence these individual experiences and strategies, and their eventual outcomes (Piszczek and Berg 2014). Similarly, entrepreneurship studies suggest that women entrepreneurs gain more *vis a vis* men from the relational resources developed and exchanged within the family context (Aldrich and Cliff 2003; Eddleston and Powell 2012; Powell and Eddleston 2013) without delving deep into how different family structures and cultural values in specific socio-spatial contexts affect how these processes play out in practice.

Despite some recent recognition that contextual differences of a regulatory and socio-cultural nature provide a diverse set of challenges to women entrepreneurs in developing contexts compared to those in Western countries, when negotiating the work-family interface (Al-Dajani and Marlow 2010; D'Enbeau et al. 2015) our knowledge of both women's entrepreneurship in these diverse contexts (Zahra 2007; Smith 2009; Brush and Cooper 2012; Powell and Eddleston 2013) and their actions to negotiate family and business roles (Essers et al. 2013; Al-Dajani and Marlow 2010) is still limited. When studies have dealt with these diverse experiences of women, this has primarily involved women migrants in Western contexts (Essers et al. 2013; Azmat and Fujimoto 2016). Nevertheless, what emerges from these studies is that women's actions are developed within the specific structural tensions/contradictions that they experience, in particular socio-cultural and temporal contexts.

Our aim in this paper is, therefore, to take these discussions further by focusing on a disadvantaged, yet predominant form of women's engagement in entrepreneurial activities in developing contexts - informal entrepreneurship. The research question that has guided our analysis is: How do women entrepreneurs negotiate family and business demands in the context of livelihood challenges and patriarchal societies and to what effects towards business satisfaction? Both, the support to work and the resource-access for reconciling family and business demands might prove particularly difficult to negotiate for this group of women.

We explore this question by analysing informal entrepreneurial activities in three Nepali regions, drawing on qualitative interviews with 90 women. Nepal is a good empirical site because it is a patriarchal and highly stratified society whereby, power relations are not equal and, the roles, behaviours and expectations for men and women are socially prescribed (ILO 2015). Yet, Nepal, contrary to other South Asian countries has also the highest percentage of labour force participation amongst women (ILO 2015), and has undergone a long process of instability and conflict, as well as institutional change, including through challenging caste and gender inequalities in the country. We believe these features offer interesting contextual dynamics worth exploring, given the tensions that have arisen due to these institutional-level processes. Our findings highlight three main and interrelated themes – negotiating consent, family resource access and gaining value that allow us to contextualise the process of negotiating family and business demands by highlighting a number of interesting dynamics at the individual, family and socio-cultural level. In so doing, we contribute towards accounts of business-family interface that go beyond the temporal and spatial strategies of entrepreneurs to incorporate the everyday practices of work amongst those less privileged in terms of resource access, who also operate in particular familial and socio-cultural contexts that inform particular gender constructions. Overall, our study respond to calls for women entrepreneurship research to take into account experiences in diverse contexts (Zahra 2007; Smith 2009; Brush and Cooper 2012; Powell and Eddleston 2013).

To achieve our goals, the article is structured as follows. First, we provide an overview of the literature on work-family interface in the context of women entrepreneurship, followed by our conception of how gender constructions in the developing context can affect the processes through which women negotiate family and business responsibilities. Second, we use this conception to analyse our empirical data highlighting the variations in which women legitimise their entrepreneurial activities, respond to family/societal expectations and find

satisfaction in their work. We conclude with a discussion of our main findings and their implications for the literature on family-business interface and women entrepreneurship followed by some short concluding remarks.

1. The work-family interface in the context of women entrepreneurship – A review and critique of the literature

The work-family interface literature has proliferated in the recent decades in response to the societal trend of women's increased participation in the workforce and the need to manage the dual-earner family model of most capitalistic societies. Mainly concerned with how individuals and organisations manage the demands or responsibilities of work and family, this body of literature has highlighted both, the tensions between work and family (Greenhaus and Beutell 1985) and the proactive strategies individuals use to reconcile these pressures (Clark 2000; Nippert-Eng 1996). Individuals are as such involved in 'boundary work' in trying to keep the family and work spheres as separate by using behavioral, temporal, physical and communicative tactics (Nippert-Eng 1996; Emery et al. 2017). Entrepreneurship, on the other hand, by allowing for temporal and spatial flexibility, has been assumed to offer a better experience of work-family balance by allowing individuals to better ingrate family, work and other responsibilities (Kirkwood and Tootell 2008; Hilbrecht 2016). Women, in particular, have consistently cited their need to balance work and family roles as their main motivation for taking up entrepreneurship in lieu of responsibilities around childcare, household and spousal degree of support (Hughes 2006; Hilbrecht 2016).

Women-run businesses also benefit more than their male counterparts from family or social support, which ameliorate the conflict or tension between work and life domains (Voydanoff 2004). Based on the nature of conflicts women experience, Shelton (2006) proposed various strategies women could pursue to mitigate them and achieve their business-related objectives. Considering these strategies as a function of the external resources women could utilize and the salience of the family role, he highlighted the benefit of role sharing strategies, involving delegation of family or work roles. While Shelton (2006) linked these strategies directly to business success, scholars have also maintained that women choose strategies that intentionally or inadvertently constrain the performance of their businesses (Jennings and

McDougald 2007; Annink 2016). Overall, empirical studies suggest that family support enriches women's experiences (Eddleston and Powell 2012; Powell and Eddleston 2013; Hilbrecht 2016), given perhaps their lower access to human, social and financial resources compared to men (Morris et al. 2006). Additionally, women's synergetic views of work and family (Jennings and McDougald 2007; Jennings and Brush 2013) enable them to successfully use personal resources developed in their family role in their business. Other studies, suggest that women find difficulties in attaining spousal support (McGowan et al. 2012; Rehman and Roomi 2012) and their strong identity as 'good mothers' hinders how social support can be converted into resources that positively affect work-family balance (Annink 2016).

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

2. Situating informal women entrepreneurs' family-business negotiations within a patriarchal society

The economic, political and social impact of women's entrepreneurship in developing countries is well recognised (Minniti and Naudé 2010). In addition to their potential as income generators women entrepreneurs are also perceived as 'major catalysts for development' in terms of family health, education and investment in human capital (IFC 2011). Most women entrepreneurs, however, operate in highly clustered, niche and 'saturated' entrepreneurial spaces, both in terms of spatiality and in terms of economic sector (i.e. low profit services and retail) (Grant 2013; Bardasi et al. 2011; Anna et al. 1999). Nevertheless, women's engagement in informal entrepreneurial activities is essential for the economic survival of the family, education of children and caring for elderly (Gough et al. 2003). Women invest their profits in household and subsistence purposes rather than business investment and expansion (Aspaas 1998; Neves and Du Toit 2012). The lack of efficient and supportive formal institutional structures, such as lack of credit or official help (Bardasi et al. 2011; De Bruin et al. 2007), makes family support crucial for this group of individuals (Gras and Nason 2015; Khavul et al. 2009).

As these women combine informal entrepreneurship and family responsibilities, they confront and manage similar logistical, temporal, social and emotional challenges as women involved in other types of work do (see for example, Warren 2003; Backett-Milburn et al. 2008). However, in these contexts, women's business is also conducted within patriarchal societies that prioritise male attributes and interests (Ridgeway 2011) and subordinate women within the family, education, organisations, as well as state (Zhao and Wry 2016). In the context of families, patriarchy acts through hierarchical control structures, whereby age and gender significantly influence the freedom to make own entrepreneurial choices and access household labour and resources (Viswanathan et al. 2008). Families reproduce expectations of female roles as carers, mothers, often defining women through roles connected with family and household responsibilities (Craig and Mullan 2011; Welter et al. 2006). Together with other enduring social institutions (i.e. caste or religion) they exert direct influence on whether women should work, the occupational choices available to them as a result of the gendered division of labour in productive work and their choices of work locations (Kantor 2002,

2009; Mitra 2005), limiting market access and business expansion opportunities (Bardasi et al. 2011) and compelling them to remain in the informal sector (Babbitt et al. 2015). Even when women aspire towards success, there is no expectation that they will pursue a successful business career. Doing so is implicitly riskier for women at the family and social level, as in many patriarchal societies, whilst setting up a business for survival purposes is legitimate, growing to be a successful entrepreneur delegitimises women (De Vita et al. 2014).

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

What emerges from all these studies is that considerations of women's business and family interface must situate women's actions in and around gendered roles, household structures and the socio-cultural and institutional contexts they inhabit (Backett- Milburn et al. 2008). On the one hand, this allows for incorporating familial, religious, and cultural norms within gender constructions in developing country contexts (D'Enbeau et al. 2015; Essers et al. 2013; Al-Dajani and Marlow 2010). On the other hand, by focusing on axis other than gender, it opens up opportunities to understand the varied experiences of responding to business-family demands, stemming from contradictory expectations related to different types of institutions. As Essers et al. (2010) acknowledge women's identities are 'multiple, complex and ambivalent' (p. 323). This provides a foundation for situating the family-

business interface along both individual-level factors and socio-spatial and temporal characteristics. We believe such accounts allow for an understanding of a more nuanced set of actions/strategies, some also transitory to reflect changing conditions and circumstances, whereby women mobilise resources and (re)negotiate relationships when responding to business and family demands. We explore these dynamics in the case of informal women entrepreneurs in Nepal. Next, we discuss the Methodology of our study.

Methodology of the Study

Context of the Study - Nepal

Nepal is situated in South Asia. It became a republic for the first time in 2008 having undergone many decades of political instability and turmoil. The Maoist insurgency (1996-2006) motivated by economic inequality and poverty, as well as ethnic, caste and gender discrimination claimed more than 13,000 lives. It also led to a heavily damaged infrastructure, the slowdown of private sector development and tourism and, twice as low GDP rates compared to the decade prior to the crisis (Upreti 2006). The Nepalese economy is small and the major contributor is agriculture followed by wholesale and retail trade and services. A large number of the active population (70%) is employed in the informal economy (CBS 2011). Only about 20% of households operating non-agricultural enterprises have registered their firms (CBS 2011). A higher proportion of women (77.5%) are employed in the informal sector due to their lower levels of education and lack of capital (CBS 2009). Women mainly operate micro-enterprises (45.2%) and the registration of these micro-enterprises is much lower (5.4%) than those run by men (ILO 2005).

Nepal is also a highly patriarchal and caste-based society influenced by Hindu religion, whereby women have a subordinate status, with men being the breadwinners and women being confined to the household. Traditionally, girls in Nepal were excluded from education, as they were considered inferior to boys, who were entitled to good education and other familial privileges (Luitel 2001; Mahat 2003). This continues to be the case in many rural and undeveloped areas of Nepal (Paudel 2011). The Nepal's Human Development Index (HDI) value for 2014 is 0.548— which places the country in the low human development category—ranking 145th out of 188 countries. Between 1980 and 2014, Nepal's HDI value

increased from 0.279 to 0.548, an increase of 96.2%¹. The Gender Inequality Index, on the other hand, is 0.489, ranking Nepal 108th out of 155 countries. In Nepal, 29.5% of parliamentary seats are held by women, and 17.7% of adult women have reached at least a secondary level of education compared to 38.2% of their male counterparts². Whilst the Constitution of Nepal acknowledges no discrimination by gender, caste, ethnicity, class and colour, there is still discrimination on legal rights related to family issues (Acharya et al. 1999).

Traditionally, women have also been barred from inheriting the parental property. The National Code of 1963 clearly stated that the son is the only heir to the property unless a daughter is unmarried and is over 35 years old (Collinson et al. 2013). Women get exclusive rights only to their dowry (Rankin 2001; Scalise 2009). Several changes have been made over the years to reduce this gender discrimination by furthering the rights of women to parental property and land. However, in almost 80% of the Nepalese households, women do not own any property (i.e. house or land) and when they do so the likelihood is that they reside in an urban area (CBS 2012). The lack of property and other assets also affect how women interact with financial institutions. Even when they own land, financial institutions would need a guarantee from the husband or father and would only disburse the loan if approved by them (Bushell 2008).

Another long-standing feature of the Nepalese society is the caste system. Traditionally, four strata exist within the caste system including: i) the upper caste and pure, Brahmin and Chhetris; ii) the non-caste, yet pure, Janjatis/indigenous people; iii) the impure group of Muslims and foreigners who are outside of the caste system; and iv) the untouchables and impure Dalits (Bennett et al. 2006). This hierarchy is also manifested in the different occupations of each of these groups with Brahmin and Chhetri caste taking up privileged positions requiring higher educational level and qualifications (Karki et al. 2012). Lower caste people do not face difficulties in doing business because of caste-based discrimination and although each caste inherits division of labour in the society, the lower caste people are shifting away from their inherited roles (Aoki and Pradhan 2013; Subedi 2014). For example, only 10 to 20% of the population is following their caste based occupations (Aoki and Pradhan 2013).

¹ <http://hdr.undp.org/en/countries/profiles/NPL>

² http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/NPL.pdf

The economic, political and social development in the country has affected people's attitudes towards the caste system, and traditional cultural norms of the caste systems are slowly disappearing in both the urban and rural areas (McDougall et al. 2013; Subedi 2011) particularly so, during and after the Maoist conflict in Nepal, which advocated against any kind of discrimination on the basis of caste and gender (Nightingale 2011). The differences in the level of resources such as knowledge, skills and capital are, however, still visible amongst the different caste groups (Villanger 2012) negatively affecting individuals' socio-economic situation and their participation in governance. The literacy rate of Dalits, for example, is 52.4% compared to the national average of 65.9% (DCSOC/IDSN 2015). It is this particular environment that has contributed to the features of entrepreneurship and gender relations we discuss in this paper.

Research Approach

Our research approach is informed by social feminism, which is an approach that considers gender differences related to early and ongoing socialisation processes (Calas et al. 2009; De Tienne and Chandler 2007). As a result, our study adopts a qualitative approach involving a women-only sample. Recent research in women entrepreneurship argues that women-only samples allow for studying women in their own right, rather than through comparison with men (McGowan et al. 2012; Poggese et al. 2015). Additionally, Nepal is a limited researched context in the entrepreneurship discipline, which renders qualitative research as more suitable for understanding complex issues and contributing towards theory building (Eisenhardt and Graebner 2007). We use semi-structured interviews as our method of collecting data on the experiences of women in negotiating family and entrepreneurship demands.

Sampling

90 women entrepreneurs in three different regions - Kathmandu, Pokhara and Biratnagar (30 per region) participated in the research project, which this paper is based upon. The project's original aim was to capture women's experiences of entrepreneurship in the informal economy along different socio-spatial dimensions; hence, the choice of three regions. Kathmandu, being the capital, is one of the main destinations for people seeking work from all areas of Nepal, including rural and remote districts. Pokhara's economic activity is based on the tourism sector (hotels, restaurants, guides and crafts). Biratnagar borders India and

serves as the main hub for the eastern region of Nepal. We used a stratified sampling strategy designed on the basis of two main factors:

- (1) Location and sector of activity in each region to ensure a wide representation of income-areas and enterprise dynamics and, as a result, women life circumstances.
- (2) Mix of formal and informal women entrepreneurs with 70% of the sample (23 in each region) working informally. Some sample characteristics are presented in Tables I and II below.

Insert Table I here

As Table 1 shows, half of the sample is between 31 to 40 year old, of higher secondary education, married and with school-age children. As marriage is highly customary it is not surprising that our sample has only five single women. Additionally, three women were divorced and three widowed.

Insert Table II here

Women mainly operate own account businesses with only seven businesses being the traditional family business and six partnerships outside the family circle. Most women operate businesses in the trade and services sector (i.e. tailoring, knitting, parlours, grocery shops, clothing shops, cosmetics shops) with half of the sample having been in operation for over 5 years (Table II). Another interesting feature of the sample, reflecting the high internal migration rates in the country, is the number of women (and their households) that are migrants to the studied regions.

There are also some limitations to our research design and sample composition because our data naturally suffers from survivor bias as we only could interview those women who are (more or less successfully) managing to respond to family-business demands; hence, they are still in business. Additionally, our sample is cross-sectional and some of the processes that we will describe in the paper might suffer from the retrospective bias of the respondents. Finally, as we will mention later on in the paper, there is merit for this type of studies to adopt a household perspective as most individuals in a family are partaking in the day to day business activities.

Data collection

Interviews were conducted during December 2014 – March 2015 in Nepalese and subsequently translated into English and entered in NVIVO for data analysis purposes. Data collection was done with the support of three research assistants, who also transcribed and translated the interviews. The research assistants were local to the study regions ensuring their knowledge of local languages and these localities. Prior to data collection, they participated in a training workshop, which provided them with background information on the project, its main objectives and familiarised them with the topic guide. This was followed by several pilot interviews. The RAs initially observed one of the Principal Investigators (PI) of the project conducting an interview. This was followed by the PI observing a number of interviews conducted by the RAs. This ensured that the RAs understood and completed their task correctly and provided the first point of quality check. To ensure a smooth data collection process, one of the RAs was selected as Field Coordinator (FC) in order to monitor work quality and subsequently edit all the transcriptions. The FC visited the sites during January and February 2015 to ensure everything went to plan with the interviews. This provided the second point of quality check. The semi-structured interviews lasted between 30 to 100 minutes and were held at the respondents' work premises. Only in a small number of occasions, women were not alone when the interview was conducted. The RAs noted down the cases when this influenced the scope of the answers. The interviews focused on a number of issues, including the motivations to start a business and the range of economic, socio-cultural and institutional factors that affected women's present choices and future plans. This focus was in line with the original project's main research question. What we present in this paper has emerged from our further analysis of these interviews.

Data Analysis

The data analysis process for this paper followed an inductive logic and proceeded through several steps. In the first step one of the co-authors went through each interview aiming to identify the ways women talked about their family's involvement in their entrepreneurial activities. This process generated 32 first order codes (Gioia et al. 2013) that adhered strictly to women's own terms. Following this step, an across-region analysis was conducted to understand which codes referred to some regions and not others. For example, respondents in Kathmandu spoke more often about migration (both internal and international) within the family and how it had affected the motivations and outcomes of their activities. All authors then discussed these codes and tried to reach an agreement on what the final coding structure

should look like. As a result, many codes were condensed (*asking for husband approval and putting my idea forward to the family*) as they were trying to capture the same sentiments or behaviour. The final list of first order codes consists of 25 codes.

In a second step, we thought of these codes in theoretical terms (Gioia et al. 2013). The literature on gender and entrepreneurship and work-life interface informed our interpretations of the data, supporting the abstraction to 9 second-order codes. We then re-evaluated our interviews with respect to each of the second-order categories to discuss any individual and family context differences. For example, separated/divorced women were less concerned about their family's approval for their business activities. Similarly, women in families facing livelihood challenges focused more on income contributions rather than individual benefits such as independence or pride in their assessment of the business activities. Taking all these issues into consideration, we then moved from the second-order codes to our aggregated dimensions that form the overarching themes of our paper– *negotiating consent, family resource access* and *gaining value* (see Table III).

Insert Figure 1 here

We use these themes to establish a process of how women negotiate family-business responsibilities in the context of a patriarchal context and their business satisfaction (Figure 2).

Findings

This section presents the three overarching themes of *negotiating consent, family resource access* and *gaining value* reflecting how women respond to the contradictions in institutional expectations they experience when attending to family and business demands and positioning themselves within their households. Our aim is to highlight the variations by life or family circumstances when discussing each of these three themes. Following Pratt's (2009) suggestion for presenting qualitative research findings we illustrate our main points with 'power quotes', which also provide 'thick description' (Geertz 1994) enabling the contextualisation of findings. In addition, we present in Appendix 1 representative quotes for each of the first order concepts in order to provide 'proof' (Pratt 2009) of the interpretations of data we present.

Negotiating consent

The institutional changes in the Nepali society have increased the acceptability of women's participation in the labour market but also increased the difficulties for many women to access formal jobs. As such, most women considered their involvement in entrepreneurial activities as a path towards gaining access to work and securing an independent income from their family. However, marriage in the Nepalese society still provides women with legitimacy and is also the only way through which they can access economic resources, especially considering their subordinate status and lack of rights over parental properties (by custom inherited by sons) (Collinson et al. 2013). Women, thus, are heavily dependent on their husbands and family-in-law more generally, for their livelihoods. Being aware of the Nepali patriarchal family model, whereby the responsibility for providing income for the family lies with the man, and the family hierarchies need to be respected meant that most women only started their activities following the consent of their families. Pokhara 2.5.2 says: *'I talked with my husband at first. I discussed with my husband and he also gave me his permission...I took [doll making] training because my husband told me to do so'*. Husbands, their extended families or their parental unit in the case of single women in the sample were heavily engaged in the process of start-up decision. This process of consent seeking was not uniform throughout the sample as women's life and family experiences were very different. In some cases, both spouses had agreed on women's work because of the difficulties the family faced financially, which meant that all members of the family had to contribute towards the family's income. These livelihood challenges were particularly intensified following these families' migration from rural to urban areas and the lack of the necessary skills, education or social networks to facilitate entry into the labour market.

The process of consent seeking also led to heavily affected business choices such as setting up home-based businesses or businesses in which there was family experience and tradition. Suggesting the choice of similar-line businesses was justified on the knowledge the family could contribute to the business. When women presented ideas that were somehow divergent from this family knowledge they were being discouraged. Discouragement was the most prevalent constraint in negotiating consent. It took different forms and derived from different sources within the households and wider family networks. Discouragement was articulated in terms of fear of failure when women were warned by family that they would not be able to succeed in business given their lack of basic skills; the 'fit' of business activity with the

family spatial context/constraints whereby respondents had to locate the business at their home premises or nearby locations; and the perceived suitability of certain activities ('professions') for women or their compliance or not with caste-related associations. Tailoring, for example, as an activity associated with a lower caste was frowned upon by some.

Extreme cases when women had undergone familial transitions, such as divorce, being widowed or were perhaps single such that they were 'free women' without household responsibilities made them less concerned with the consent of the family or the legitimacy gained as a result. They took, therefore, a more active role towards ensuring their livelihood. A respondent from Kathmandu engaged in crafting woollen products explains how the main impetus for her to be proactive in terms of learning this skill and running this business successfully was her previous family-based experience, a violent marriage, which she would be able to escape only with the means to sustain herself. As she states:

I was previously married but the guy was horrible. He was an alcoholic, always came home late, argued and destroyed household items. I was physically and mentally abused and he looked down upon my work...He never supported us financially. We were married for 12 years and had a difficult time all those years as there was never enough money. That is why I decided to learn knitting, thinking that at least I would be able to survive [by using this skill]. (Kathmandu 1.1.4, handicrafts, higher secondary education, re-married with young children)

Similarly, 'losing' a husband to international migration and being completely dependent on the family-in-law for their livelihood and for raising their children pushed some women towards making their own decisions rather than negotiating consent. Kathmandu 1.5.3 migrated to Kathmandu following her husband's immigration and her account states explicitly the inter-generational tensions within patriarchal family contexts.

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

Being aware of the constraints of their subjugated role in these patriarchal families, women also deliberately chose to negotiate consent as it facilitated access to other forms of start up support such as finance. The family's financial assistance for business activities was highlighted for its interest-free nature or the lack of terms/conditions normally placed by formal institutions and non-formal lenders thus avoiding institutional pressures such as regulations related to daily/weekly payments and the regular inspection of the business by financial institutions. The consent and support of the family thus acted as a 'ticket' to family funding as families offered their savings, acted as a guarantor for women as they lacked collateral to enable a successful loan application, or in some cases applied for loans to pass on to women as Pokhara 2.2.6 states:

My husband used to have a good salary. He helped me. I also asked a loan for a few months from my parents. They asked an aunty (neighbour) from our neighbourhood. (Pokhara 2.2.6, parlour, higher secondary education, married with young children)

Other women 'too afraid' of failure decided to sell their gold jewellery or use children's savings instead of asking their husbands. Gold jewellery is often used as a 'currency' by women. Traditionally, they receive several gold jewelleries from their husbands and families as part of their wedding celebrations. Women have full rights on these items and when in need of money they sell them. Kathmandu 1.2.3, for example, having been engaged in a previous failed business activity decided to sell all her golden jewelleries in order to open a parlour against the advice of her husband and friends, who believed there would be no demand for her business. Her account illustrates that these attitudes are representative of a wider family/societal problem related to perceptions about women's work:

Everybody had doubts...the problem is within the family. The family does not fully support women. They think negatively. But now it has improved. (Kathmandu 1.2.3, parlour, higher secondary education, married with school-age children)

Similarly, Kathmandu 1.2.2, who ran a registered business for a long time, problematized the tensions between the governmental discourse of equality between men and women, the lack of formal financial support for women's businesses and other societal expectations about women's roles and opportunities that conspire towards keeping them oppressed:

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

Family resource access

The insignificance attached to women's work was coupled with a strong societal expectation that women's place is in the home taking care of the household. Biratnagar 3.3.4, shares this sentiment when she talks about the many constraints women face whereby, '*they have to look after both their family and business. Many people in the society disparage women, who leave the house to start their own businesses*'. In talking about looking after family and business women discussed issues around flexibility, role sharing and role prioritising, common to many women entrepreneurs. They mainly referred to the flexibility of home/nearby home location for taking care of household responsibilities, the sharing of various responsibilities with family and kin, as well as prioritising family/social obligations to the detriment of their business activities. However, once exploring the underlying rationales of these types of strategies, we are able to understand that they are also a reflection of variations in resource access for negotiating family and business demands and as importantly, how family and socio-cultural values are embedded in gender constructions.

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

I have moved the parlour at home. I had to because my mother-in-law didn't allow me to have it outside home. She forced me to leave that place. I couldn't manage time to look after the family. My mother-in-law always complained that I had to pay more attention to home duties... My in-laws refused to give me any money. My husband had no job at that time. They [in-laws] had negative attitude towards my interest in working outside [home]. I had my savings in the Cooperative. So I got a loan of 20000 rupees...I am not able to work freely with my own wish because of money and family responsibility...I am not able to give service on time. My kids are small and my in-laws don't support me. Maybe after we get separated legally and get our part from the property, I will be free and can open my parlour outside my home. (Kathmandu 1.3.3, parlour, secondary education, married with preschool-age children living in an extended family)

When this choice was imposed, or was made for purely economic reasons (i.e. saving on rent), women were vocal about the pros and cons of location choices, particularly being away from central markets being a constraint on their sales or the opportunity to expand their business activities. Nevertheless, they complied with the norm that woman's actual place is in the home or that the man remains the family breadwinner, as a way to avoid destabilising the household and gain legitimacy. Women were also strategic in their choice of home or nearby home locations in order to be able to access free family labour or childcare and to access local markets where they could rely upon personal or family contacts as their customer base. As most women engaged in sectors that are highly saturated customer loyalty was essential. Biratnagar 3.1.1, who used to run her business from home says that: '*...relatives, friends, and neighbours, who knew about my tailoring business used to come here*' (tailoring, higher secondary education, married with young children). The reliance on family networks as sources of supplies and customers was not typical of home based businesses only, as most women reported selling their products in family-members shops or encouraging their family and social networks to use their services, which emphasises the web of obligations and reciprocities in subsistence markets.

Prioritising social obligations. The flexibility the home location provided contradicted the Nepali social practice of hosting guests, which led many women to undermine the business domain in favour of this customary social interaction. Whilst some assertive women had asked their family and social circles not to visit during working hours for others, more complaint with social expectations, closing their business at the risk of losing customers or having to work during night time in order to fulfil customer demand was a more obvious choice. The regional context with the close social bonds of local communities played a part in

this dynamic as women that reported this issue were based in Biratnagar that is a less urban region with strong community bonds.

There is a problem when guests come to my house. Neither my husband, nor my children help me. I have to manage time for the guests and for my shop. It hampers my business. Even I don't get time to have lunch (Biratnagar 3.4.7, tea and ice-cream shop, illiterate, married with school-age children)

Delegation. Another common strategy which women utilized successfully was sharing the responsibility of running the business with other family members. This support took different forms but there was a high emphasis on the role of husbands or other male members of the family acting as intermediaries with suppliers. Women often rationalised this choice in terms of their lack of time as well as their lack of social networks but it could arguably be a tacit way in which women's and men's roles are maintained – women being perceived as taking care primarily of household related roles and men being engaged in male tasks and contact with other men. In this respect women maintained the legitimacy as wives, mothers and daughters-in-law. Women also ran their business around their household chores and childcare, sometimes working overnight to fulfil obligations with the clients. Some women deliberately chose partnerships with other women in order to be able to rotate business around childcare. As Table 3 shows, women have combined strategies that prioritise family or business roles with sharing and delegating these tasks to family members.

Insert Table III here

Women who had children of school age often engaged them in their business activities during holiday time claiming that kids this way: *can practice math by doing real calculations. So they get smarter than other kids'* (Biratnagar 3.5.1, grocery shop, higher secondary, married with school-age children). Over half of the sample reported help with business activities or childcare from family and kin which suggests the copreneurial nature of these activities to cope with livelihood challenges despite some not being the traditional family business. The collective efforts of the family were intensified in nuclear families where, the intergenerational conflicts of the extended families were not a burden to decision-making ability. Nuclear families' internal migration although limited the family and social links they could rely upon, pushed women to take decisions independently, work more cooperatively with their spouses and raise their children free from their families' influence. The case of a

woman from Pokhara that used her experience of running a hotel and a vegetable cart in her native village, to manage a vegetable shop with her husband away from her in-laws, illustrates particularly well the difficulties of breaking free from intergenerational dependence, educating one's children and meeting the demands of family and business when the resources to rely upon are scarce:

We tolerated the trouble my in-laws created. I had two children. My in-laws dominated me on everything, as we were dependent on them. I thought of doing something, I didn't want to be dependent on them. I talked with my parents. My father gave me ten thousand rupees. And sisters gave five thousand each. I bought a gas cylinder and benches with that money... One brother said he will give me a cart. The price of the cart was 3,000 rupees. We had to pay him 100 rupees each month... I used to go to the wholesale market at 4 am... and return back and cook food. We earned about three and half lakh rupees. We wanted to buy some land with that money... In order to educate the children, we came here and started the business. It has been 12 years since we left home... I feel satisfied... Everyone praises us and say they are happy with our progress. (Pokhara 2.5.4, vegetable shop, primary education, married with school-age children)

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

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

The conflicts women experienced in maintaining their roles as wives, mothers and daughters-in-law and yet, progressing in their business domains were also shared with various family members, who offered emotional support and advice on issues as broad as product diversification, skills trainings available to them, business re-location, emotional support with difficulties with non-paying customers and often encouragement with the progress they had made 'against all odds', all factors that led to women feeling the positive value of their work.

Gaining value

The last aggregate dimension of our framework related to women's satisfaction with their entrepreneurial activities. Not surprisingly, this reflected various aspects not necessarily related to overall levels of income but instead their family's livelihood, individual confidence as well as better positioning in the family and community. Being engaged in business activities improved women's value *vis a vis* the male members of the household. Kathmandu 1.2.2 referring to her husband's dismissal of her work said: *'my husband argues: 'what have your earnings contributed to?!' I respond that I don't ask money for our son's fee and help to run the family'*. Women's contributions towards their families' livelihood was central in almost half of the sample with their work contributing towards rent or buying a house, land and other living expenses, and most importantly the children's education. The capacity to 'earn a living' gave some women the opportunity to change hostile attitudes towards them from husbands, parents-in-law and the wider community, indicating the temporality of some of the negotiative actions women undertake to balance family and business demands. Kathmandu 1.1.4 reflects on her business experience illustrating how her own persistence and positive business outcomes mitigated these negative influences over time:

I have to go out of the house and meet the suppliers for taking and returning orders. Sometimes, it gets late so I am often questioned for staying out so late. It is not easy for women to run their business. Even my husband got angry and we had a big fight. But now he understands and things are better. At the beginning, their [neighbours'] view towards me was not positive, but once they heard about my business and found out why I need to leave the house and come back late, they became more understanding. In the past, most people, my husband included used to make fun saying that what I'm doing is a waste of time but now they all think that I have earned my living with this waste of time. (Kathmandu 1.1.4)

As women talked about the difficulties of their hard labour and sacrifices, they saw this as a worthy endeavour because they were providing their children with the possibility to be educated and as a result live a better life. The value of education was highly emphasised especially as many saw their involvement in these types of activities related to their lack of good education and skills that would allow them to enter the waged labour market. Thus, they aspired towards more fulfilling lives for their children. Those, whose businesses were more sustainable, were hopeful that their children would take over these activities and hence, they were proud of providing them with the means to sustain their livelihoods in the future. Women also perceived their business longevity through the lens of their life-course stage and

other personal circumstances. For example, women who had a successful business experience and supportive families expressed the desire to extend their business by increasing the shop space, diversifying their product range and hiring more women in the future (56 respondents). Biratnager 3.2.5, a former trade union leader being made redundant from a garment factory job, designs and produces cushions for less than a year and states that:

I want to employ more workers and extend the shop. I want to overtake the market of dolls and cushions in Nepal. I want to export the handmade cushions to foreign countries...I will register and make it bigger. When I am sad I read again and again the book by Karna Sakya about women entrepreneurs... The trainees are making and selling in their own areas. I have a plan to give work to all my trainees. But I have no money to extend the business. I have a plan to open a cushion factory. So, the fund should be very high. (Biratnagar 3.2.5, handicrafts, higher secondary education, married with school-age children)

Those at an older age reflected that they would exit (7 respondents) because the business had fulfilled the main objective of educating children. After years of hard labour, they felt it was time for them to reap the benefits of their work. For some this meant being supported by their sons, as it is customary in the Nepalese culture or to embark in 'pilgrimage' for those women that had children, who had immigrated to other countries. In other cases, women saw their spouse's retirement or the expansion of their families as their children got married as an opportunity to increase the free labour supply in the business or most importantly as a source of knowledge/skills brought into the business by younger, more educated people. Biratnagar 3.5.4 felt sadness in having to exit from a hotel business that had sustained her family's livelihood stating that *'my modern daughter-in-law does not want to do this business'*, indicating also the intergenerational clashes and how women themselves reproduce gender biases and family hierarchies.

At a more personal level, women felt satisfied with their business as it gave them 'independence', confidence and dignity. They were able to achieve something despite having minimal education in many cases. They appreciated the opportunities the business gave them to socialise with other women, learn new skills and expand their business. Kathmandu 1.3.6, for example, has grown-up children that could look after her and often suggest she exits the business. But she states that: *'I will do business till my death. If we sit idle, we think many things and we become ill. If we have a business, we become engaged. We can meet different people...If we do business, we become independent. It is good if one can give to others*

instead of asking from them' (Kathmandu 1.3.6, handicrafts, illiterate, widowed with 5 school-age children). The final sentiment was shared by most women as being able to earn independently provided them with the opportunity to better fulfil their caring and nurturing roles.

Another general sentiment shared by these women was that values such as courage, determination and self-belief, often not celebrated in a society where women are not encouraged to think for themselves and are constantly framed through their family roles, are essential and need to be talked about or shared with other women. Pokhara 2.5.3, who works in partnership with her friend in a tailoring business takes great satisfaction in being able to support women in being independent through teaching them the tailoring skills. As she states:

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

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

Discussion

Our main concern in this paper is with how women in a developing context negotiate the demands of their entrepreneurial activities and family responsibilities, highlighting the role the patriarchal context and their livelihood challenges play in the ways they mobilise support for their activities, and the satisfaction they attach to their work. We departed from a number of studies that have been concerned with the competing demands of family and business in the case of women entrepreneurs (Essers et al. 2013; Al-Dajani and Marlow 2010; Rehman and Roomi 2012), emphasising that family support enriches women's experience of entrepreneurship (Eddleston and Powell 2012; Powell and Eddleston 2013). Our main

argument is that in the case of women engaged in informal entrepreneurial activities in patriarchal family contexts, the support to work, and the resources for reconciling family and business demands might prove particularly difficult to navigate and access. Central to our analysis of the data was, therefore, the way women occupying informal entrepreneurial spaces exercised agency despite the constraints of their institutional and socio-cultural environment. We identified three main and interrelated themes – negotiating consent, family resource access and gaining value that allow us to situate the process of reconciling demands of the family and entrepreneurial activities at the socio-cultural level (See Figure 2). Our contextualised discussion accounts for the conflicts and tensions between expectations of institutions such as family, marriage, property rights, and access to education and credit, which women need to accommodate and (re)negotiate through continuous interaction with their nuclear and extended families and others in their circles, whilst attending to their family’s livelihood challenges.

Insert Figure 2 here

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

Our second theme of family resource access discusses these dynamics further by highlighting the supporting and conflicting ways in which family and kin based relationships were negotiated by women for both family and business roles. Not surprisingly, family and business domains were highly intertwined (Aldrich and Cliff 2003) not least because of the nature of women’s businesses (Brush 1992) but also because the livelihood challenges of the

developing context blurred the boundaries of family and business in the collective effort of most households to sustain their livelihoods (Webb et al. 2015). Women's family and kin based relationships allowed them to utilize a number of temporal and locational strategies and to engage in various prioritisations of either business or family/social obligations. Women primarily benefited from the family support (Shelton 2006; McGowan et al. 2012; Powell and Eddleston 2013), but when their strategies are placed in the context of both livelihood struggles and patriarchal family contexts it is evident that they were negotiating more than conflicts between their business and family roles. On the one hand, the temporal and spatial strategies of reconciling family and business demands, whereby they would choose to work from home or delegate certain work tasks reflected to a large extent stereotypical views about outdoor work as imbued with maleness and inside domestic work as feminine (see also Ntseane 2004; Fonchingong 2005), emphasising that gendered relations are embedded in family and social contexts that continue to reproduce gender hierarchies and legitimize female subordination (Ahl and Nelson 2010; Morris 2008). On the other hand, women were navigating a much more complex web of expectations stemming from their broader economic choices such as migration, intergenerational dependence and social practices and obligations typical of subsistence markets. Their negotiative actions reflected these different competing demands and most importantly, what they could achieve based on their available resources.

Our final theme of gaining value demonstrates that entrepreneurship was considered as a positive experience by most women, who saw their position in the family improve as a result of their contribution towards the family income and children's education. Most women talked about their business satisfaction not in terms of market individualism and profit (see Viswanathan et al. 2014; De Vita et al. 2014; Giannetti and Simonov 2004 for similar conclusions) but mainly in terms of reproductive outcomes – sustaining the household and educating children, which emphasise again how strongly women are embodied in terms of their domestic relationships (Neves and Du Tout 2012; Al-Dajani and Marlow 2010). To a large extent, making do within their particular economic, social and family circumstances rather than seeking personal advancement through business characterised most of these women's strategies to negotiating family and business demands. This, however, reflected not only women's family and caring roles, or the deeply gendered activities they were involved in, activities in which they were socialised from an early age - tailoring, knitting and cooking. Instead, it reflected the affordances of the saturated nature of this type of activities and the nature of support/conflict from their families and communities. In fact, considering their

circumstances, these women could be easily categorised as ‘successful’ having survived in business for a long time.

As importantly, the recognition and respect they achieved through their hard labour also led them to problematizing the narrative of women’s space being in the house or their abilities being inferior to men and, increasing thus, their courage and confidence levels. Family values and cultural norms are not only part of women’s gender constructions and relations but they are also shaped through women’s business activities and family interactions. Several studies have pointed out that women improve family dynamics and marital relationships as their ability to provide better food, clothing, and education for their children increases (Scott et al. 2012). Similarly, migrant women entrepreneurs in Western countries have also improved their standing as a result of their business activities (Azmat and Fujimoto 2016; Essers et al. 2013). Our research takes this further by pointing out the interaction between gender and internal migration, as the latter clearly influenced women’s decision making ability positively when they had to make decisions away from the influence of the extended family.

All in all, the three themes of consent to work, family resource access and women’s value point to the need for conceptualisations of family-business interface that take into account both the nature of women’s work and also the socio-cultural context. As such, our study contributes towards accounts of work-life interface that go beyond the temporal and spatial issues to incorporate the everyday practices of work amongst those less privileged in terms of resource access in particular socio-cultural contexts. As importantly, these findings offer a nuanced account of women entrepreneurship in a developing country context (Zahra 2007; Smith 2009; Brush and Cooper 2012; Ahl 2006) by highlighting how gender constructions in these contexts are based on economic circumstances and, family and social values. There is sufficient evidence in our data to suggest that both of these bodies of literature would greatly benefit from more intersectional approaches that take into account issues of class, race, gender and how they are experienced in particular institutional and socio-cultural contexts. Additionally, the copreneurial nature of these entrepreneurial activities provides support for what Alsos et al. (2014) consider as a household perspective that would capture a number of family dynamics and junctures and the businesses’ respective responses.

Conclusions

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

First, it has implications for more contextualised accounts of the business-family interface by highlighting what is possible for women within the economic and socio-cultural constraints they experience and the satisfaction they attach to their work. Our three inter-related themes of consent negotiation, family resource access and gaining value highlight a number of interesting dynamics at the individual, family and socio-cultural level and demonstrate how women's re-positioning through income generation, increased confidence and support provision to other women shapes gender relations in the context of both the patriarchal society and the informal economy.

Table 1: Women's personal characteristics and household characteristics

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

Notes: ¹ four of these women are single; ² two of these women are divorced and three widowed; ³ one of these women is single and one divorced; ⁵ this woman's husband has migrated abroad. She lives alone with her son.

Table 2: Business Characteristics

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

Table 3: Balancing strategies by family responsibilities

Family Responsibilities	Main strategies for W-L balance in each group			
	Home/Nearby Home location	Sharing of family/business roles	Creating business partnerships	Prioritising non-business obligations
No children		Sharing business roles with family/friends		
Pre-school Children	Family expectations	Delegating Childcare	Partnering with family members	Closing the business to take care of children
School-age children	Economic reasons	Sharing business activities with nuclear family–supplies, staying in the shop	Partnering with friends	Closing the business to host guests
Extended family		Delegating business/childcare activities to extended family	Partnering with family members or friends and running the business in equal terms	

Figure 1: Coding Scheme

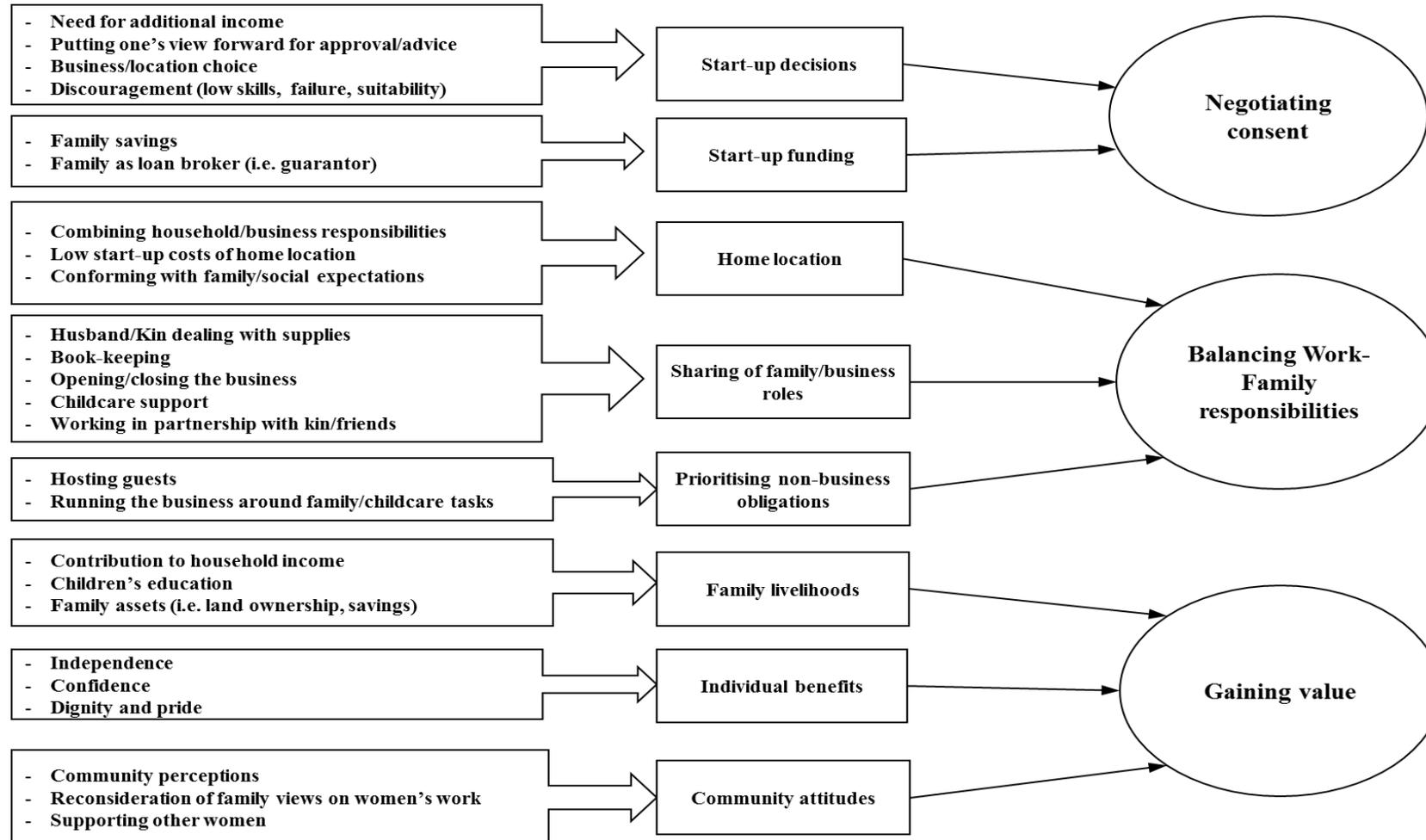
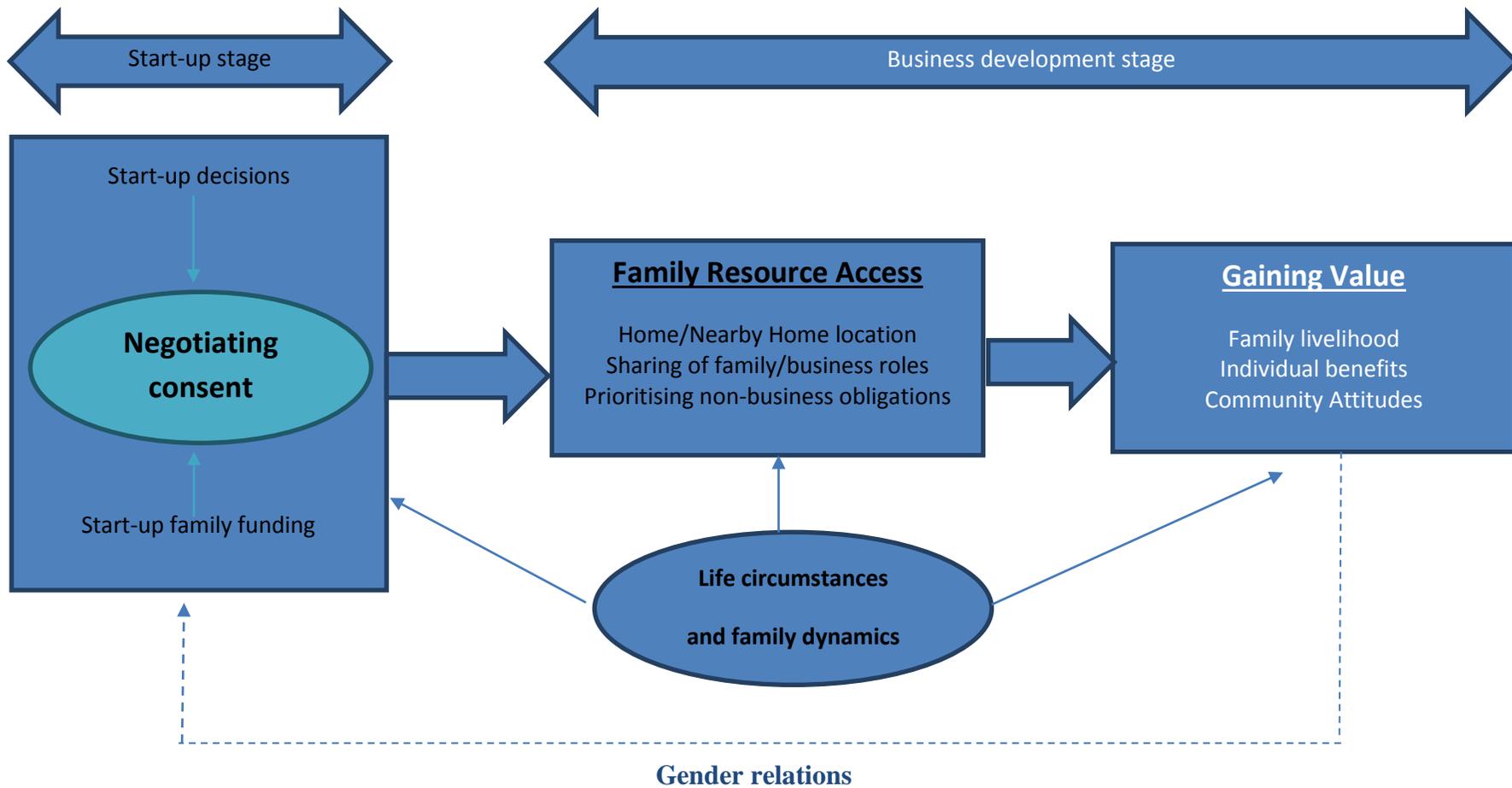


Figure 2: Analytical framework – Negotiating family and business demands within a patriarchal society



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