WOMEN ENTREPRENEURS AND FAMILY RESOURCES: AN EXPLORATORY STUDY

A DOCTORAL DISSERTATION $\label{eq:submitted} \text{SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS}$ FOR THE

EXECUTIVE DOCTORAL PROGRAMME IN MANAGEMENT INDIAN INSTITUTE OF MANAGEMENT INDORE

BY

GEETHA KRISHNAN [2018-FPM(I)-01]

STRATEGY AREA



JANUARY 2024

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Abstract

Background

Over the last two decades, the study of entrepreneurship has found acceptability, legitimacy, and interest among academics, big business groups, and the government. It may be asserted that entrepreneurship has now been accepted as a formal field of enquiry in the domain of management research (Aldrich, 2012).

One of the important sub-domains in the field of entrepreneurship is women entrepreneurship. Ever since the first journal article (Schwarz, 1976) on the topic appeared, multiple scholars have successfully argued for and explored women entrepreneurship as a separate field. A closer look at the literature suggests that two broad frames dominate the conversation: comparison between men entrepreneurs and women entrepreneurs, and the social factors that boost or impede the woman's success as an entrepreneur.

As a subset of social factors, the family emerged as a key area of exploration in the field of entrepreneurship only when women entrepreneurship became an area of research interest and focus. Prior to that, when entrepreneurship was explored purely as a male domain, there was virtually no mention of family as a unit of relevance. An analysis of the top academic papers on entrepreneurship between 1985 and 1999 did not reveal a single mention of family, with the external environment being defined as "the cultural, economic or market factors converging to create an environment that enhances or inhibits entrepreneurship." (Busenitz, et al., 2003). The only exception was a reference to spouse / family (Bowen and Hisrich, 1986), which also restricted itself to the immediate family. A 2003 review paper was even titled "The Family: The Missing Variable in Organizational Research." (Dyer, 2003)

Research Focus

While analysing the traits of successful women entrepreneurs, Bowen and Hisrich (1986) identified the significant linkage between women entrepreneurs and family by asking: "Is spouse / family supportiveness crucial?" This was one key take-off point of this research.

The second trigger emerged from the work-family interface theory, which explores how an individual's work life and personal life are strongly intertwined (Jennings and McDougald, 2007). The intensity of this interface is very salient for entrepreneurs (Aldrich and Cliff, 2003), and even more so for women entrepreneurs (Brush, 1992), especially in societies like India, where the woman carries a higher load of the family responsibility than the man.

The third impetus for this research came from a methodological gap. When Brush (1992) argued for an integrated perspective in studying women entrepreneurship, they suggested a new perspective for studying women entrepreneurs, "one that looks at the business through the eyes of women" (Brush, 1992). However, a detailed review of the research literature indicated that there were very few studies that have adopted this approach of looking at the woman entrepreneur's business through her eyes, of probing her thoughts and feelings in terms of what she wants and how she goes about her tasks.

Key Research Questions

This research explored how women entrepreneurs viewed the support and resources they can get from their families, the challenges they faced when they seek this support / resources for the business ventures, and the tactics they adopted to get family support / resources for their business.

Specifically, the research sought to find answers to two questions: how women entrepreneurs viewed the support and resources they can potentially get from their families, and how they

managed the challenges they faced when they sought support / resources from their families. The latter question was of interest for two reasons. One, given the patriarchal nature of Indian society, women are not encouraged to take up entrepreneurial pursuits. Second, while families may have resources and inputs, they may not always make those resources and inputs available to the women entrepreneurs in their family.

Research Methodology

The research used a qualitative methodology in an attempt to get into the minds of the women entrepreneurs, and understand their ambitions and their mental models, processes, and approaches to obtain family support. A semi-structured open approach to the interviews and data collection enabled the focus of the research to stay within the framework of exploration, while allowing new findings and directions to emerge from the women entrepreneurs in the research sample. Using theoretical sampling and snowballing, a total of 23 women entrepreneurs were interviewed from across India, out of which data collected from 17 women entrepreneurs was used in the analysis.

Data was constantly analysed during the data collection phase for within-case analysis, and after all the interviews were completed, for cross-case analysis (Eisenhardt, 1989). The Gioia methodology (Gioia, et al., 2013) was used to analyse the data and categorise the raw data into 1st order concepts, which were subsequently aggregated through an axial coding process into 2nd order themes. These were further aggregated into a parsimonious set of three aggregate dimensions.

Findings and Discussion

The study started from the existing literature on how family support enriches women's entrepreneurial experiences (Eddleston and Powell, 2012; Powell and Eddleston, 2013). This exploration was then extended in three dimensions. Firstly, existing literature focused largely on financial resources for the woman's venture and support on the family responsibilities of the

woman. However, this inquiry found that women entrepreneurs wanted moral and emotional support much more than financial resources or even instrumental resources. In particular, the two things that women entrepreneurs wanted from their family were: acknowledgement of their entrepreneurial status, and a recognition that their product or service offering offered value to their customers and benefited the other stakeholders in the value chain.

The second area in which this inquiry extended the extant research is to study what tactics the women used when negotiating with their family to obtain the support they needed to grow their businesses. While some research has explored how informal women entrepreneurs negotiated family resources when they planned to start their businesses (Xheneti, et al., 2019), this research extends it further to look at how women engage in negotiations with their families to grow and scale their businesses. This extension is significant, because the resources and support that entrepreneurs need to grow their business is very different from what they need to start a business.

The research process led to a discovery that women engaged in a range of actions that are largely centred on their family role. The significant finding here is that women entrepreneurs obtain resources and support for their business by reaffirming and recommitting to their roles and responsibilities in their families. In other words, women entrepreneurs obtain family resources by reassuring the family that the *status quo* of their role in the family remains undiminished. Women did not seek support for their entrepreneurial pursuits by rebelling against their family roles, but by adhering to existing societal norms and expectations around their family roles.

Apart from these two areas, the conversations also led to an unexpected direction. Women entrepreneurs started talking about some of the limitations and challenges that come with family resources when they are offered for their business ventures. The semi-structured interview process enabled this exploration as a third area, one that was not originally imagined. Two themes emerged

in this discussion — non-deniability and complacency. Women entrepreneurs could not refuse family support and resources when they were made available to them. Therefore, women entrepreneurs needed to be very careful in terms of what they asked for. Second, easy availability of support from the family made the women entrepreneurs complacent. This resulted in the women entrepreneurs not building processes or developing skills or knowhow to acquire resources when they scale up. These two themes suggest that family support can constrain the growth prospects of a woman entrepreneur's business as much as they can enable growth.

The findings from this research suggest that both the work-family interface stream (Jennings and McDougald, 2007) and the path dependency stream (Sydow, et al., 2009 and Garud, et al., 2010) streams could benefit from considering aspects like family expectations, existing firm resources and available family resources, and how they intersect for women entrepreneurs in the growth stage of their ventures. Moreover, the nature of the woman's quest for an entrepreneurial identity even while trying to fulfil her role in family and society might be worthy of further exploration. Studying how women's negotiating approaches evolve over time to reflect changes both at the individual level and at the firm level, and perhaps how it could drive societal change in terms of how women entrepreneurs are perceived, are other areas for further exploration.

Conclusion

My main concern in this research was how women entrepreneurs identify and negotiate for family support and resources to help grow their entrepreneurial ventures. I went back to the basics to ask women entrepreneurs what support they wanted from their families and how they obtained that support, given the patriarchal context of India where women are seen more as homemakers while men are seen as breadwinners. I used a qualitative study of women entrepreneurs in diverse businesses located across the country. The research context was unusual because I focused not on women who had just started out on their businesses, but on those who were looking to scale up and grow their ventures. The study has two significant implications, beyond the specific contributions outlined earlier in this Section.

First, it has implications for more contextualised studies of the work-family interface for women entrepreneurs by highlighting the negotiating tools women entrepreneurs possess to address the sociocultural constraints they face in patriarchal societies such as India. As the study discovered, women entrepreneurs negotiated access to family support by staying within their socially defined roles rather than challenging those roles. In other words, women entrepreneurs obtained family support by reiterating their roles in the family and the roles of men in the family. They did not demand that their family role be reduced for the sake of their business; rather, they obtained what they wanted for their business by reaffirming their commitment to their socially defined role in the family. This contributes to the work-life interface theory literature by suggesting that compliance with their social roles is the preferred route for women rather than challenging those role definitions. Future research can engage deeper with this, in terms of exploring whether further growth of their businesses might compel women entrepreneurs to challenge patriarchal norms and thus drive social change.

Second, the challenges that women entrepreneurs face with family support, in terms of non-deniability and complacency, could have implications for how entrepreneurial firms develop path dependencies and inertia, which might impede their growth prospects and force them to stay small. Future researchers could explore this further in terms of the temporal aspects of path dependency and the countervailing strategies that entrepreneurial firms might undertake to systematically guard against this potential growth inhibitor. This could also be extended into the literature on imprinting theory, to study family imprinting on firms that may not necessarily be family-owned.

The findings from this research suggest that both the work-family interface literature (Jennings and McDougald, 2007) and the path dependency (Sydow, et al., 2009 and Garud, et al., 2010) streams of literature could benefit from intersectional approaches that consider aspects such as family expectations, existing firm resources, and available family resources, and how they intersect for women entrepreneurs in the growth stage of their ventures. Moreover, the nature of the woman's quest for an entrepreneurial identity even while trying to fulfil her role in family and society might be worth exploring further, thus studying how their negotiating approaches evolve over time to reflect changes both at the individual level and at the firm level, and perhaps how it could drive societal change in terms of how women entrepreneurs are perceived.

Appendix 1: Screening Questionnaire

No.	Question	Answer
1	Entrepreneur Name:	
2	Company Name:	
3	Company Location: (city and state)	
4	Nature of Company: (Unregistered, Sole Proprietorship, Partnership, Private Limited, etc.)	
5	Nature of Business: (What is the product or service, which industry is it in, etc.)	
6	Does the entrepreneur have other business partners in the company?	
7	If the answer to 6 above is yes, are any of the partners from the entrepreneur's family?	
8	If the answer to 7 above is yes, what is the relationship between the entrepreneur and that family member(s)?	
9	In which year was the company started?	
10	What was the annual revenue of the company in each of the last three years? (as applicable)	
11	How many employees does the company have? (include full-time, part-time, and contractual employees separately)	

Appendix 2: Discussion Guide

•	What prompted you to start the business? As the respondent explains, gently probe to lead to the influence of the family.
•	What are your goals and vision for your business for the future? <i>Probe for family influences, if</i> they don't emerge organically.
•	How do you make key decisions in the business? <i>Probe for family influences</i> .
•	How would you describe the work culture of your firm? Talk in detail about working hours, attendance monitoring processes, etc. <i>Probe for family influences</i> .
•	Who are your key suppliers and partners? How did you align with them? What kind of contractual and tacit agreements do you have with them? <i>Probe for family influences</i> .
•	Please talk about your key customers and regular customers. How did you acquire them? How do you retain them? <i>Probe for family influences</i> .
•	What do you think makes your business different from other businesses in your industry? How

do you build and sustain this differentiation?

• What do you think are the biggest challenges for you and your business? <i>Probe at the personal level, firm level and for external factors.</i>
Demographic Information
• Entrepreneur name:
• Firm name:
• Nature of the firm:
• Firm age:
Ownership pattern:
• Family members (including extended family members) involved in the business
• Formally:
• Informally:
• Other members involved in the ownership and running of the business
• Formally:
• Informally:

Follow-up Discussion Guide

- Let's talk about some key transitions in your entrepreneurial journey. Describe the discussions you had at home, who were involved, etc.
- Talk about the key family members, their profiles, their role in the business, etc. (Jharsuguda)
- Can we talk a bit about what you do when you are home?

Notes:

- Even though this guide had only three main questions, each of these questions elicited detailed responses, and had multiple follow-up questions that were contextual to the individual woman entrepreneur and her responses.
- This guide was used only for the first two interviewees. For all subsequent interviewees, these questions were integrated as follow-up questions to the main set of questions.

Appendix 3: Profiles of Women Entrepreneurs

Woman Entrepreneur 01 (E01)

After working in the corporate sector for about 12 years, E01 became an entrepreneur quite by accident. She noticed the security guard at her aunt's house dabbling in stained glass paintings and was quite struck by his workmanship. E01 started selling his work informally, and this led to an interest in art, which gradually led her into starting her own business of making and selling customised fashion jewellery and garments. Her business' specialisation is colour customisation, particularly in fashion jewellery. E01 even formally learned goldsmithing so that she could explore high-end jewellery also in the future. In addition to her business, E01 also does some styling and designs for movies, which she does for a friend. She reckons that this probably takes up about 15 percent of her time.

When E01 expressed her interest in becoming an entrepreneur, her father was not in favour of it. However, he did not want to say no to her, so he agreed hesitantly. He was also her constant advisor and go-to person, until be died. E01 has drafted her mother as a partner in the business, even though her mother had no interest or expertise in design. However, her mother helps the business by taking care of the accounts and administrative side of the business. She also acts as a sounding board for E01, giving commonsensical advise based more on experience than expertise. One of her aunts trains workers and she sources workers from her aunt. She is also training her domestic help in design work so she can use their services for the business.

E01 outsources large parts of her work — she sources material from China and gets a lot of her skilled work done through freelance workers based in Jaipur, Rajasthan. She does most of her selling online and through exhibitions. E01 is a very active networker, and is a member of multiple women entrepreneurship associations and networks, including being an office bearer in a leading

national association for women entrepreneurs and leaders. She actively taps her networks for suppliers and customers.

Woman Entrepreneur 02 (E02)

E02 worked as a HR consultant in Bengaluru for about 15 years before family circumstances pushed her into entrepreneurship. Her parents had ancestral property in rural Karnataka, and since all of them were away from those lands, their land was getting misappropriated. Therefore, E02 and her father had to step in. E02 gave up her corporate career and moved to Mysore along with her husband, who works in government service in Mysore. The initial focus was just to preserve the land and produce within the family. However, as her father tended to their farmland, E02 got an entrepreneurial idea to start a cooperative farming venture, which she did with two other progressive farmers, and all three of them started this venture as a partnership.

While E02's husband is not involved in her business, E02 sources her raw materials both from her and her father's land and from her husband's family land, which he owns separately. Her husband also caters to the financial needs of the family, thus removing that burden from E02. E02's mother is also a partner in her business, and she helps in the farm, overseeing operations there. Coming from a farm background, she is comfortable doing that. E02 is one of two daughters. However, her sister married outside the community and hence has been ostracised from the family, thus leaving E02 with all the family property (after her parents, of course) and the corresponding responsibility of managing it.

E02's parents needed her assistance to move back to their farms and set their affairs straight.

However, now that things are settled for them, they are not too keen for E02 to continue with her entrepreneurial venture. They prefer that E02 seeks employment in the corporate world again.

Moreover, they don't quite understand the branded business she has started. For them, agriculture is

not entrepreneurship. However, E02's mother is a significant support at home, and this frees up a lot of time for E02 to focus on her business, including traveling to the farm or the Bengaluru on a regularly basis. On the other hand, E02's husband is very supportive of her venture, and provides her with resources, network access, and business advice. E02 is not able to tap any other family members for her business, since many of them are competitors for her business, given that they are into agriculture themselves.

Apart from a core bunch of employees at the farm, E02 works with quite a few external vendors and partners for various aspects of her business — packaging, branding, marketing, etc. Her past experience in HR consulting comes in handy in defining professional and objective vendor selection and management processes. E02 is active in women entrepreneurship networks in Bengaluru.

Woman Entrepreneur 03 (E03)

After working in the financial services sector for five years, E03 joined hands with a schoolmate and friend to start an entrepreneurial venture selling eco-friendly baby diapers. The idea came from her friend and business partner who, as part of her higher education in the sciences and subsequent experience in the U.S., identified baby diapers as the third largest commodity in landfills globally. This led to the two of them exploring the idea of reducing the baby's bum print on the globe by launching eco-friendly diapers, targeting eco-conscious working parents. Combining E03's business education and background and her friend's scientific expertise, they started their entrepreneurial venture, with their own savings. E03 had always wanted to be an entrepreneur, and create a social impact through her entrepreneurial venture, and this idea fitted in perfectly with her goals.

Since the parents of both E03 and her partner are in business themselves, the two of them received a lot of support and inputs for their venture. Moreover, they also benefit a lot from tapping into the networks and contacts of their parents, especially for customers. Since E02's father is in the Food &

Beverage business and her partner's father is in the pharmaceuticals business, they have been successfully exploring business opportunities in retail stores and hospital chains to place and sell their products. They have taken up office space inside her father's business premises, but does not access any of her parent's resources, in terms of manpower, material, or finances. However, her parents provide for her personal and living expenses, so there is no pressure on her venture to provide for her.

E03 and her partner have explored multiple sources to get their product right, working through multiple prototypes, before finding a supplier in Coimbatore who could deliver the right quality. They have also identified a second supplier to enable scaling up at short notice. They have tested their product through various mothers groups across the country, which they tapped through their Social Media connections. Apart from the B2B networks she had formed through their parent's connections, E03 has also started selling her products online. While E03 admits that neither she nor her partner are active on any woman entrepreneur or other business networks, they are now speaking with voluntary and CSR organizations to reach their products to the right customers and beneficiaries. Apart from a core group of employees focused mainly on marketing and administration, E03 and her partner work through multiple external partners and outsourced entities for their various business requirements.

Woman Entrepreneur 04 (E04)

Through E04, an engineer by education, worked in the IT industry for about seven years, she had always wanted to be an entrepreneur, in the beauty and personal care space. When was on maternity-induced break from her work (she quit the firm she was working in because they did not have a maternity policy; her quitting apparently induced them to introduce such a policy), she started off running a franchise operation of a beauty salon. She continues to do this, and has

managed to get other men and women in the family to run franchise operations in different cities across South India. Subsequently, when her home finances stabilised and her parental duties became stable, she started an entrepreneurial venture selling nature-based beauty products for women under her own brand name, using her personal finances.

E04's foray into the beauty parlour franchise did not meet with parental approval; they thought it was beneath her station as an IT professional to be a beautician; to them, it did not come across as an entrepreneurial activity. Moreover, the parents realised that running the franchise operation gave E04 a lot of flexibility in terms of time, which she was able to devote to her family and children. However, her husband supported her through this endeavour. Gradually, the family realised that the entrepreneurial venture afforded E04 more recognition than IT, and became very supportive when she launched her product business as well.

E04's success in the product business has now encouraged her husband and her brother to also quit their IT jobs and become part of her business full-time, which is now registered as a private limited company. Between the three of them, she front-ends the company with customers and external partners, while her brother and husband run the operations. E04 also handles all the HR aspects of the business. Over time, E04 has built a largely female workforce, as she believes that women were more disciplined, listened better (especially to women business owners), delivered consistently, and were more loyal to their employers.

E04's father was in finance and real estate businesses, and she keeps discussing her business with him, and he advises her. It was his idea for her to hire more women; he also advises on handling pressure in life and work. E04 finds her father's advice has been motivating and liberating.

E04 particularly focuses on managing her time, so that she manages her business in the time her two daughters are in school, so she could spend more time with them when they are home. Whenever

business demands her time, her husband tries to step in at home to spend quality time with the children. Both E04's mother and her husband's mother come and take care of the children whenever both of them get too busy with their business. Her daughters are very inspired by her and want to be entrepreneurs too, though not in the same business.

Woman Entrepreneur 05 (E05)

E05 is a social sector professional who was forced to give up her job because her husband got an international posting. When they came back to India, location and the fact that she had an infant child continued to keep her away from the workforce. However, she continued to do small freelancing jobs, including with her old employers, in the social sector. Then a chance meeting with her husband's colleague, who was also a social work volunteer, led her to formalise her own small partnership venture (it later became an LLP) in social sector consulting. However, this was also not full-time, as E05 had family commitments and her partner was also not full-time in the venture. Gradually, when she moved to Bengaluru (because of her husband's job move), she enlisted herself into a part-time PhD programme, and also decided to devote herself full-time to her venture.

E05's venture provides consulting services to social sector organisations and the CSR functions of corporate organizations. Their services include impact design, impact communication, and impact assessment services to its corporate clients. They also offer capability-building training to NGO leaders and curate knowledge content targeted at motivating youth towards responsible behaviour / social entrepreneurship as a viable career choice.

E05's husband has been a very key player in her venture, even though he is not formally associated with the venture in any way; he continues to hold a full-time senior position in a corporate organization. However, he has been instrumental in triggering her to become a full-time social entrepreneur; he helped her set up a team of advisors from across the world; he continues to be

involved in all aspects of her business operations; he provides her with business connections; he helps her firm with their pitches and presentations; he helps interview their potential new hires; he keeps motivating her and her staff members; and he helps out at home whenever she is busy with her venture's activities. In sum, E05's husband acts as a mentor, catalyst, and soul-keeper to her and to her partner and colleagues in the venture.

Notwithstanding the support E05 receives from her husband on both the work and the personal front, she feels that the entrepreneurial venture has still been difficult for her on the personal front, in terms of time management, attention to her daughter, her own health, and her own "me space." One of her key focus areas for business is to build a robust second line of leadership, so that she can achieve better work-life balance.

Woman Entrepreneur 06 (E06)

E06 worked for 12 years in a very busy career in the financial services sector, which was filled with hectic schedules, a lot of travel, high-pressure intense work, long working days, and working weekends. Then she had a child, whose upbringing she did not want to compromise. Therefore, she quit her job. In pursuit of a career that would enable her to balance work and home, E06 decided to set up her own financial advisory company, advising high net worth individuals and family offices. As part of the child's upbringing, E06 and her husband also shifted base from Mumbai to Kolkata, so that they would have the extended family to also support the upbringing of their child.

E06's husband is also in the same sector, and therefore he is a big source of support and inputs for her. While ensuring there is no conflict of interest with his employer, E06's husband helps her a lot with business advice and business contacts. Moreover, her husband also helps out a lot at home whenever he can, though his work schedule is quite hectic. In the long run, E07's hope is that if her

business develops well, her husband can quit his job and join her in the business. In other words, she hopes to convert her business into a "family business".

Even though E06's father (who is a businessman himself) never had time for her, her mother has always been a big support to her throughout her life — right from ensuring that E06 was well-educated, to giving her time before marriage to get into a good job that bought her financial security and independence. However, when E06 had a child, her mother was the first to ask her to quit he work life to focus on the child. E06's mother-in-law has not been particularly keen on E06 either working or pursuing her own venture, but E06's husband plays the moderating role between his wife and his mother. Some of E06's extended family members are also her business clients.

Despite having been very successful with her venture so far, E06 still plans her business around her home responsibilities. Her working hours are based on the times she need to spend with her child and in doing the work at home; for example, she starts business at 10.30 am after finishing her work at home. Her mother takes care of things at home for about 6-8 hours every day, which is when she does her work. One of E06's key focus areas for the business is to hire some smart young people, who can take over some of her responsibilities, so she can cut down her working hours.

Woman Entrepreneur 07 (E07)

To supplement the family income, E07 ran an activity centre for children for about six years before closing it down. Then she started helping her husband, who was a moonlighting entrepreneur (he has a day job in the water sector) in the cold storage business. The experience, fuelled by some further brainstorming with her husband and his friends, inspired E07 to start her own technology-based local logistics and transportation company (even though she is not a domain specialist), as a private limited company with her husband's friend. She refers to herself as an "accidental entrepreneur". While the company has seen a downturn due to the COVID-19 pandemic, E07 is

confident that she can turn the company around by exploring innovative options like electric vehicles, women truck drivers, and so on. In the long run, E07 hopes that her business becomes big enough for her husband to give up his current job, close his part-time venture, and join her venture full-time so that her venture can become their "family business".

While E07's husband fully supports her as an entrepreneur, his busy life does not afford him to spend enough time to take care of the family. Therefore, tending to the family is E07's responsibility, and she considers it her prime priority. Even though she has a full support system at home in the form of a maid and a cook, she still reckons she needs to spend a lot of time and energy overseeing them and ensure the household runs smoothly. This leads to E07 being very cautious in the moves she makes in her business. She considers her family responsibility, especially the upbringing of the children, first before making any big moves in her business. Since her children are in their late stages of schooling, she reckons that she needs to focus on them, and go slow for a while on her business growth plans.

Even though neither of her parents (who live in a different city than E07) have a business background, they are completely supportive of E07 in her entrepreneurial venture. Though they cannot offer her any form of financial or instrumental support, they provide her with moral support and motivation. On the other hand, E07's father-in-law is not in favour of her being an entrepreneur; he would rather she take up a job. He has grudgingly accepted her decision, thanks in part to her husband's support for her venture, but his occasional expressions of disapproval are significant demotivators for E07.

Woman Entrepreneur 08 (E08)

E08 worked for eight years in the financial services sector in India before she quit that and moved to the U.S. with her husband, who had taken up a job there. After spending six years in the U.S. E08

and her husband had to return to India to take care of their ailing parents (and their own ailing selves). They decided to settle down in their village, where her doctor-turned-IT-professional husband decided to become a farmer and tend to the family land. E07 started assisting in the farm, and that led to her business idea of providing value-added cocoa products. The idea came to her because she realised that the farmers in the area were selling cocoa beans as a commodity to a large chocolate manufacturer, and were thus perennially operating at low prices and margins. Working closely with an agricultural research institute, she developed a few value-added cocoa products (beyond chocolate, which was the norm). She is exploring options like cooperative farming to enhance capacity and scale up rapidly. She is also exploring value-added products using bases than cocoa, like coconut, mushroom, and dairy produce, among others.

E08 is in the early stages of her entrepreneurial venture, and the business is still not financially independent or viable. She relies on her husband's farm for her raw material. Moreover, her husband's earnings support the family, so there is no financial pressure on her business. She does not want put any financial pressure on the family, so she has not accessed family funds for her business venture, even if that meant slower business growth.

Since both E08's and her husbands families have been in agriculture-based businesses over generations, they are fully supportive of E08's entrepreneurial venture. Therefore, not only does E08 get tangible resources like raw material from the family, she also gets significant emotional support and backing, and advice and mentorship from her family members. E08 reckons that one of her biggest entrepreneurial leanings occurred when her father-in-law went off to the U.S. for six months, and entrusted her with the responsibility of running his farm entirely by herself, especially during the peak harvest season. This was the time when E08 had just returned from the U.S. herself, so she barely had any time or experience to prepare for this. However, she reckons, it turned out to be an accelerated learning process for her in the business.

E07 needs to get all her significant business ideas approved by her husband and the immediate family of her father-in-law, and they are not easy to convince. This has led her to create a small idea approval process for herself, in which she does small experiments, show little successes, and use these to get family approval. Her mother-in-law supports her a lot and this helps in these conversations and negotations. She also believes that through her innovations, she is also helping the family understand agricultural innovation a bit.

Woman Entrepreneur 09 (E09)

Despite being physically challenged, E09 worked for more than 30 years in the financial services sector in a senior capacity. Subsequently, she was forced to give up her job and move to a smaller town, to take care of her mother — her two younger brothers were unable to make the shift and so the onus fell upon E09 to do so.

Shortly after she made the move, E09 was wondering what to do when an old ex-colleague asked her for advice on counselling a student who was suffering from cerebral palsy. This conversation led E09 to realise that education and counselling on disability was a huge need and a much ignored one. So they decided to get together to address that need. E09 realised that they needed funds to provide this service. So she started a technology-based career development and skilling company for higher education students. She ran this for about three years before she generated adequate funds to fully launch her main venture — counselling disabled persons. They focus on counselling both patients and their family, and cover a whole range of issues around accessibility — access, transport, education, jobs, etc.

While E09's entrepreneurial venture emerged purely from personal reasons and family necessity, she has very little support from family for her venture in any form. Her personal experiences and the extensive network she has built up across the country over the years helped her tremendously in

identifying people who need her service; reaching out to potential funders, donors, and sponsors; and acting as resource persons in providing services for her beneficiaries. Moreover, E09 reckons that the fact that she is from a traditionally business community gives her an intuitive understanding of the importance of money even for a venture like hers — she knows she has to pay salaries, manage expenses, and run her household, including covering for the healthcare needs of her mother and of herself.

E09 is also a regular educator and speaker (both in-class and online) on disability and media communication on the topic. She believes this provides multiple benefits: it sensitises multiple people across domains on the topic, it ensures it keeps her up-to-date on the subject, and it provides her an opportunity to spread the word about her work and ensure more people can reach out to her help and support.

E09's physical handicaps and family challenges have not prevented E09 from leading a full life—she travels extensively, she runs marathons, and she swims regularly. In her own words, "It has been a good life; I don't look at the dark side."

Woman Entrepreneur 10 (E10)

E10 worked for about eight years in various sales and marketing and advertising roles across organizations. Between jobs, she also tried her hand at entrepreneurship for a couple of years, joining hands with a friend to aggregate and sell the work of local artisans in Delhi through online channels. Then she got married to an entrepreneur who was into corporate event management. E10 started working with her husband (but not as a formal business partner) in his business, but the business slowed down almost completely because of the COVID-19 pandemic. That was when E10 had an idea to launch a do-it-yourself virtual events business as a partnership firm with her husband. Soon, they added a tech professional as a partner, as they realised the criticality of technology for

their business. Over time, as her business grows and her husband's business revives after the pandemic, E10 hope to integrate the two companies and offer hybrid events as well.

Even though E10's and her husband's companies are independent of each other, the two of them ideate jointly for both their ventures, but otherwise they work independently and do not interfere in each other's roles. In terms of roles in E10's business, she handles the marketing and customer acquisition responsibilities while her husband looks after execution. The third partner provides the technology support. A core set of employees run the operations, while the firm gets outsourced support for other services.

Both E10 and her husband come from business families (the family businesses are unconnected to the businesses E10 and her husband run), so they are fully supported by their families, though not financially. E10's mother-in-law takes care of running the home so that E10 can focus entirely on her business. However, since both families are conventional patriarchal joint families, E10 still believes that she has a responsibility towards the family, so she does a fair bit of work at home. She reckons that this cuts into her time with her husband as also her personal time, but she does not resent that. As she says, "I (women) should run the house. I love doing it. I love taking care of the house, the family." While E10's husband supports her entirely at work, he does not do so at home. He leaves his mother and his wife to run the family. He believes that one of his reasons for getting married was "to find a partner for my mother." When they have a child, E10 is clear that bringing up the child will be her first priority. She expects to be a hands on mother, even if that means slowing down her business and curtailing her business growth ambitions.

Woman Entrepreneur 11 (E11)

After a masters in E11 public administration and an MBA in human resources management, E11 started off her career in content development in a digital marketing agency. While she was there, the

entrepreneurial bug bit her and she started her own digital marketing agency. After a few years, she felt that she was not able to scale up the business and attended an incubation programme. While brainstorming in the programme, she came up with a new business idea and launched a new company that was into managing weddings and other "happy" events. While running this, she continued to provide digital marketing services as an independent consultant.

E11 has been struggling with scaling up both her businesses, and believes that external events like the GST law and the COVID-19 pandemic impacted her businesses significantly. She is at the crossroads on her entrepreneurial venture now. She has stopped fiddling with ideas now, and is focusing on how to get some semblance of stability to both her business and personal life. She almost thinks that she "does not have the freedom to play around now with entrepreneurship".

An innate urge to be independent is what spurred E11 into entrepreneurship, even though neither she nor her husband were from business families. She also felt, "f I can give so much to an employer, who not do it for my sake?" Her entrepreneurial drive made her encourage her husband to give up his corporate job and become an entrepreneur. However, his venture into chemicals not only failed, but also drained the family finances. These same family finances were not made available for her business. On the other hand, when her husband's chemicals business needed some capital infusion, family assets were pledged for that (and subsequently lost).

E11's husband did not resist her entry into entrepreneurship; he felt that it enabled her to plan her time flexibly so as to be free to take care of the home and the children. She feels that her husband did not quite support her to scale up, only to remain flexible. In his mind, the family should be the focus for a woman, not business or profession.

E11 reckons her mother-in-law is a bit of a control freak, especially in the kitchen. However, E11 has turned this to her advantage by leaving the kitchen to her mother-in-law and using that time for her business.

Woman Entrepreneur 12 (E12)

E12 is an Instrumentation Engineer by education, and worked for 10-12 years in the corporate world, in the semiconductor industry, before she took a career break because of child birth. When she decided to come back to work after the break, she decided to start off freelancing in the semiconductor industry, offering PCB design and related services, including component engineering. Soon she formalised this as an entrepreneurial firm. She calls herself an accidental entrepreneur. E12's husband's sister, who is in an unrelated domain (science writer), is a partner in the private limited company. She reckons that "a family member in the business means the business is safe." E12's husband runs his own independent unrelated business and is not involved in her business formally. However, he is a constant source of support and guidance for E12.

E12 believes that a big reason for becoming and succeeding as an entrepreneur was her upbringing. Though she comes from a village background and is one of four girl children in the family, her father insisted on bringing up well-educated and independent. Right from their school days, E12 and her sisters lived and studied independently, away from home, and learned to manage life by themselves. Now E12 has one daughter, who she is bringing up likewise.

Apart from her core group of employees, E12 has also built up a good network of freelancers across the country from her industry connections. She has consciously focused on women who are back from their maternity-induced breaks, so in a sense, she has built a community of similar professionals like herself. She also has a few international advisors for her company, which she

reckons provides both advice and credibility. She gets most of her customers through networks and references, and runs on a high degree of repeat business.

When it comes to prioritising between work and home, E12 says she prioritises at a task level and not at an overall level. In her own words, "I cannot say my venture is not important to me; I cannot also say my home is not important to me." Notwithstanding the freedom she gets at home and her upbringing, E12 reckons that the home is more her responsibility than her husband's. And, as an extension, she reckons that her husband's business is more important than hers, so she would rather close her venture down than ignore the family.

Woman Entrepreneur 13 (E13)

E13's first foray into entrepreneurship was when she was a first year undergraduate student. She saw kids begging on the street, and she wanted to prevent that. As she explored further, she figured out that their parents were jobless and penniless. She encouraged the parents do some small art pieces and sold these door-to-door or on the streets. Slowly E13 built this to cover more than 1200 families. At this point, the local state government took over her enterprise, letting E13 to retain a small stake and operationally manage the business and earn commission from sales. E13 ploughs the earnings from the venture back into the families of the people who do the work, particularly focusing on education girl children in those families.

After graduating, E13 started a new entrepreneurial venture providing education and skilling services, in partnership with one of her professors and another entrepreneur. This venture operates across technology services, formal education, skilling, career guidance, and employment generation. The reason E13 thought of this venture was that she realised that for most youngsters, the parents drove their career choice, but with scant information or insight. She wanted to provide a

more objective option for youngsters to evaluate themselves, educate and skill themselves, and make more informed career choices.

E13 comes from a traditional joint family (in the trading business for many generations), in which she was the first person to be even allowed to go to a different city to study. Moreover, while all the men in the family have always been on their own (family business or their own business) and never taken up outside employment, the women of the family have only managed the house. Therefore, there was stiff resistance from the family when they heard of E13's entrepreneurial venture. (She was so afraid of telling them that she kept the venture under wraps, and the family learned of it when a media channel covered her venture in one of their stories.) However, the family agreed to her venture on two conditions: (i) She does not use her personal or family money on the venture, and (ii) She get married when she turns 25, even if that meant closing or selling the venture. Her family turned out to be a big support for her, in terms of moral support and business advice. Overall, the family supports her and watches her back, but they don't quite care for the business.

There have been two significant upshots from E13's success as an entrepreneur. The first is that she is now taken seriously by the family when it comes to the family trading business. She is formally involved in business conversations, in business decisions, and in negotiations with the external world for the business. The second is that her success as an entrepreneur has now motivated the other women in her family (in her generation) to explore entrepreneurial ventures, and they are currently in the process of setting up a restaurant in their home town.

Notwithstanding her success so far, E13 reckons she is very risk averse, especially financially. Therefore, while the business has got some funding, she has also resisted making any choices that call for significant capital expenditure or loan financing. On the personal front, E13 has resisted

getting married yet, as she has been exploring options to make sure she finds a partner and family that will let her continue with her entrepreneurial pursuits.

Woman Entrepreneur 14 (E14)

Both E14 and her husband are trained chefs. They started off their careers together in Delhi, working for a hotel chain. However, E14 quit due to health reasons and moved to Hyderabad with her parents. While on a break, she undertook a small catering engagement for a friend, which turned out to be very successful. This led her to explore an entrepreneurial venture as a niche caterer, providing chef-made customised home food, cooking from her home kitchen. Soon, her husband quit his job and joined her venture full-time. Gradually, they expanded the business into product development, working with many large food businesses across the country. Then the identified an opportunity to start and run a chain of stores selling a whole range of moms — they were the first such player in the city of Hyderabad. After two years of successfully running these offerings, E14 and her husband received an emergency call from the chef of a five-star hotel. He needed a huge snack order fulfilled, and he didn't have the capacity. E14 and her husband rose to the challenge and manage to address this order successfully. This experience led them to the next business pivot, as they now entered the frozen snacks business, which they successfully run now.

E14 receives a lot of support from both her parents, who are active advisors and mentors in the business. Her father, who worked in the finance sector before his retirement, advises her on licenses, bank matters, and other aspects of finance. He has played a key role in ensuring she got loans for her business. (However, E14 or her husband has not accessed any family finances for the business, except their own savings and earnings.) E14's mother was a human resources professional, and she helps out a lot in E14's business, on various HR and training aspects. While both her parents come to her office premises regularly (though not every day), they are not formally

involved in the business. E14 has appointed one of her uncles in an operational capacity in the business — she believes that they can trust him with the business and its operations. Between the two partners, E14 focus on the external world and HR, while her husband runs the operations.

E14's in-laws have not been demanding; they understand that E14 has a business to run. But the family onus still falls on E14, especially when in-laws visit them. She juggles around her work hours and occasionally works from home to address the requirements at home. She believes that family is priority, and she manages to balance by stretching a bit, learning new ways to manage things. She believes that the woman has to handle the mundane day-to-day responsibilities at home, which forces them to think and work differently. She reckons that she has innovated more on the home front rather than on the work front.

Notwithstanding their success, E14 feels that they are still small because they have focused on work-life balance and quality over scale in the business. However, she has no regrets as she believes they are creating value for their ecosystem of customers, employees, and themselves.

Woman Entrepreneur 15 (E15)

An engineer by education, E15 worked in the IT sector for almost 15 years. As her children reached an age where they don't need constant supervision, she had more time in hands so she ran a boutique by the side. As home responsibilities increased, she slowed down on the boutique, just serving existing customers. Once the family financial situation also stabilised, E15 felt that it was safe for her to quit her job and start an entrepreneurial venture, so she started a business in technology-assisted customised jewellery design. She reckons that with things stable on the home front, she can afford to take the risk of becoming an entrepreneur. One of her other reasons to take up entrepreneurship is: "I don't want to die regretting."

E15's husband is a great source of support for her. Being in a senior role in the financial services sector, he provides for the family finances, thus leaving her free to take the risks of entrepreneurship. (However, E15 has not used any family funds for her business; only her personal savings.) Moreover, he also advises E15 on her business, countering her risk-taking instinct with his risk-averse analysis. He reviews her business progress every day, and motivates her all the time.

E15's parents (she is the only child), also live with them, and they take care of her children and of the running of the household. This enables E15 to focus completely on her business venture. E15's father was into agriculture and her mother runs a fertiliser franchise, apart from being active in politics and in public service.

Woman Entrepreneur 16 (E16)

E16 runs a non-profit social enterprise, in which she trains women and young girls to drive, so they can work as delivery executives or auto drivers. She insists that she was not driven by the nobility of the cause; she just wanted to be on her own and enjoy the freedom of it. E16 noticed that she women were not driving autos or taxis, and felt that this was a missed opportunity for them. Her services include placement assistance also, which also serves as her revenue model. In addition, she received a small bit of funding also when she started off.

E16 was the first person in her family to go to college. Furthermore, she was also the first person in the family to travel abroad, when she went to Spain to do Master's. She also had experience living by herself when she worked in Mumbai for a few years, and also worked in the family business for a bit before launching her own venture. E16's entire extended family supports her emotionally in her entrepreneurial journey. Moreover, there are no financial expectations from the family. E16's business is still not financially remunerative for her, so her family supports her at a personal level, even though they have not invested any money in her business.

E16 lives by herself, even though her parents, her brother, and her extended family live in the same city, so they get to meet quite regularly. E16 had had a romantic relationship in the past, but it turned abusive and ended bitterly. She still carries the scars from that experience, and has refrained from getting into any other relationships since then.

Woman Entrepreneur 17 (E17)

After a couple of years of working, E17 stumbled upon the idea of nature-based jewellery, and started exploring it in stealth mode, even while continuing to work. Soon, she was confident enough to quit her job and register a sole proprietorship business to design, manufacture and sell nature-based jewellery. Even though her father was a businessman himself, E17's parents were not particularly excited by her getting into business. However, since they had no financial expectations from her, they did not quite object to her move. On the other hand, E17 also did not lean on the family for any financial support for her business. With a good set of outsourced manufacturers (identified by her through her networks), and her core staff, her business was off to a good start. She also some jewellery design work for films, through a friend who was an assistant director, which won her much appreciation and business.

After E17 got married, life changed significantly. Her husband, who was an IT professional, and his parents (her father-in-law runs a grocery store) were against her running her own business; they wanted her to only focus on running the household. She tried to balance things by ensuring that she all that was required at home and then attending to her business, but it left her physically and emotionally drained. Finally, she decided, "I can't give up my business for my family", and decided to proceed with divorce. Now E17 is focused completely on her business and is poised for significant growth by increasing her product offerings and intensifying her marketing activities.

Appendix 4: Data Structure

Aggregate Dimensions

Aggregate Dimension 1	Desired Family Support	
Aggregate Dimension 2	Negotiating for Family Support	
Aggregate Dimension 3	Limitations of Available Family Support	

Aggregate Dimension 1: Desired Family Support

1st Order Concepts	2nd Order Theme	Aggregate Dimension
Acknowledge my capabilities	Personal Identity	Desired Family Support
Include me in other family business conversations and decisions		
Realise my value as an entrepreneur over being a working professional		
Proved myself as an independent business owner		
Even while running a business, a woman belongs to the kitchen		
Started a business to do good work	Firm Identity	
Convinced the family about the social need of the business		
Need to talk up business and explain how good the products are		
A service business (like saloons) did not sound good enough for the family		
Need to convince the family that own business is as good as employment		

Aggregate Dimension 2: Negotiating for Family Support

1st Order Concepts	2nd Order Theme	Aggregate Dimension
Find a family that will accept her and her aspirations Took a pause from business to take stock of personal life	Reaffirm commitment to family role	Negotiating for Family Support
Flexes work hours depending on home duties, not the other way around		
Prioritise tasks, give equal importance to home and work	Į	
Family is priority, manage balance by stretching a bit		
Had to convince family on business intent and goal	ļ	
Not easy to convince husband and family on every idea	"Sell" the business to the family	
Did not reveal entrepreneurial status to family until media broke the news		
Now convinced other women in the family to venture into entrepreneurship		
Build a second line of leadership to reduce time at work	Integrate family into business plan and goals	
Reduce time at work to strategic activities to focus on family		
Doesn't want to stretch family resources for the business		
Keeps personal and professional finances strictly separate		
Prefer to stay small than ignore family		
Give time to family; invest in business later		
Ideation jointly with husband		
Split business responsibilities equally with the husband	Integrate family members into the business	
Grow the business so husband can join the business formally		
Involve multiple family members in the business, both formally and informally		
Joint ownership of the business		

Aggregate Dimension 3: Limitations of Available Family Support

1st Order Concepts	2nd Order Theme	Aggregate Dimension
Husband / father drives all key decisions in the business	Non-deniability	Desired Family Support
Father provides customer networks, sell only to them		
Family members involved in the business; can't tell them what to do		
Some supplies come from other family businesses; they define price and specs		
No financial pressure from family, no expectations, hence no risks	Complacency	
Husband reviews business progress every day; defines investment and cost limits too		
Father (finance background) guided on licenses and loans		
Used husband's contacts to find suppliers and customers, no own base		
Most customers are from family		

Appendix 5: Participant Quotes

This Appendix captures the key participant quotes that have used in the analysis and findings section of this report.

E01

"My motivation for entrepreneurship was a desire to do something on my own, even if I failed. I don't want to regret later."

"Though I always wanted to do something on my own, I was petrified of starting my own business. I wasn't sure I would meet with approval from my family members. Only when my father said that he will fully support me did I have the courage to go ahead. He also took a long time to get there, as he is not an entrepreneur himself. But I waited. I did not want to start without his explicit statement of support. I don't think it would have been possible for me to do."

E02

"My own mindset is my biggest challenge; I hesitate to talk my business up, I am almost defensive about running a business, though I know my products are very good."

"I didn't just want to continue what has always been done by the family; I wanted to offer something new to the market."

E03

"I always wanted to start my own business, in something I really believed in, bring about social change."

E04

"I want to give time to my elder daughter, she is in 9th now. We might take a leap after that, say after 6-12 years. Investment thinking after that."

"Thanks to my success as an entrepreneur, I have managed to get my husband, my brother, and two of my husband's cousins to become entrepreneurs like me. Now my daughter also wants to be an entrepreneur."

E05

"I need to build a second line of leadership in the firm, for personal reasons, not necessarily only professional reasons, so I can focus only on strategic aspects and on my personal life."

"My husband volunteers a lot of time and effort into my business. He even declared it formally with his employers. He helps me in strategy, business development, in recruitment, in quality control, in writing proposals, presentations, and reports, and so on. In almost all aspects of my business."

E06

Then it could become a family business."

"When I had a baby, I had to shift career paths to balance work and home. I did not want to leave the baby with someone else, so I did not want a full-time job. This led me to start my own venture." "My mother has been a core support from the beginning; she encouraged me to study, be independent, even agreed to delay my marriage. We are from a traditional family, where girls get married early. Even my brother got married when he was 25, but I got married only at 28. But my mother-in-law is still against it, she thinks a woman's role is only in the house and the kitchen." "I wish my business becomes big enough so my husband can quit his job and join the business.

"My husband is a big source of filtered information for my business pitches and for my work overall.

It helps that he is also in the same industry, though he is not an entrepreneur."

E07

"I am very conscious that my two kids, who are 17 and 12 years old now, should not see me as a failure. On the other hand, I want them to see me as a role model. My elder son actually encourages me in my business."

"Notwithstanding anything else, family always comes first for me. I will focus on the family, and cannot run too fast in my business."

"I want to build my business so that my son will be proud to inherit it in the future."

E08

"Even though I run the business, I still have to convince my husband and other immediate family members of my new ideas; and they are not easy to convince. This is good, because it strengthens my ideas."

"I don't want to stretch the family resources when taking business decisions; the family is more important than the business."

E09

"I gave up a corporate career and became a social entrepreneur, to take care of my elderly parents."

My two younger brothers live elsewhere and are unable to come back and take care of our parents."

E10

Initially I thought my father would not support me in my business, but I was surprised. I thought he was more traditional than that. Not only did he encourage me, he was totally supportive at every step. It was my father who urged me to think big. That is all I needed."

"There are times when I have to give up a business call for family functions; I can't use shortcuts at home. I am supposed to do the family work. Women should run the house. I love doing it. I love taking care of the house, the family."

"When we got married, my husband said, 'I need a partner for my mother.'"

E11

"I started my business so I could support the family (his mother and children) from home, but the support was not reciprocated by my husband. He is well-educated but typical traditional and old-fashioned in his views about women entrepreneurs. To him, women entrepreneurship means they are free to take care of the children and other family members."

"My husband says, 'A woman's salary / earning is secondary to the man's. If you are earning, good.

But I won't pledge the family property for your business."

E12

"I prioritise tasks, not generic home vs office; decide at the moment, both are important."

"I cannot say my venture is not important to me; at the same time, I cannot also say my daughter is not important to me."

"My husband is a bit more work-focused; he can afford to do that. I can do business; he need not do housework. Even if my husband retires, he can't do housework. He helps me in the business, not at home. If I close my business, the family will not mind."

"A family member in a key role in the business means the business is safe."

E13

"I started my first entrepreneurial venture when I was a student in college. In those early days, I didn't even tell the family that I was running a business; I was just a student to them. But my venture was covered in the media and this came to the family's notice."

"In my early days as an entrepreneur, I didn't even tell the family that I was running a business. But my venture was covered in the media and this came to the family's notice."

"Now my family is proud of me, and now I am even involved in the family business as well; I am the face of the family business in more formal settings now."

"Whenever there is a family event or function, I and all the other women have to drop everything else and focus on the event or function. This expectation is much less for the men."

"I come from a traditional family. I was the first woman to even come out of home and study in a different city. A woman even working, let alone running her own business, was not even a thought in our home; they believed that a woman belonged to the kitchen."

"In my generation, all the women in my family are educated, but don't quite go to work or apply their education productively. Now that the family has accepted me as an entrepreneur, some of my bhabhis (sisters-in-law) are also venturing into entrepreneurship. This is really very good, because in our orthodox town and community, we women are always forced to sit at home, even if we are educated. Now we can also do something that excites us and contribute to the family business."

"The family does not provide financial support to my entrepreneurial venture, but they provide financial support for me as a person if required. So there is no pressure on the business to perform well financially."

E14

"Family is priority, but we manage to balance by stretching a bit, learning new ways to manage things. The woman has to handle the mundane day to day responsibilities at home, which force us to think and work differently... I have perhaps innovated more on the home front than on the business front."

"Both me and my husband were chefs, we started our professional lives together, we started working at the same time. Once I set up the business, he quit his job and joined the business. Then we were all set to go."

E15

"I don't want to risk the family finances, so I won't take any money from home. I will operate only with my savings."

"My family is not dependent on my business to make money. So my ambitions are not very high.

However, I should not lose money, because the money belongs to the family."

E16

"Not for fame, not for legacy, just to do good work."

E17

"I have received recognition outside, but not at home."

"I did everything at home (morning and evening) and worked on my business in the afternoons, but I was still made to feel guilty. It was subtle, but it was real, and it was physically and mentally draining... My husband did not support me at all. One fine day I decided, 'I can't give up my business for my family'. So I am in the process of divorce."

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