

The lived experiences of ethnic minority Indian women entrepreneurs in
Singapore: Motivation, barriers, challenges and support system

Prema Subramaniam

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Declaration

I declare that this Doctorate of Business Administration thesis is my own work and that all critical and other sources (literary and electronic) have been properly acknowledged as and when they occur in the body of the text.

[REDACTED]

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Abstract

Women entrepreneurs have grown significantly, and they play a vital role and contribute to the development and growth of the economy. With globalisation, there have been movements of people across countries. This has led to immigration and the growth of ethnic populations in societies and ethnic businesses in countries. Singapore has a multi-racial and multi-cultural population of Chinese, Malays, Indians, and Eurasians. Many of the ethnic Indian women entrepreneurs have started and are running their own successful businesses.

This phenomenological study was conducted with a purposive sample of fourteen ethnic minority Indian women entrepreneurs from the service industry in Singapore. Face-to-face interviews were conducted using a semi-structured protocol. The objective of the study was to explore the motivation of ethnic minority Indian women entrepreneurs for starting their businesses, the barriers and challenges that they face, and the support system which sustains and grows their business.

The data was analysed using thematic analysis and the findings revealed that the participants were pulled towards entrepreneurship by their passion, the autonomy, and the flexibility to spend more time with their family. The participants overcame barriers of stereotyping, lack of capital, self-doubt, and fear of failure before starting their business. However, when running their businesses, they faced challenges of work-family conflict, lack of finance to run the business, lack of business knowledge, accounting, information technology, and lack of mentors to guide them. Nevertheless, the participants were resilient and persevered to sustain and grow their businesses due to the strong support from their families, the community, their network of friends, and a good base of customers and suppliers.

This study contributes to the body of knowledge on ethnic women entrepreneurship. Findings show that the ethnic minority Indian women entrepreneurs' motivation changed due to past history, their psychological state, and the environment. Education, role models, and the knowledge of business skills were found to be vital for the development and growth of their businesses. Targeted policies and programs are required to grow and enhance the businesses of ethnic minority Indian women entrepreneurs in Singapore. Banks and finance companies could provide micro-

financing and short-term loans, and associations are encouraged to conduct networking sessions, workshops and training programs in digitalisation, finance, and business for the ethnic minority Indian women entrepreneurs.

Key words: ethnic minority women entrepreneurs, women entrepreneurs, Indian women, lived experiences.

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Glossary of terms and definitions

MIT	:	Ministry of Trade and Industry
SME	:	Small and medium enterprise
GLC	:	Government linked company
MNC	:	Multi-national company
SICCI	:	Singapore Indian Chamber of Commerce and Industry
LISHA	:	Little India Shopkeepers Association
SINDA	:	Singapore Indian Development Association

The following terms are defined to ensure uniformity and give clarity for the study. For the purposes of this study, the researcher is adopting the following definitions:

Entrepreneurship: Entrepreneurship involves the processes of discovery, evaluation and exploitation of opportunities to introduce new goods and services (Shane and Venkataraman, 2000, p.218)

Entrepreneurs : Entrepreneurs are owners and operators of business enterprises (Greenfield et al., 1979).

Women Entrepreneurs: Wells (1998) defines female entrepreneurs as “women who establish new businesses”.

Ethnic entrepreneurship: Ethnic entrepreneurship is defined as “a set of connections and regular patterns of interaction among people sharing a common national background or migration experience” (Waldinger et al.,1990 p.33).

Barriers: These are limiting beliefs that women entrepreneurs have, such as self-doubt, fear of failure or negative thought patterns (Jodyanne, 2009).

Challenges: These are tasks or situations that test the entrepreneurs’ abilities.

CHAPTER 1

INTRODUCTION

1.0 Introduction

This study aims to explore the situation of ethnic minority Indian women entrepreneurs in Singapore and to understand their experiences in business. The study focuses on the motivation of the ethnic minority Indian women entrepreneurs in Singapore, the barriers and the challenges that they face, and the support system that helps them to sustain and grow their businesses.

This chapter provides the overview of the study with Section 1.1 the background for the research and Section 1.2 research on ethnic minority women entrepreneurs. Section 1.3 presents the statement of the problem, Section 1.4 the aim and objectives of the research and, Section 1.5 the research questions that are linked with research direction. Section 1.6 provides information on the Singapore business environment and Section 1.7 the research context. Section 1.8 presents the significance and contribution of the study and, Section 1.9 the importance and originality of the research. Section 1.10 provides a summary of the Introduction Chapter and, Section 1.11 presents the thesis structure in the form of a chapter by chapter summary.

1.1 Background of research

Women entrepreneurs have grown significantly in the last four decades and they contribute to the development of the global economy. They play a vital role in the development of the country by boosting economic growth and creating jobs (Bullough et al., 2022; Elam et al., 2019; UN Women, 2020; Venkatesh et al., 2017; World Bank, 2012). According to the Global Women's Entrepreneurship Report, women entrepreneurs "represent two out of every five early-stage entrepreneurs" (GEM 2021/22 Women's Entrepreneurship Report). Women entrepreneurship is an important untapped driver of economic growth.

The GEM 2019/20 (GEM, 2019) report provides an overview of the status of women entrepreneurship in 59 countries where 231 million women launched and operated businesses. This indicates that businesses started and owned by women and, women entrepreneurship are growing in importance (Brush et al., 2006; Khan,

Salamzadeh and Hussain, 2021). However, women entrepreneurs face several barriers and challenges as their businesses are mainly concentrated in the retail and service sectors where profits and growth opportunities are lower and, this has led to the widening of the entrepreneurial gender gap (GEM 2021/22 Women's Entrepreneurship Report). It is imperative that we understand and address the factors that impede their achievements so that women can grow their businesses (Strawser et al., 2021).

Notwithstanding the significant increase in the rate at which women are operating businesses, the female entrepreneurial activity rates are lower than that for males and varies significantly across countries (Brush et al., 2019; Elam et al., 2019). Although women entrepreneurs are by no means a homogeneous grouping (Carter and Cannon 1988), the number of studies are limited with much of the existing research located in the Western context and are focused on the external factors. Very few research investigates the internal factors of women entrepreneurs such as their lived experiences in Singapore.

1.2 Ethnic minority women entrepreneurs

Globalization has been a major force for an increasing flow of migrant workers from countries with limited economic opportunities (Castles and Miller, 2003; Volery, 2007). Singapore is a multi-racial country and its population comprises of Chinese 74%, Malays 13.5%, Indians 9%, Eurasians and other minority races 3.5%. (Singapore Dept of Statistics, 2023).

In Singapore, the majority of Indian women entrepreneurs own small businesses, which are considered to be one of the main engines of economic growth (Maysami and Ziemnowicz, 2007). In an advanced economy like Singapore, this interplay is by and large between a small under-resourced agent on the one hand, and a structure dominated by large corporate entities and rendered still more hostile by bias and discrimination (Jones et al., 2012a; Ram and Jones, 2008). Essentially there is a widespread feeling that self-employed business ownership is a virtually assured antidote to the discrimination suffered by minorities in the urban society. Though work is a defining factor for identity negotiation, social bonding with people belonging

to ethnic roots was effectively harnessed by the Indian women entrepreneurs as a coping mechanism (Kalyanaraman, 2016). For many minority women, self-employment fits in better with domestic responsibilities and can offer more control and satisfaction than low paid, repetitive work which is often the only alternative (Richardson and Hartshorn, 1993).

Ethnic minority women were motivated to self-employment due to several factors (Jones, McEvoy and Barrett, 1992; Virdee 2006). Most of the ethnic minority businesses primarily supplied ethnic products and services not easily available in the wider market as they understood the mind-set of the ethnic customer. The congruence of ethnicity and gender and the need for family cohesion established before have led to women getting into entrepreneurship (Pio, 2007; Kalyanaraman, 2016). Any study on ethnic entrepreneurs and their community cannot be taken in isolation from that which surrounds them (Maysami and Ziemnowicz, 2007). Moreover, the increasing numbers of ethnic enterprises in different countries has significantly expanded business research to cover ethnic entrepreneurship worldwide (Aldrich and Waldinger, 1990; Basu, 2004). However, “every region has its own social and cultural challenges affecting differently to women entrepreneurs” (Rashid and Ratten, 2020, p.37).

1.3 Statement of the Problem

Ethnic minority Indian women entrepreneurs in Singapore have established businesses and they are mainly located along Serangoon Road, which is called the ‘Little India’ of Singapore, which is an enclave for the Indian community. However, too many firms are cramped into sectors like catering and retailing and are forced into cut-throat competition with one another (Jones et al., 2000). Despite the problems and challenges in the unpredictable entrepreneurial journey, the ethnic minority Indian women entrepreneurs are able to sustain and are successful (Maysami & Ziemnowic, 2007; Thakkar, 2016).

The ethnic minority Indian women entrepreneurs in Singapore are successful and contribute to the business, culture, art, and religion of Singapore and provide employment ((Maysami and Ziemnowic, 2007). Their contribution and the vital role they play in the economy was acknowledged and an award was given out by the

Singapore Government (The Straits Times, 27 Oct 2006). Although the number of women entrepreneurs is growing, some women may be deterred from starting their own business because of lack of knowledge and a fear of failure. It is important to understand what motivates the ethnic minority Indian women in Singapore to become entrepreneurs, the barriers and challenges that they face and how they make their choice of business sectors (World Bank, 2018). The vast majority of studies about women entrepreneurship has been done in the Western context (Bullough et al., 2017; Essers & Benschop, 2009; Moore, 1990; Pio, 2007; Shinnar et al., 2018; Wang, 2019). There are limited studies done on women entrepreneurs in Singapore and the few that have been done are quantitative studies based on motivation and role-conflict (Lee, 1997; Lee and Choo, 2001).

Ucbasaran et al. (2001, p 16)) suggest that the “focus of future research should increasingly gather more information on ‘wealth creation’ and on the behaviour of entrepreneurs in various contexts” and “focus more on defined entities such as a particular category of entrepreneurs, contexts or relationships”. More studies need to be done to investigate the factors which support women entrepreneurship (Ahmetaj et al., 2023) as this is crucial for business sustainability.

Thus, this qualitative study sets out to explore the motivations, barriers and challenges of ethnic minority Indian women entrepreneurs in Singapore based on their lived experiences. It also further identifies and investigates the support system that helps them with the operation of their business.

1.4 Aim and objectives of the research

The aim of this phenomenological research is to explore the lived experiences of ethnic minority Indian women entrepreneurs in Singapore with focus on the motivation, the barriers and challenges that they face, and the support system that sustains their businesses. The research also aims to understand the changes in their behaviour and motivation before and after they have become entrepreneurs.

The main objectives of the research are:

- RO1. To explore the motivation drivers of ethnic minority Indian women to become entrepreneurs in Singapore.
- RO2 To identify the barriers faced by ethnic minority Indian women before starting their business in Singapore.
- RO3. To investigate the challenges faced by ethnic minority Indian women entrepreneurs in running their business in Singapore.
- RO4. To examine the support system that helps to sustain the business of the ethnic minority Indian women entrepreneurs in Singapore.

1.5 Research Questions

In order to accomplish the objectives of this research outlined above, the following research questions were developed :

- RQ1. Why are ethnic minority Indian women in Singapore motivated to become entrepreneurs?
- RQ2. What are the barriers faced by the ethnic Indian women in Singapore before they start their business?
- RQ3. What challenges do the ethnic minority Indian women entrepreneurs in Singapore face in running their business?
- RQ4. What is the support mechanism that exists in Singapore to help the ethnic minority Indian women entrepreneurs in running their business?

1.6 Singapore business environment

The Singapore business environment consists of a system of large state-owned enterprises, multi-national companies (MNCs), government-linked companies (GLCs) and small and medium enterprises (SMEs). Singapore's national economic policies have contributed to the development and socio-economic and transformation of the country (Siddiqui, 2010). Singapore has grown rapidly during the last fifty-nine years through industrialisation and is one of the richest countries in Southeast Asia (by GDP per capita).

1.6.1 Multi-National Corporations (MNC)

Singapore rose to become Asia's premier business destination as it hosted regional headquarters for over 7,000 MNCs in 2023 (Bloomberg Intelligence, 2024).. MNCs contribute towards direct foreign investments in Singapore. Many global companies choose Singapore because of its political stability, broader talent pool, diversified economy, and tax incentives (Bloomberg Intelligence, 2024).

1.6.2 Small and Medium Enterprises (SME)

SMEs play a vital role in the Singapore economy as they are the entry point for entrepreneurs to build new businesses. SMEs are the backbone of the Singapore economy as they form 99 percent of total enterprises, employ 71 percent of total workforce and contribute to nearly 48 percent of the GDP. A SME is a company with less than S\$100 million in annual sales or company with less than two hundred employees. Spring Singapore is a statutory board under the Ministry of Trade and Industry (MTI) of the Singapore Government that helps Singapore companies (SMEs) grow and build trust in Singapore products and services. The survival of small local enterprises within a rapidly growing larger economy is important as the world continues with globalisation (Lee, 1996). Enterprise Singapore, the central agency drives the growth of SMEs with a range of grants and schemes, as outlined in Table 1.1. Enterprise Singapore has also established eleven SME Centres which are attached to trade associations and they provide business assistance and drive capability upgrading among micro and small enterprises.

1.6.3. Women entrepreneurs in Singapore

Singapore experienced a rapid growth in the female labour force participation in the 1960s and 1970s due to an increase in employment opportunities (Lee, 1997). Singapore's female labour force participation was higher than in Japan, Hong Kong, Korea, and Taiwan due to the considerable progress in education and support mechanisms such as child-care and elderly care (Hooi, 2013). Women also ventured into self-employment and business ownership and they provided a growth engine for Singapore by creating employment and boosting the economy. Women-owned businesses have grown and constitute 27 percent of all businesses, and 13 percent of sales in Singapore (Accenture, 2018).

Table 1.1**Grants to SMEs offered by Enterprise Singapore**

Productivity Solutions Grant (PSG)	Provides funding support of up to 80 percent of qualifying project costs.	To digitalise the business
Market Readiness Assistance (MRA) Grant	Provides up to 70 percent subsidies (cap at \$20,000) and covers overseas market promotion, market set-up	To expand the SME beyond Singapore's transnational boundaries.
E-Commerce Booster Package	Applicants will receive up to \$9,000 to expand their digital reach on Amazon, Lazada Singapore, Qoo10, and Shopee.	Aims to help SMEs who have little to no experience in e-commerce switch from a traditional brick & mortar business model to a digital one.
Enterprise Financing Scheme - SME Working Capital Loan (EFS-WCL)	Applicants can take up a loan of up to \$1 million.	Working capital loan to fund operational cash flow purposes.
Enterprise development Grant (EDG)	Funding support of up to 70 percent of qualifying project costs.	Provides financial support to local businesses looking to upgrade capabilities, innovate, and expand internationally.
Operation & technology roadmap (OTR)	Funding support of up to \$30,000	Help businesses develop comprehensive strategies to enhance operational efficiency and leverage technology for growth and innovation.
Start Digital	Provides digital solutions worth up to \$2,000/	Help newly incorporated businesses adopt digital solutions
Energy efficiency fund (E2F)	Provides funding support to undertake energy efficiency projects.	Support businesses in implementing energy-efficient solutions

1.7 Research Context

The research contexts that are used to address the research objectives in this study are Indian women entrepreneurs in the service industry in Singapore. Singapore is chosen as the setting for the study as it is the researcher's home location.

1.7.1 Country context

Since its Independence in 1965, Singapore has transformed itself into a high income economy. This was largely due to the realization of the importance of entrepreneurs and innovation as the prime engines of the country's economic progress as far back as in the 1960s (Low, 1999). The policy makers realized that they have to cultivate entrepreneurship if they want Singapore to become a vibrant international business centre. Enterprise, together with new products and innovation is crucial for Singapore's economy as it does not have any natural resources. Small businesses have a major influence on the economy of the country, for the mere reason that they create jobs and provide an income for the population.

Any study would need to address the complexity of Singapore's multiracial population and multicultural composition. The total population of Singapore was 5.92 million as at 30 June 2023 (Singapore Dept of Statistics, 2023). Residents (Citizens and Permanent Residents) made up 4.15 million, comprising of Chinese (74 percent), Malays (13.5 percent), Indians (9 percent), Eurasians and other minority races (3.5 percent). Females made up 51.3 percent of the resident population while males were only 48.7 percent (Singapore Dept of Statistics, 2023).

1.7.2 Population - Indians in Singapore

The Indian population in Singapore are second generation and third generation descendants of early immigrants mainly from India, and Malaysia. As the Indians in Singapore still maintain their close connections to India, they continue to observe and follow the traditions and culture that are practised in India. Religion plays an important role in the lives of the Indians (Srinivasan, 1990) and they have a high internal locus of control (Bose, 1990). Additionally, they have a high need for achievement (Kishore, 1996). The Indians are a family oriented community (Stern, 1993). They practise filial piety and maintain close relationships with their families.

With the improvement in education and skills training, many Indian women in Singapore go to work and have established their own careers. Several of the Indian women have also ventured into entrepreneurship and contribute substantially to the development of small businesses, especially those in the services sector (Maysami and Goby, 1999; Maysami and Ziemnowic, 2007). Despite these achievements, there exists a dichotomy regarding the role of women. The culture among the Indians is patriarchal and the women are accorded the inferior status and have to manage household chores, child bearing, and taking care of the family (Dhaliwal and Sahay, 2020).

1.8 Significance and contribution of the research

Research on women entrepreneurs in Singapore is scarce. Although women entrepreneurs play an important role in developing economies (Hisrich and Ozturk, 1999; Welsh et al., 2016)), there is a dearth of knowledge about women entrepreneurs in Singapore and this presents a problem in understanding women entrepreneurship. This research adds to the understanding of women entrepreneurship and contributes to the body of literature on ethnic women entrepreneurship which is still growing. Policy makers need to recognise that more women would become entrepreneurs if there were role models and support networks that are focused on making their ideas happen.

To the best of the researcher's knowledge, this is the first qualitative study on the lived experiences of ethnic minority Indian women entrepreneurs in Singapore and it addresses a gap in the knowledge on ethnic minority women entrepreneurs.

Minority women entrepreneurs have distinct characteristics as they face many barriers and challenges not only when starting a business but also when growing a business. This study is crucial as it shows the resilient characteristics of ethnic minority Indian women entrepreneurs in Singapore who are successful despite facing barriers and challenges. Although studies assume women are at a disadvantage in the business world especially in ethnic businesses because of their roles as mothers, daughters and sisters overlap with their business operations (Levent, Masurel & Nijkamp, 2003), the women entrepreneurs have also been successful in the business arena. The decision to grow the business is a choice that

the women entrepreneurs have to make and it is based on the characteristics of the entrepreneurs, the ventures and the environment (Morris et al., 2006).

This research will provide a clear understanding of the motivation of ethnic minority Indian women entrepreneurs and how and why their motivation has changed from prior to starting their businesses to after setting up their businesses. This helps in fostering a more conducive environment for enabling and encouraging more ethnic minority women to attempt entrepreneurship. Having a better comprehension of the motivating factors for each type of entrepreneurs will allow policy makers to lay the foundation for the provision of incentives and to undertake the necessary interventions not only to encourage more women to be self-employed but also to ensure that the success rate of such women entrepreneurs in Singapore will increase. These interventions can include providing assistance in retail and skills-based manufacturing as well as financial assistance. For instance, it will aid the Singapore Indian Chamber of Commerce and Industry to arrange training programs and workshops for Indian women entrepreneurs to enhance their capabilities in business and information technology. This would indirectly fuel the human capital growth potential that the Singapore government has aspired to achieve since the country's Independence in 1965.

This research further seeks to explain the unique features of the experiences of ethnic minority Indian women entrepreneurs in Singapore and how support can be tailored to further their ambitions. Ultimately, the goal of policymakers and support agencies should be to enable people from all parts of society to maximize their economic and social potential.

1.9 Importance and originality of the research

Some of the businesses owned by ethnic minority Indian women entrepreneurs situated along the Serangoon Road, Singapore remained the same after several years. However, some of the businesses have grown from small shops to bigger shops. Despite the challenges in the entrepreneurial journey, some of the ethnic minority Indian women entrepreneurs had sustained and are successful in running their businesses. This was the main motivation for the research.

The ethnic minority Indian women entrepreneurs had to overcome barriers and challenges to sustain their business and they continued their businesses during difficult situations such as the Covid pandemic. The Self-Determination Theory and the Push and Pull Theory will provide the theoretical lens through which the researcher will explore the lived experiences of the ethnic minority Indian women entrepreneurs in their entrepreneurial journeys. In this study, the researcher will also focus on how the motivation of the ethnic minority Indian women entrepreneurs had changed from before starting to after establishing the business and how it has shaped their entrepreneurial activities.

Previous studies on ethnic entrepreneurship has paid little attention to this aspect and hence this will be an original contribution to existing research on ethnic women entrepreneurship.

1.10 Summary

Women entrepreneurs play an important role in the growth and development of economies. In Singapore, women from the ethnic minority Indian population have been motivated to become entrepreneurs and they operate businesses mainly due to pull and push factors. They contribute to the community and the economy. However, not much research has been done on ethnic minority Indian women entrepreneurs in Singapore, which substantiates the research gap for this study. The research design for this study is phenomenological research so as to gain a deeper insight and to discover the women entrepreneurs' meanings of lived experiences through in-depth interviews on motivation, barriers, and challenges faced by them.

1.11 Structure of the thesis

The thesis is structured into six chapters.

Chapter 1 provides the Introduction with the background of women entrepreneurship and on why ethnic minority women entrepreneurship in Singapore needs further investigation, the statement of the problem, the overall aim and objectives of the study, the research questions, the significance and contributions of the study, and the structure of the thesis.

Chapter 2 reviews the extant literature on issues pertaining to this study. It examines various theories and the academic studies on entrepreneurship, women entrepreneurship and ethnic minority entrepreneurship. The literature review provides significant contributions to the body of knowledge concerning women entrepreneurship. Key findings from previous research are identified to establish Indian women's motivation drivers for entry into entrepreneurship. Additionally, the chapter discusses the challenges faced by ethnic women entrepreneurs and the support and coping mechanisms that help them in the operation of their businesses.

Chapter 3 presents and describes the research design of the study. Based on the aim of the study, the research philosophy is explained in terms of ontology, epistemology, axiology, methodology, and methods. The selection of this phenomenology research design is based on the phenomenon being addressed. The main purpose of this qualitative study is to collect thick and rich data to understand the lived experiences of the ethnic minority Indian women entrepreneurs in Singapore. This chapter explains the overall research methodology of the study along with the procedures for collecting data, sampling techniques, and analyzing data.

Chapter 4 presents the findings of the qualitative data analysis from the data collected from the fourteen semi-structured face-to-face interviews. The chapter is organised using themes and sub-themes deduced from the research objectives of this study.

Chapter 5 presents the discussion of the findings based on the themes and sub-themes developed according to the interviews with the fourteen ethnic minority Indian women entrepreneurs and compared with the previous studies reviewed in the literature review in Chapter 2.

Chapter 6 provides the thesis conclusion and a summary of the research findings by explaining how the research aim and objectives have been achieved. Finally, this chapter provides the contributions and the limitations of the study and concludes with the recommendations for future research and practice.

2.1 Introduction

The purpose of this qualitative phenomenological study is to explore the lived experiences of ethnic minority Indian women entrepreneurs in Singapore. This chapter includes a discussion of relevant literature that is required to establish the research gap in this study. It begins with the relevant theories framing the study. The chapter then progresses with the definition and broad concepts of entrepreneurship and then describes various perspectives of women entrepreneurship. The broader context of literature review accomplishes several purposes, mainly, 'it shares with the reader the results of other studies that are closely related the one being undertaken' (Creswell, 2009, p.25). The chapter then critically reviews existing literature on women entrepreneurship and ethnic women entrepreneurs in Singapore. The chapter aligns with the research questions exploring the motivation of ethnic minority women entrepreneurs, the barriers and challenges faced by them and the support system that they have. The research gap is identified and the chapter concludes with the summary.

2.2 Literature search strategy

Based on the purpose and objectives of the study, the researcher conducted a comprehensive literature review to provide a vast array of peer-reviewed scholarly journal articles in order (a) to facilitate the exploration of existing academic evidence relating to the topic of study, and (b) to identify the gap in the literature. The researcher performed an electronic search for the literature. The literature in the chapter are primarily from the Edinburgh Napier University Library system, Academia Search, Research Gate, JSTOR, and Google Scholar. The researcher also used Ethos and ProQuest Dissertations to search for relevant literature to be included in the literature review.

Key words used to retrieve literature include *ethnic minority women entrepreneurs, women entrepreneurs, Indian women, lived experiences, motivation, barriers, challenges, push and pull theory, self-determination theory, ethnic minority theory.*

2.3 Theoretical Framework

The theories framing this study are the Self-Determination Theory (Deci and Ryan, 2000), the Push and Pull Theory and the Ethnic Minority Theory ((Waldinger et al., 1990). These theories help us to understand the motivating drivers, the barriers and challenges faced by women entrepreneurs, and the supporting system that helps them to sustain their businesses.

2.3.1 The Self-Determination Theory

The Self-Determination Theory (Deci and Ryan, 1985) of motivation encompasses a comprehensive description of the entrepreneur and the motivation drivers to start the business. A critical aspect of the Self-Determination Theory is that individuals can satisfy, pursue, and attain their basic psychological needs which consist of relatedness, competence, and autonomy (Deci and Ryan, 1985; Ryan and Deci, 2000).

Entrepreneurship is influenced by both intrinsic individual characteristics and extrinsic environmental factors. Entrepreneurial intention can be defined as an involvement or intention of an individual to start his/her own business venture (Drennan, Kennedy and Renfrow, 2005; Krueger and Carsrud, 1993; Souitaris, Zerbinati and Al-Laham, 2007). Therefore, entrepreneurial intention is a mental process that orients the planning and implementation of a business plan (Boyd and Vozikis, 1994; Gupta and Bhawe, 2007). Self-employment is one of multiple labour market choices. Women have left the workforce to establish businesses for a myriad of reasons (Clark and Reed, 2008) and some of the reasons include the glass ceiling, lack of career progression, seeking personal satisfaction, alleviating a strain on personal lives, and overcoming a sense of unfairness. .

Intrinsic Motivation

Intrinsically motivated people experience joy and excitement in achieving goals which reflect the most positive aspect of human potential because it is the underlying locus that motivates people to take full responsibility for their behavior (Ryan and Deci, 2000, p.70; Deci and Ryan, 1985). People make a conscientious decision to choose their course of action regardless that action is positive or negative. Stone et

al. (2009) concluded that people will tend to participate in tasks which gives them value and meaning because people are motivated to achieve and grow.

The motivations leading women to start their own businesses are often different from those of men (Piacentini, 2013). Women, more than men, start their ventures for non-pecuniary reasons, such as satisfaction with their work, the possibility of making a difference in their community, or the search for a good balance between work and family life (Piacentini, 2013). This last motive is particularly relevant for women, as self-employment offers more flexibility to combine family and work. More women than men start a business out of “necessity”, becoming entrepreneurs because they do not see other options for entering the labour market. The relatively high rates of women entrepreneurship in emerging and developing economies are primarily due to high levels of “necessity entrepreneurship” (Brush et al., 2010).

When they do choose to become entrepreneurs, better work-life balance is the main motivation for starting a business. As they frequently divide their time between working and caring for their families, women’s businesses are usually on a smaller scale and in a limited range of sectors. They often have less experience when they start up a business and are also less likely than men to borrow money to finance their business. These factors contribute to women entrepreneurs frequently earning much lesser than their male counterparts. Yet women-owned businesses make a key contribution to household income and to economic growth and provide employment for others, especially women.

Extrinsic Motivation

Extrinsic motivation is motivation that comes from outside the individual self and determines the person’s behavior in one’s life.

Fostering entrepreneurship is a key policy goal for governments of all countries which share the expectation that high rates of entrepreneurial activity will bring sustained job creation and boost the development of new products, processes, and organisational innovation. In order to close the financial gap between men and women entrepreneurs, many governments have put in place gender-specific policies

intending to help women-owned businesses (GEM, 2018). Small businesses generate jobs and are essential pillars of economic activity in countries.

2.3.2 The Ethnic Entrepreneurship Theory

Ethnic entrepreneurship is 'a set of connections and regular patterns of interaction among people sharing common national background or migration experiences (Waldinger et al., 1990). Traditional approaches to ethnic entrepreneurship relate to individuals as members of the group with the same origin and culture operating in ethnic enclaves and serving the ethnic populations in an ethnic district (Aldrich and Waldinger, 1990).

Two group characteristics were identified (Aldrich and Waldinger, 1990). Predisposing factors relate to the skills and goals that people put into an opportunity, such as selective migration, culture and aspiration levels. Resource mobilization relies on ethnic social networks, organization capability and government policies. Family members often provide financial support and labour capital (Aldrich and Waldinger, 1990). The third concept of ethnic strategies concerns the adaptation of ethnic groups and their environment. Ethnic entrepreneurs face challenges in establishing and running their business, such as acquiring education and skills needed to run an organization, recruiting and managing efficient, honest and cheap employees, managing relations, and surviving business competition (Aldrich and Waldinger, 1990).

Ethnic minority businesses are businesses operated by a group of people who share a national background, regional affiliation, language, migration experience and kinship (Basu, 2006; Chaganti and Greene, 2002; Ram, 1997). According to Chaganti and Greene (2002), ethnic minority businesses are businesses that do not belong to the majority population. They are owned by individuals from a specific socio-ethnic background (Basu, 2006; Pruthi et al., 2018). Chaganti and Greene (2002) state that ethnic minority entrepreneurs continue to be very involved in their community, providing themselves with important human resources for their businesses, functioning as a means of survival and community involvement.

2.3.3 The Push and Pull Theory

Motivation and entrepreneurial intentions can be examined from the perspective of the Push and Pull theory (Buttner and Moore, 1997; Hakim, 1989; Saxon, 1994; Stevenson, 1986; Sundin and Holmquist, 1991). While 'push' is the motivation, 'pull' is the incentive and incorporates a desire for an end result. Push factors are external forces such as job dissatisfaction, that push us away from an undesired or painful result while the pull incentives are internal forces such as better job opportunities and prospects of a better life that pull us towards our desired goal.

Negative factors that drive entrepreneurs to start businesses are considered "push factors". These can be situations where people are forced into entrepreneurship due to adverse circumstances such as due a marriage breakdown, or passed over for promotion, or due to dissatisfaction with existing income, inflexible working hours at existing workplace, or being made redundant, and lack of growth potential at existing workplace.

On the other hand, "pull factors" are positive factors that motivate a person to start a business. Pull factors include personal traits of the individual, appropriate education and experience, savings, opportunity to provide employment for others, and a conducive business environment. Pull factors also include a cultural predisposition which emphasizes the importance of attributes such as hard work, achievement, self-reliance, self-sufficiency, independence, and self-employment for setting up ethnic minority business. Several studies have been conducted on ethnic minority businesses in developed countries (Basu, 2006; Chaganthi and Greene, 2002; Ram 1997).

Necessity factors are "push" factors that are reactive to negative circumstances that leaves the women with no choice but to take up self-employment. "Push" factors were predominant as motivators for setting up some of the business ventures and were strongly linked to the desire to improve severe disadvantage caused by poor economic situations and negative racial stereotyping, discrimination, and prejudice as well as addressing the needs of their community.

Orhan and Scott (2001) suggest that the circumstances faced by women entrepreneurs to set up their own business comprise of “pull” and “push” factors. “Pull” factors are entrepreneurial driven factors and are positive proactive motivations. They relate to self-achievement or challenge, independence, wealth creation and social status. The women are drawn to the opportunities and brighter prospects and they generally have control over their decisions to establish businesses. This group of women do not want to work for a boss and would rather work for themselves. Women do not go into business just out of necessity. They are sensitive to opportunities, and this is the origin of many enterprises led by women.

Within this context, it is essential to distinguish between necessity entrepreneurship and opportunity entrepreneurship. Necessity entrepreneurs are persons who enter self-employment due to (the threat of) being unemployed (Cowling and Bygrave, 2002); while opportunity entrepreneurs are persons who take advantage of opportunities they see (Verheul et al., 2005). Global Entrepreneurship Monitor (Minniti et al., 2005) was the first to make a distinction between opportunity and necessity entrepreneurs in their datasets. Both types of entrepreneurs have different drivers for starting their own businesses and react differently on certain situations, like for instance risks (Bhola et al., 2006).

Brush (1990) suggests another explanation for why women become entrepreneurs and proposes two different approaches for entrepreneurship for women. The first approach is a deliberate approach which is performance driven and the goal is growth and development of the business. The women are usually young, single, and educated women who have working experience in the corporate sector. The second approach is an evolutionary approach which is an informal way of starting a business and the goal is to provide products and services in a niche market, and at the same time provide income for the woman entrepreneurs and their families. Most of these businesses have started from a hobby.

Women entrepreneurs can also be categorized into two different groups - traditional and non-traditional. The women entrepreneurs in the first group are those who start businesses in retail sales, education, communication, and real-estate (Hisrich and O'Brien, 1982). The second group of women entrepreneurs are involved in

manufacturing, finance, design, art and consultants (Buttner, 1993). Moore (1987) found that the women entrepreneurs in the first group have difficulty in obtaining finance and require managerial training while the women entrepreneurs in the second group are intent on planning and focused on earning money. Butter (1993) added that the women entrepreneurs in the second group have skills and knowledge which they have gained from working in the corporate sector. An important distinction between the two groups is that women entrepreneurs in the non-traditional businesses have higher profit than those in the traditional businesses.

2.4 Concept of Entrepreneurship

The following sections will cover the topics mentioned in Figure 2.1 from the general broad based entrepreneurship literature to the specific ethnic minority Indian women entrepreneurs in Singapore.

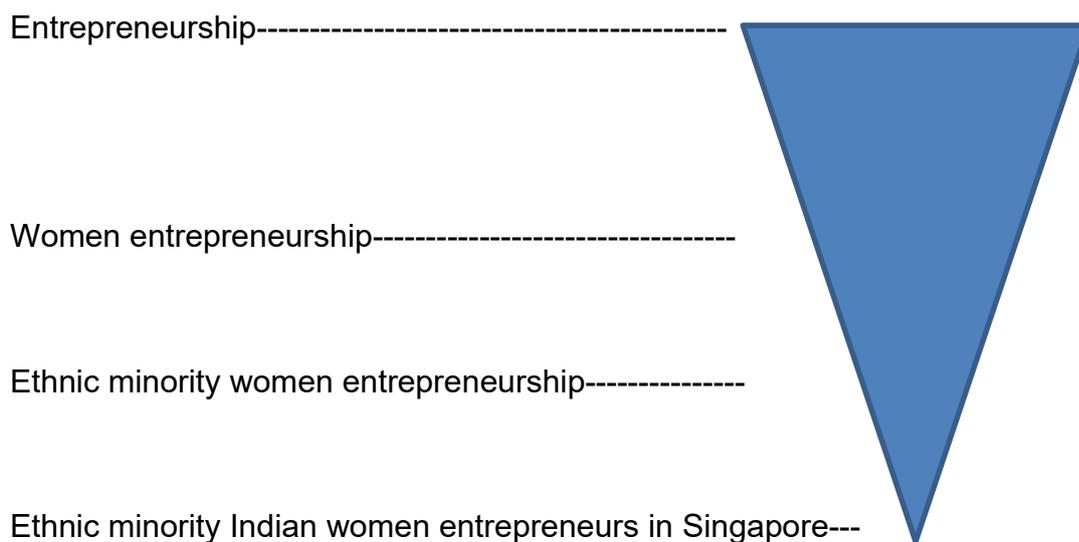


Figure 2.1 Funnel for Literature Review on Women Entrepreneurship

2.4.1 Entrepreneurship

The concept of entrepreneurship was developed by Richard Cantillon in the 18th century. He was the first to consider the importance of entrepreneurship and the key role of the entrepreneur in the economy (Cantillon, 1755). The definition of entrepreneurship has seen changes and development (Thompson, 1999; Alstete, 2002) since the progress of entrepreneurship. Venkataraman (1997) defined entrepreneurship as the study of 'how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated and exploited'. Thus, entrepreneurship involves "the study of sources of opportunities; the processes of discovery, evaluation, and exploitation of opportunities, and the set of individuals who discover, evaluate, and exploit them' (Shane and Venkataraman, 2000, p.218).

Entrepreneurship contributes directly to economic growth through innovation and job creation (Schumpeter, 1976). The phenomenon of entrepreneurship is highly embedded within a range of social, economic, institutional, spatial, and cultural contexts (Ahl et al., 2006). Contextualizing entrepreneurship contributes to the understanding of when, how, and why this activity occurs and who becomes involved in it (Welter, 2011). Entrepreneurship is necessary for the economic development of countries as it is the backbone of the economy of any country. Entrepreneurship and self-employment policies were introduced to help to combat unemployment in several countries (Kantos, 2003).

2.4.2 The Entrepreneur

The term 'entrepreneur' meaning to 'undertake' can be attributed to Cantillon (1755). For Cantillon (1755), an entrepreneur is a person who bears uncertainty and assumes risks by buying goods at a certain price and attempts to sell them for profit, either in their original state or as new products. Cantillon viewed the entrepreneur as a person who is prepared to bear risk and operate in an uncertain environment. According to Drucker (1985), an entrepreneur is someone who searches for change, responds to it, and exploits it as an opportunity by shifting resources from areas of low productivity and yield to areas of higher productivity and yield.

2.4.3 Women Entrepreneurship

According to Lavoie (1984/85), a woman entrepreneur is ‘the female head of a business who has taken the initiative of launching a new venture, who is accepting the associated risks and the financial administrative and social responsibilities, and who is effectively in-charge of its day-to-day management’. However, Wells (1998) defines female entrepreneurs simply as “women who establish new businesses” while Buttner and Moore (1997) define a female entrepreneur as 'a woman who has initiated a business, is actively involved in managing it, and owns at least fifty per cent of the company.’

Women owned businesses are one of the fastest growing entrepreneurial populations in the world, and can make significant contributions to the innovation, employment and wealth creation of all economies around the world (Hughes et al., 2012; Block et al., 2017; Ahmed et al., 2018). About one in ten women around the world is self-employed and a large proportion of businesses are owned and managed by women (McClelland et al., 2005). Notwithstanding these gains in the number of women entrepreneurs, the women-owned businesses are smaller, have fewer assets, grow more slowly, and are less profitable than male-owned businesses (Jennings and Brush, 2013). This suggests that women entrepreneurs may have different intentions for starting their own business since not all women enter entrepreneurship with the purpose of achieving high growth (Rindova et al., 2009; Hughes et al., 2012).

According to the Organisation for Economic Co-operation and Development (OECD) (2004), women entrepreneurs contribute to power reduction, mobilization of entrepreneurial initiatives, and provide society with different solutions to management and business problems. Women entrepreneurship is considered an important tool in enabling women empowerment. Consequently, there is a need to develop a deeper understanding of women entrepreneurship across different cultures and social norms (Mari et al., 2016). A growing number of scholars recognize the importance of different contexts in which women entrepreneurs operate (Hughes et al., 2012; Noguera et al., 2015).

As asserted by Vossenbergh (2013), women entrepreneurs are not only a means of women advancement but also of economic development. Although the business and economic literature contains articles on the importance of entrepreneurship to the economy (Drucker, 1985) relatively few studies examine the growth and continuity of businesses owned by women. Although the number of studies on women entrepreneurship are growing, much of the existing research located in the western developed countries context (Franzke et al., 2022).

2.4.4 Ethnic minority women's entrepreneurship

According to Aldrich and Waldinger (1990), an ethnic enterprise is 'a set of connections and regular patterns of interaction among people who share a common background or migratory experiences. The social structures connect people from an ethnic group and the way they do business and the way they organize their entrepreneurship. Ethnic minority refers to demographic minority in the host country. Wherever the immigrants settle, ethnic minority businesses flourish as they are able to provide services to the ethnic population. Ethnic minority women entrepreneurs play an important role in promoting social cohesion and multiculturalism (Carter et al., 2015).

2.5 Women entrepreneurship in Singapore

With reference to Chapter 1.7, Singapore is a multi-racial and multi-cultural island country situated in South East Asia and each race has its unique culture based on traditions and religion. Unlike its neighbouring countries, Singapore does not have any natural resources. In the last five decades, Singapore has mushroomed from a small fishing village into a world financial centre due to its leadership and its people. The business culture in Singapore is against risk-taking (Kawasaki, 2004; Low, 2006) and the potential loss of face or fear of failure prevents people from going into business (Begley and Tan, 2001; Hwang, 1987; Low, 2006). Therefore, most of the labour force are working as employees. Low (2006) further states that the Singapore Government plays a fatherly role by looking after the welfare of the people.

2.5.1 Development of women in Singapore

Urban culture in the Indian context, in the wake of economic liberalization and response to globalization, has given rise to increased female employment and dual-career families (Gupta, Banerjee and Gaur, 2012). Nevertheless, despite education

and professional achievement, women experience barriers in the workplace (Nath, 2000). In contemporary times, Indian women face a conflict in terms of their gender-role expectations that continue to espouse marriage and family obligations rather than seek a career that takes her outside the home (Haq, 2013). Indian women continue to be held to traditional gender role expectations contributing to work-family conflict (Patel & Parmentier, 2005). Studies also highlighted that Indian women tend to prioritize their family life over work (Fuller and Narasimhan, 2007; Valk and Srinivasan, 2011).

When Singapore became independent in 1965, few women worked. Only about a third were in the labour force, and the labour force participation of Indian women in Singapore was particularly low. The Singapore Government embarked on a campaign to encourage women to join the workforce by making it safer for women to travel at night and publicly discussing the benefits of a dual-income family. This campaign helped shift cultural norms and, coupled with rising female educational attainments and greater availability of domestic help more women went to work. The employment of maids from countries such as Indonesia, Philippines, India, Myanmar and Sri Lanka, to help families to take care of their elderly parents, children, and household work encouraged more women to join the labour force and to concentrate on their career and self-employment. However, as not all women could afford to employ domestic maids, the Government built more childcare centres to facilitate the caring and nurturing of children as it realised the importance of childcare for the mothers to go to work. In Singapore, there are several childcare centres which take care of the children from infants of four months to six years.

With increasing education and participation in the labour force, Singapore's women have made tremendous contributions to their families and the nation. Working women in Singapore have created a change in the social structure and social order of the society. This change has challenged the traditional division of labour between men and women and has altered the Singaporean way of life. The competitive global environment has pushed the women to mobilise their talents and resources. However, social problems such as discrimination and gender bias have pulled back and constrained the development and contribution of women in traditionally male-dominated professions and industries.

2.5.2 Indian women entrepreneurs in Singapore

The Indian women in Singapore are mainly second generation or third generation descendants of immigrants from India. Some of them are brides of Indian males who have immigrated to Singapore for employment. As such, they have a strong connection with their country of birth, India and maintain a strong link with their immediate family members and extended family network based in India. In view of the strong ties with India, the Indian women follow the culture and traditions and religious festivals that are celebrated in India.

Many of the Indian women in Singapore use their skills and knowledge and start business from home (mompreneurs) as they need dual income. The informal sector in Singapore commands a large share of economic activity in Singapore (LaPorta and Shleifer, 2008; Ulyssea, 2018) by women who are interested to do business on a small scale at home so that they can earn money and supplement the family's income. The women are able to earn income as well as take care of their home responsibilities. Their customers are usually family members and friends. On the other hand, some of the Indian women chose self-employment and have established their businesses in shops. Businesses play an important role in providing employment and contribute to the Singapore's economy. Lee (1996) found that small family businesses run by owner managers make a significant contribution to Singapore's economy. In a later study, Maysami and Goby (1999) found that women played an important role as they contribute substantially to the economy and development of small businesses in Singapore, especially those in the services sector. There is a lack of data and this presents a problem in understanding women entrepreneurs who play an important role in modernizing as well as facilitating enterprise development (Hisrich and Ozturk, 1999).

Traditionally, Indian women have been homemakers while men are considered to be the breadwinners. Indian women enter self-employment due to necessity or opportunity and because they want autonomy and flexibility. Most of the businesses owned by Indian women entrepreneurs are located in the geographical location of along the Serangoon Road in Singapore. This location is called the 'Little India' enclave as they cater to the needs of the ethnic minority Indian community. Their businesses are mainly consumer businesses in the retail of clothes and household products, jewellery, employment, beauty, food, health, travel and tailoring industries. However,

their businesses tend to be small and much of the business are family-owned and supported by family members. The ethnic minority businesses are surrounded by the cultural environment of their community, and they rely heavily on co-ethnics for the sale of their products (Ram and Hillin, 1994). Ethnic minority businesses face fierce competition not only from other ethnic minority businesses but also from mainstream businesses and brands. Ethnic minority Indian women entrepreneurs are rarely portrayed within the popular media and therefore less likely to be studied by academics (Baker, Aldrich and Liou, 1997).

Research on women entrepreneurs in Singapore is at an exploratory stage and studies have attempted to profile Singapore women entrepreneurs, while others have focused on the needs of these women and the changing patterns in their businesses. One of the main difficulties of doing research on women entrepreneurs in Singapore is the lack of a database from which to draw a representative sample. A database or directory of women entrepreneurs would facilitate research on them. To the best of the researcher's knowledge, not many studies has been done on ethnic minority Indian women entrepreneurs in Singapore. Therefore, this study focuses on the process of the entrepreneurship of ethnic minority Indian women entrepreneurs in Singapore and aims to explore their lived experiences on motivation, barriers and challenges faced by them and their support system that sustains their business.

2.6 Motivation drivers of ethnic minority Indian women entrepreneurs

Entrepreneurial motivation is the main driver for the ethnic minority Indian women entrepreneurs (Krishna, 2013). Venkataraman (1997) asserts that entrepreneurship involves the nexus of two phenomena: the presence of lucrative opportunities and the presence of enterprising individuals. Since entrepreneurship is influenced by both extrinsic environmental factors and intrinsic individual characteristics, it is crucial to understand what motivates the ethnic minority Indian women entrepreneurs to start and operate businesses in Singapore. The Indian woman's entrepreneurial intention is her involvement or intention to start her own business venture (Drennan, Kennedy and Renfrow, 2005; Krueger and Carsrud, 1993; Souitaris, Zerbinati and Al-Laham, 2007). Therefore, entrepreneurial intention is a

mental process that orients the planning and implementation of a business plan (Boyd and Vozikis, 1994; Gupta and Bhawe, 2007).

Self-employment is one of multiple labour market choices in Singapore. Women have left the workforce to establish businesses for a myriad of reasons (Clark and Reed, 2008) and the reasons include the effect of the glass ceiling, lack of career progression, seeking personal satisfaction, alleviating a strain on personal lives and overcoming a sense of unfairness. So, for some of the Indian women, it was a necessity to set up their own business (Cowling and Bygrave, 2002) while for some of them it was an opportunity to do something else (Verheul et al., 2005). Consequently, the Indian women entrepreneurs have different drivers for starting their own businesses and reacted differently on certain situations, like for instance, taking risks.

Opportunity recognition

Most entrepreneurs do not have problems generating ideas, as there are numerous sources of ideas of what they can sell, and evaluation is the key to differentiate an idea from an opportunity. As such, it is important to understand how entrepreneurs evaluate the alternatives presented to them.

Opportunity evaluation

The evaluation phase addresses the entrepreneurial sense when the solutions sought involve creativity or innovation. It addresses the managerial sense, through optimization and effective management of existing resources. In fact, the choice is based on a spirit of enterprise and also implies taking risks or using a managerial logic when the choice is based on the value of existing resources.

The role of the entrepreneur is her ability to judge the value of the opportunity on the one hand, and to make the choice concerning exploiting it on the other hand. This is the decision-making ability relating to the exploitation of opportunity. Thus, the competencies identified in this stage are decision-making skills that involve abilities of choice and commitment.

The cognitive factors that influence the choice of evaluating the opportunities are the illusion of control, belief in the law of small numbers, risk perception and overconfidence (Hsu et al., 2005). The illusion of control is defined as the situation

in which the individual overestimates his/her capacity in increasing performance, while it is all about luck that dominates his/her decisions. Belief in the law of small numbers deals with individuals who use a limited amount of information to reach firm conclusions. These individuals have heuristic presentations that make someone believe that small samples may be representative of the whole population. Overconfidence is about overestimating the entrepreneur's abilities. These cognitive factors affect the perception of risk and consequently the evaluation of the opportunity.

2.6.1 Effect of emotions on the entrepreneurial process

Emotions have an impact on the entrepreneurial process with positive effects on the evaluation and exploitation of the entrepreneurial opportunity. Also the negative ones have a significant negative effect on the entrepreneurial process. Emotions play an important role in the entrepreneurial process (Cardon et al., 2009; Shepherd and De Tienne, 2005). Welpe et al. (2012) found that emotions affect the evaluation and exploitation phases of the entrepreneurial process. Fright has a negative effect, whereas joy and anger have a positive effect on the evaluation of the entrepreneurial opportunities. Thus, the entrepreneurs' emotions affect their decisions as well as their own evaluations.

Overconfidence

It is assumed that entrepreneurs will invest in opportunities where they feel that the task is easy to forecast, and for which their perception of uncertainty is low. In fact, the more an individual is confident about his abilities and skills, the less complicated he would estimate the prediction task to be.

Risk Perception

Overconfidence, the illusion of control and the law of small numbers influence perception and the making of decisions. Overly confident people have greater confidence in the accuracy of their predictions. The perception of a low level of risk was closely associated with the decision to start a business. The illusion of control and the law of small numbers explain the decrease in risk perception.

Education

Taktak and Mohamed (2015) state that the level of education of the entrepreneurial individual is a major factor in influencing the chance of the individual to have an early access to information, and in turn increases the probability of correctly evaluating business opportunities. Education has an impact on the ability of the individuals to identify business opportunities according to Davidsson and Honig (2003) The level of education may affect the opportunity identification at two levels of analysis. At the first level, the rank of education affects the business frame of mind. The higher the level of education which is available in society the more the people commit to improving products and services using innovative techniques. The level of education of an entrepreneur also affects the appearance of the potential resources. Previous research has shown that when the level of education is lower, the less chance an entrepreneur will obtain concessions from the government or acquire aid funding (Meccheri and Pellini, 2006).

Experience

Experience has been mentioned as the most distinctive way in which entrepreneurs acquire entrepreneurial skills. Minniti and Bygrave (2001) state that in addition to experience, entrepreneurs gain knowledge through experimentation. This increases the confidence level of the entrepreneur, promotes certain actions, and improves the content of his stock of knowledge. According to Politis (2005), the entrepreneurial experience is shown to allow the acquisition of tacit knowledge, and to facilitate decision making in a context of uncertainty and pressure. Managerial experience facilitates access to priority information, and can be used to recognize the negotiation, decision-making, organization, and communication.

Creativity

Creativity is the raw material for innovation. Creativeness influences the methods and the results of solving dilemma which arise during the innovation process. Creativity is achieved at all levels of analysis

2.6.2 Environmental factors and access to social networks

Psychological and non-psychological factors of an individual entrepreneurial culture appear as environmental factors most likely to influence the recognition, evaluation and exploitation of opportunities (Taktak and Mohamed, 2015).

Most of the studies in entrepreneurship have been used to evaluate the entrepreneur, his/her traits and characteristics. However, it would not be useful to focus on his/her attributes without considering the social and cultural environment of the entrepreneur. The characteristics of the entrepreneur are very important, but a positive and innovative cultural environment has an influence on the entrepreneur (Busenitz and Lau, 1996; Davidsson, 1995). Additionally, the entrepreneur's culture, values, motivations and beliefs influence the decision to undertake the risk.

2.6.3 The entrepreneurial process

The decision-making process includes all activities from the time a stimulus for action is perceived until engagement in the action is performed. This business process is affected by individual behavioral factors (overconfidence and risk attitude), (education, experience, creativity) and environment, gender and age, and the first phase of the entrepreneurial process (opportunity identification).

Entrepreneurs who have a high level of education can evaluate accurately their business opportunities. They can make judgment based on experience. Past experience has a significant impact on the evaluation of entrepreneurial opportunity. Previous experience includes the early access to information and subsequently increases the chance for entrepreneurs to identify and evaluate opportunities. Relational networks and environmental factors are important resources for the entrepreneur since they provide access to useful information for the evaluation of entrepreneurial opportunities.

Intrinsic Motivation

The motivations leading women to start business are often different from those of men (Piacentini, 2013). Women, more than men, start their ventures for non-pecuniary reasons, such as satisfaction with their work, the possibility of making a difference in their community, or the search for a good balance between work and

family life (Piacentini, 2013). This last motive is particularly relevant for women, as self-employment offers more flexibility to combine family and work. More women than men start a business out of “necessity”, becoming entrepreneurs because they do not see other options for entering the labour market. The relatively high rates of women entrepreneurship in emerging and developing economies are primarily due to high levels of “necessity entrepreneurship” (Brush et al., 2010).

When they do choose to become entrepreneurs, better work-life balance is the main motivation for starting a business. As they frequently divide their time between working and caring, women’s businesses are usually on a smaller scale and in a limited range of sectors. They often have less experience when they start up a business and are also less likely than men to borrow money to finance their business. These factors contribute to women entrepreneurs frequently earning thirty percent to forty percent less than their male counterparts. Yet female-owned businesses make a key contribution to household incomes and economic growth. Lee (1997) studied women entrepreneurs in Singapore using McClelland's (1961) Theory of Needs. She found that women entrepreneurs in Singapore are motivated by a high need for achievement, a medium need for domination and a moderate need for affiliation and autonomy (Lee, 1997).

Personal Characteristics

‘The key to initiating the process of entrepreneurship lies within the individual members of society, and the degree to which a spirit of enterprise exists, or can be initiated’ (Morrison, 2000, p.59). Morrison (2000) elaborates that the process of entrepreneurship initiation has its foundation in persona and intuition, and in society and culture. In this respect not only the person but also the culture one lives in has a great influence on entrepreneurship.

Creativity/creation and independence/autonomy can be considered as intrinsic motives while market opportunity and pursuit of profit and social status can be considered as extrinsic motives. Similarly, reward and/or satisfaction, lack of confidence and lack of courage can be listed as intrinsic barriers whereas market potential, economic climate and lack of entrepreneurial competencies and lack of sector-specific mentors.

Personal Characteristics/Life Stage

Lerner (1997) in an empirical study of Israeli women entrepreneurs found that the characteristics of the women entrepreneurs affect the performance of the companies. The age of women entrepreneurs ranged from thirty-one to forty-five years old and one of the family members was in the business (Lee-Gosselin and Grise, 1990). They were the first-born, came from large families and had twelve years of education (Lee-Gosselin and Grise, 1990). Majority of them have a spouse/partner, have two children and have to maintain the household and take care of their children (Lee-Gosselin and Grise, 1990).

Entrepreneurs have an internal locus of control (Hisrich and Brush, 1986). They display independence and a need for achievement which is linked to the belief that to succeed, the individual must do things in their own way and in their own time. People who have strong independence characteristics often have difficulty in working for an employer. A high need for personal achievement has been attributed to entrepreneurs (Brockhaus, 1982). A more recent study by Mattis (2004) shows that the women who leave companies and start their own businesses had tertiary education and several years of business experience. The majority of the women were aged 45 years and above, were married and had children. Most of the businesses (84 percent) were in the services sector and the remaining companies were manufacturers of goods.

Culture

'The key to initiating the process of entrepreneurship lies within the individual members of society, and the degree to which a spirit of enterprise exists, or can be initiated' (Morrison, 2000, p.59). Morrison (2000) elaborates that the process of entrepreneurship initiation has its foundation in persona and intuition, and in society and culture. In this respect not only the person but also the culture one lives in has a great influence on entrepreneurship. Culture and background can be the factors that not only give people the drive to become a self-employed entrepreneur, but they can also push people towards entrepreneurial activities. Cultural beliefs and values can persuade them into self-employment. Berke-Berga et al. (2022) found that the majority of the existing entrepreneurs are motivated by such factors as

character, skills and knowledge, willingness to support their family members or earn more which are all pull factors).

Independence

Independence and autonomy are important motivating factors for women entrepreneurs to start their own business (Shane et al., 1991). The desire for independence is a primary motivator for women entrepreneurs (Hisrich and Brush, 1986).

Achievement

Women entrepreneurs have a high need for achievement (McClelland, 1961) and this makes the women behave in certain ways as they have to be more focused in achieving their goals.

Extrinsic Motivation

Fostering entrepreneurship is a key policy goal for governments of all countries which share the expectation that high rates of entrepreneurial activity will bring sustained job creation and boost the development of new products, processes, and organisational innovation. In order to close the finance gap between men and women entrepreneurs, many governments have put in place gender-specific policies intending to help women-owned businesses (GEM, 2018). Small-sized organizations generate an important number of jobs and are essential pillars of economic activity.

Flexibility

Flexibility about family care is one of the main reasons that women choose to leave employment and start a business. The benefits outweigh any negatives and running their own business has been incredible since flexibility allows them to shape work around their children. Being a parent and being an entrepreneur are both incredibly rewarding, but also incredibly intense, requiring lots of energy. According to the Global Entrepreneurship Monitor 2015, more than two-thirds of women entrepreneurs in early-stage entrepreneurship activity operate in the consumer services sector (Kelly et al., 2016). The barriers to entry in the consumer services sector tend to be lower, including skills and capital but the business is difficult to

sustain due to high competitiveness. Women engage in entrepreneurship mostly out of necessity (Kelly et al., 2015).

Glass Ceiling

One of the major reasons fewer women are attaining top management positions in organisations and therefore leave their full-time positions to enter self-employment is due to the 'glass ceiling' effect of lack of career progress (Mattis, 2004). The 'glass ceiling' prevents women from further advancement in their careers in organizations due to dissatisfaction and leads them to venture into their own business using the working experience that they have gained in their previous job (Mattis, 2004). Women entrepreneurs also start businesses to fill a void as they see opportunities for products and services in the market or to achieve a sense of self-fulfilment (Mattis, 2004).

Earn more money

A study by Campos and Gassier (2015) found that when women entrepreneurs cross over into male-dominated sectors, they attain higher returns than women in female-dominated sectors. This shows that the returns in male-dominated sectors are high not only for men. Motivation and behavioral change due to environmental factors. Motivation to change is a person's drive to change his or her own beliefs and behaviors. Motivation can come from within. This is when your reasons for changing are not for any reward or outside gain but instead for the sake of your own happiness and well-being.

Role models

When parents are in the business line, they tend to influence their children and there is an increased chance of their children becoming interested in owning their own business (Matthews and Moer, 1996).

Husbands

Husbands play a significant role in motivating their wives to become entrepreneurs (Baines and Wheelock, 1998). In some cases, the husbands take an active role in helping to run the business while in some cases, the husbands just give their wives support to run their business.

2.6.4 Effect of environment on motivation

This section provides the changes in the motivation of the participants. One of the aim of this study is to investigate what are the changes in the motivation of the women entrepreneurs from before starting their entrepreneurial journey and during the journey. The need for change is constant throughout life, as people seek new opportunities and try to improve their lifestyles. People can be motivated to strive for goals that are realistic and adaptive as well as to modify those goals in response to new challenges and opportunities. The need for change is constant throughout life, as people seek new opportunities, try to improve their lifestyles, enter new relationships, and control undesirable behaviors. Such behavior carried out in early and midlife have profound effects on well-being throughout the life span. Understanding the myriad factors that promote and maintain change is daunting but crucial to enterprise. The factors that promote or obstruct attempts at change, as well as the factors that support or interfere with the maintenance of change.

1) Self-regulation - concerned with internal sources of change, such as how people choose to make changes, their sense of self-efficacy for change, the strategies they undertake to maintain change, and the factors that interfere with their abilities to remain changed. Internal sources of change include the implicit beliefs and values that are associated with different cultures, races, and ethnicity, which shape the lens with which one views the world and result in profound effects on behavior.

2) The second approach focuses on external sources of change, such as how information can be presented to change attitudes or persuade people to change - social influence

Factors influencing entrepreneurial intention can be divided into two categories: Psychological factors that include behaviour of the individuals are internal factors, and environmental factors that affect business intention, are external factors (Chorew and Alistar, 2006). According to Boudreaux et al. (2019), the internal and external categories should be interconnected for the entrepreneurial mindset can only be cultivated if the surrounding environment or external factors promotes such behaviour.

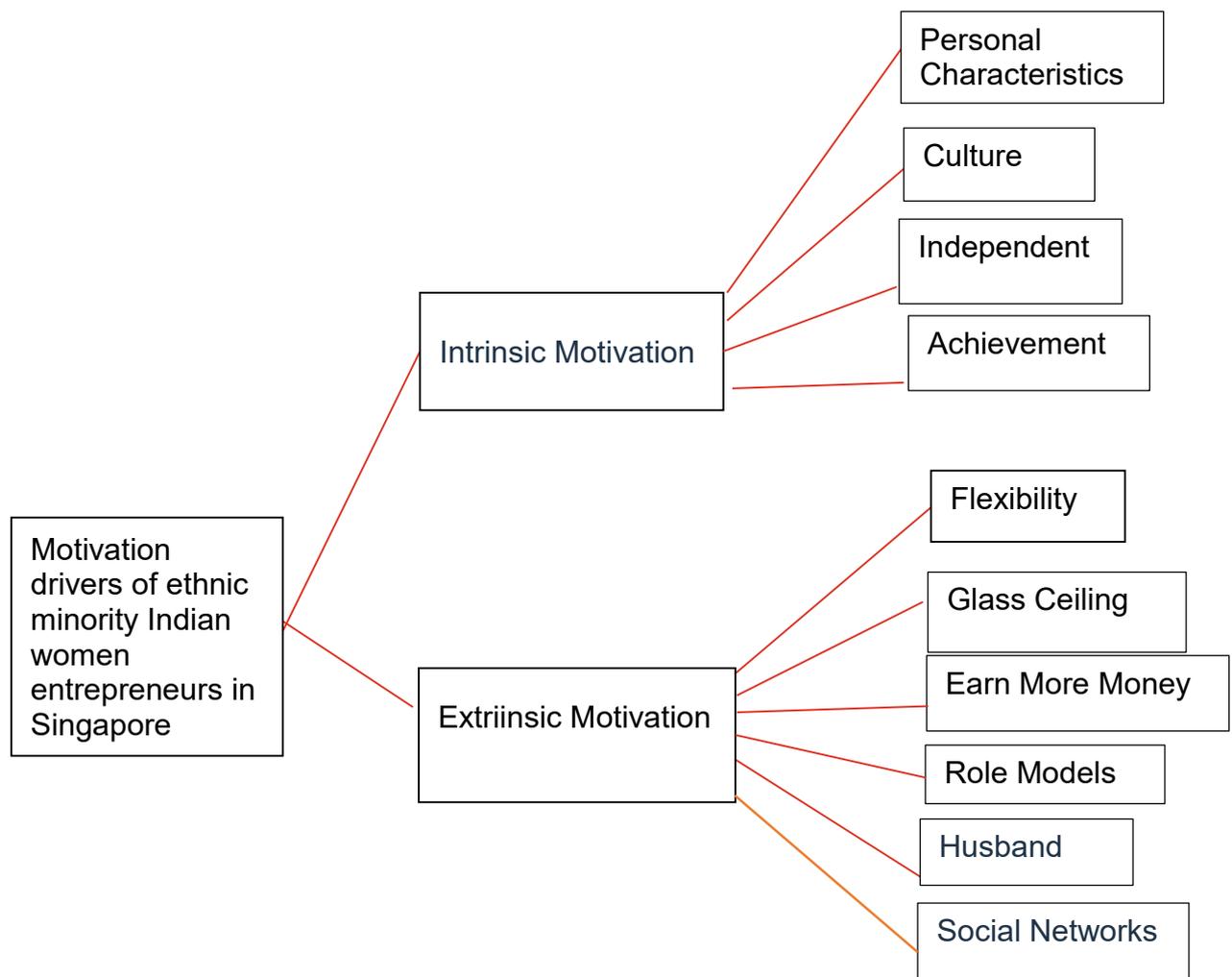


Figure 2.2 Motivation drivers of ethnic minority Indian women entrepreneurs in Singapore

2.7 Barriers faced by Women Entrepreneurs

Barriers are ethnic minority Indian women entrepreneurs' perception of obstacles to starting their businesses and they shape their entrepreneurial intentions (Pittaway and Cope, 2007). Pruett et al. (2009) and Giacomini et al. (2011) suggest that barriers can be grouped into five factors, (i) lack of support structure and fiscal or administrative costs (based on views about start-up guidance, counsellors and organizations, fees and administrative costs), (ii) lack of knowledge and experience (responses regarding knowledge and experience about the business environment, marketing, accounting and management), (iii) economic climate and lack of entrepreneurial competencies (risk, financing, economic conditions and competence), (iv) lack of self-confidence (lacking suitable business ideas and support from family

and friends, problems of managing people and uncertainty about personal ability), and (v) risk aversion (concerns about workload, varying income and failing).

Fear of failure

Fear of failure was also ranked as an important factor influencing the development of entrepreneurs (Dutta and Sobel 2021). This indicates that self-assured new entrepreneurs on the rise may be actively discouraged from acting on entrepreneurship development out of fear of failing in their endeavours. Noguera et al. (2013) highlight fear of failure and self-efficacy as important barriers that hinder the propensity of women to pursue a business career. Other researchers have reached similar conclusions in recent years (Wieland et al., 2019). They lack the belief in themselves to take the first steps to gather information, devise a business plan and seek capital.

Self-doubt

One of the biggest mistakes entrepreneurs make is not believing in themselves. Self-doubt creeps in, and the entrepreneur makes decisions out of fear, not confidence. Typically, when this happens, an entrepreneur might decide to preserve capital, rather than explore ways to proactively use that capital. Or they might try to do everything themselves, rather than enlist resources that could perform the tasks more efficiently. This mentality also arises with entrepreneurs who need capital to expand but opt instead to sit on the side-lines.

Lack of Confidence

Lack of confidence can be due to lack of education and knowledge about business. It can also be due to lack of technical skills and due to limited Industry knowledge and limited business training. Knowledge about business and mentoring are essential information that should be acquired before starting a business. Many feel they don't have sufficient knowledge or skills to start their own business.

Gender stereotyping

Shahriar (2018) suggests that men have a higher entrepreneurial propensity than women in patriarchal societies and women were relegated to domestic and household chores.

2.8 Challenges faced by women entrepreneurs

Challenges are difficulties due to demanding jobs or situations. These include access to finance unfavourable business regulations, cultural barriers, choice of business types and sectors, information and training gaps, lack of contacts and access to social support and networking, education and work family conflict.

Gender bias, Gender discrimination

Women have come a long way, but gender discrimination still exists. Gender inequality persists in traditional entrepreneurship between men and women in terms of positions, salaries, and growth opportunities. The patriarchal construct of society restricts women pursuing careers in male-dominated fields such as entrepreneurship. Welsh et al. (2018) found that gender-related personal problems of women entrepreneurs appear to hamper their business performance in Turkey. Cultural norms, stereotypes and lack of role models make women less confident.

Véras (2015, p.52) defines women's empowerment as their ability to make strategic life choices, where this ability had been denied previously. Women are still economically and socially disadvantaged in many countries, so the promotion of gender equality and empowerment of women is one of the United Nation's Millennium Development Goals (Véras, 2015). Women are not taken seriously by investors and banks when seeking funding.

Gender Inequality

Gender inequality leads to gender-based occupational segregation. Both men and women start a business based and built upon existing skills, knowledge and networks usually acquired in a paid job or education (Sarasvathy, 2001). Women entrepreneurs may find themselves competing in segments that are cheaper to enter, but in which one must struggle to survive (Vossenbergh, 2013). Issues about raising finance, juggling building a business with family life, and the impact of unconscious bias can mean companies created by women grow more slowly. Gender inequality continues to persist across the world, although it manifests in different ways. This marginalization hinders the empowerment of women socially, professionally, economically and politically - to the detriment of society as a whole.

Socio-Cultural Barriers

Women have to perform multiple roles in the aspect of familial or social perspective. Female entrepreneurship is hindered more by social and cultural constraints rather than access to finance. A female is supposed to look after family as she is the principal care-giver and especially the kids and juggling entrepreneurship with balancing life at home can be cumbersome for many. Multitasking might serve as a hindrance towards the entrepreneurial aspirations of a woman. This is one of the major reasons why many women find it difficult to internalize leadership identity. Jennings and McDougald (2007) suggest that work and family are inter-wined areas of life for entrepreneurs and especially for women entrepreneurs (Loscocco and Bird, 2012; Peris-Ortiz et al., 2012; Shelton, 2006). Women entrepreneurs who received family support had better firm performance (Welsh , 2018).

Work-family Interface

Another challenge is the family/work combination of the business with family responsibilities (Jennings and McDougald, 2007; Jennings and Brush, 2013; Neneh, 2018). Boz et al. (2016) discovered that the women who care most about the family have negative behaviours at work. Consequently, the balance between family and work is more difficult for women entrepreneurs, which represents a fundamental obstacle to the growth of their businesses. Based on a study by Aryee (1993) it was found that working wives in Singapore reported a high level of burnout which was both work and non-work related. A later study by Lee and Choo (2001) found that Singapore women entrepreneurs face work-family conflict and struggle with their roles in managing business, household chores and children.

On the other hand, according to Thebaud (2015), work-family conflict can be an important factor that motivates women to start a business. Business creation can offer women considerable flexibility in terms of hours at work and allowing them to find a balance between work and family commitments (Kirkwood and Tootell, 2008). Women rely on the support from husbands, partners, and relatives in order to successfully start and grow a business (Jennings and McDougald, 2007).

Juggling the growing business and family

Women tend to be the primary carers in their households, looking after children and ageing relatives. This can make it much harder to devote time to starting or growing a business. Inman (2000) suggests that network structures are critical for the women to gather and create the process to start their business.

Financial Capital

For many women, finding the capital to start their business can be a major barrier to entry. According to a study by Guzman and Kacperczyk (2019), females are 63 percent less likely than males to obtain external financing in terms of risk capital, and the most significant part of the gap derives from differences in gender. Financial capital is necessary to fund the businesses.

Finance is the lifeblood of business and it is essential for women entrepreneurs to approach for financial assistance when the need arises. At times, there is an absence of tangible security or collateral security that many women might face. Women entrepreneurs expanding their businesses have financing needs that exceed micro-credit ceilings. Many women seek capital to be sourced from personal networks and not from the banks. Welsh et al. (2018) found that family financial support provided a positive relationship for business performance of female entrepreneurs in Morocco.

Women business owners are struggling to have access to the same opportunities as male entrepreneurs, especially when it comes to credit and business loans (Demartini, 2018). In fact, access to funding is the No.1 barrier to starting up a business (Minniti, 2009) as women owned businesses receive less funding than those headed by men at every stage of their development.

Lack of knowledge of business and technology

Women entrepreneurs lack financial knowledge and lack of technology skills and secure less funding at every stage of their business journey compared with men. Women-owned businesses lack investment in technology to help improve their business performance in terms of sales growth (Nyaboke and Muturi, 2017).

Inadequate training and access to Information

Women entrepreneurs are willing to use information technology in their business to improve productivity and sales, but they lack the knowledge and the skills (Subramaniam and Islam, 2014). Lack of proper advice and guidance is another reason that poses as a hindrance for women to initiate and move ahead in their entrepreneurial ventures. The women entrepreneurs have to go for training to equip themselves with the computer skills. Some women entrepreneurs lack knowledge and lack awareness about these training schemes.

Davis (2012) found that the low level of education and skill training and the lack of career guidance limits women entrepreneurs' access to various publicly and privately offered support services including business development services and information on business growth. The women entrepreneurs' preference to industry orientation such as retail, beauty, and food, was due to their lack of experience and skills. Lack of access to information and communication technology, insufficient entrepreneurial and management skills, together with problems in finding the markets and distribution networks (Gurmeet and Belwal, 2008) also influence their choice of industry.

Social cultural norms

In a patriarchal society, many women choose entrepreneurship over formal employment for flexibility as a coping mechanism to meet family and community obligations in addition being economically active (Rehman and Azam-Roomi, 2012). In many countries, cultural factors do not act in favour of women, where their traditional role is subordination to men, often in patronising relationships in which the women's place is in the home rather than the workplace (Hechavarria and Ingram, 2016).

Human Capital

According to Lee Gosselin and Grise (1990), most of the women entrepreneurs have work experience prior to starting their business. The business literature on entrepreneurship stresses the importance of prior experience with a source organization or established firm that entrepreneurs left to start their new businesses (Krueger, 1993). Human capital is found in skills, business knowledge and

experience. Human capital is the knowledge and personality attributes of individuals that are used to carry out the activities and it is important for the success of the business (Junquera, 2011, Crook et al., 2011).

Most women who go into self-employment begin their careers working for various commercial organisations. By the time they are ready to start their own businesses, they have generally accumulated a substantial amount of working experience. Their work experience equipped them with the skills, knowledge and business contacts that enabled them to venture into self-employment. Businesses include fashion, retailing, food and beverage, hair and beauty salons, and child care services. These can be viewed as extensions of women's domestic responsibilities.

One problem that makes it hard to engage girls and young women in invention and entrepreneurship is a lack of female role models.

2.9 Support system that helps women entrepreneurs to sustain their business

Support systems are necessary for women entrepreneurs to sustain their businesses.

Social Capital

Social capital is a quality derived from the structure of the women entrepreneurs' network. Social capital provides the relationships through which the women entrepreneurs receive opportunities to use human and financial capital.

Women entrepreneurs have traditionally started businesses using their own personal savings, maxing out their personal credit cards, turning to friends and family or using a combination of all of these.

Formal Support mechanism

The formal mechanism through which social capital strengthens microfinance impact on fostering female entrepreneurial success can be through bank and finance companies. Banks offer financing for the business operation based on good track record and collateral.

Relational and network social capital had a positive and significant influence on female entrepreneurial success. Specifically, intro-group trust and productive network ties among female entrepreneurs predicated the positive impact of microfinance on entrepreneurial success. Also, resources embedded in networks are more positively correlated to education level and marital status. Furthermore, microfinance could have more positive impact for borrowers with sustainable relationships with loan officers who organise microfinance provisions and understand the entrepreneurs' context (Babajide et al., 2022)

Social Networks and Role Models

The availability of mentors, advisers, and support systems is important to help develop and support entrepreneurs at the various stages of their entrepreneurial journey (Foss et al, 2017). Networks are immensely valuable where there is shared value to be exchanged. A robust network builds the social capital that can lead to greater collaboration and credibility, funding and emotional support for female entrepreneurs. Unconscious bias against female leaders could be the lack of visible female role models, especially in sectors such as technology.

Role models in the form of female entrepreneurs who have built scale-ups or have exited - are hard to come by, simply because there are less of them. Joining networks is a great way to tap into contacts, connections and advice (Minniti, 2010) as peer-to-peer networks encourage women to set higher aspirations for their businesses, plan for growth and embrace innovation. Foss et al. (2018) show that not belonging to networks is a significant gender related impediment for securing external financing.

Although the number of women entrepreneurs is growing, some women may be deterred from starting their own businesses because of lack of knowledge and a fear of failure (Tomkiewicz, 2006). Early studies have been done on the importance of mentor-ship for women's careers and that women generally advance through sound network (Burke and McKeen, 1990). In a recent study, Singh et al. (2006) concluded that career minded and professional young women use role models to lead them and to construct their identities. One of the most important factors influencing entrepreneurs in their career path is their choice of a role model. Role

models can be parents, brothers or sisters, other relatives or other entrepreneurs. Role models can also serve

Professional Support Network

Successful entrepreneurs understand the value of networking and building relationships. They may attend events or join groups to connect with like-minded individuals and expand their network. Women in similar industries or business can collaborate to build a stronger presence.

Customers and Suppliers

Woman entrepreneurs have powerful network of customers and suppliers who serve them regularly. They have established good relationships with their customers because of their personal touch. The significant role that informal networks have on the motivation of ethnic entrepreneurs (Masurel et al., 2002)

Government Policy

Institutional environment changes during crisis and other economic turbulence (Kabir and Abubar, 2022). Many businesses were affected and shut down during the Covid pandemic due to lockdown measures by governments. Many businesses suffered due to the drop in demand for their products and services (Bartik et al., 2020).

2.10 Conceptual Framework

After reviewing the extant literature on the topic under study, the Conceptual Framework was created by the researcher.

The conceptual framework is structured with the motivation drivers on the left hand side identified from previous studies as input. The right hand side shows the identified barriers and challenges and the support mechanism. The middle shows the ethnic minority Indian women entrepreneurs as the output. This conceptual framework is generated from the four research questions of this study and the key concepts from relevant literature.

The first research question seeks to explore the motivation drivers for the ethnic minority Indian women. Therefore, the framework is structured with relevant motivation factors based on the pull (opportunity) and push (necessity) factors. The positive factors including passion, flexibility, characteristics, need achievement, culture and ethnicity, and role model are opportunity driven factors while negative factors such as redundancy, glass ceiling, and job dissatisfaction are necessity driven factors. The second research question seeks to examine the barriers before they start business and the third research question examines the challenges faced while running the business. So, the framework is structured with all the key barriers and challenges faced by ethnic minority Indian women entrepreneurs caused by lack of access to finance, work family conflict, lack of technical skills, competition, and discrimination.

The fourth research question identifies the support mechanism available for the ethnic minority Indian women entrepreneurs. In order to cope with the challenges, they receive informal support from family and community, suppliers and customers as well as formal support from government and banks to run their business.

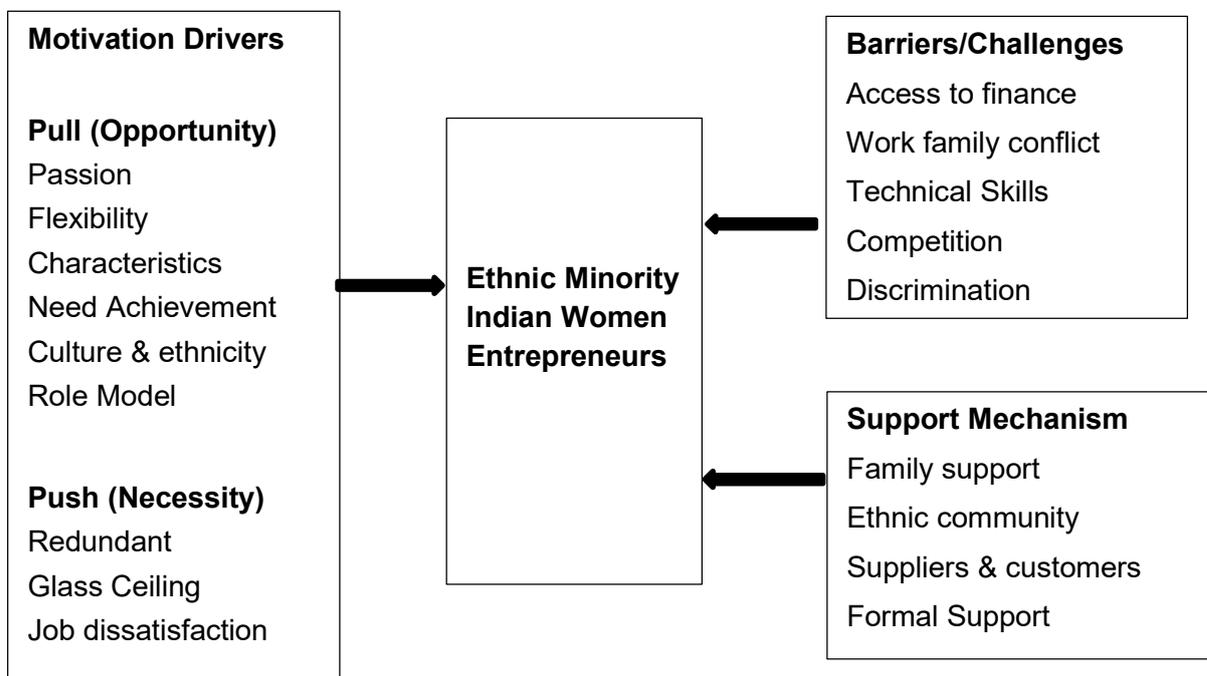


Figure 2.3 The Conceptual Framework

2.11 Summary

A good research study must have clear research objectives. They provide the whole research process direction and emphasis, ensuring that resources are employed efficiently and that the results are relevant and significant. Relevance, specificity, measurability, attainability, and time-boundness are essential components of a successful research aim.

A literature review, which offers context and background information on the subject being examined and aids in identifying any gaps in the body of knowledge, is another crucial part of a research endeavour.

This chapter reviewed extant literature on the topic and a Conceptual Framework was created based on the literature. The Research Questions have been identified based on the objectives and the literature.

CHAPTER 3 RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides the research methodology that was adopted to answer the four research questions using a qualitative phenomenological research design. The chapter begins with a discussion on the paradigms and the assumptions about the ontology, epistemology and axiology for the study. It then outlines the research design, the data collection method for the study and data analysis. Finally, the chapter addresses the trustworthiness of the study. A summary is presented at the end of the chapter.

3.2 Paradigms in social science research

The choice and the use of the research method for the study depends on the appropriate paradigm (Pawson, 2000; Silverman, 2000). A paradigm is defined as “the basic belief system or worldview that guides the investigator” (Guba and Lincoln, 1994:195) and acts as a map for researchers in “negotiating the subject area” (Burrell and Morgan, 1979:.24). Paradigms are concerned with the ontological and epistemological assumptions of research (Burrell and Morgan, 1979; Guba and Lincoln, 1994).

Ontology is defined by Crotty (2003:10) as “the study of being”. It is concerned with “what kind of world we are investigating, with the nature of existence, with the structure of reality as such” (Crotty, 2003:10). Guba and Lincoln (1989: 83) state that the ontological assumptions are those that respond to the question “what is there that can be known” or “what is the nature of reality”? Ontology deals with the existing components and how these components can be grouped (Mkansi & Acheampong, 2012).

Epistemology is the branch of philosophy that studies knowledge or knowing. Epistemology is “a way of understanding and explaining how we know what we know” (Crotty, 2003:3). Epistemology is the study by which researchers categorize what constitutes knowledge and what does not (Hallebone & Priest, 2008).

Axiology is the branch of philosophy that studies values within the research process (Saunders, 2015). It lays emphasis on intrinsic and extrinsic value and focus on ethics (Aliyu et al., 2015). Figure 3.1 shows the relationship between ontology, epistemology, axiology in research. Another axiological issue is what values might result from, or be the outcome of the research and the role of the researcher's own value on all stages of the research process (Li, 2016).

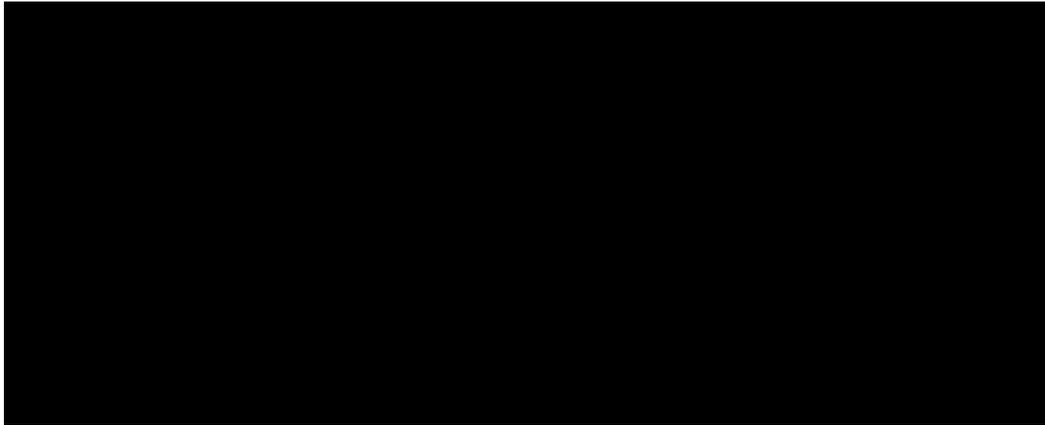


Figure 3.1. Relationship between ontology, epistemology and axiology
Source: Aledo-Tur, A. & Dominguez-Gomez, A. (2017)

3.2.1 Major Paradigms

The three major paradigms underpinning business research are postivism, interpretivism, and critical research (Lincoln & Guba, 2000; Gephart, 1999). Table 3.1 shows the comparison of the three paradigms and each paradigm is distinct and has different perspectives. These three philosophies represent fundamentally different ways that humans make sense of the world around them.

The positivist “adopts the stance of realism and relies on the assumption of an objective world external to the mind that is mirrored by scientific data and theories” (Rynes & Gephart, 2004). In positivism, reality is independent of us and researchers can therefore observe reality objectively.

For the interpretivist, “the goal is to understand the actual production of meanings and concepts used by social actors in real settings” (Rynes & Gephart, 2004) and critical research “uncovers facts about power relations that are obscure to societal members” (Rynes & Gephart, 2004).

Table 3.1 Comparison of the three major paradigms underpinning business research

	Positivist	Interpretivist	Critical
Assumptions	Objective world which science can measure and 'mirror' with privileged knowledge	Inter-subjective world which science can represent with concepts; social construction of reality	Material world of structured contradictions and/or exploitation which can be objectively known only by removing tacit ideological biases
Aim	To discover universal laws that can be used to predict human activity	To uncover the socially constructed meaning of reality as understood by an individual or group	To uncover surface illusions so that people will be empowered to change their world
Stance of researcher	Stands aloof and apart from research subjects so that decisions can be made objectively	Becomes fully involved with research subjects to achieve a full understanding of subjects' world	Involved with research subjects so that surface illusions can be identified, but urges subjects to change their world
Values	Value free; their influence is denied.	Values included and made explicit.	Values included and made explicit.
Types of reasoning	Deductive	Inductive	Deductive and inductive
Research plan	Rigorous, linear and rigid, based on research hypothesis	Flexible, and follows the information provided by the research subject	The imperative for change guides the actions of the researcher
Research methods and type(s) of analysis	Experiments; questionnaires; secondary data analysis; quantitatively coded; documents statistical analysis	Ethnography; participant observation; interviews; focus groups; conversational analysis; case studies	Field research, historical analysis dialectical analysis
Goodness or quality of criteria	Conventional benchmarks of 'rigour'; internal and external validity; reliability and objectivity	Trustworthiness and authenticity	Historical situatedness; erosion of ignorance and misapprehensions; action stimulus

Sources: Lincoln and Guba (2000), Gephart (1999) In Cavana, Delahaye & Sekaran (2001) p.10.

3.2.2 Interpretivism

After reviewing the information in Table 3.1, the researcher selected interpretivism as the most appropriate research paradigm to design this study as the framework guides how research should be conducted based on ideas about reality and the nature of knowledge (Collis and Hussey, 2014.). In interpretivism, reality is seen as highly subjective because it is shaped by our perceptions (Collis and Hussey, 2014). The purpose of this study is underpinned by the interpretivist research philosophy as it is concerned with exploring the complexities of social phenomena through achieving an empathetic understanding of how the research subjects view the world (Bryman and Bell, 2011; Saunders et al., 2012).

As the study attempts to generate an understanding of the motivation, barriers, challenges and the support system of ethnic minority Indian women entrepreneurs, a research paradigm is required which allows the researcher to get close to the participants in order to explore their social realities and interpret the perceptions they have about their social world. For this study, the researcher takes the subjective position assuming that social reality cannot exist independently of the actors engaged.

As explained in Chapter 2, the relationships of ethnic minority women entrepreneurs is consciously constructed with social influences like ethnicity, religion, and gender roles. The researcher is able to understand the value system and the traditions of the fourteen ethnic minority Indian women entrepreneurs in the study as she is an Indian.

3.3 Research Design

The research design “provides a framework for the collection and analysis of data” (Bryman and Bell, 2011, p.40). The research design for this study was determined by the exploratory nature of the study.

- ◆ The appropriate research philosophy for the study is interpretivism (as described in Section 3.3.2 above) based on the ontology and epistemology.
- ◆ An inductive approach is suitable for this study where the data collected from the small sample size could create a theory since not much research has been done on ethnic minority Indian women entrepreneurs in Singapore.

- ◆ A qualitative research methodology is chosen for this study as the researcher will discover meanings through interviews and analyse the narratives of the participants in their natural settings connected to a phenomenon (Denzin & Lincoln, 2017). Merriam and Tisdell (2015) suggested qualitative inquiry as a natural means for collecting data that provides in-depth insight into the phenomenon under investigation.

The rationale for a qualitative inquiry is that it is conducted naturally in everyday life settings related to the phenomenon under study, in contrast with quantitative research, where conditions are controlled, and variables are managed. Qualitative data are non-numerical and usually unstructured (Huberman & Miles 2002). Qualitative work is highly descriptive and often recounts who said what to whom as well as how, when, and why.

- ◆ Phenomenology is chosen as the appropriate strategy for this qualitative study as the aim is to understand and describe the essence of entrepreneurship by exploring the individual's lived experiences (Moustakas, 1994). This phenomenological study seeks to understand the Indian women entrepreneurs' perspectives, emotions, and behaviour in specific situations. In order to grasp the meanings of a person's behavior, the researcher attempts to see things from the participants' point of view (Bogdan and Taylor, 1975). The lived experience is the experience participant lives through before (van Manen, 2014).

In phenomenology, the researcher must set aside and bracket (Giorgi, 1997) any past experiences, biases, everyday understanding, and presuppositions about what is being studied in order to learn to see the phenomenon with fresh eyes. Suspending all judgments in this context is called bracketing (Moustakas, 1994) and it is critical to conduct a rich phenomenological study.

- ◆ Cross-sectional design is used to collect data from the participants as the study is about the participants' lived experiences at a single point in time.
- ◆ For this phenomenology study, the data collection tool was an in-depth interview with open-ended questions and a questionnaire to collect the demographic details of the participants. The interviews were transcribed and the rich data was analysed using inductive thematic analysis (Braun & Clarke, 2006).

3.4 The Role of the Researcher

In qualitative research, the researcher is the instrument to conduct research (Stake, 2010). Since most of the qualitative research is interpretive research, the researcher is involved in an intensive experience with the participants and is personally involved in every step of the research process. The researcher of this study has several roles.

The researcher obtained permission from the Ethics Committee at the Edinburgh Napier University to ensure protection of the participants' human rights (Creswell, 2009). After receiving the Ethics Approval, the researcher contacted the participants by telephone to give them an initial explanation of the research and invite them to participate in a face-to-face interview. Once the participants accepted the invitation, the researcher arranged the date and venue to meet for the interview. Prior to starting the interview, the researcher asked the participants to fill up a Consent Form officially requesting them to participate in the research. The researcher explained to the participants the purpose of the study, the time involved, and how the results will be used (Creswell, 2013). The researcher used semi-structured interviews to gather the data regarding the experiences and motivation, barriers and challenges faced by ethnic minority Indian women entrepreneurs.

Another of the researcher's role was to analyse and interpret the data so that the research questions are answered.

The researcher used her communication and interpersonal skills in interacting with the participants. The researcher established a good rapport and trust with the participants and formed a good relationship with the participants. While interviewing, the researcher used her personal empathy to make the participants feel more at ease so that they were willing to tell their story. The researcher showed respect to the participants' by observing confidentiality, consent, and dignity. The researcher has an ethical responsibility to the participants.

As a qualitative researcher, the researcher listened attentively to each participant, collected information about their lived experiences, and reflected on their experiences to develop a fresh perspective on the phenomena of entrepreneurship, their motivations, the barriers and challenges that they faced.

The researcher has the same background as the fourteen ethnic minority Indian women entrepreneurs as she belongs to the ethnic minority Indian race and is a second-generation Singaporean Indian (as her parents originate from India). Being an Indian, coming from the same community and speaking the same language (Tamil) was an advantage for gaining entry to the participants and their trust.

The researcher's personal experiences and background enabled her to thoroughly grasp what the participants had experienced. However, she made a conscious effort not to let any previously formed biases, attitudes, assumptions, expectations, or conclusions affect the data collection and analysis.

The researcher defines the strings that constitute the web of meanings of the data (Strauss & Corbin, 1990). Both by coding and analysing data, the researcher used her personal knowledge and experiences as tools to make sense of the information (McCracken, 1988).

3.5 The Interview Protocol

The approval from the Ethics Committee was obtained from the Edinburg Napier University on 13 May 2020. As per the conditions of the Ethics Approval, the researcher had to conduct all interviews online as face-to-face interviews were not permitted because of the COVID-19 pandemic.

The questions for the semi-structured interviews were created to answer the research questions. The interview questions for this study were open-ended in order to glean information from the participant regarding their experiences. First, demographic information was obtained from the participants. A copy of the Interview Protocol is attached in Appendix 1.

The researcher pre-tested the research interview instrument with an expert before the actual pilot study was allowed to get feedback to check the effectiveness of the interview schedule and to evaluate the practicality of the questions to be asked.

3.6 The Pilot Study

A pilot study was conducted with one participant to examine the main aspects of the research design before starting the data collection procedures in the research. The pilot study helped to evaluate the feasibility of the research design (Saunders et al., 2015). It further helped the researcher to gain experience, and also identify the questions that had to be amended for the main study (Bryman, 2015).

◆ Recruitment of participant for the pilot study

After the pre-test of the Interview Schedule, the researcher contacted Ms K (pseudonym), an Indian woman entrepreneur to check on her suitability as a participant for the pilot study. Ms K fulfilled the selection criteria and was agreeable to participate in the study. Ms K was assured anonymity and confidentiality, and she was assured that this was an academic research project. Upon agreement to be a participant, she signed the Consent Form and the first on-line interview was conducted on 29th May 2020.

On the day preceding the agreed date of the interview, the researcher contacted the participant and gave her the opportunity to ask any questions and reiterate the process involved. The setting for the interview was the participant's house. The participant granted permission for the interview to be audio recorded and she participated actively in the interview.

◆ Reflecting on the Pilot Study

Overall, the pilot study showed that the phenomenological method and procedure are sound, and they provided answers to the research questions. The process of collecting and analyzing the data in the pilot study boosted the researcher's confidence and training as a qualitative researcher. Similarly, identifying areas for improvement as a qualitative researcher and having solutions before the main study helped the researcher to feel more confident.

3.7 Data Collection

3.7.1 Sampling procedure

The sample selection process for the in-depth qualitative study was purposive sampling and snowballing (Patton, 1990; Silverman, 2014). The purposive sampling

criteria allowed for a deliberate selection of information-rich participants (Blaxter et al., 2014; Collis and Hussey, 2014). Participants for this study were identified based on the following five criteria:

- i) They must be Singapore citizens or Permanent Residents.
- ii) They must be operating the business for more than three years so that the business can be considered successful
- iii) They must be in the service industry.
- iv) They must have an established formal business.
- v) They must be operating from a brick and mortar business entity. This is to exclude the women who conduct business from their homes.

The recruitment of participants took a long time due to the scarcity of information regarding ethnic Indian women entrepreneurs in Singapore. The researcher contacted the Little India Shopkeepers Association (LISHA) for assistance regarding obtaining ethnic Indian women entrepreneurs as participants for the study. Some of the ethnic Indian women entrepreneurs agreed to participate but some were shy and were not willing to participate in the research. Once the suitable participants were identified, the snowball technique was used to get more participants.

The interview process continued until the 14th participant. At this point, the researcher noticed that information had reached saturation point (Glaser and Strauss, 1967). Hence no further interviews were conducted. The small sample size is considered adequate because the focus of the qualitative study is more on sample adequacy rather than on sample size (Bowen, 2008; Creswell and Creswell, 2017; Marshall, 1996).

3.7.2 Time frame for Data Collection

The data collection process for this qualitative study commenced on 28 March, 2021 and ended on 15 December, 2021. The lengthy time was mainly due to the COVID-19 pandemic. The participants were busy with the business operation and they had difficulty keeping to the interview appointments.

Most of the participants insisted on face-to-face interviews since they were not IT savvy and were not familiar with online platforms. One of the participant agreed to an online interview while two participants provided email responses.

The main methods of data collection for this qualitative study are:

- i) interactive interviewing - participants were asked to describe the phenomenon of their lived experiences verbally based on the semi-structured Interview Protocol
- ii) observation - the researcher observed the verbal and non-verbal behaviour during the interviews.
- iii) journal log - researcher wrote down and did reflections on the actions taken

Table 3.2 Demographic Profile of Participants

Name	Age (yrs)	Marital Status	No. of children	Education	Type of Business	No. of years of business existence	No. of workers	Previous Experience	Country of Origin
P1	51	Divorced	1	Diploma	Education	17	14	Flight stewardess	Singapore
P2	60	Married	3	GCE 'O'	Retail - Handicraft	28	12	Telecoms Operator	Singapore
P3	55	Married	2	Degree (Science)	Employment agency	20	5	Housewife	India
P4	70	Married	2	Diploma	Aesthetic services	37	10	Teacher	Singapore
P5	51	Widow	2	GCE "A"	Cleaning service	34	20	Vetrinary Assistant	Singapore
P6	32	Married	2	Degree (Nursing)	Scaffold works	8	35	Nurse	Malaysia
P7	89	Widow	6	No formal education	Retail (Household & dry foodstuff)	35	3	Housewife	Malaysia
P8	53	Married	1	Diploma - Business Management	Retail - Clothes & Books	4	2	Media executive	Singapore
P9	51	Divorced	2	GCE 'N'	Beauty Services	13	1	Housewife	Singapore
P10	31	Married	1	Degree (BSc Business)	Food	4	7	Digital Marketing Executive	Singapore
P11	43	Married	1	Diploma - Accountancy	Wedding events	18	6	Cleaning service	Singapore
P12	41	Married	2	Degree (MBA - Marketing)	Food	10	7	Admin Officer	India
P13	57	Married	2	Degree (Masters Sociology)	Employment agency	18	26	Manager	India
P14	41	Married	0	GCE 'N'	Food	8	2	Nurse	Singapore

3.7.3 The Interview

Interviews were scheduled with all the participants. According to Denscombe (2014) interviewing is the most appropriate research method for exploring the feelings, and opinions that require an understanding of someone's experience. The participants signed the Letter of Consent and the researcher reiterated that this is an Academic Study and assured them of confidentiality and anonymity. The researcher collected data, demographic information on the survey form and the in-depth face-to-face interviews with the semi-structured interview protocol (DiCiccoBloom and Crabtree, 2006). The semi-structured interviews were mostly conducted face-to-face and in the natural settings (Miles and Huberman, 1994). The open-ended questions elicited answers that addressed the research questions. Probing questions were also asked to draw as much information as possible from the participants (Bernard and Ryan, 2010, p.31). The interview questions were based on the four research questions.

The participants' observations in the natural settings provided an opportunity to observe how the participants behave and conduct their business. In addition, the researcher used field notes to record and describe observations during the interviews. Each interview lasted approximately 90 minutes - 120 minutes duration and were audio recorded with a Sony Audio Recorder. The participants were comfortable and shared their personal experiences with the researcher as this was the first time that anyone had interviewed them and listened to stories about their entrepreneurial journeys.

The researcher concluded that the data collection had reached saturation point with the interview with the fourteenth participant in line with Glaser & Strauss's (1967, p.61) argument that "saturation means no additional data are being found". This was detected through data from the interview transcripts, whereby themes grounded from the transcript were more or less the same compared to the earlier interviews. At the end of each interview, the researcher checked with the participant on whether she could contact them to request for additional information. The participants were agreeable to the request.

One of the greatest challenges of conducting the interviews was that the researcher had to bracket or set aside (Moustakas, 1994, p.22) any personal preconceived notions, beliefs, bias, or judgments and knowledge about ethnic migrant women entrepreneurs. The transcribing of the interview data was a lengthy process as the researcher had to play the audio recording and type out the verbatim word by word. Some of the participants spoke in Tamil language and data had to be translated and transcribed in the English language.

The rich, thick data was collected using three steps: listening, recording on a Sony audio recorder, and transcribing. The data was transcribed into verbatim on the same day as the interview was still fresh in the researcher's mind. A second interview by telephone with follow-up questions was conducted with some of the participants. The verbatim transcriptions were sent to the participants by email for member checking to confirm that the words and meanings of the participants were correct and properly represented (Lincoln and Guba, 1985; Creswell and Miller, 2000; Creswell, 2009). The researcher then proceeded to analyse the data using thematic analysis.

3.8 Thematic Analysis

The next stage in research is data analysis, which is the most difficult and most important process in qualitative research (Basit, 2003). The prime purpose of data analysis is to create sense out of the data collected from the participants (Creswell, 2012). For this study, the rich, raw data collected from the interviews was analysed using inductive thematic analysis (Larson & Adu, 2022). Thematic analysis is the process of identifying pattern or themes within qualitative data (Braun and Clarke, 2006). It is an interpretive strategy to synthesize the meanings embodied in human experiences in text (Van Manen, 2014).

The thematic analysis was done by coding the data. Coding is a significant step and can be done manually and electronically with computer software applications. However, the computer applications do not do analysis. Although, It is tedious and time-consuming, the researcher chose to do the data analysis manually for this study as it is more accurate. Additionally, the researcher wants to capture the feelings and

behaviour of the participants and make meaning of them. Just as in the interview process, the researcher avoided bias in the analysis process by bracketing. The participants in the study were assigned pseudonyms to ensure confidentiality and anonymity so that their names do not appear in the published research document (Bryman and Bell, 2011).

The researcher followed the six phase framework (Braun and Clarke, 2006) provided below in Figure 3.2 to ensure rigour in the thematic analysis (Nowell et al., 2017).

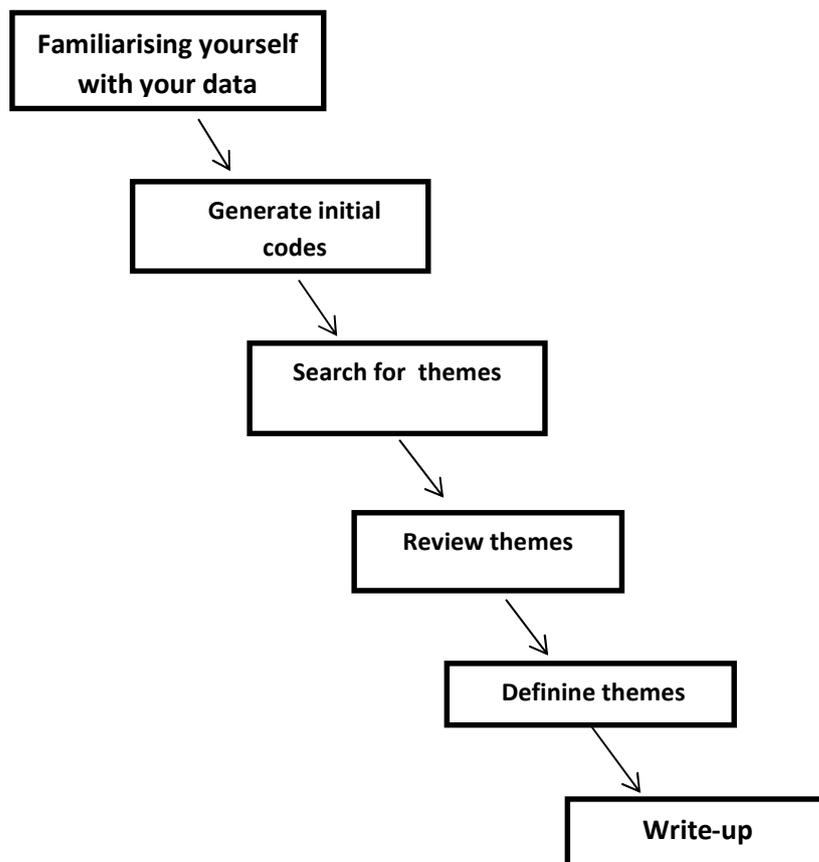


Figure 3.2 Thematic Analysis : Six interactive phases.

Source: Braun, V. & Clarke, V. (2006)

3.8.1 Phase 1: Familiarising yourself with your data

The first step in the thematic analysis process outlined in Figure 3, is to become familiar with your data (Braun and Clarke, 2006). This is a crucial stage and it involves reading, and re-reading the fourteen transcripts so as to familiarise with the

data (Maguire and Delahunt, 2017). The researcher reread the data several times as this is a reiterative process.

3.8.2 Phase 2: Generating initial codes

In the second phase, the researcher organised the data in a meaningful and systematic way to generate initial codes manually. The entire data set was reduced into small chunks of meaning using line by line coding. Coding is the essence of qualitative data analysis (Neuman, 2005). Coding refers to “categorizing segments of data with a short name that simultaneously summarizes and accounts for each piece of data” (Charmaz, 2006, p.45). As this study uses inductive analysis, an extensive line-by-line analysis of the data in the transcript was carried out by giving equal attention to each segment of data that was relevant and which addresses the research questions (Braun and Clarke, 2006). This process generated a huge number of open codes as there were no preset codes.

3.8.3 Phase 3: Searching for themes

In the third phase, the Researcher sorted the open codes and grouped together to search for themes. Themes are patterns in the data that are important or interesting about the data or research questions (Braun and Clarke, 2006). Themes are where the interpretive analysis of the data occurs, and in relation to which arguments about the phenomenon being examined are (Boyatzis, 1998). For example, the codes “I had passion to do what I like” and “Helping people to live comfortably” were collated into an initial theme “Internal motivation”. At the end of this phase, all the codes had been organised into themes that described patterns and related to the research questions as reflected in Table 3.9 below.

3.8.4 Phase 4: Reviewing themes

In the fourth phase, the researcher reviewed the data set (Braun & Clarke, 2006). Firstly, to ensure that the themes work in relation to the data set and secondly to find any additional data that had been missed in the coding stage. The researcher reviewed and modified the preliminary themes which have been identified. The questions “why”, “what”, “when”, and “how” were asked to outline the relationships among the themes. The codes and themes were analysed manually on Microsoft Excel spreadsheet. For example, “Job dissatisfaction” and “retrenched” were

renamed “Limited career advancement” which was a motivation driver for the participants to start their own business.

3.8.5 Phase 5: Refining and defining themes

During the fifth stage, the aim is to “identify the essence of what each theme is about” (Braun and Clarke, 2006, p.92). It is important that the content of the data extract presented are not just paraphrased but identified what is of interest about them and why. The relationship and interaction between core themes and sub-themes were identified and were related to each research question.

3.8.6 Phase 6: Producing the report

The final phase involved the analysis and write-up of the report. The Findings and Analysis Chapter (Chapter 4) will provide detailed analysis of the themes

Table 3.3 Summary of themes and sub-themes

Research Questions	Categories	Theme	Sub Themes
1. Why are ethnic minority Indian women in Singapore motivated to become entrepreneurs?	<ul style="list-style-type: none"> ■ Intrinsic motivation ■ Extrinsic motivation 	<ul style="list-style-type: none"> ● Passion ● Independence ● Opportunity to serve the Indian community ● Helping people ● Need for achievement ● Flexibility ● Mentor & Role Models ● Limited Career Advancement ● Motivated by husband ● Earn more money 	<ul style="list-style-type: none"> ● Be your own boss ● More family time ● More personal time ● Mentor ● Parents, family, friends ● People who inspire ● Glass ceiling ● Retrenched ● Job Dissatisfaction
2. What are the barriers faced by the ethnic Indian women in Singapore before they start their business?	<ul style="list-style-type: none"> ■ Psychological barriers ■ Social barriers ■ Institutional barriers 	<ul style="list-style-type: none"> ● Fear of failure ● Doubt ● Stereotyping ● Lack of family support ● Lack of banks' support 	
3. What challenges do the ethnic minority Indian women entrepreneurs in Singapore face in running their business?	<ul style="list-style-type: none"> ■ Access to Funds ■ Family issues ■ Social and cultural challenges ■ Competition ■ Mentors/Role Models ■ Lack of knowledge and experience 	<ul style="list-style-type: none"> ● Money for daily running of business ● Work-family conflict ● Stereotyping ● Discrimination ● For similar service ● For similar products ● Guidance and Advice ● computer skills ● Business experience 	
4. What is the support mechanism that exists in Singapore to help the ethnic minority Indian women entrepreneurs in running their business?	<ul style="list-style-type: none"> ■ Informal support ■ Networking ■ Institutional Support ■ Community Support 	<ul style="list-style-type: none"> ● Family support ● Spousal support ● Formal network ● Friends network ● Government ● Bank ● Suppliers ● Customers 	

3.9 Ethical Considerations

The research commenced after the Ethics Application was approved by the Ethics Committee at the Edinburgh Napier University on 13 May 2020. Agreement must be obtained from the fourteen ethnic minority women entrepreneurs to participate in the study prior to the scheduling of the interviews. The participants were informed about the purpose of the research. All the participants had to sign the Letter of Consent prior to commencing the interview. The participants in the study were informed of anonymity and that their information will be kept confidential. The interviews were audio-recorded on a Sony audio recorder and the information transcribed. The transcribed information will be stored on thumb drives.

3.10 Evaluating Qualitative Research

Trustworthiness of the research

The goodness of a qualitative research will be evaluated based on the two primary criteria of trustworthiness and authenticity (Bryman & Bell, 2011). The goal of trustworthiness includes credibility, transferability, dependability, and confirmability (Lincoln and Guba, 1985; Bryman and Bell, 2011).

3.10.1 Credibility

Credibility is the first criterion in establishing trustworthiness and is a measure of the true value of qualitative research, or whether the study's findings are correct and accurate.

Credibility is achieved when a study provides readers with confidence in the reported strategies used for data collection. This confidence develops trust in the findings and study outcome (Guba, 1981). Each of the interview with the fourteen participants lasted from 90 minutes to 120 minutes with prolonged engagement. The researcher had a second interview with the participants to obtain additional information and to clarify some information. The interview strategies used for data collection are described in Chapter 3 and participants' quotes have been included in Chapter 4.

3.10.2 Transferability

Transferability is established by providing readers with evidence that the research findings could be applicable to other contexts, situations, times, and populations. It is the ability to transfer research findings from one group to another (Lincoln & Guba, 1985). The researcher has to provide the evidence that the research findings can be transferable. Thick description with detailed information about data collection and clear descriptions of findings assists with the transferability of this study (Jeanfreau and Jack, 2010).

3.10.3 Dependability

Dependability refers to the consistency of the research findings and the degree to which research procedures are documented, allowing someone outside the research to follow, audit, and critique the research an audit trail right from the beginning of the study until the study is completed. This enables the reader to understand and follow the events and logic. The researcher's viewpoint, the sampling, data collection, and analytical process have been described within the relevant sections of this dissertation. Transparency and integrity are demonstrated, increasing the dependability of the findings.

3.10.4 Confirmability

Confirmability has to do with the level of confidence that the study's findings are based on the participants' narratives and words rather than potential researcher bias (Lincoln and Guba, 1985). This can be achieved with an audit trail with the details of the data collection, data analysis, and interpretation of the data. Reflexivity on the part of the researcher is achieved by maintaining a reflexive journal. The researcher practised epoche (Moustakas, 1994) to bracket out bias from the participants during the data collection and data analysis processes. The researcher maintained a reflexive journal where her thoughts and ideas were recorded at every stage. The researcher sent the transcripts to the participants for member checking and for their review and validation purposes (Creswell & Miller, 2000; Creswell, 2009).

3.11 Methodological Limitations

After the researcher commenced this phenomenological study, some macro environment conditions affected the progress of the study. The Covid-19 pandemic

occurred and it was a global problem that affected all the countries. The researcher had already obtained approval from the Ethics Committee at ENU to proceed with the phenomenological study. However, because of the Covid-19 pandemic, human contact was discouraged for health protection and the qualitative interviews were advised to be conducted by teleconferencing or by telephone.

The interview process was an arduous journey as the researcher encountered delay in the recruitment and selection of participants. The researcher contacted the Women's Wing of the Little India Shopkeepers Association for assistance. She received the names and contact numbers of thirty ethnic migrant Indian women entrepreneurs who fulfilled the selection criteria. The prospective participants were contacted by telephone calls. However, some of the women entrepreneurs kept postponing the interview dates by giving various excuses. Eventually, they said that they did not have the time to participate in the interviews. The researcher then used the snowballing technique and successfully obtained more participants for the study.

There was a further delay in the interview process as only one woman entrepreneur agreed to do the video conferencing. The rest of the participants were not familiar with video conferencing and they insisted on face-to-face interviews at their natural settings. Fortunately, as the Covid-19 pandemic situation had improved, the face-to-face interviews could be conducted. However, fixing the suitable dates and timings at their business settings caused some delay.

Transcribing all the audio interviews into verbatim was time consuming. Additionally, one of the participants was only conversant in the Tamil language. Translating the interview questions from English into Tamil during the interview and then transcribing the answers from Tamil into English was a laborious task.

After transcribing the rich data into verbatim, the manual coding process was time-consuming as there was a lot of data from the long interviews with the fourteen participants.

3.12 Summary

A phenomenological approach was chosen for this research as the purpose was to explore the lived experiences of fourteen ethnic minority Indian women entrepreneurs. Primary data was collected using semi-structured interviews, observations, and field notes. The qualitative study gathered rich, thick data regarding the ethnic minority Indian women entrepreneurs' motives to start their businesses, the barriers and the challenges faced by them and how they sustained their business.

The data was transcribed and analysed using thematic analysis. The demographic details of the participants and the themes and sub-themes from the thematic analysis are discussed in Chapter 4.

CHAPTER 4 FINDINGS AND ANALYSIS

4.1 Introduction

The purpose of this chapter is to present the findings and analysis of the data collected from the semi-structured interviews of the fourteen ethnic minority Indian women entrepreneurs in Singapore. The first section provides the demographic profile of the participants while the second section provides the findings and analysis.

4.2 Profile of the participants

The participants for this qualitative study consist of fourteen ethnic minority Indian women entrepreneurs who were selected using purposive sampling. The fourteen participants fulfilled the selective criteria and are either Singapore Citizens or Permanent Residents of Singapore. Relevant demographic information of the participants is outlined in Table 3.2, while pertinent information is highlighted below.

Majority of the participants are Singapore citizens and are second and third generation Indians. Most of their fathers and grandfathers had come to Singapore in the 1800s to do trading business (spices, cloth, etc). and had settled down in Singapore. However, because of family ties, their links with India are still very strong. (Nam Vazhikaatigal - Our Pioneers), Tamil documentary, 1998).

The remaining five participants are Singapore Permanent Residents and comprise of three who were born in India and are wives of Indian men who recently immigrated to Singapore for employment. The other two participants were born in Malaysia. Of these, one participant was married to a Singaporean while the other had come to Singapore in search of job opportunities. She subsequently married an Indian man, who was working in Singapore.

In terms of marital status, all the fourteen participants had been married. But four are now single (two are widows and two are divorcees). Majority (thirteen) of the participants have children, except for one who does not have any children. The age of the participants varies from 30s to 80s, with most of them being in their 50s.

The majority of the fourteen participants have tertiary education, and four of them have completed Secondary School education. Only one participant did not have any formal education.

All the fourteen participants are in the service industry, but the nature of the business varies from food and retail to education and beauty. Their number of years as entrepreneurs varies from four years to thirty-seven years.

All the fourteen participants have prior working experience in different sectors. However, most of the participants (thirteen) have started businesses in sectors where they do not have working experience. Only one participant had worked in the employment sector and has now set up a similar business as an employment agency.

4.3 Motivation factors to start business

This section answers Research Question 1: “What motivates the ethnic minority Indian women to become entrepreneurs in Singapore?”

This section presents and describes the themes and sub-themes in relation to Research Question 1. Various themes emerged and the motivation factors are grouped into two major categories, namely, intrinsic motives and extrinsic motives (Desi and Ryan, 1985). The two themes mainly focus on what motivated the fourteen participants to start their businesses in Singapore. Motivation is needed to do every task that women aspire to achieve.

4.3.1 Intrinsic Motivation

Intrinsic motivation refers to the drive and the desire to do something due to internal factors (Desi and Ryan, 1985). It includes doing purposeful work, achievement and opportunities for personal growth. Based on the interviews and thematic analysis, five themes emerged: i) Passion to do what you like

- i) Independence
- ii) Opportunity to serve the Indian community
- iv) Helping people
- v) Need for achievement

◆ **Passion to do what you like**

Passion refers to an innate strong feeling of enthusiasm to do something. Majority of the participants expressed that their passion was the primary factor that drove them to become an entrepreneur.

Participant P8, who was a media executive but now owns a retail shop in Serangoon Road selling ethnic Indian wear said:

“It's a passion from young. I was having this passion in fashion, design and fusion in terms of creating new designs. It's modern and also our culture - cultural designs, fusion wear for children. If you look at Singapore, we have Western clothes for children, but we don't have ethnic wear for our Indian children”.

For Participant P11, who owns a Wedding Event Management Company, said:

“In entrepreneurship there is no value.... its passion. If you have passion you will feel dedicated to the work”

While Participant P1, who was a flight stewardess with Singapore Airlines but now an entrepreneur in the education industry because of her passion said:

“what actually motivated me at that time was to impact literacy skills into young children. So that they can become literate at an early age, and they should be fluent in language, because language is so important”.

◆ **Independence**

All the participants like being their own boss because it gave them control and allowed them freedom and independence to make decisions for themselves. Their innate characteristics and personal traits allowed them to be who they are. Working for themselves allowed more freedom than if they were working for someone else. As business owners, the participants had the rights to make decisions regarding what work is done, when it is done, and how it is done.

The participants have strong personal characteristics. They are confident, hardworking, bold and firm, and determined to achieve their goals and success. They are ambitious, optimistic, spiritual, and have a strong belief system. They rely on their individual characteristics and personal traits when asked why they chose to

start their own business. They are problem solvers, resourceful, pro-active and have perseverance and resilience.

Participant P1, who was previously working in Singapore Airlines, and now runs her own education centre, expressed her feelings vehemently:

“Never, never, never, never, going back to corporate life! Life is amazing to have your own business, do things in your own time, and not being dictated by other people's instructions!”.

Similarly, participant P11, who owns a Wedding Event Management Company stated:

“I like being an entrepreneur. I like being free and easy. I like to make decisions. I like that every day is a new challenge for me”.

◆ Opportunity to serve the Indian community

Majority of the participants were motivated by their Indian cultural values and ethnicity to start their own business in Singapore. They found opportunities to support the Indian community. Two of the Indian women entrepreneurs were trailblazers as they are the first to start their respective business in the Indian service sector in Singapore.

Participant P4, a secondary school teacher, recognised the need, saw the opportunity and went to study aesthetics in London because she wanted to help women with their skin care. She explained:

“My aspiration was to become a doctor. Whenever I see people with very bad acne and stuff like that, I used to approach them, because it used to worry me. I become very upset about it. So I went to study - a formal studies scheme in UK. I was the first Indian aesthetician to start the business in Singapore. When I started my business, it was flourishing, because I was the only Indian. So all the Indians were like waiting for an Indian aesthetician to come up.”

Participant P12, who is an administration executive was motivated to set up an Indian vegetarian restaurant to serve the ethnic Indian community:

“After careful thought, and consideration and groundwork, then we decided to start a simple ‘Mess’ style, not the fine dining. Because there are a lot of fine dining restaurants in Singapore. And one more thing, we are the first Iyer Vegetarian Restaurant in Singapore.”

◆ **Helping people**

Majority of the women entrepreneurs had set up businesses because they recognised the opportunity. They chose the products and services that will help to improve the lives of others, to help solve their problems as well as their life-style requirements as an emancipatory act.

Participant P3, who owns a domestic maid employment agency felt happy that she has the opportunity to help so many people. She explained that she is able to assist the women helpers from overseas who are unemployed in their respective countries and need money, and also the Singaporeans who need help to handle their elderly parents, their children, and household chores.

“I can bring the helpers from overseas and place them in Singapore to work for the people who need help. I match the employers’ requirements with the maids’ capabilities. So that is a reason to enter this business. I am looking at it as a social purpose because I am supporting the families. I help the women in the villages in India, Sri Lanka and Myanmar to find employment in Singapore. At the same time, I help the women in Singapore who have to go out to work.”

Similarly, participant P9, a make-up artiste explained:

“I do makeup for people before they get married and when they are having functions. So I do things related to weddings like photography, videography, decoration, food, car decoration and all that. The demand is there because it’s not only by brides - it’s also for people attending the events, even those people’s friends.”

◆ **Need for Achievement**

Some of the women entrepreneurs are motivated by a need to improve and to achieve to fulfil their potential.

As participant P12, aptly said:

“The achievement motive. I am driven by the achievement motive. Once having started, we cannot go back. We have to keep working to sustain.”

For participant P8, creating ethnic clothing, and seeing her customers wear them is an achievement. She said:

“It’s my own idea and then I am creating it and then when I see people appreciating it and wearing it, I have a kind of a satisfaction that this is something which I created, I invented”.

4.3.2 Extrinsic Motivation

The second category is extrinsic motivation. Extrinsic motivation is motivation that comes from outside the entrepreneurs - it is an external source or factor.

Based on the interviews and thematic analysis, five themes emerged with some sub-themes as discussed below:

- i) Flexibility
- li) Mentor & Role Models
- lii) Limited Career Advancement
- lv) Motivated by husband
- V) Earn more money

◆ Flexibility

Majority of the participants were motivated to become entrepreneurs as that will give them flexibility of time to do things at their own pace. Indian culture is traditional and family centered. Women looking for work life balance or flexibility in their work commitments choose entrepreneurship as it provides flexibility of work timing. Flexibility with time is an extrinsic motivator for the women entrepreneurs as they will be rewarded with more time available to be spent with family.

More family time

All the participants cited that one of the major motive to become entrepreneurs was they wanted flexibility in working hours. All the participants are married and 13 of them have children. They valued the time spent with their family and also the time to do their personal things. Entrepreneurship provides the women entrepreneurs the flexibility to work and at the same time to manage the household.

As participant P3, who is married with two children,said:

“can spare more time for the family and earn the money. So I can manage the time for the business and the family. That's why I chose this business. If I am going to work in any company, I have to work eight hours from morning to evening. Then I cannot spare time for my family or spend the time for my family”.

Similarly, participant P9 who is married with two small children was motivated to become an entrepreneur so that she can spend more time with her family. She explained:

“when I work for myself, it's more flexible. I can do things at my own time, because at that point of time I was divorced and I got two small kids. So my situation was I have to take care of my kids. And the timing would be unpredictable. So if I go and work for someone it's very difficult because I have to work at certain time and day which is fixed which is very difficult for me to take care of my two kids and house. So that's why I thought I should do things on my own where it's more flexible so that I can take care of my kids and same time my business”.

More personal time

Most of the participants were motivated to become entrepreneurs as the flexibility in working hours gave them more personal time for them to do what they want.

Participant P4, who is a spiritual person, happily commented,

“I am spiritual mind as well and I like to help as many people as possible. What I benefited I like others to benefit as well you know, that kind of thinking ahead so I do quite a bit of spiritual things”.

She actually had more time for prayers and was happy that she could spend more time for spiritual activities

Participant P3, who is health conscious said gleefully:

“After work, I return home and exercise daily.”

However, participant P14, who cooks and sells food in her outlet, said:

“When the food finishes, I just close my shop, go back home and sleep”.

◆ Mentors and Role Models

Most of the participants have role models and two participants have mentors who provide guidance and to whom they attribute their success as entrepreneurs. Mentors and role models are people who show good examples and teach best practices.

Mentors

All participants agreed that mentoring was important. However, they have difficulty finding women mentors and coaches who can groom them and provide meaningful feedback.

For participant P13, whose husband is an entrepreneur, exclaimed of her husband:

“He is my Mentor, my Godfather. Though he's my husband.”

Participant P11, was exasperated and exclaimed indignantly:

“But there was no mentor to guide me about finance and investment”

“I find it frustrating sometimes as I don't have someone who can say “I will teach you and guide you!”

Role Models - Parents

Some of the participants regarded their parents as role models. Early influences, such as their parent's occupation, and where they had grown up all played a part.

Participant P5, who was previously working as a Veterinary Assistant and currently owns a cleaning company saw her father, who had previously owned a cleaning company as her role-model. She proudly claimed,

“What has motivated, in fact, like saying.... running your own business is something that maybe... it's in my blood, and then watching how it's done, and what are the benefits we get out of it, and so on. I also got some cleaning line experience from my father's business”.

Participant 7, who started her own business without any formal education at the age of 54, saw her mother as her role model. Her confidence and determination allowed her to persevere with her business although sales was low for the first 6 months. A spiritual person with a strong belief system, she said:

“God showed me the path. I believe in God”

“I went out to the market and when I saw the vacant shop, I saw an opportunity to start business. I was motivated to do business because of my mother. When I was young, I used to help my mother with her food business. From young, I was interested in business as I was inspired by my mother. Although there was not much sales for six months, I didn't give up.

Role Model - Friend

Participant P1, a single mother in the education industry, has a male friend as her role model. She expressed her gratitude to her role model and said:

“My friend is my role model. Whatever concept that I've been doing because I was struggling as a single mother and I needed time. I needed to develop a business whereby I can juggle family and work business at the same time and I wanted in such a way. So sweet he came up with the way of doing this like how to work as a vendor so it gave me a lot of ideas. So whatever he has learned in insurance because he is in insurance and finance so that kind of templates are called ...he taught me”.

For Participant P9, a single mother in the beauty industry, her role model is a senior make-up artiste from the same industry. She explained,

“I took her as my role model. Inspiration so whenever I look at her I would always remind me of the struggles she might have gone through to sustain and to run the business this far”.

◆ Limited career advancement

Some of the participants started their own business because of work problems. In multi-racial Singapore, some ethnic minority Indian women encounter stereotyping, discrimination and gender bias or frustration at the workplace, and these may lead to limited career advancement and push them into self-employment.

Glass Ceiling

The glass ceiling effect in companies prevents employees from getting due recognition and promotion for the effort and work done. This causes unhappiness and the finally the disgruntled employee would usually resign from the company.

One of the participants, P2, who was working in the corporate sector in Singapore shared her feelings, where she felt frustrated and dejected. She always went unnoticed for promotions despite her seniority at the workplace because of the glass ceiling effect. She finally was disappointed with her management and decided to resign from her job. She started a retail business selling Indian handicraft from her garage to her family members and friends. The business became popular and she grew and developed the business to three retail shops.

Participant P2 explained:

"I always put my heart and soul in whatever I do. In big organisation, they have standard procedures for promotion. I have worked for people since completing my studies. The thought of running my own business excited me and the rewards are according to the work and effort put in".

Redundancy

Two of the participants were retrenched as the companies that they were working for had to cut costs due to the economic downturn. The participants were unable to find jobs and were "pushed" to start their own businesses and they used the compensation money that they had received from their previous employers as capital.

For Participant P8, although she was upset at being made redundant, she had received some compensation money. She and her ex-colleague, who was retrenched at the same time, started a business selling Indian ethnic clothes. She said:

"My friend and I were retrenched, made redundant and it was very difficult to get a job at that point of time. So my friend and I were wondering why not we start a business".

Participant 13, who is married with two children came to Singapore from India with her husband for employment. She was working in a Swedish multinational corporation (MNC) but business was affected by SARs in 2003 and the company wound up its business in Singapore. She was made redundant and she was jobless for ten months. Eventually, participant P13 was "pushed" by necessity to start her own business and she explained:

"I was jobless for about 10 months. Then the already burning fire of independence in me grew because now I have better skills to sell. The skills were there already in me, the entrepreneurial spirit was in me. So, what happened when I lost my job then I thought instead of knocking the doors for job, I started with one table because I have my Master's Degree in Sociology. I am also qualified as a Company Secretary, corporate secretarial course (ACS) so I thought I can use these skills."

Job Dissatisfaction

A few of the participants were frustrated and unhappy at their workplace due to job dissatisfaction. The participants were motivated to start their own business and do something which gives them satisfaction.

Participant P10 who has a degree in BSc (Business) and was a digital marketing executive, resigned from her job due to job dissatisfaction and started her own food business. She explained:

“Creating my own livelihood provides more meaning to my work and life than to work for somebody else.”

Similarly, participant P14, who resigned from her job as a nurse, and started her own food business, said:

“But nursing did not give me the satisfaction. There was an occasion, a festival and some prayers and I cooked at home. And then after that later, I actually started very small from home base. What motivated me from young - business”.

◆ Motivated by husband

Participant P6, was a graduate nurse whose passion was to be a nurse. However, she was motivated by her husband to set up her own business in scaffolding. She was a reluctant entrepreneur as she had to sacrifice her passion.

“My husband asked me “Shall we open a business in scaffolding? Shall we do a business for the future? Let’s put an amount as capital and start the business.” But I was not interested at all. I was more to my negative mind but he explained and actually..... he’s the one who motivated me”.

Participant P5, a veterinary assistant currently running a cleaning company, said:

“When I got married, my husband was actually running the cleaning company. Then I found that he was having difficulty with his admin work. I had some cleaning line experience from my father's business. I just give up my job and go in and help him. So it just started like that”

◆ Earn more money

Participant P6, who was a reluctant entrepreneur, realised the benefits of entrepreneurship when her husband explained that she can earn more money in business than being a nurse.

“You can earn more when you're in the business”.

For participant P5, who now owns the cleaning company, the income that she receives depends on the time and effort that she puts into her business. The more cleaning contracts that she is able to get, the more the income that she will receive. She said:

“Because working for people is different from working for your own company. You put in your effort, at the end of the day you get it. Working for other company, no matter how much effort you put for other people at the end of the month is still a fixed salary. So that's a difference”.

4.4 Barriers faced before starting business

This section answers Research Question 2. “What barriers do ethnic minority Indian women entrepreneurs face before starting their business in Singapore?”

All the participants explained that they had faced several barriers and obstacles prior to establishing their business. However, they were able to overcome the barriers due to the support from their family, friends, mentors, and role models and were able to establish their businesses.

Various themes emerged and they are categorised into personal psychological pressure, social barriers and institutional barriers.

4.4.1 Personal psychological pressure

Two themes emerged under the category of personal psychological pressure, namely fear of failure and self-doubt and hesitation.

Most of the participants experienced the fear of failure, self-doubt and hesitation mainly due to the lack of an understanding and/or supportive partner and lack of family support. These barriers and obstacles caused emotional burden and negative

perceptions about starting the businesses. The themes emerged are discussed below.

Fear of failure

Some of the participants had a fear of failure as they were not so confident of venturing into entrepreneurship. Their lack of confidence could be due to lack of education and knowledge about business. It could also be due to lack of technical skills and due to limited industry knowledge and limited business training. Knowledge about business and mentoring are essential information that should be acquired before starting a business. Many felt they didn't have sufficient knowledge or skills to start their own business.

As Participant P6, explained:

"Fear is the biggest barrier. In the beginning, I had a fear of going bankrupt. But after I started....., there was no fear. Because the confidence was there. Because I started to see money coming in"

For participant P13, her mother instilled fear into her and she said::

"Fear is another barrier. The obstacles from the near and dears. They say "Oh, you cannot do that! You know many people are doing. How do you think you can do and be successful?" It is their concern. My mother said, "You are going to do business if it is not successful, what will you do?" This is her motherly fear. But for me it is an obstacle, it is a barrier."

Self-doubt, hesitation

Majority of the participants had self-doubt and were hesitant to start their businesses. This was mainly due to lack of confidence.

As participant P9, a single mother with two children, had gone through an abusive marriage and lacked self-confidence. She expressed her feelings:

"There definitely were some barriers. I know hesitation, doubts, limit because being a single person I have no help from anybody. To put my legs into a business industry where it's not easy at all with two small kids who are studying. So there were so many doubts and thoughts going in my mind that "Can I do it?" But I didn't have any doubt in my talent. I didn't have doubt in myself and my work. You know, I'm hard working, I'm not lazy. So in that sense I didn't have any doubt on myself but circumstances, and society I

had doubt. I actually was afraid that "Can I do it alone?" that's the most important, doing it alone because there's no support no backup nothing."

4.4.2 Social barriers

Two themes emerged under the category of social barriers in terms of family support and stereotyping and they are discussed below.

Lack of family support

Few of the participants did not receive any support from their families when they expressed to them their desire to start their own business. The Indian societal culture is still not conducive/supportive to working women as her primary task is perceived as taking care of the home and caring duties.

Participant P9, who is a single mother, didn't get any family support as the parents were angry with her as they had been against her marriage and now, she had divorced her husband. She said:

"My mum is a very typical person where you know, she was against me for divorcing my husband. I didn't have family support".

Participant, P14, who did not receive support from her two elder brothers, said: .

"My oldest brother, he is always negative. When he says negative things, I will push myself to work harder. I struggled alone and grew up on my own. That is why I am a strong woman."

For married women, spousal support is very important, and this is more evident among traditional and culture bound Indian women.

Participant P4, who was a teacher turned aesthetician, did not receive any support from her husband and her siblings. They were against her giving up a secured teaching job and becoming an aesthetician. She said:

"I didn't have the help of anybody. I did it all by myself. To tell you the truth, I did not get even my husband's help."

Stereotyping

Some of the participants were discouraged because of stereotyping where they believe that people with certain characteristics are the same. Gender stereotyping is a social barrier and can prevent women from achieving their full potential.

Participant P13, who was discouraged from starting her business, said:

“If you fall, many people will clap their hands and say, “I know I told you. I knew that when you put your foot forward that you will fall down and get hurt.”

4.4.3 Institutional barriers

One major theme emerged under the category of institutional barriers in terms of bank borrowings and it is further discussed below.

Lack of access to bank borrowings

Majority of the participants encountered difficulty in raising capital which was required to start their business. Two participants were fortunate as they had received money from their redundancy packages and so they used the money as capital to start their new business. The participants needed the capital to pay for the rent of their business unit, for the purchase of equipment and furniture, and for the payment of products which they intend to sell. The banks were reluctant to lend money to the start ups.

Personal savings

Since majority of the participants had been working in other jobs, they had saved up some money. The participants used their personal savings to start their business.

Participant P2, who started a handicraft shop, said:

“As a working person, my savings were very little. I used my savings”.

Participant P3, who runs an employment agency, said:

“It is my own savings, because before entering this business, I was working with the same business in another other company. At that time I had certain amount of money and I saved for my future. So it is easy to pay for my own license. I used my savings to buy the equipment for my business.”

Participant P6, who owns a scaffolding business with her husband said:

“We had financial barriers. We used our savings and my jewellery as capital.”

Participant 14, who started a home-based business of food catering so as to save money to start her own business, explained:

“Since 2014. I was doing the business from home. Till 2017 what I'll do is I'll do small catering from home. I cook for 20 people - 30 people and, I will get some money.”

Borrowings from family and friends

Regretfully, some of the participants did not have sufficient personal savings and had to borrow from their family and friends to start their business. The participants expressed gratitude to their family and friends who had assisted and contributed for their business.

Participant P11, who borrowed from her mother, explained:

“I asked my mother for the money that was kept for my study. I said, “I will study but not now. I want to do business and open my shop. Can you give me some money? Can you help me? “ My mother gave me \$10,000.”

Participant P9, who didn't have any personal savings and so had to borrow money from her friend to start up her make-up saloon business, explained:

“I didn't have any savings at all - zero. Where I earn money, I have to do things. I was in a situation where to start a business you need capital but I didn't have that also. Something told me that I should just start and that later everything will be in place. So for my first rental I borrowed money from my friend and I started my business.”

4.5 Challenges faced during business

This section answers Research Question 3 that is: “What are the challenges faced by the ethnic minority Indian women entrepreneurs in running their business in Singapore?”

The previous section identified the barriers faced by the participants prior to starting their businesses. After overcoming the barriers, the participants established their

businesses but they still faced several challenges in the day-to-day running of their businesses. The major themes which emerged showed that the challenges faced by women entrepreneurs were: access to finance, family issues (work-family conflict), social and cultural challenges, business competition, lack of knowledge, shortage of manpower, high operating expenses, lack of Information Technology skills, lack of support from family, discrimination, and competition from males. These themes and sub-themes are discussed below.

4.5.1 Challenges due to lack of finance

One important theme which emerged was the challenge due to lack of access to finance to run the business.

Money for daily business operation

All the participants have to rely on their personal savings and operating income from the business for the day-to-day running of their business. It was difficult to handle the financial matters.

Participant P6, who is in the scaffolding business explained her struggles:

“The finance was my major challenge. We had to hire workers and needed money to pay the salary. I pawned my jewelry in Maxi Cash shop to obtain cash so that we could pay the workers’ salary. We took credit card loans from the banks. Nowadays, Citibank gives the coupon zero percentage interest. They give you a loan for six months at zero percentage and at the end of six months, we will repay the loan”.

4.5.2 Challenges due to family issues

The second theme in this section relates to family issues especially in terms of work-family conflict

All the participants were affected by family issues because of cultural norms. The Indian culture is patriarchal, and men are expected to go out to work and provide money while women as the primary caregivers have to take care of the children and the household duties. As such women have the dual responsibilities of balancing business and family life.

Work-family conflict

All the fourteen participants are married. Except for one, the remaining 13 have children. The participants have to perform different roles as they juggle between performing myriad duties at home as care givers and the long work hours in running the business. Paucity of time led to their inability to cater to domestic work, devoting time for the education of children and nurturing them and this caused distress.

For participant P12, who runs a restaurant, the greatest challenge was the work-home conflict. She explained:

“The challenges are emotional and financial. Greatest challenge is balancing between home and business. Because you cannot leave your kids.”

For participant P9, a single mother with two small children found it difficult to manage her business and her family. She said:

“This is a very important topic for me. Actually, if you ask me it was really tiring. Very tiring at times. I used to sit down and cry. I was too tired because I was juggling home and business.”

For participant P5, who had the additional responsibility of taking care of her elderly mother-in-law, explained:

“I had my mother-in-law to look after. Yeah, it was very, very, very challenging. Get home in the evening, I'm exhausted. After, still think of dinner and take care of the kids. I was doing juggling; I was really a circus master!”

4.5.3 Social and cultural challenges

The social and cultural challenges which emerged were in the form of stereotyping and discrimination.

Stereotyping

For participant P5, an Indian woman running a cleaning company, said:

“I do face challenges, in the sense that I'm a lady in this line of work. On top of that, I am an Indian lady in this line of work. I am glad to face these challenges. To me, it's breaking this taboo about a woman being in this line of business. And secondly, an Indian woman being in this line business”.

For Participant P9, a single mother, who experienced stereotyping, said:

“Being a woman and being an Indian woman without a husband, without any support to sustain in such an environment wasn't easy. People could see me with men because the photographers and videographers are men. So, as a society when people see me with men, they ask “Why she?”. Although it's only related to job and work but society looked in another way. So, I had to endure and overcome all the situation. In the beginning it was very hurtful because already I've been going through a lot single-handedly and the society should be there to encourage me to stand strong.”

Discrimination

Participant P1 said that despite Singapore being a multi-racial country, there is some discrimination::

“Mostly I've seen that people engage only men mostly family members; family members from their own race and then others.

Even till now the last incident being last year, I had clients who will say that ‘Can you don't send Indian teachers because our children are scared of Indians’. What I'm trying to say is all our clients, all the parents are Chinese and they don't like Indians because their children are scared of Indians.”

4.5.4 Challenges due to competition

Competition was another theme which emerged, and this could be due to competitors providing the same service or selling the same products.

Most of the participants faced competition from other companies doing similar businesses. Since the participants' businesses are located in the service industry without much barriers of entry, there are new entrants to the Singapore domestic market and these companies pose a problem for the existing businesses, especially those in the retail, food, handicraft, and beauty salons.

Providing similar service

Participant P4, an aesthetician faced competition from other beauty salons. She said:

“people started propping up with new beauty salons”

Participant P9, who owns a beauty salon found that survival of the business was a challenge and said:

“As a business, the challenge was to survive. To sustain it wasn't easy because when the time when I started my business there weren't too many companies. About six or seven years after I started my business there were many people who started to make money”.

Participant P1, a teacher was upset as she faced stiff competition from women as well as men as they were given the contracts to teach Speech and Drama for the preschoolers. She felt that some preschool centre principals prefer men and awarded them the projects as they are able to do better presentations of the courses. She said:

“I'll say that my competitors are also men, not only women, and because men think differently, they're able to put the ideas across in a different way. Women and men because of different chemistry, probably they will feel that men's way of doing is going to be more systematic - no emotions involved and they're going to be on point but women come with different qualities as well - maybe we are emotional and we deliver in another way”

Selling similar products

Participant P2 sounded disappointed as she said,

“Copy cat shops opened up selling similar products”

4.5.5 Challenges due to lack of mentors and networking

Most of the participants had their parents, or relatives as role models. Only a few of the participants were members of Business Associations. A robust support network is essential for entrepreneurial success so it's no surprise that Indian women entrepreneurs report that a lack of available advisors and mentors limit their professional growth. It's not what you know; its who you know and this can be a huge factor in the ultimate success. Lack of mentors and role models are valuable resources that benefit many businesses, especially in the early stages.

The participants tend to have less access to business networks and mentors, as they are spending most of their time at their business and at home looking after children

and the household. The participants might be missing out on opportunities to find business partners and funding opportunities as well as networking and building knowledge.

Guidance for business

As Participant 11 lamented:

“I didn’t have anyone to look up to and no role model. There was no mentor to guide me about finance and investment, someone who can say “I will teach you and guide you. You should start investing your money. You should start putting your eggs here”. There was no one to guide me. Everyone kept their knowledge to themselves”.

4.5.6 Challenges due to lack of knowledge and experience

Majority of the participants lacked computer skills and business experience since their previous jobs were in different sectors and their job experience were from another sectors. Only one participant had started her business in the same sector where she had work experience.

One of the participants did not have any formal education.

Lack of computer skills

Participant P1 expressed that she didn’t have computer skills as it was not required in her previous job. However, now as a business owner and as a teacher cum trainer, she acknowledged her lack of computer skills and that was a challenge for her.

“A lack of computer skills. So not being techie enough, I think that was a challenge. So I had to create the interest in me to understand technology.”

“Staying ahead of competition was also a challenge because maybe I was so engrossed in doing things the same way as I was doing. I was not sensitive to the changes and the needs of the society as it progressed. The younger generation of teachers coming up were much faster. Suddenly the preschool centre principals had more demands, like they needed the children’s portfolios; they needed digitalized portfolios and things like that.”

Participant P3 acknowledged that Information Technology and computer skills are important and not knowing how to handle computer work was a big challenge for her. She didn’t have the knowledge when she started the business. However, she is a

resourceful person and has learned how to use the computer programs with the aid of Google.

She said triumphantly:

“IT skills are very important. My greatest challenge was lack of IT skills because I am not an IT person. I am a basic BSc science student. I don’t have IT skills. Slowly, I learned by myself because nowadays Google is teaching everything. Slowly, I learn by myself and built up my confidence. So slowly I have become an IT specialist. IT is most important for this business. Because we have to upload the information. We are using the website. We are showing the maid’s particulars, details and profiles to other people and price to needy people. So we have to have basic minimum knowledge about IT.”

Lack of business experience

Participant P12, who runs a restaurant, said:

“Though we didn’t have any prior experience in this line of business but we were able to start and do quite well. We learned everything after starting.”

Lack of education

Participant P7 does not have any formal education. But that did not deter her from starting her own business at the age of 54 years. When she saw the opportunity to start her own retail business, she took her savings and started her business. She started with one shop unit and expanded to two shop units. However, she continues business the traditional way selling products catering to the local community.

4.6 Support system and sustainability of business

This section answers Research Question 4 that is, “What is the support system that helps to sustain the business of ethnic minority Indian women entrepreneurs?”.

The participants have created their own support system to help them to overcome the challenges outlined in the previous section. Having a good support system is essential and the participants were able to achieve success in their businesses because of their relationships with people and their personal characteristics and traits. The participants were confident, determined, resilient, friendly, risk takers and they had built relationships with people. Most of them have strong support networks of family and friends and had good relationships with customers and suppliers.

The themes were categorized into Informal Support, Networking, Institutional Support and Community Support.

4.6.1 Informal support and business sustainability

In terms of informal support, two themes emerged namely family support and spousal support. Majority of the participants have strong support from their spouses and their family. Entrepreneurs who are parents have dual responsibilities i.e., to their business and to their families, and hence they have to ensure that they spend time for both responsibilities and achieve work-life balance.

Family Support

Participant P1, a single mother, said her mother and niece were supportive and used to help by taking care of her baby when she had to attend workshops to learn about Speech and Drama

“My mother and my niece used to come once a week to babysit my daughter when I went out to do my workshops to learn.”

Participant P2 who is ever very grateful to her mother, said:

“Be prepared to sacrifice. There are times when I have had no time to eat and my mum used to come to the shop and feed me with her hands while I run around doing work”.

Participant P9, a single mother, said,

“So there were times where it weakens me and I feel that I want to give up. But whenever I get very weak the only thing I do is I look at my two children. So that's where I get my strength until today. I am doing the same thing whenever I get weak. I just look at my two kids and say “No, I have to move on”. So that that's how I overcome all these negative things by society”.

Spousal Support

All the participants are married but some of them are single (widows or divorcees). Most of the participants have spousal support which is essential for the married women entrepreneurs.

Participant P12 said:

“My husband will definitely help me. There were times when it was very difficult and my husband was handling an important project. He was heading the project. Sometimes he used to come home at 3 a.m. and go to work at 6 a.m. and I used to work. So, it was very, very tough. For any emergencies, my family support was there. If I come to the shop, he will take care of the kids.”

Participant P14, who owns a food outlet, said :

“Without my husband, I wouldn't be here”.

4.6.2 Networking and business sustainability

In terms of networking, two themes emerged namely formal membership and networking.

Some of the participants are members of some professional associations and the Singapore Indian Chamber of Commerce and Industry. A few are members of the Little India Shopkeeper's Association. This information was obtained from the Questionnaire furnished by the participants.

Formal membership

These groups provide mentors to inspire and help entrepreneurs to grow from their outside perspectives and experiences. A robust support network is essential for entrepreneurial success, but the lack of advisors and mentors limits their professional growth. Although the participants are members of professional associations, they rarely meet for networking activities as they are busy with the running of their business or with their family commitments.

Informal network

Participant P12 said:

“When I am stressed out, I contact my good friend, who is my biggest support. She is the one with whom I run the boutique. Every day, she will motivate me. She says, “Don't worry, things will change. Everything will be fine”. You need the moral support and the psychological support.”

Participant P1 said:

"I have good Chinese friends. So I told my Chinese friends, can you please translate this? So third, fourth, fifth year, I had Chinese Speech and Drama, so they could not say you you don't have Chinese. I said we have Chinese there. I called my working partner. So they're like, okay, you stick with it".

Participant P9 said:

"My support network is through my own customers and friends".

4.6.3 Institutional support and business sustainability

In terms of institutional support, two themes emerged and they were government and banking.

Government support

In Singapore, the Government encourages entrepreneurship and business and this facilitates the setting up businesses.

Participant P1 said:

"Government can do things like having Racial Harmony Day, having a Courtesy Campaign, having a nice jingle, yeah, that all but people's images and perceptions, it's so personal that one we can't alter.

So where government is concerned now, yeah, things are getting better. So there's a lot of funding, there's a lot of support. And I think it's really good, especially now they've got this job support scheme. So I'm able to use that to enhance my business, I have had two new hires this month, because of that, because government is subsidizing 50 percent of their salary. If the age is 40 and above, I think that's great. So instead of having one employee, I can have two employees at the budget that I have set."

Participant P3, said that the process to legally structure the business is fairly easy. It is easy to fill up the forms and establish companies because the Singapore Government facilitates the procedures.

She said:

"Singapore is a business friendly country"

Participant P3, is grateful to the hospitals because they recommend the patients to go to her employment agency to hire helpers. Her business is good and she is kept busy due to the referrals, she said:

“Most of the hospitals suggest my agency. They say “Go to the company, they will help you”. The AIG guides the maids and employers to come to me. The hospital advises the employers to come to me to hire the helpers. The hospitals are guiding people to take helpers from my agency.”

Government training

Participant P1 said:

“At that time, rescaling and upskilling were quite expensive. Now it's such a breeze we can do for any cause. Our government finances it and this is a great time to do business, actually. Because everything is provided, training is provided and staff support is done by the government. At that time things were different. Now I've got nothing to complain. You have training, digitalization, even government is paying us to digitalize our business.”

Bank

All the participants maintain accounts with the local banks in Singapore. However, the participants said that it is difficult to obtain working capital loans for the running of the business since banks require collateral for the loans.

Participant P12 has an account with a local Singapore bank. There are no bank borrowings. She said:

“Our local banks are more supportive. “No bank loan. We are trying to increase business because bank loan also has certain clauses. So, we are trying to reach that level so that we can apply for bank loan.”

4.6.4 Community support and business sustainability

All the participants have good relationships with their customers and their suppliers and that helped the participants to sustain their businesses. A solid customer base is essential for their businesses as there is stiff competition with other companies offering similar products and services.

Suppliers

Participant P9 said:

"I have a supply of associates in other companies with whom we collaborate."

Customers

Participant P5 said helping her customers to have good facial skin has resulted with many customers. The customers like her service and the products that she uses. They are repeat customers who have now become her friends.

She said:

"Success, not only in terms of the business as an entrepreneur, but in terms of contentment with the service that you have given, and that the people benefited so much" "So clients become friends. But still there is a line drawn where we stand and how to help them"

For participant P9, her loyal customers are the ones who encouraged her to set up her own business, she said:

"Before I started my business actually I was a freelance makeup artiste. So when I started as a makeup artiste, many customers were encouraging me, "It's definitely a good potential. You know, you're very capable."

Participant P9 added:

"So this is how I earned my customers through all these personal touch. Makeup is to make them believe that they are beautiful and they will be happy. I think the personal touch goes deep down to their soul level. So this is how I go all the way. I try to be more patient. Many of my customers are my friends now. They even treat me like their relative. These are the things that I have earned. The money is secondary thing for me. These are the most important things that make me happy because I have gained many relations."

Participant P12 who has regular customers at her vegetarian restaurant said:

"It is one of the favourite hotel for people who consider this more as a family than a hotel. Everyday they come and talk to us. It is like a personal extended family like relationship that we have with the customers."

"My family, my friends and my customers. A lot of customers who recommend me to other people. They bring in new people. It's widespread. I have support from many people. It need not be monetary but moral support matters more".

For Participant P13, whose customers are mainly referred to her by her other customers finds that business is brisk and she is busy. She said:

“Mostly by referral by word of mouth. My marketing, our publicity marketing, social media marketing, all zero. We don’t do any marketing, but we are very busy.”

4.7 Changes in the motivation of the ethnic minority Indian women entrepreneurs

This section relates to the changes in entrepreneurial motivation. One of the aim of this study is to investigate the entrepreneurial motivation of the ethnic minority Indian women entrepreneurs in Singapore and if it evolves during the development of the business. Motivation is the energy that directs behavior (Deci and Ryan, 2000) and the entrepreneurial process is affected by the entrepreneur’s motivation which changes over time (Shane et al., 2003).

Findings from the study indicate that motivation does change over time during the entrepreneurial process and that income, confidence and occupation also change during the process.

a) Change in motivation level

The participants’ level of motivation had changed from the start of their business and as the business grew and developed. The participants were pulled into business and had started the business because they saw the opportunities. The participants were further motivated as their businesses were successful. The good performance of their business increased their motivation and spurred them on to grow their business. The motivation level changed over time and increased significantly from the start of the business as the participants increased in confidence and found more opportunities to grow their business.

b) Change in motivation drivers

Motivation to change is a person’s drive to change his or her own behaviors. Intrinsic motivation comes from within. This is when the reasons for changing are not for any reward or outside gain but instead for the sake of your own happiness and well-being.

The participants were motivated intrinsically by passion to start their own business. However, after they started their business, the motivation changed to extrinsic motivation as they realised that they could earn more income by doing business.

Some of the participants who started the business were motivated intrinsically by a social driven motive to help people and contribute to society's needs. However, the motivation changed to extrinsic and a profit driven motive as they realised that they could earn more income and so they expanded their business.

c) Change in motivation due to change in belief

Background and upbringing contributes to the individual's beliefs. One of the participant grew up with the belief that going into business is dangerous and negative and that it is safer to work in a company for a fixed salary. She was, however, encouraged by her husband to start the business despite being reluctant and negative. As she did not have any savings, she reluctantly sold her jewellery and used the proceeds as capital to start the business. Her motivation changed from negative belief to a positive one when she saw the benefits of going into business. The participant's motivation was affected by the environmental conditions as well as the characteristics of the opportunity. She further decided to improve the skills required in the business as she realised the benefits of becoming an entrepreneur.

d) Change in motivation due to circumstances

Business ventures born out of push and necessity reflect a situation when there are no better choices for work due to redundancy and the glass ceiling. Necessity motivation factors are those which prompt an individual to take up entrepreneurship unwillingly due to the absence of other employment choices, where the person's views on self-employment are far less positive.

One of the participant used her savings and started a small hobby business in the garage. Gradually, business picked up and grew and she now sells her goods in her retail shops.

Another participant who was made redundant, under family pressure had to set up a table and started doing some administration work. Eventually, business picked up and evolved due to opportunities and circumstances and she grew and developed her business.

4.8 Summary

The objective of this phenomenological qualitative study was to gain deep insight into the motivation of ethnic minority Indian women entrepreneurs to start a new business, how they overcome the barriers and challenges and the support system that sustains their business in Singapore. During the interviews, the fourteen ethnic minority Indian women entrepreneurs openly discussed their lived experiences and journey in entrepreneurship.

More than twenty themes were generated from the four research questions that addressed motivation, barriers, challenges and support systems. The themes are: intrinsic motivation, extrinsic motivation, psychological barriers, social barriers, institutional barriers, access to finance, family issues, social and cultural challenges, competition, mentors and role models, lack of knowledge and experience, informal support, networking, institutional support and community support.

Three major categories of factors known to influence motivation and change motivation are the ethnic minority Indian women entrepreneur's psychological state, the environment, and their past history.

The findings in this chapter lead to Chapter 5 and a discussion on the findings of the phenomenological study to derive meaning of the findings by linking them to theory and literature.

CHAPTER 5 DISCUSSION

5.1. Introduction

This chapter discusses the research findings identified in Chapter 4 from the interview data. It includes a discussion of the findings as related to the literature on women entrepreneurship and ethnic minority women entrepreneurs in Singapore, the motivation drivers, barriers and challenges that they face and the support system that sustains their business. Also included is a discussion on connections of this study and motivation theories. This chapter contains discussion to answer the research questions.

The Indians in Singapore are second and third generation Indians. Most of their fathers and grandfathers came to Singapore in the 1800s to do trading business (spices, clothes and other products). Some of the participants in this study were born and brought up in Singapore while others came as new brides to Singapore. However, because of the strong family ties, their links with India are still very strong.

5.2 Women entrepreneurs and motivation factors to start business

This section answers research question No.1 regarding the factors that motivated the participants to become entrepreneurs. There were three underlying theories and motives for this qualitative phenomenological study based on the Self-Determination Theory (Deci and Ryan, 1985), the Push and Pull Theory, and the Ethnic Entrepreneurship Theory (Aldrich and Waldinger, 1990) that help the entrepreneur's motivation to continue on her journey. One aspect of the study was best summarised by Lather (1993) who said, studying women from the perspective of their own experiences so that we can better understand their situations in the world.

The motivation to start a business can be categorised into intrinsic or internal motivation and extrinsic or external motivation (Deci and Ryan, 1985). Results are coherent with findings arising from literature review. In particular, two motives seem to have a special relationship with a firm's likelihood of survival. The motivational factors of entrepreneurs to start their own business explain why certain women are more inclined to start their own business.

5.2.1 Intrinsic Motivation

Passion, desire for independence, the opportunity to provide for the Indian community, helping people and the need for achievement are what internally motivated the participants. From the findings, opportunity rather than necessity was identified as the propellant for the participants. Many women are in business due to the opportunities that are available for them. The characteristics of confidence, spirituality, perseverance, determination, and personal experience were what motivated the participants to decide to become entrepreneurs. The participants recognised the opportunity, and evaluated the possibilities of the business before deciding to start the business.

Passion

Passion is the fuel that drives the success of the participants (Cardon et al., 2009).. Passion is innate and it powers the hard work, determination, and creativity to reach goals and it is intrinsic motivation as confirmed in the literature and the Self-Determination Theory (Deci and Ryan, 1985). Most of the participants cited passion as one of the motives that has driven them into entrepreneurship. They shared a strong belief in following their passion rather than simply going after financial rewards. All the participants in the study had strong commitment to their personal lives, families and friends. They mentioned that they wanted a balanced life with success in the personal lives and professional careers. Nevertheless, two of the participants mentioned that entrepreneurship is a 24 hours career since they are passionate and are constantly thinking of it. To succeed, it is essential that the entrepreneur has a passion that drives her forward to achieve her goal.

Need for Achievement

The findings show that some of participants have a high need for achievement. According to McClelland (1961), people with a personality showing high “need for achievement” are more rational, successful and usually become entrepreneurs. Women start their own business but also provide more job opportunities, help the society and the community through corporate social responsibility. McClelland (1961) says that a specific human motivation with the desire to achieve encourages entrepreneurship. This is the key to growth in the economy. Additionally, any society displaying a high need for achieving generates several enthusiastic entrepreneurs,

which results in the rapid development of the economy. This is the achievement motivation - the theory (McClelland, 1961) explains that it is specifically individuals with a high need for achievement that are affected by fluctuations in financial prospects. Enterprising behavior is led by the high need for achievement. Those with high need for achievement are reactive to the financial impetus. They look for means to improve living conditions at many levels, and the big difference comes from the levels of motivation which enables them to make a better living by taking advantage of the opportunities. These participants show exploratory behavior and have more initiative. They constantly research the surroundings and seek new challenges that they can solve and obtain the needed satisfaction. They are also very creative and innovative at finding new solutions to their challenges or problems.

Independence

The desire for independence is a major internal motivator that many of the participants possess when deciding whether to become an entrepreneur. The participants are confident, determined and capable of making decisions on their own.

Opportunity to serve the Indian community

Although most of the businesses owned by the participants are located at Serangoon Road, some are located at different parts of Singapore. While Serangoon Road is the enclave for the Indian community, the Indian population is dispersed and stay in different parts of Singapore. Nevertheless, the participants' businesses cater to the Indian community regardless of where they are staying.

Helping people

Most of the participants have started business with the motive of helping people and solving a requirement. It is noteworthy that one participant started an employment agency with the motive of helping people. She wanted to help women located in overseas countries who are jobless but are willing to work in Singapore and at the same time, help the Singaporean families who require help to care for their elderly parents, sick family members, young children, and to assist with household work.

Change in motivation

The participant who owned the employment agency was initially intrinsically motivated to start her business because she wanted to assist women from lower income families employment as domestic maids in Singaporean households. However, as time progressed, her business became popular and her clients increased. Her reputation grew and even the hospitals in Singapore recommended her employment agency to their patients who are looking to hire foreign domestic maids. With the growth of her business, the participant's motive has changed from intrinsic to extrinsic and she has added more countries from where she can bring in more foreign domestic maids. Furthermore, she now has set goals and targets to increase and achieve her monthly sales.

5.2.2 Extrinsic motivation

Extrinsic motivation is motivation that comes from outside the individual's self and determines the person's behavior in one's life (Deci and Ryan, 1985).

Flexibility

The findings indicate that flexibility of work was the major extrinsic motive for the participants to start their own business. They wanted flexibility in time to come to work and the hours of work because most of them are married and have children. The child caring responsibility is mainly that of the mother. The participants had not been able to spend much time with their families when they were working in the corporate sector.

Mentor and role models

Many of the participants had their parents and family members as role models. The participants were inspired by their parents and wanted to follow in their foot steps. However, only one participant had a mentor and that was her husband who is also an entrepreneur running his own business. He guides and advises her as he has relevant personal experience in the business sector.

Earn more money

Although most of the participants were intrinsically motivated, three of the women cited that they were motivated to earn more money than the fixed monthly salaries that they were receiving from their previous employers. A few of the participants were motivated to become entrepreneurs so that they can earn more money than when they work in the Corporate Industry. The participants could spend more time with their families and earn more money when running their own business.

Limited career advancement

All the participants had worked in paid employment at some point prior to starting their own business. The levels of experience at work is a reference point to note that the participants had just prior to starting their own business. Some of the participants were dissatisfied with their work as they had experienced some difficulty in their work or with their boss and they had to work long hours.

One of the participant explained that she was disappointed with her boss as she was by-passed for promotion due to the glass ceiling effect while the junior staff were being promoted.

Two of the participants had been made redundant because the companies that they were working for had shut down their operations in Singapore and the women had been paid compensation money. These two participants decided to use the compensation money as capital to start their own business. They explained that they have passions and had wanted to go into entrepreneurship. But because of the situation, they chose to work in stable jobs with steady monthly salary. However, when they were made redundant, they grabbed the opportunity and decided to do what they were passionate about and have always wanted to do. They had been making money for someone else. After some time, they realised they should and could make money for themselves.

Motivated by husband

Two of the participants were motivated by their husbands. One of them was working as a veterinary assistant while her husband owned a cleaning company. He was skilled at what he did but lacked business experience and he had difficulty in

handling his business. He urged the participant to join the business and to help with the business, finance, and marketing roles. The participant joined the husband's company with the intention of helping him. Soon afterwards, her husband passed away due to sickness and she became the owner of the cleaning company. Here is another situation of how motivation changed over time and now she is an entrepreneur who is constantly looking on how to improve the company's performance. The participant does not have any bank borrowings and is running the company with the business operating income.

Another participant, who is a trained nurse explained how she was motivated by her husband to start a business. Her husband had worked in the scaffolding sector and was keen to start his own business. However, under the company regulations, he was not allowed to do that as it would contravene regulations. Hence, he motivated the participant to resign from the nursing job and start a company as a sole-proprietor. As the husband had the necessary skills, he would handle the actual scaffolding work while the participant was in charge of the administrative duties. With much reluctance, the participant resigned from her job and entered the new world of business (of which she had no clue at all). Furthermore, she also lacked computer skills as these were not required in her nursing profession. A few years later, the participant laughed at herself as she recounted how she had the fear of failure because she was afraid of the unknown. But, she took up the challenge and immersed herself totally into the new business. She explained how she attended courses in scaffolding so that she could get the certification and also train new employees. Her business has grown and now she owns three commercial units, two lorries, one van, and even a forklift.

This motive seems to have a positive relationship with non-survival and a negative relationship with business success. In other words, women who decide to launch a business because they seek to combine work and family commitments have lower chances of achieving medium-term business survival. In contrast, if their motive is to assume business risks, their success rate is higher. These results have significant implications for women entrepreneurship, especially during crisis. Many women create businesses because of different motives, which may be the reason why these enterprises cannot establish themselves in the medium term. This study shows that

women's entrepreneurial motivations relating to business concepts (such as risk propensity) instead of family concerns (such as work life balance) make business survival likelihood much greater.

5.3 Barriers faced by women entrepreneurs

This section answers the research question 2 relating to the barriers faced by women entrepreneurs prior to starting their own business.

Fear of failure, self-doubt

The findings show that most of the women had experienced a fear of failure and self-doubt about starting their own business after having worked in the corporate sector.

Stereotyping and lack of family support

Some of the participants experienced stereotyping to discourage them from leaving the corporate jobs to start their own business. The participants received negative comments regarding entrepreneurship to discourage them so that they would not leave the corporate sector.

Findings show that a few of the participants did not receive any family support as the families were not pleased that the participants had decided to start their own business. Indian women are usually found working in administrative jobs or work as teachers or nurses.

Lack of finance

Access to finance has been cited as one of the most significant challenges facing ethnic minority Indian women entrepreneurs. The findings of this study suggests that the lower uptake of debt finance businesses may simply be a reluctance to actually request for it. The study shows that only two of the fourteen women have availed of bank borrowings for their operations and these two businesses are on upward growth.

All the participants were not able to borrow any money from the banks. They had to use their own savings and some of them even pawned their jewellery to obtain

money to use as capital to start their business. A few of the participants did not have any savings and had to borrow money from their family and friends.

5.4. Challenges faced by women entrepreneurs

This section answers research question 3. After starting their business, all the participants faced challenges in the day-to-day running of the operations of the business.

The participants faced the major challenge of accessing finance from the banks. They had to rely on their operating income and their savings to run their businesses. Banks require collateral before giving out loans for the working capital of business. However, as most of the businesses of the ethnic minority Indian women entrepreneurs were in the traditional sectors such as food, retail, beauty, and, clothes, they didn't have collateral to offer as collateral to the banks and thus were unable to borrow money from the bank.

One participant whose business is in the non-traditional sector of scaffolding received bank financing as payment had to be made for the purchase of steel items and the prospective customers will only make payment after a few months.

Another participant who is in the consultancy, employment business, was able to secure bank borrowings because she owned a business where overseas tourists could stay on their visit to Singapore.

Majority of the participants began businesses in areas that they do not have any experience. Only one participant has begun business in the area where she had prior work experience. The participant said there is a strong link between learning at work and then using that experience to start a business.

Work-family conflict

The Indian traditional culture is still patriarchal and women are considered as primary caregivers of their children. The findings reveal that Indian women entrepreneurs are stuck between traditions and their dreams and this confirms with

the literature on work-family conflict shown in the study by Lee & Choo (2001). There are a lot of family-related expectations of them, unlike men. The societal culture is still not conducive and supportive to working woman as her primary task is perceived as taking care of the home.

Balancing business and family life, parent entrepreneurs have dual responsibilities to their businesses and to their families. The Indian culture set stereotypes of men taking charge of bringing in the money, while women look after the household. The women entrepreneurs' inability to attend to domestic work and allocate time to their children and household duties tend to lead to family conflicts.

Family is often seen as an extension of women. It is expected that married women should enter motherhood within a certain age and play a major role in rearing their children. Running a business is a demanding task that often puts women in conflict with family commitments and even makes them feel guilty about prioritizing their business.

This observation leads to the suggestion that while it may not have been a deliberate strategy for all of these participants to seek work in areas that would assist them in their future business, work experience often proved invaluable in more indirect ways, such as gaining contacts, networks, or the confidence to start a new business. The findings illustrate that some women participants were often pushed from their jobs due to dissatisfaction. On the other hand, some participants indirectly used work as an incubator, and this might have influenced the motivation to become an entrepreneur.

In various ways, experience at work seem to impact on many of the participants' motivation to make the decision to become entrepreneurs. For some, the dissatisfaction at work, with a job or the boss, and constant frustration was enough to push them into becoming an entrepreneur. For some participants, becoming an entrepreneur was something they had planned for. Some had used work experience consciously to gain experience and contacts in a certain industry with a view to establishing a business at a later date. Some of the participants experienced job dissatisfaction. However, it was only after matters had come to a head, that these

women left their jobs. In this sense, women can be seen as being 'pushed' into leaving their jobs.

5.5 Support system that sustain the business

This section answers research question 4. Majority of the participants had family support which was their backbone and could always rely on for help at any time of the day. A few of the participants did not receive any support as their families were against them going into business.

Social Capital - Family Support

Starting and operating a new business involves considerable risk and effort to overcome the inertia against creating something new. In creating and growing a new business, the ethnic minority Indian women entrepreneurs assume the responsibility and risks for its development and survival and enjoy the corresponding rewards.

Most of the businesses owned by the ethnic minority Indian women entrepreneurs in the study are small and run by family members and employees as businesses and households are linked. The businesses which are owned by ethnic minority Indian women with strong spousal support tend to be on the upward growth as the women entrepreneurs are able to discuss business matters with their husbands. Men as allies are wired to be more logical, while women are more likely to be empathetic.

Parents

An entrepreneur's upbringing can act as an antecedent or an incubator to entrepreneurship (Aldrich and Cliff, 2003; Belcourt, 1988). This section outlines the impact that parents may have on a participant's motivation to start a business. A few of the participants' parents were entrepreneurs. Three of the parents owned businesses and the parents had specific influence on the upbringing of the participants who had learned while growing up and eventually became entrepreneurs.

Husband

The motivation to become an entrepreneur may be influenced by a number of people within a participant's family. These influences on motivations to start a business may

come from a husband. The participants in this study were married and most of the participants' motivations seemed to be influenced by their husbands.

Children

This section seeks to understand the impact the participants' children potentially had on their motivation to start a business. In this study, only one of the fourteen women participants did not have any child at the time of starting the business. Therefore, almost all the ethnic minority Indian women entrepreneurs who had children at the time of business start-up were motivated to become entrepreneurs by their children since they wanted flexibility in work so that they could spend more time with their family and children.

Government

Some of the participants confirmed that it is easy to set up business in Singapore as the government is business friendly and encourages people to become entrepreneurs.

Bank

Only two of the participants had bank borrowings and that was because their businesses were in the non-traditional sectors. Literature states that banks are reluctant to lend to businesses in the traditional sectors since they are small and the education of the owners also play a role in the banks' lending assessment.

It is to be noted that the two businesses that have bank borrowings are owned by participants who are University graduates. There has been a growing interest in studying women entrepreneurs and their motivation as they are making significant contributions to business and economic growth.

The participants in the study used personal savings or borrowings from their family and friends to start their businesses and to run their businesses. Ethnic entrepreneurs focus on the market conditions and situations that support their products and services. These are not available on the non-ethnic market and face challenges such as acquiring skills needed to run their business and surviving business competition (Aldrich and Waldinger, 1990). As a part of this development,

it has become clear that enterprises started and owned by ethnic women are an important field of study.

Customers and suppliers

All the participants confirmed that they have good relationship with their customers and suppliers. This good relationship has established a good and steady customer base for the participants' goods and services.

Entrepreneurial journey

The fourteen participants brought a variety of lived experience to the study with their personal stories, including their personal background, rationale for going into entrepreneurship, the barriers they had overcome, the challenges that they faced and their perception of success. For most of the participants in the study becoming entrepreneurs was a learning journey and they had to learn new skills to cope in the ever changing business environment. The motivation to become entrepreneurs was rarely motivated by money, but was driven by the desire for flexibility and for control over their time, lives, family, and career.

5.6 Summary

In this study, all the participants emphasised the importance of family and community priorities. Participants in the study who did not have children expressed emphasis on their life outside of work, particularly as they matured into their careers. All the fourteen ethnic minority Indian women entrepreneurs had started their businesses using their personal savings or with money borrowed from family and friends. Since they had started with a small capital, the capacity to grow is limited. The difficulty in accessing financing is a challenge for the Indian women entrepreneurs.

The participants are self-reliant and used their internal funds and operating income to finance their daily operations. This can sometimes be a burden on their cash flow as they may have to pay their suppliers for the products.

The Indian women entrepreneurs have approached banks and have requested for short-term financing but their requests were rejected as banks provide finance

mainly after analysing the credit worthiness of the business. Furthermore, banks prefer to provide loans to businesses that can provide tangible assets as collateral. It is paramount that the Singapore Indian Chamber of Commerce, the Little India Shopkeepers Association, and the Singapore Indian Development Association look into this matter and provide short term financing to these ethnic minority Indian women entrepreneurs' small businesses to finance their operations. Since these Indian women are members of the business organisations, that is good ground for the organisations to assist and provide financing. This request has been initiated by the ethnic minority Indian women entrepreneurs as most of them are struggling with financial difficulties due to the current economic situation.

Overall, the results of this study reinforce the extant literature on women entrepreneurship and ethnic minority women entrepreneurs. The findings answer the research questions and comply with the literature on women entrepreneurship and ethnic entrepreneurship.

Women entrepreneurs have been recognised during the last decade as an important untapped source of economic growth. However, ethnic minority women are often invisible in entrepreneurship and society in general due to barriers and challenges such as access to capital, social structures and discrimination.

The study findings show that ethnic Indian women entrepreneurs are motivated by their passion and flexibility to start their business. However, they do face some barriers and challenges in operating their business. The Indian women entrepreneurs are able to sustain their business because of the support system that they have. The best way to address the problems faced by women entrepreneurs is to create a nurturing entrepreneurial ecosystem - one that provides them with access to resources, a safe and secure work environment, and social and institutional support.

Chapter 6 will include some of the recommendations to address the problems and challenges faced by the ethnic minority Indian women entrepreneurs in Singapore and suggestions for future research.

6.1. Introduction

This chapter is the final chapter for this thesis and will reflect on the achievement of the research aims. Most importantly, it provides the contribution of this study to knowledge and the implications for practice and theory. It is followed by the limitations of the study. This chapter provides recommendations for further action based on the findings of the study. It concludes with the direction for future research.

6.2 Conclusion

In conclusion, this study achieved its aim and obtained valuable information and insight into the lived experiences of ethnic minority Indian women entrepreneurs in Singapore. The study achieved its research objectives and was able to answer the research questions.

The fourteen participants were motivated by intrinsic factors such as passion and independence to set up their own business and to be their own boss. They were also motivated by extrinsic factors such as flexibility of time as they wanted to spend more time with their family and children and at the same time earn more money than they could have earned in their previous jobs. Some of the participants decided to start their own business because they were dissatisfied with their jobs while a few were jobless because they had been made redundant.

The participants' motivation changed over time due to changes in the circumstances. Motivation is not static and it can change from reluctance to setting up a business due to fear of failure to now developing a strategy to grow and develop the business. This is mainly after realising the benefits of entrepreneurship.

The participants faced barriers such as the fear of failure, self-doubt, stereotyping, lack of family support, and lack of finance before starting their business. The participants overcame these barriers and started their business.

After starting the business, the participants faced several challenges in the daily running of the business. They faced the major challenge of access to finance as banks did not want to lend money to new businesses. This could be due to the nature of the business and also because of the education of the founders. But the participants were confident and determined and set up their business with their personal savings and borrowings from their family and friends. The participants continued to face challenges such as stereotyping and discrimination. They encountered challenges in the running of the business because they lacked business knowledge as they didn't have any previous business experience. Furthermore, the majority of the participants lacked mentor and business role models who could guide them in the business. Some of the participants had no knowledge or business experience and were learning on the job. Since their knowledge and experience is limited to their non-business career before embarking on entrepreneurship, they were at a disadvantage in running the business.

Majority of the participants have strong family support that helped them to sustain and grow their businesses. Some of the participants received spousal support. The strong support gave the participants more confidence as they could share and discuss their business problems with their husbands and family members.

The importance of networking is underestimated. The few ethnic minority Indian women entrepreneurs who participated in business networking had a larger circle of contacts and they were able to develop their business. At business networking events, participants from the business industry as well as from other industries will be present. This presents an opportunity for the women entrepreneurs to establish new contacts as well as renew existing contacts with their peers in the business industry. For the ethnic minority Indian women entrepreneurs who attend regular business networking events, their customer base increased largely due to referrals.

Most of the participants were not able to participate in networking events as they had to return home to handle household duties and caring responsibilities of their children and family members. Business networking is important as it offers women entrepreneurs the opportunity to access resources that they may not be able to access on their own. The ethnic minority Indian women entrepreneurs in Singapore

should attend business workshops and meet-ups with other companies. Such networking events will help them to meet more people, enhance their knowledge and gain information, and give them a platform to discuss related matters.

6.3 Implications and Recommendations of the Study

The findings of the study have a few implications for ethnic minority Indian women entrepreneurs in Singapore.

This study suggests a few policy implications which are imperative to motivate women entrepreneurship and improve sustainability of women-owned businesses. In the long run, this is likely to generate greater economic and social benefits whilst avoiding problematic displacement effects.

6.3.1 Motivation and Sustainability of Entrepreneurs

The findings show that ethnic minority Indian women are motivated to become entrepreneurs because entrepreneurship offers a lot of benefits. This study on ethnic minority Indian women entrepreneurs in Singapore is among the early research undertaken in Singapore. Furthermore, it is a qualitative study with in-depth interviews. Most of the previous studies use quantitative research method.

Both intrinsic and extrinsic motivation drivers were instrumental in pushing women entrepreneurs to start their business. In spite of encountering several barriers such as fear of failure, self-doubt, and lack of finance prior to starting their business, they were intrinsically motivated, and they overcame the barriers and proceeded to set up their business. However, during the daily operation of the business, the women entrepreneurs faced several challenges, such as work-family conflict, shortage of manpower, competition and lack of finance to run the business. Notwithstanding the challenges, the participants were able to sustain their business and are successful because of their resilient character.

Access to finance was one of the major challenges faced by the ethnic minority Indian women entrepreneurs. Hence, this should be made easier and facilitated by banks and finance institutions. Banks should develop specialist credit programs for women entrepreneurs. This would make it easier to provide accessible, quick, and

reasonable financial assistance to women who want to start their own business since inadequate financial resources have an impact on business growth. Banks should also be able to provide short term loans towards sustainability of businesses.

6.3.2 Training, Skilling, Upskilling and Deskillling Programs

The participants contribute to the Singapore economy in terms of revenue, job creation, community support and inclusive growth. To achieve success, the participants have had to overcome barriers and challenges in addition to those that their male counterparts typically face. For the ethnic minority Indian women entrepreneurs to realize their full potential and in turn enable more Indian women to become successful entrepreneurs, more training programs should be organized.

Majority of the participants come from different background and education level. They seem to lack knowledge of business management, financial management, digital skills, and innovation. They are busy with the day-to-day operations of their businesses and their family commitments.

A good suggestion is for the Singapore Indian Chamber of Commerce and Industry (SICCI), the Little India Shop Keepers Association (LISHA), and the Singapore Indian Development Association (SINDA) to facilitate and organize workshops and training programs in business management skills and knowledge and update the ethnic minority Indian women entrepreneurs in Singapore with the government's various initiatives.

SME Centre at SICCI

There are eleven SME Centres which have been set up to provide personalised business advisory services to businesses. Supported by Enterprise Singapore, the network of SME Centres provide SMEs with easy access to business advisory to help them to start, grow, and sustain their business. The SME Centre at SICCI can organise masterclass programs on the grants provided by Enterprise Singapore. SICCI can work with the SME Centre, LISHA and SINDA to conduct masterclass and training programs for the ethnic minority women entrepreneurs at institutions such as the Life Long Learning Institute, at the branches of the National Library, and also at the various Community Centres as per Toolkit in Table 6.1.

Access to Finance

Banks and financial institutions can also organise regular workshops for the ethnic minority Indian women entrepreneurs. This will be a win-win situation for the banks and their customers as it will allow these financial institutions to gain first hand knowledge of the real demands and issues that ethnic minority Indian women entrepreneurs face and how to assist and address them.

Professional Business Development Training

Professional business development training and capacity building will result in the growth of the businesses. Since some of the participants do not have previous job experience relating to business, they experience difficulty and challenges in managing their business effectively and efficiently.

Information technology training

Training workshops in information technology and updated computer programs should be conducted regularly for the ethnic minority Indian women entrepreneurs so that they can benefit from using information technology to enhance their business operation. More specifically, women entrepreneurs should be provided upskilling and deskilling programs to keep in line with the technology and know-how of business acumen. Most of the participants were not knowledgeable about the use of information technology since they had not used it in their previous jobs.

Training on marketing and promotion of products and services

The ethnic minority Indian women entrepreneurs have good, unique products but they lack the knowledge on how to promote their products and services. Acquiring knowledge is one thing, but they lack the hands on skills training at performing the marketing and promotion tasks. The training should include hands-on-training so that they can perform the tasks independently. The training can integrate techniques that increase knowledge retention and user engagement, leading to positive impacts and growth of business for the ethnic minority Indian women entrepreneurs.

Consumer purchasing behavior has shifted to online purchases. So it is pertinent that the ethnic minority Indian women entrepreneurs are trained in digital skills and digital marketing so that their business can continue to generate revenue.

Productive training

Training can be provided to optimize workflow, prioritize key tasks, and communicate effectively since 'time is money' for the ethnic minority Indian women entrepreneurs. The participants will be able to move from juggling responsibilities to executing them with confidence, boosting both their bottom line and their peace of mind.

6.3.3 Digital marketing and widening the market

As the business world is moving towards digitalisation, those who do not use information technology are at a clear disadvantage due to their lack of technical knowledge. Training can be provided to the ethnic minority Indian women entrepreneurs about digital marketing and the ways in which it can be used to promote their products and services so that they can have a wider reach. Digital marketing can save their advertising expenses since some of the businesses are still advertising on television and the radio. Digital marketing can have a far reach to existing customers and also increase their prospective customers globally.

Digital marketing

Some of the participants wanted to introduce online marketing to make the shopping experience easier for customers. But the lack of the necessary skills and know-how is a challenge for them. The Singapore domestic market is small and there is stiff competition with many businesses selling similar products and providing similar services. By incorporating online marketing into their modus operandi, the ethnic migrant women entrepreneurs will be able to expand their sales market, with the world being their global market. For example, the ethnic minority Indian woman entrepreneur who is selling ethnic clothes can reach out to prospective new customers into overseas markets such as Australia and New Zealand and thus enlarge her customer base and increase sales. As digital transformation has accelerated, e-commerce plays an increasing role in small business' success. The ethnic minority Indian women entrepreneurs can use the internet, social media, specialized applications, and digital platforms to increase their sales.

Table 6.1 Toolkit for SICCI, LISHA, and SINDA

Training programs	Details
Access to funds	Arrange workshops with banks so that they can understand the business and provide small business loans for micro financing
Finance	Cash flow management and budgeting
Business	Professional business development
Management	Business management skills
Human Resource	How to hire suitable persons and retain staff
Technology	Adopt technology to digitalise the business
Marketing and Promotion	Strategies to market and promote the products and services. How to develop and penetrate a new market
Product	How to diversify and develop new products.
Digitalisation	Online marketing of products to reach out to overseas customers
Productivity	Increase productivity by using information technology applications
Networking	Provide a platform for the women entrepreneurs to meet mentors and role models

6.3.4 Need for attitude change and work-life balance

The husbands of the ethnic minority Indian women entrepreneurs should take a keener interest and assist with household responsibilities thereby relieving their wives of some of their household duties and child caring duties. This would allow the women more time to concentrate in their career of entrepreneurship. Thus, the women will have more time to attend networking sessions and training programs and they can then enhance their business performance.

6.4 Limitations

This study of lived experiences of ethnic minority Indian women entrepreneurs was carried out with a small sample size and appears to be inadequate to draw generalizations. It was, however, applicable to the nature of the research aim and questions being investigated as a subjective approach was undertaken and the number of participants for the study was small at fourteen. This is information gathered from a relatively small number of participants. Qualitative research is by its nature concerned with smaller numbers than large scale quantitative studies.

The results of the study are not generalizable due to the following reasons:

- I) This phenomenology qualitative study was done with a small sample size of fourteen ethnic minority Indian women entrepreneurs.
- li) The participants were from all from a particular ethnicity as they were all ethnic minority Indian women entrepreneurs.
- lii) The research context was Singapore. The region under study has its own specific characteristics. Different geographical locations may provide different results.

To be able to comprehend the motivational tendencies of women entrepreneurs in general, further studies of a wider set of dimensions of entrepreneurship and a broader understanding of the concepts are necessary.

- 1) This study was conducted in one country (Singapore) on fourteen ethnic minority women entrepreneurs. The small sample size is acceptable since this is a

qualitative study (Creswell, 2009). The findings cannot be generalized among the total population of women entrepreneurs in Singapore.

- 2) There needs to be caution in generalizing the findings for other ethnic minority women and in other countries as the research context differs.
- 3) One of the disadvantages with interpretivism relate to the subjective nature of this approach as there is room for bias on behalf of the researcher. However, the researcher practised bracketing so as to avoid any biasness in the study.
- 4) The primary data generated in this interpretivist study cannot be generalized since the data is heavily impacted by the personal viewpoint and values of the fourteen ethnic minority Indian women entrepreneurs (Bryman and Bell, 2015).
- 5) There was not much information available about women entrepreneurs in Singapore. It was difficult to obtain the sample of participants for the study.
- 6) The country was just coming out of the Covid-19 pandemic and there was reluctance to participate in the interview and the study and this took a lot of time.

6.5 Direction for future research

Though a lot of research is being carried out on women entrepreneurs in the western context, but in the Singapore context only a few studies have been done.

Therefore, future research can be carried out to understand the impact of culture on ethnic minority Indian women entrepreneurs' motivation.

Further, research can be carried out on the impact of culture on the ethnic minority Indian women entrepreneurs' success.

Additionally, the impact of various support programs, and the effectiveness of the training programs on the success of ethnic minority Indian women entrepreneurs.

It will be interesting to explore and conduct further research on

- I) Other ethnic groups such as the Chinese women entrepreneurs

II) The Malay women entrepreneurs

III) A comparative study on multi-racial Singapore including Chinese, Malay and Indian women entrepreneurs

For future research, the model could be tested on a wider sample of participants to examine the experience of women entrepreneurs in more in-depth

6.6 Concluding remarks

Women entrepreneurs have grown significantly in the last four decades and they contribute significantly to the development of the economy. They play a vital role in the development of the country by boosting economic growth and creating jobs.

It is evident that the participants in this study recognized the opportunities and were motivated intrinsically by their passion to start their own businesses. Although they faced barriers and challenges, the participants persevered. They were determined and with strong personal characteristics were resilient to overcome the challenges that they faced. The participants were able to sustain their businesses because they have family support, good customer base and suppliers as well as a strong financial system in Singapore.

In conclusion, practitioners like the Singapore Indian Chamber of Commerce (SICCI), the Little India Shopkeepers Association (LISHA), and the Singapore Indian Development Association (SINDA) should look into the recommendations and assist the ethnic minority Indian women entrepreneurs to sustain and grow their business operations as they play an important role and are contributing to the economy of Singapore.

The End

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Appendix 1

Interview Protocol

DEMOGRAPHIC PROFILE

Name : _____

Nationality: _____

Company Name: _____

Type of Business: _____

What age group are you in : 20 - 30, 31 - 40, 41 - 50, 51 - 60, 61 +

Date of birth: _____

What is your highest level of educational achievement and field of study?

How did you acquire the business? (establish, inherit, purchase, other)

How did you finance the business? (personal savings, bank loan, family, friends)

What type of ownership is the business? (Sole-proprietorship, partnership, joint venture, private limited, other)

How long has this business been in existence? _____

Your occupation prior to going into business: _____

Marital Status : _____

Number of children and their ages: _____

Member of any Business Association _____

INTERVIEW QUESTIONS

1. Tell me about being an entrepreneur. Tell me about your journey and why you chose to go into entrepreneurship over working for someone.
 - a) How has it been for you when comparing setting up your business compared to being a salaried employee in your previous work?
 - b) What motivated you/ made you decide to go into business?
 - c) Describe your lived experience as an entrepreneur.

2. What are the barriers that you faced before starting/going into business?
 - a) What resources did you have and how did you start your business?
 - b) How did you finance your business?
 - c) What barriers or constraints that you face now in running your business and how do you handle them?

3. What were your challenges to open and sustain your business?
 - a) What has been your greatest challenge as an entrepreneur?
 - b) Explain the job or business experience and skills that you had prior to becoming a business owner.
 - c) How do you handle your work and family responsibilities? Who helps you with your home responsibilities?

4. How would you measure success?
 - a) When/how do you consider your business to be a success? How do you define 'successful entrepreneur'?
 - b) What are some of your perceived success factors as an entrepreneur?
 - c) What personal characteristics do you perceive yourself as having which led to the success of your business?
 - d) What is the most important characteristic a woman needs to have to become a successful entrepreneur?

5. What is your strategy and how did you plan to grow and develop your business?

- a) What additional comments would you like to add about your strategies to starting and sustaining a business.
- b) What is your perception about having a role model and support network?
- c) When do you network with other business owners?

In closing,

What advice would you give women who aspire to become successful entrepreneurs?

Are there any more experiences that you wish to share in your journey of becoming an entrepreneur?

Do you have anything more that you would like to add to the interview?

Thank you.