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## Women in Social Housing and the Pursuit of Entrepreneurship

Sundas Hussain, Adah-Kole Emmanuel Onjewu , Charlotte Carey, Vahid Jafari-Sadeghi

### Abstract

Women's engagement in entrepreneurship from a social housing perspective has scarcely been explored in the literature. Thus, insights into how the social housing system may condition participation in entrepreneurship have been excluded from empirical understanding. In order to address this gap, we assess the entrepreneurial intention of women in a deprived area of one of the UK's largest cities. Through an inductive analysis, we develop a conceptual model in which attitude towards entrepreneurship, self-efficacy and subjective norms emerge as mediators of entrepreneurial intention. Our findings pose theoretical implications for future variance-based analyses, as well as practical implications for social housing providers and the role of public institutions in fostering entrepreneurial outcomes.

**Keywords:** *Women; Social Housing; Entrepreneurial Intention; Attitudes; Theory of Planned Behaviour.*

### 1.0 Introduction

In recent times, international organisations including the United Nations, the World Bank and the Organisation of Economic Cooperation and Development have fashioned policies and initiatives to advance women's participation in entrepreneurship in the pursuit of economic growth and inclusive development (Lepeley *et al.*, 2019). Some scholars have explained this focus on women through a gender bias lens that signals female underperformance when compared to male entrepreneurs (Byrne and Fayolle, 2011; Jennings and Brush, 2013; Carter *et al.*, 2015; Leitch *et al.*, 2018). Nevertheless, Welter (2011) and Foss *et al.* (2019) contend that our understanding of this gender bias has not been fully explored and new perspectives ought to be considered to address women's entrepreneurship.

Inspired by the above, the current study presents a new perspective on the entrepreneurship of women living in social housing. Since the beginning of the 20<sup>th</sup> century, Europe has preoccupied itself with solutions for housing the public (Francese *et al.*, 2011). In the UK, the housing system experienced two seminal periods between 1915-1919 and in 1979 (Mullins and Muire, 2006). The first turning point [1915-1919] was catalysed by World War I and the

electioneering of David Lloyd George promising to build ‘homes fit for heroes’ to house returning soldiers (Pennybacker, 1983). The second period of change, commencing in 1979, came to a head from failures and public dissatisfaction with social housing infrastructure (BSHF, 2010). Particularly, the 1968 collapse of the Ronan Point tower block in Newham catalysed public debate on the desirability and habitation of social housing which some considered, over time, to be ‘sink estates’ (Romyn, 2017). Since the mid-1980s, nearly all new public-funded homes have been constructed by housing associations rather than local authorities, as a response to the dire housing crisis, and one-third of all UK dwellings were provided through the social sector (Whitehead, 1999). In 2010, the Building and Social Housing Foundation [BSHF] estimated that households in social housing had an average net asset of £18,000 in comparison to £411,000 for those with outright ownership (BSHF, 2010). Recently, the UK Cabinet Office (2020) reported that 17% of English households (3.9 million individuals) reside in social housing.

More to the point, poverty persists more in the female population than among males, and the gender gap is at its largest since 2008 (Wells, 2017). Thus, subsistence activities through female entrepreneurship have been promoted to offset both household and gender poverty (Hill and Stephens, 1997; Venugopal *et al.*, 2015). Because women are more likely to pay out for children’s wellbeing and domestic upkeep (Duflo, 2012), encouraging micro-entrepreneurship is arguably a direct investment in the livelihood of families (Delacroix *et al.*, 2019). In addition, women frequently find themselves in the nexus of gender and other categories (including race, class, sexual orientation, religion and other identity markers) that further discriminate against their ability to be entrepreneurial. In this inquiry, we will explore whether and how social housing occupancy conditions women’s entrepreneurial behaviour. The specific entrepreneurial trait to be explored is Liñán and Chen’s (2009) entrepreneurial intention.

## **1.1 Context**

This study is set in Balsall Heath, an inner-city suburb of Birmingham (England) where there is a high concentration of social housing. According to the 2011 census, there is a resident population of 15,000 living in 4,900 households of diverse ethnic backgrounds in the area. More than 50% of the population are of South Asian heritage, with a majority having a Pakistan origin. Balsall Heath is also a young community with 30% of the population under 16 and 45%

under 25 (Birmingham City Council, 2014). This neighbourhood was selected for being one of the most deprived neighbourhoods in Birmingham (Sharp *et al.*, 2008), consigning many residents to social housing rather than privately rented or owner-occupied ownership. In 2011, approximately half of Balsall Heath's residents were among the most deprived 10% in the UK. Circa 30% of adults had a personal income of less than £7,000 and the unemployment rate in December 2013 was 18.4% compared with a Birmingham average of 9.2% (Birmingham City Council, 2014). Not surprising, with this level of deprivation, Balsall Heath was enlisted as one of 31 priority neighbourhoods identified by Birmingham City Council (Warren and Jones, 2015). In this context, we anticipated that Balsall Heath would signal nascent and necessity entrepreneurship as well as any other location in the UK. Such antecedents have been known to stimulate early-stage entrepreneurship by which individuals take steps from goal intention to business formation (Kibler and Kautonen, 2014), but the role of women in this process remains under-researched (Korosteleva and Stepień-Baig, 2020). To corroborate, Rezaie *et al.* (2021) have explored the entrepreneurial capacity and awareness of alternate genders and women in particular in recognition of the distinct challenges that they face.

To fully understand women's entrepreneurial behaviour from an intersectionality position, intervening individual and extrinsic factors ought to be considered. Our aim, therefore, is to explore the gap that exists between women's social housing status and entrepreneurial intention; in a bid to clarify latent background factors that enable or mitigate self-employment. Through a literature review, we set out to develop a conceptual model speculating that there are particular factors which manifest among women in social housing that influence entrepreneurial intention. We begin with a brief portrayal of the research context before offering a theoretical background on women in entrepreneurship and social housing. Next, the methodology, findings, discussion and conclusion are presented in sequence.

## **2.0 Women in Entrepreneurship**

Contestations on whether female entrepreneurship is an individual or collective norm, or a social or natural variable are still ongoing (Jafari-Sadeghi *et al.*, 2021; Le Loarne-Lemaire *et al.*, 2017; Paoloni and Serafini, 2018; Parker, 2018). Nevertheless, Ecevit's (1993) stipulation of the assumption of firm ownership, production, contracting, distribution, marketing, sales, networking and decision-making responsibilities as particulars of the female entrepreneur

suffices both for conceptual and empirical understanding (Mokhtarzadeh *et al.*, 2021; Yetim, 2008). Although the contribution of women to entrepreneurial activity is ‘considerable’ and ‘an important element of economic and social development’ (Noguera *et al.*, 2013: 183; Bullough, 2013), exogenous social factors aggregate to limit female entrepreneurship (Cavada *et al.*, 2017; Palalic *et al.*, 2017; Sadeghi & Biancone, 2017a) despite similarities in psychological and demographic characteristics with male counterparts (Birley, 1989; Schwartz, 1976; Ahl, 2006; Marlow and McAdam, 2013). For instance, Santos *et al.* (2016) found that entrepreneurial intentions were similar among women and men.

Taking account of the international literature, evidence suggests that the multiple social factors reducing female entrepreneurship are universal. Indeed, Anggadwita *et al.* (2021) assert that the socio-cultural environment has a positive and significant effect on women’s entrepreneurial intention, and females are rarely highlighted as subjects of change (Anggahegari *et al.*, 2021). In Afghanistan, Holmén *et al.* (2011) identify mobility constraints and a negative attitude towards female entrepreneurs as impediments. In the UK, vicarious exposure to the travails of running a business has been deemed to decrease female entrepreneurialism (Hipango & Dana, 2012; Jafari-Sadeghi, 2020; Lockyer and George, 2012). In Catalonia, Noguera *et al.* (2013) identify fear of failure and a negative perception of own capabilities as entrepreneurial deterrents among women. Likewise, Cavada *et al.* (2017) cite risk aversion and non-cooperation of family members as constraints excluding Mexican women. On the whole, Estrin and Mickiewicz (2011) draw parallels between government intervention and the incidence of female entrepreneurship. They affirm that women’s participation in the business landscape is lower in controlled economies and vice-versa. Notwithstanding the above, women constitute one of the fastest-growing entrepreneurial populations particularly in low-income countries (Browne, 2001). Globally, there has been a surge in the rate of women founding and managing new firms in the US (Marlow *et al.*, 2008), Saudi Arabia (Danish and Helen, 2012), Kenya (Lock and Smith, 2016), Tanzania (Kapinga *et al.*, 2018) and China (Wang *et al.*, 2019). This trend manifests in developed and developing contexts alike (Ascher, 2012; Poggesi *et al.*, 2016).

Presently, empirical focus on economic growth and the gender-blindness of fiscal policies coalesce to mask the complexity of women at nascent and more advanced stages of entrepreneurship (Bruni *et al.*, 2004; Calás *et al.*, 2009; Penaluna *et al.*, 2012; Dean *et al.*, 2017;

Wang *et al.*, 2019). Residing in this complexity is an array of antecedents to women engaging in entrepreneurship including heterogeneous social goals (Brush, 1992), a perceived ‘female underperformance hypothesis’ (Du Rietz and Henrekson, 2000: 1), marital status and offspring dependency (DeMartino and Barbato, 2003; Welter and Smallbone, 2008), leadership style (Bamiatzi *et al.*, 2015) and prior work experience (Agarwal *et al.*, 2021; Ramadani *et al.*, 2013; Tegtmeier *et al.*, 2016). Studies examining housing as an antecedent to entrepreneurship have been limited to work-life balance (Loscocco and Smith-Hunter, 2004; Ojong *et al.*, 2021) and collateral value (Schmalz *et al.*, 2017). Yet, as Reuschke and Houston (2016) affirm, housing has a significant import on entrepreneurial outcomes. Dana *et al.* (2021) have also called for a grassroots approach to solve the social, economic and environmental problems of marginalised communities. Thus, an inherent opportunity arises to determine and assess a connection between housing status and female entrepreneurship as has yet to be addressed in the contemporary literature.

## **2.1 Women in Social Housing**

Using public funds, social housing addresses the accommodation deficit that excludes sections of the population with low income (Azevedo and Silva, 2010), as well as vulnerable age groups, the infirm and disabled (Pearce and Vine, 2014). The provision of social housing is then seen as a safety net residualisation scheme for lodging individuals unable to access private sector accommodation (Malpass and Murie, 1982: 174). Social housing has been studied in diverse country contexts including Taiwan (Li, 2007), the UK (Preece and Ward, 2012), Ireland (Muir, 2013), the Czech Republic (Lux and Sunega, 2017), Netherlands (Aalbers *et al.*, 2017) and Cameroon (Raoul, 2018). Discipline-wise, social housing has also been explored in politics, sociology, social policy, urban planning and related subjects to the exclusion of the business, management and entrepreneurship domain.

Even though social housing may constitute a background factor, there is missing evidence of gender and social housing leading to entrepreneurial outcomes in the literature. Rather, scholars have been largely interested in the psychological needs of women in social housing (Marshall *et al.*, 2019), emotional wellbeing (Liu *et al.*, 2018), space appropriation (Bonney *et al.*, 2004), immigration (Colella *et al.*, 2017), tailored support services (Winetrobe *et al.*, 2017), smoking prevalence (Lacey *et al.*, 1993; Andrews *et al.*, 2014), sex work (Hankel *et al.*, 2016)

and physical activity (Shelton *et al.*, 2011). Extant references to the entrepreneurial activity of women in social housing are noticeably passive (Minniti and Arenius, 2003; Afrin *et al.*, 2008; Kabir and Huo, 2011; Kabir *et al.*, 2012), and fall short of developing nor examining social housing as a composite empirical construct.

## **2.2 Conceptual Framework**

Increasingly, over the last thirty years, the literature has elucidated the simultaneous interaction of categories, for example, gender, race, ethnicity, class and religion in varied combinations, regulating political access, social opportunity and equality (Collins, 1990; Hancock, 2007; Campira *et al.*, 2021; Dy, 2020; Mensah *et al.*, 2021; Sadeghi & Biancone, 2017b). Thus, scholars have examined the influence of these interacting categories on entrepreneurial outcomes for individuals, groups and the larger society (Essers *et al.*, 2010; Dhamoon, 2011; Forson, 2013; Knight, 2016). The outcomes are characteristically reduced access to social and financial start-up resources (Dy, 2020) leading to failure from financial and non-financial undercapitalisation (Acs, 2006; Acs and Kallas, 2007). In the West, entrepreneurially disadvantaged groups are typically women, immigrants, ethnic minorities, refugees, disabled and the LGBTQ+ community who are deemed inferior to the ‘ideal’ white, middle-aged, male entrepreneur (Ogbor, 2000). Both Neck and Greene (2011) and Burns (2016) uphold this view and assert that successful male entrepreneurs are considered ‘heroic’ figures.

The focus here is on women who are historically excluded from the labour force and have a real or perceived burden of domestic responsibility (Ressia *et al.*, 2017; O’Hagan, 2018; Akkan, 2019). Collectively, in comparison to other groups, women are more universally disenfranchised economically, socially and politically (Mirza, 2015). Hence, ‘entrepreneurship has often been highlighted as an important – even magical – force for women’s empowerment and socio-economic development’ (Croce, 2020: 1013), but a confluence of gender-based assumptions and stereotypes still constrain their propensity for venture development (Heilman and Chen, 2003; Eskers and Benschop, 2007; Marlow and McAdam, 2015). Where women successfully venture into entrepreneurship, their enterprise is nonetheless tokenised as ‘small-scale’ (Knight, 2016), ‘feminised’ self-employment (Nguyen *et al.*, 2014; Saridakis *et al.*, 2014) or the ‘F-factor’ (Treanor *et al.*, 2014: 2). Even though ‘43% of self-employed women are found in just 13 sectors, the largest of which were child-minding, teaching, cleaning, retail

and hairdressing' (Carter *et al.*, 2015: 59), bias is still entrenched in the measurement of women's entrepreneurship against masculine outcomes positioning them in deficit when compared to men (Marlow and McAdam, 2013; Sadeghi *et al.* 2019; Santos *et al.*, 2016).

Furthermore, the literature has so far been enriched by studies examining women's barriers vis-à-vis entrepreneurship. In her study of black female salon owners in the US, Harvey (2005) determined that race, gender and class inequalities adversely shape entrepreneurial disposition and subsequent relationships with stylists [salon staff]. In another US inquiry, Norris *et al.* (2013) shed light on the encumbering experiences of rural black women enrolled in an empowerment programme much different from those of their white counterparts. In the Netherlands, Essers and Benschop (2009) draw attention to the construction of an entrepreneurial identity by Moroccan and Turkish women at the crossroads of gender, ethnicity and religion [Islam]. In the UK, Dy *et al.* (2017) considered how offline prejudices come to manifest online and hinder (female) digital entrepreneurs, while Knight (2016) documented the nuanced, racialised and entrepreneurial experiences of Afro-Caribbean women in Canada. There is also evidence from Taiwan arguing that women's reliance on family ties amounts to a disadvantage that minimises their pursuit of online entrepreneurship (Wing-Fai, 2016). However, no indication of gender and social housing as an antecedent is evident in the literature.

Our premise, therefore, is to determine how social housing regulates women's performance of entrepreneurship, responding to the call for entrepreneurship studies to embed environmental conditions in their conceptualisation (Leitão *et al.*, 2011). Both social housing and gender generate a state of positionality, which, quoting Dy *et al.* (2017: 290), 'is embedded within complex social hierarchies that influence the unequal accumulation of resources'. The contemporary literature is saturated with explorations of women's access to start-up finance, social capital and family members' cooperation as antecedents of female entrepreneurship while disregarding Reuschke and Houston's (2016) view that housing shapes entrepreneurship outcomes. Hence, we draw scholars' attention to the environmental conditions of women in social housing and the effect of this status on their entrepreneurial capacity. By the same token, social housing, as a background factor, may also advance the literature.

To conclude, the extant literature on female entrepreneurship neglects tenure systems of women's habitation and are predicated on the presumption of owner-occupied and private rented accommodation. Arising from the above, we now explore how the commitments of living in social housing condition the quality of entrepreneurial intention. Our initial conceptualisation is inspired by Bracke *et al.*'s (2018) notion that housing tenure moderates entrepreneurial decision to varying degrees. Based on empirical data, our overarching aim is to understand what background factors prompt the entrepreneurialism of women living in social housing as depicted in Figure 1.

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### **3.0 Methodology**

As opposed to a positivist paradigm, this inquiry adopts the subjective and interpretivist perspective to explain the relationship between women in social housing and entrepreneurship because of the presence of symbolic interactionism in the environment under investigation (Dana and Dana, 2005). To complement interpretivism, an inductive approach is also taken by commencing with observations before proceeding to categorisation and generalisation of insights from the data with the aid of theory (Jebb *et al.*, 2017).

Furthermore, due to its exploratory nature and the absence of previous studies on gender and social housing antecedent, a qualitative research approach was taken. The specific instrument is storytelling, described as an iterative process of exchanging information with others through an oral medium or via sign language (Livo and Rietz, 1986; Banks-Wallace, 1998; Banks-Wallace, 2002; Chasserio *et al.*, 2014). Storytelling affords the capturing of lived experiences, perceptions and shared meaning (Kendall and Kendall, 2012). The choice of storytelling over alternative qualitative taxonomies, e.g. narrative research, phenomenology, ethnography, case study, grounded theory (Cresswell, 2013), was informed by the present reflection on background individual, social and informational factors (Ajzen and Fishbein, 2005). Likewise, storytelling tracks the undercurrents of cultural values, norms, the immediate environment and historical context (Banks-Wallace, 2002; Boudlaie *et al.*, 2020; Rezaei *et al.*, 2020). As a

technique, storytelling also evokes the ability to probe in-depth into the ‘how’ and ‘why’ questions of phenomena under study (Yin, 2003: 5). The overall flexibility of qualitative methodology makes it prevalent in related research by scholars including Valdez (2016), Dy *et al.* (2017), Brydges and Hrac (2017), Brodin and Peterson (2019) and Tao *et al.* (2020).

As a research strategy, storytelling advances through a 7-stage process of ‘(a) provision of summary information about the historical setting for the study, (b) demarcation of boundaries for individual stories, (c) analysis of the immediate storytelling environment or context, (d) thematic and functional analysis of stories, (e) grouping stories together according to themes and functions, (f) comparison of story themes and functions across sessions, and (g) reviewing stories for conspicuous absences and silences’ (Banks-Wallace, 2002: 413). Hence, following the above prescription, a storytelling protocol [appendix A] was designed to guide participants’ introspection and elicit particularistic data on their time and place-specific experiences. The protocol also probed participants with items adapted from Liñán and Chen’s (2009) entrepreneurial intention scale.

The fieldwork was carried out over 10 months. The selection of participants was guided by the triangulation principle (Thurmond, 2001), to ensure full representation of stakeholders in the immediate environment of women in social housing. Accordingly, with the assistance of a housing officer at a housing association in Birmingham, audiences with 17 participants residing in Balsall Heath was achieved, comprising of 6 unemployed social housing residents, 1 former social housing resident, 5 community organisations and 5 housing association employees. The community organisations were 3 registered charities, 1 neighbourhood planning forum and 1 business incubator. The assistance of the Housing Officer was of twofold importance: firstly, as a gatekeeper, they provided initial access to a group unacquainted to the researchers. Secondly, the presence of the Housing Officer at initial meetings enhanced participants’ interest to partake in the study. Ranabahu (2017) had stressed the value of gatekeepers for participant access and attentiveness in the data collection process.

An intra- and cross-participant analysis is subsequently employed in this study (Yin, 2003), using computer-assisted qualitative analysis software (NVivo). We adopt an inductive approach where observation precedes hypothesis development (Liu, 2016). Complementary to storytelling, this method allows participants’ accounts to be analysed individually and along

with counterpart views for pattern-matching (Lee *et al.*, 1999). This exercise enabled us to apply Miles and Huberman's (1994) issue by issue procedure to operationalise our conceptual framework using substantive and reflective indicators from the participants (Dy *et al.*, 2017). Relationships then emerged to generate insights into participants' entrepreneurial propensity. As appropriate, verbatim quotes are used to verify the findings and enrich the discussion.

#### **4.0 Findings**

In Table 1 below, consistent with precedent in inductive studies (Corley, 2004; Corley and Gioia, 2004; Dy 2017), a graphic representation of a three-stage recursive analysis progressing from raw data to themes and subsequently aggregate dimensions is presented. In the first stage, we began by identifying preliminary concepts within the data and grouping them into categories by way of open coding. In the second stage, we sought relationships among categories and collapsed the links into themes through an axial coding process. In the last stage, we further reduced the data by compiling similar themes into aggregate constructs that occasion the paper's theoretical insights.

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#### **4.1 Validity and Reliability**

To check the trustworthiness of our data, we employed Lincoln and Guba's (1985) four criteria of credibility, transferability, dependability and confirmability specific to interpretivist studies. In Table 2 below, we indicate measures taken to satisfy these criteria.

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#### **5.0 Discussion**

Ensuing from the data structure in Table 1, the dimensions emerging from the open and axial coding reflect factors in Ajzen's (1988, 1991) theory of planned behaviour [TPB]. Prominent in entrepreneurship studies, TPB is extensively accepted as a proxy for individuals' (1) attitude within a context of (2) entrepreneurial self-efficacy and (3) subjective norms (Heuer and Kolvereid, 2014; Palmer *et al.*, 2019). The first factor, attitude, surmises that intentions are

stronger when individuals have a favourable disposition towards a behaviour (Carr and Sequeira, 2007). The second factor, entrepreneurial self-efficacy, captures individuals' belief for goal attainment (Bandura, 1977) as well as perceived situational competence for self-employment (Zhang *et al.*, 2013). Lastly, the third factor infers social pressure felt by family, friends and significant others to engage or desist from a particular behaviour (Kautonen *et al.*, 2015). Ascertaining the TPB factors in the current study follows precedent in entrepreneurship inquiries not limited to McMullan and Gillin (1998), Krueger *et al.* (2000) and Shirokova *et al.* (2016).

Our inference that social housing status has a bearing on entrepreneurial self-efficacy is linked to individuals' perception of situational competence and self-employment (Zhang *et al.*, 2013). This perception determines the imagined ease or difficulty of performing a behaviour (Ajzen, 2002), or entrepreneurship in the current context. Entrepreneurial self-efficacy amounts to the cognitive regulation of motivation and self-belief to embrace entrepreneurship (Chen *et al.*, 1998; Sardeshmukh and Corbett, 2011; Fini *et al.*, 2012). There is an argument that the commitments of women in social housing act as background factors influencing their 'choice of activities, persistence levels, personal goals as well as performance in a variety of contexts' (Zhao *et al.*, 2005: 1265), including entrepreneurship. Scholars have since asserted that the shortage of entrepreneurial self-efficacy reduces individuals' confidence and incentive to act or persevere amid difficulty (Axelrod and Lehman, 1993; Bandura and Locke, 2003). Against this backdrop, we discuss the aggregate dimensions and compare the findings with extant work.

### **5.1 Attitude Towards Entrepreneurship**

Attitude towards entrepreneurship refers to the degree of favourable disposition towards self-employment (Carr and Sequeira, 2007), and individual factors lead to female entrepreneurs' success (Hassan *et al.*, 2020). The coding process yielded a combination of favourable and unfavourable outlooks, although there was a greater saturation of the former. For the most part, participants were mainly inclined to small-scale entrepreneurship particularly in food services and retail. They also indicated the allure of "being your own boss", "earning a lot of money" and "interacting with people". However, factors mitigating this aspiration were also registered. For example, "coming back home and getting back up in the early hours of the morning" and "being out for most of the day" is deemed to be a negative attitude towards work in any form.

The travails of entrepreneurship were also not lost on participants as one retorted “I need to focus on the easier things like finding work (rather than entrepreneurship)”. Another said, “to run your enterprise is a difficult task, we cannot even think about this right now”. Through triangulation, informants from the housing association cited other factors such as mental health issues and a lack of basic willpower among social housing residents because “if people aren’t prepared to catch a bus are they going to be able to register a company?”.

To corroborate, in their UK study of social housing residents’ wellbeing, Holding *et al.* (2019: 231) determined that ‘poor mental health was common’, and ‘perceptions of housing quality, service responsiveness, community safety, benefit changes and low income all have a detrimental effect on tenants’ mental health’. In the entrepreneurship context, Wiklund *et al.* (2020) recently implored scholars to examine sub-clinical perspectives of mental health challenges in entrepreneurial decisions, processes and outcomes. On a practical level, to address the shortage of willpower, Stephan (2018) contends that understanding and optimising mental health plays a key role in entrepreneurial motivation and action. In this vein, Torrès and Thurik (2018) stress the significance of ‘health capital’ for successful entrepreneurship.

## **5.2 Entrepreneurial Self-Efficacy**

Entrepreneurial self-efficacy borders on individuals’ belief for goal attainment and situational competence (Bandura, 1977; Zhang *et al.*, 2013). Reflecting the 2<sup>nd</sup> order themes in Table 1, McGee *et al.* (2009) outlined the multi-dimensions of self-efficacy as planning [forecasting], implementing finance [fiscal management], implementing people [managing staff], marshalling [garnering support] and searching [opportunity recognition]. Where there is deficient entrepreneurial self-efficacy, individuals will lack essential confidence and belief in their self-employability (Axelrod and Lehman, 1993); and there will be ‘little incentive to act or to persevere in the face of difficulties’ (Bandura and Locke, 2003: 87).

Overall, the data extracts showed greater saturation in the marshalling sub-dimension as residents were generally open to garnering entrepreneurial support from stakeholders including the housing association and community groups. The participants found value in mentors and “having a big circle (network) I can tap into”. However, there was also reservation on access to public support as, in turn, they mulled over “where do you go for advice?”, “I haven’t come across an organisation that would help me as an individual” and “it’s not easy. You don’t have

the network support”. The community organisation informants conceded, admitting that “because we don’t have as much money as we used to”, current support initiatives are about collaboration by “trying to connect what we’ve got here with local organisations and building upon each other’s work”. For housing association informants, there was a view that “the skillset of housing officers isn’t to get people into work, it’s to help them with benefits and sustain their tenancy”. Beyond marshalling, the quality of participants’ planning, implementing finance, implementing people and searching was modest at best.

To synthesise this finding, the increasing vulnerability of social housing residents owing to perennial cuts in the funding of UK public services is well recorded in the interdisciplinary literature (Holding *et al.*, 2019, Laffin, 2019; Hobson and Lynch, 2020; Manville and Greatbanks, 2020). Moreover, this trend has further impaired the provision of social capital and weakened the development of institutional networks previously relied upon by aspiring entrepreneurs ( Mokhtarzadeh *et al.*, 2020; Lang and Fink, 2019). Reverting to the data, even where support is available, there is a suggestion that help is not tailored to the specific needs of women in social housing. An informant noted:

“The enterprise incubator is very business orientated, that doesn’t help someone who’s at the grassroots level, who are at the bottom with no ideas and no money in their pocket”.

### **5.3 Subjective Norms**

This dimension explains social pressure to adopt habits associated with the performance of certain behaviours (Ajzen, 1991; McBride *et al.*, 2020). Consistent with Finlay *et al.* (1999) and McBride *et al.* (2020), there is evidence of an expectation to follow set standards as substantiated by the current participants’ social reference and desire for approval through self-employment. Recurrently, data extracts yielded evidence of participants being induced by family members, friends and ethnicity as reference points in a mostly enabling and encouraging sense. Excerpts such as “my brother said to me you know how to sell on eBay” and “I’ve got other half-sisters who actually have their own a Caribbean food shop and a stall, they’re doing well” imply external inspiration to perform entrepreneurship. Furthermore, “I haven’t seen many Asian women who are in business and not part of a family or even a wider support unit” buttresses the value of social capital from family and acquaintances. However, the 2<sup>nd</sup> order social approval theme stirred up feelings of reduced self-esteem felt from the material

comparison that may mitigate entrepreneurial behaviour. For example, “looking at life like that I am a failure” and “I don’t feel that I’ve fulfilled myself ... for mine and my parent’s expectations in terms of what I could’ve done”. Largely, the participants recognised the value of entrepreneurship because “it gives you status” and “if I can do this and I can get on to my own two feet how cool would that be? I wouldn’t have to be on benefits, and I can get back my self-respect and self-esteem”.

Setting this dimension against the wider literature, ‘entrepreneurial identity results from an individual’s socialisation’ (Falck *et al.*, 2012: 39), and family and peers play a key role in the formation of entrepreneurial intention (Deakins *et. al.*, 2003; Nanda and Sørensen, 2010; Fielden and Davidson, 2012). Related to women in entrepreneurship, Ahmed (2019) determined that peer support or pressure is a significant success factor. The current finding on social approval is also consistent with Albor *et al.* (2014) who found that, in England, women living in ‘low-status neighbourhoods’ had inferior self-esteem than counterparts in ‘high-status neighbourhoods’. Conversely, Elliott (1996: 80) long-established in her study of 6,283 women that there is a ‘positive effect of being employed on change in self-esteem’.

Informed by the foregoing, we revisit our conceptual model and conclude that attitudes, entrepreneurial self-efficacy and subjective norms are factors that mediate the relationship between women living in social housing and entrepreneurial intention. The conceptual framework heeds Leitão *et al.*’s (2011) call for greater consideration of environmental conditions for entrepreneurship.

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## **6.0 Implications, Future Research and Limitations**

### **6.1 Implications**

Our findings have shown that a combination of attitude, entrepreneurial self-efficacy and subjective norms mediate the relationship between women in social housing and entrepreneurial intention. In other words, we hypothesise that when there is a positive relationship between a female social housing resident and attitude, entrepreneurial self-efficacy and subjective norms, the entrepreneurial intention is increased and vice-versa when there is a

negative relationship. For practical purposes, social services like housing associations, enterprise support agencies, Birmingham City Council and the West Midlands Combined Authority can draw on these findings to offer more tailored support to stimulate entrepreneurship among long-term unemployed women in social housing. Particularly, competencies in planning, implementing finance, managing staff, searching and deficiencies in low self-esteem have been flagged as priority areas to be targeted. As Frankish *et al.* (2010) note, such intelligence informs policies for stimulating entrepreneurial activity in deprived areas and social groups, particularly women.

Furthermore, proactive mental health assessment should comprise the work of stakeholders seeking to rehabilitate women in social housing. Added to this, formal and informal support should be informed by a periodic and targeted evaluation of attitudinal and self-efficacy factors that may increase residents' outlook, resourcefulness and confidence for self-employment. These recommendations also cohere with Albor *et al.*'s (2014:1) claim that 'mothers (or women) in England did not have better social support, self-esteem, or mental health when living in low-status neighbourhoods compared to high-status neighbourhoods'.

Regarding the implications for theory, in the national context of England, we offer rare evidence of entrepreneurial intention in the much-overlooked population of women in social housing. By espousing items from Liñán and Chen's (2009) inventory, the current study has explored a comprehensive and robust set of entrepreneurial behaviour indicators, thus advancing the literature in a new context.

## **6.2 Future Research**

The examination of 'female social housing resident' as a composite construct provokes new avenues for entrepreneurship research. Scholars exploring the entrepreneurial spirit of disadvantaged women in other cities and national contexts may adopt our conceptual model to enable comparison and/or confirmation of the current findings. Also, studies adopting a deductive approach through variance-based techniques such as structural equation modelling could operationalise the conceptual model and test our conclusion that when there is a positive relationship between female social housing resident and attitude, entrepreneurial self-efficacy and subjective norms, the entrepreneurial intention is increased and vice-versa. Empirically,

there is potential to explore implementation intention as an outcome (Fayolle and Liñán, 2014; Krueger, 2017), rather than entrepreneurial intention. To achieve this, longitudinal studies tracking the entrepreneurial journeys of women in social housing could be undertaken.

### **6.3 Limitations**

To conclude, we acknowledge the limitations of the current paper. As in all qualitative studies, caution should be exercised in the statistical representativeness of our findings. The current objective has been to offer an in-depth rather than a broad generalisation of the dimensions in the conceptual model. Notwithstanding member checks to ensure the credibility of the findings and conclusions are drawn, there is a possibility that the position and purpose of participants may have evolved over time, leading to modification and new interpretation of the data. Finally, owing to the storytelling strategy, we recognise the principal investigator's reflexivity with the research participants.

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## Appendix A

### Storytelling Protocol

1. Tell me about yourself?

**Probes:** What is your family status? Where have you been living? What is your highest academic qualification? Are you an immigrant in your local community? Are you an ethnic minority in your local community?

2. Do you have work experience?

**Probes:** What do you currently do for work? Are you full or part time? What is your current economic situation? Do you have dependents? Do you have disposable income?

3. What does entrepreneurship mean to you?

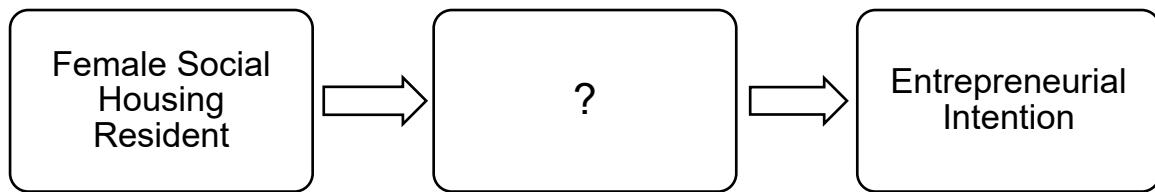
**Probes:** Have you ever been involved in entrepreneurship? Are you ready to do anything to be an entrepreneur? Is it your professional goal to become an entrepreneur? How determined are you to create a business in the future? Do you have a firm intention to start a business someday? What are your personal interests? Do you have an enterprising idea? Have you been in touch with the Enterprise Incubator or any other community organisations for support? How did you hear about this service? Why did you decide to access this support? What was the response? Who supported you? What role(s) did they play? What was the benefit of this support?

4. What is your current living situation?

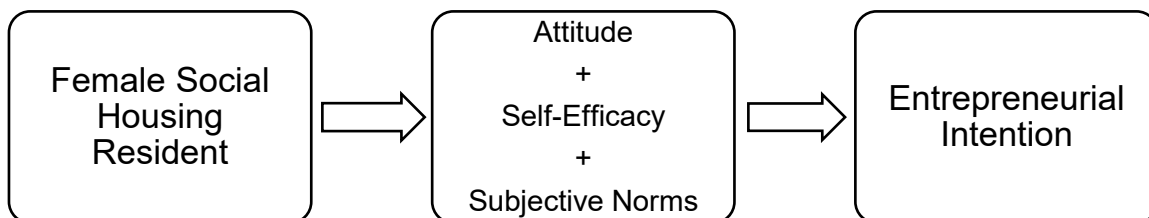
**Probes:** Which housing association do you belong to? How supportive is your Housing Association? Does living in social housing support your entrepreneurial activities? What can you and can you not do because you live in social housing?

5. What, if anything, have you learnt from your experience living in social housing?

**Probes:** What can the Housing Association do better to support you? How is living here different from an owner-occupied or private rented house.



**Figure 1.** Initial Conceptual Model



**Figure 2.** Conceptual Model

**Table 1.** Data Structure

1 <sup>st</sup> Order Concepts	2 <sup>nd</sup> Order Themes		Aggregate Dimensions
<ul style="list-style-type: none"> <li>I'd like to run my own restaurant. I'm going to see what I can do from here, try to set up a business, a restaurant.</li> </ul>	Favourable Outlook		Attitude Towards Entrepreneurship
<ul style="list-style-type: none"> <li>I want to get back into work.</li> </ul>			
<ul style="list-style-type: none"> <li>I'll be running my own business, earning a lot of money.</li> </ul>			
<ul style="list-style-type: none"> <li>I made that all by myself.</li> </ul>			
<ul style="list-style-type: none"> <li>The freedom of working for yourself, I wish I'd done it years ago</li> </ul>			
<ul style="list-style-type: none"> <li>I haven't put myself into it fully yet...but I'm gonna pull my socks up.</li> </ul>			
<ul style="list-style-type: none"> <li>I'd never go back to employment, not in a million years' not even if you offered me a million pounds! The advantages of being your own boss.</li> </ul>			
<ul style="list-style-type: none"> <li>Around my sickness and illnesses, if I get my own business, I would be brilliant.</li> </ul>			
<ul style="list-style-type: none"> <li>However, in order to take myself away &amp; give myself a little bit of independence I would like to do something in retail.</li> </ul>			
<ul style="list-style-type: none"> <li>I've always been fascinated, I've always wanted to do a catering trailer, you know be my own boss.</li> </ul>			
<ul style="list-style-type: none"> <li>I've pioneered a lot of work in many different areas.</li> </ul>			
<ul style="list-style-type: none"> <li>Entrepreneurship at this moment in time would be more on the level of a hobby, where you can focus your mind, interact with people and ultimately not affect our benefits.</li> </ul>	Unfavourable Outlook		
<ul style="list-style-type: none"> <li>I was coming home then getting back up in the early hours of the morning, out for most of the day.</li> </ul>			
<ul style="list-style-type: none"> <li>There's mental health, if people have children or other caring responsibilities that impact upon their ability to be enterprising.</li> </ul>			
<ul style="list-style-type: none"> <li>If people aren't prepared to catch a bus, are they going to be able to register a company?</li> </ul>			
<ul style="list-style-type: none"> <li>Right now, I know I need to focus on the easier things like finding work.</li> </ul>			
<ul style="list-style-type: none"> <li>To run your own enterprise is quite a difficult task, we cannot even think about this right now.</li> </ul>	Planning		Entrepreneurial Self-Efficacy
<ul style="list-style-type: none"> <li>Set up a business bank account, get a compliant, start accounting for everything, arrange workspace/premises, decide on the best legal structure.</li> </ul>			
<ul style="list-style-type: none"> <li>I will need to do a few courses, you have to do a course to work with food: health hygiene, management &amp; food hygiene.</li> </ul>			
<ul style="list-style-type: none"> <li>I need to get under my belt a few certificates first, a few qualifications then say, 'oh I've got this, I've got that, etc. &amp; now I want go forward &amp; put this all together'. Basically, it's about me now going away from here &amp; trying to get myself on to some courses.</li> </ul>			
<ul style="list-style-type: none"> <li>Well I haven't passed any exams (education), secondary school I just did the GCSE's – that's it really.</li> </ul>			

<ul style="list-style-type: none"> <li>I had a look at management courses, there was one online it was £200+ I kind of bypassed that for the moment. I want to see if I can get on one that's free, there's loads of free ones. Though I would be better off doing a management one that covers in everything, regardless of what they charge for it, even if it's one of the more expensive ones.</li> </ul>			
<ul style="list-style-type: none"> <li>As you gain experience &amp; you gain more knowledge, you do get more motivation, you look at your business plan.</li> </ul>			
<ul style="list-style-type: none"> <li>You can actually do these courses online and I don't think it's that much either.</li> </ul>			
<ul style="list-style-type: none"> <li>I've got the business plan there of what I want to do, but it's how to get there.</li> </ul>			
<ul style="list-style-type: none"> <li>I've been looking at shops each day to find out about the shops in the area.</li> </ul>			
<ul style="list-style-type: none"> <li>I haven't thought about a social media page for my knitting &amp; gardening. That is the next step actually, making cards, setting up a website and stuff.</li> </ul>			
<ul style="list-style-type: none"> <li>Pub work is completely different to entrepreneurship, isn't it? I didn't deal with all of the paperwork, financial, etc. my mum did that, so in terms of business skills/experience it was a bit different.</li> </ul>	Implementing Finance		
<ul style="list-style-type: none"> <li>Dealing with the cash if it ran out, I'd go to the bank.</li> </ul>			
<ul style="list-style-type: none"> <li>Costs, I would have to find out funding availability, you can actually do these courses online &amp; I don't think it's that much either (cost).</li> </ul>			
<ul style="list-style-type: none"> <li>People that do run businesses they don't run their own accounts they have someone do it for them, so I wouldn't be stacking myself up with the accounts, but it would be nice to know about them.</li> </ul>			
<ul style="list-style-type: none"> <li>I don't know, who do you go to &amp; say that I need the help? A bit of funding or whatever.</li> </ul>			
<ul style="list-style-type: none"> <li>I would need financial support as I don't have money lying around.</li> </ul>			
<ul style="list-style-type: none"> <li>I think I'd go for the bank loan instead of investors.</li> </ul>			
<ul style="list-style-type: none"> <li>I would have to find out funding availability.</li> </ul>			
<ul style="list-style-type: none"> <li>Cutting a lot of start-up costs by starting from home. Financing isn't such a big issue at the moment if someone pays us in advance, we take the costs out of that.</li> </ul>			
<ul style="list-style-type: none"> <li>Those bits are not the problem for me it's the financing right now for me.</li> </ul>			
<ul style="list-style-type: none"> <li>With a little bit of financial support so we do not face serious issues regarding our children.</li> </ul>			
<ul style="list-style-type: none"> <li>I'll be able to employ people.</li> </ul>		Implementing People	
<ul style="list-style-type: none"> <li>You'll have to have enough people working to keep topping up, somebody delivering and somebody cooking the food.</li> </ul>			
<ul style="list-style-type: none"> <li>You have to have the right people to work alongside you because you can't open one day and not open the other.</li> </ul>			
<ul style="list-style-type: none"> <li>I'm going to employ 2 people because I am going to work 2½ - 3 days.</li> </ul>			
<ul style="list-style-type: none"> <li>Handing out business cards.</li> </ul>	Marshalling		

<ul style="list-style-type: none"> <li>• I've got a big circle (network) that I can tap into, i.e. my cousin is an accountant, I can bring her in to do accounts she's at home doing nothing (not working). So, I can get help in these types of things.</li> </ul>		
<ul style="list-style-type: none"> <li>• It would be useful to have that type of business support from idea to formation. You never know when I get to that stage &amp; if get through all of this, &amp; I come with a nice clean idea that's working &amp; is positive, you never know someone might just fund into it.</li> </ul>		
<ul style="list-style-type: none"> <li>• Where do you go for business advice?</li> </ul>		
<ul style="list-style-type: none"> <li>• I am debating whether to actually do a start-up for myself, because of the lack of support. I don't even have my own home.</li> </ul>		
<ul style="list-style-type: none"> <li>• So, it's not easy. You don't have the network support.</li> </ul>		
<ul style="list-style-type: none"> <li>• Well I haven't come across an organisation that would help me, as an individual.</li> </ul>		
<ul style="list-style-type: none"> <li>• I'd value a mentor, because I'm going in, but I don't know the full of what I'm going into.</li> </ul>		
<ul style="list-style-type: none"> <li>• It would definitely be an advantage to have a mentor, it's always good to work with people. Two heads are better than one, that's what I say. I may look at something through one perspective as you've seen me do, but then another person would have different experiences so that they would be able to market the product in a different way, to a different group or sector.</li> </ul>		
<ul style="list-style-type: none"> <li>• Whatever project that you do, whether it's starting a business or running a club, it doesn't work in isolation, there are other partners linked to the project. For it to be successful you need to have a network.</li> </ul>		
<ul style="list-style-type: none"> <li>• Networking is gonna be a big part, you'll need a lot of networking.</li> </ul>		
<ul style="list-style-type: none"> <li>• We'd like for someone to be able to understand our benefits (that we're in receipt of) and advise us what the positive impacts are going to be (in going into entrepreneurship), what we can do, etc. We don't want to get into difficulties by telling the job centre that we are running our own enterprise and then circumstances won't allow us to do such i.e. due to children &amp; health. We don't want to miscommunicate or create confusion in this sense.</li> </ul>		
<ul style="list-style-type: none"> <li>• It's a bit about collaborating with other organisations because we don't have as much money as we used to.</li> </ul>		
<ul style="list-style-type: none"> <li>• If there is a way of helping the women of Balsall Heath, we would love to be the site that ends up training &amp; developing women to be business orientated but also have little starter-up units for them to operate from.</li> </ul>		
<ul style="list-style-type: none"> <li>• We're now trying to connect what we've got here with local organisations and build upon each other's work.</li> </ul>		
<ul style="list-style-type: none"> <li>• The skillset of the housing officers isn't to get people into work, it's to help them with benefits and sustain their tenancy.</li> </ul>		
<ul style="list-style-type: none"> <li>• The enterprise incubator is very business orientated, that doesn't help someone who's at grassroots level, who are at the bottom with no ideas and no money in their pocket.</li> </ul>		
<ul style="list-style-type: none"> <li>• There isn't anything in this area similar to my idea.</li> </ul>	Searching	

<ul style="list-style-type: none"> <li>• I'm looking at a lot of things, I am researching. I've done volunteering with people, supporting people in catering at Christenings.</li> </ul>		
<ul style="list-style-type: none"> <li>• I'm going to sell online, that way I target everybody and it's not to do with their background. It's more related to if they like the item then buy it for their baby.</li> </ul>		
<ul style="list-style-type: none"> <li>• I realised that you can't have one client. Because if you have one client, in theory you're employed by that client, so you've got to have more than one.</li> </ul>		
<ul style="list-style-type: none"> <li>• My sister asked me to cater for a wedding</li> </ul>	Social Reference	Subjective Norms
<ul style="list-style-type: none"> <li>• My brother said to me 'you know how to sell on eBay'.</li> </ul>		
<ul style="list-style-type: none"> <li>• I've got other half-sisters (younger) who actually have their own a Caribbean food shop and a stall, they're doing well.</li> </ul>		
<ul style="list-style-type: none"> <li>• Even for my friend's I sell their stuff on eBay for them.</li> </ul>		
<ul style="list-style-type: none"> <li>• In terms of speaking and seeking advice from my friend, I know that she's registered.</li> </ul>		
<ul style="list-style-type: none"> <li>• He's like a Dad to me. He told me 'I'm going to help you get back on your feet, I'm going to get you more customers and I want you here for life'.</li> </ul>		
<ul style="list-style-type: none"> <li>• I haven't seen many Asian women who are in business and not part of a family or even a wider support unit.</li> </ul>		
<ul style="list-style-type: none"> <li>• All of my brothers and sisters without exception own their own homes, they own cars for themselves to go to work, their children to go to school. What have I got? Nothing. So that as a mark of success, I'm a failure. Looking at life like that I am a failure.</li> </ul>		
<ul style="list-style-type: none"> <li>• I don't feel that I've fulfilled myself in terms of my capacities, the skills that I was trained for or for mine and my parent's expectations in terms of what I could've done.</li> </ul>		
<ul style="list-style-type: none"> <li>• When I was growing up, my parents wanted better for me, &amp; I thought that by now through being educated &amp; through these previous jobs, that I would have been in that position to offer the same thing to my children</li> </ul>		
<ul style="list-style-type: none"> <li>• Now that the (children's) cousins are saying 'your dad &amp; mum don't work are they lazy?' The parents don't say it, my sisters aren't like that but then my children start thinking. Even if I was to set up a small enterprise, then at least this shows them something.</li> </ul>		
<ul style="list-style-type: none"> <li>• Then that would teach my children the value of money, that you have to work for it to get it. Unfortunately, in their years of growing up, they haven't seen that from me.</li> </ul>		
<ul style="list-style-type: none"> <li>• It gives you a status, we would like to have a status now. We don't want a status as a carer or a mother, which exists regardless, we want to do something for ourselves.</li> </ul>		
<ul style="list-style-type: none"> <li>• If I can do this and I can get on to my own two feet how cool would that be? I wouldn't have to be on benefits, and I can get back my self-respect and self-esteem.</li> </ul>		

**Table 2.** Validity and Reliability Measures

<b>Validity &amp; Reliability Criteria</b>	<b>Measures in the Current Study</b>
Credibility	<ul style="list-style-type: none"><li>• Post analysis member checks with all informants to approve findings and comment on the theoretical insights.</li><li>• Extended engagement with informants through repeat storytelling sessions.</li><li>• Triangulation of data sources.</li></ul>
Transferability	<ul style="list-style-type: none"><li>• Extensive description of the research context of women living in social housing.</li></ul>
Dependability	<ul style="list-style-type: none"><li>• Purposive sampling social housing residents, community organisations and housing association employees.</li><li>• Protection of informants' confidentiality.</li></ul>
Confirmability	<ul style="list-style-type: none"><li>• Verbatim transcription of interviews.</li><li>• Clear description of theoretical and methodological decisions.</li><li>• Accurate record of participant and interview records.</li></ul>