"The Personal Plan Is Just as Important as the Business Plan"

A Feminist Social Constructivist-Rationalist Choice Approach to Female Entrepreneurship

The purpose of this paper is to explore the nexus between gender, culture and entrepreneurship among female entrepreneurs in Trinidad and Tobago. The paper thus utilizes a phenomenological approach in order to unearth the meanings that these women attach to their experiences of microenterprise. Through the use of purposive and snowballing sampling techniques, the researcher interviewed seven female entrepreneurs within various industries in Trinidad and Tobago. One inherent limitation of this sampling design is that the study did not integrate the perspectives of lenders and does not compare the findings of this study to the perspectives of men, to engage in any comparative analysis. The findings suggest that in negotiating their expectations of family, motherhood and entrepreneurship, these women make conscious choices that allow for some balance in the performances related to their dual roles. The paper therefore makes a case for the theoretical relevance of feminist constructivist and rational choice theory in the understanding of the perceptions and challenges that female entrepreneurs face in their experiences of negotiating family and work. These findings have far reaching implications for public policy in so far as it directs a particular focus and revisiting of the socio-cultural and structural concerns that affect the perceptions, experiences of female entrepreneurs as well as the processes that affect their economic integration and contribution to national development.

Over the past three decades, the increased global participation of women in entrepreneurial activities (Minitti, Arenius and Langowitz) and the growing recognition that women constitute one of the most vulnerable groups throughout developing countries (UNESCO; Dulal, Shah and Ahmad) have resulted in a growing interest in the role of female entrepreneurship in economic de-

velopment processes (Ekpe, Mat and Razak). In fact, Nnamdi Madichie and Anayo Nkamnebe argue that women are seen as part of a missing link in the development quagmire confronting the least developed economies. Despite their significant contribution, gender assessments across the world signal a crippling acknowledgement that men are more likely than women to be involved in entrepreneurial activity (Delmar and Davidsson; Reynold, Bygrave and Autio). In this regard, Madichie and Nkamnebe assert that this bottom of the pyramid circumstance for women in entrepreneurship is largely due to taken for granted socio-cultural role expectations of collective underdeveloped societies and institutionalized processes particularly within the financial sector. More specifically, many researchers within the entrepreneurship literature argue that these gendered role expectations (as evidenced in the spoken and unspoken assumptions and understandings of gender and entrepreneurial activities) shape the many perceptions, experiences and related challenges of securing initial venture capital; a situation that forces women to make specific venture related choices including those of locality, scalability and typicality (Still; Marlow, Henry and Carter).

Despite these initial explorations of gender and entrepreneurship within developing collective societies the findings remains inconclusive (Marlow and Patton; Carter et al.) and in the case of the Caribbean and more specifically Trinidad and Tobago, it remains wanting. As such, Eudine Barriteau argues that, "women's entrepreneurial activities are significantly absent from the literature on women in the Anglophone Caribbean" (222). As a broad response to this uncertainty and lacunae, many researchers argue for a shift away from examinations of sex differences in entrepreneurial activities to that of gender and entrepreneurial experiences (Silva; Carter et al.). Elizabeth Silva, for instance, argues for some consideration of the findings that "the scope for choices between the two roles (mothers and workers) has varied historically and cross-culturally ... [and that] feminist discourses have not offered a clear perspective on these kinds of choices" (3). The purposes of this paper therefore are to (i) revisit the gender, cultural values and entrepreneurship nexus by providing additional evidence on the ways in which gender shape the perceptions, experiences and choices of female entrepreneurs in developing Trinidad and Tobago and relatedly, (ii) to explore the extent to which the combined use of both feminist social constructivist and rational choice theory can provide greater theoretical understandings of this nexus.

The remainder of the article is divided into five sections as follows: (i) First, the paper engages in an examination of related gender-entrepreneurship literature; (ii) Second, the paper argues for some advancement of a feminist constructivist-rational choice perspective of female entrepreneurship; (iii) Third,

the author presents the research design and methods used in the understanding of female entrepreneurship; (iv) Fourth, the author presents the findings, and; (v) Fifth, the paper discusses the implications of the findings for theory and practice of entrepreneurial mothering.

Review of Related Literature

Gender remains a significant determinant of entrepreneurial perception and experiences (Marlow, Henry and Carter). More specifically, Susan Marlow, Collette Henry and Sara Carter argue that the underdevelopment of the issues surrounding the experiences of women in business was a result of the notion that "to think entrepreneur" was "to think male" as the "normative assumptions underpinning entrepreneurship reflected masculine priorities and characteristics" (139). Thus, in centralizing the experiences of female entrepreneurs, this section of the paper revisits the literature on many issues related to gender and entrepreneurship.

Access

Gaining access to finance remains one of the biggest challenges faced by female entrepreneurs in both developed and developing societies (Carter and Rosa; Jones and Tullous; Stil; Morris et al.). Specifically, Kelley Jones and Raydel Tullous, citing Donald Sexton and Nancy Bowman-Upton, suggest that "women are prone to gender-based discrimination, particularly by financial institutions" (235). This debt aversion reality is linked to the prioritization of various factors in the decision making process for women in comparison to their male counterparts (Barriteau), the theorization of women in entrepreneurship (Morris et al.) and compounded by their lack of experience, training and knowledge of entrepreneurship (Carter, Shaw, Lam and Wilson). Other researchers point to the need for understandings of such financial tendencies among female entrepreneurs as an element of choice in their access to venture financing including personal equity (Verheul and Thurik; Bird and Brush) and in the case of Trinidad and Tobago sou sou¹ as a small scale self-financing group based solution to limited financial resources (Williams, G.) in lieu of formal lending sources.

Locality, Typicality, Scalability and Flexibility

Many authors have examined the typicality of female businesses and its effect on entrepreneurial performance (Ehler and Main; Brush et al.). Tracey Ehler and Karen Main contend that female microenterprises "tend to be small ... home based, minimally capitalized, labour intensive, with modest sales volumes and narrowly defined neighbourhood clientele" (430). These

operations are built around their responsibilities of home and family and thus becomes the preferred *choice* as these women deal with fewer resources, lower overhead and start up financing (Walker and Webster). Furthermore, Ehler and Main provide further support for the importance of choice in gendered entrepreneurial orientations as they argue that the "fact that women are opting for these pink collar or home based businesses is an indication that they felt they could handle with a minimal amount of effort and investment thus allowing for greater flexibility and manoeuvring of the financial limitations experienced by women" (431). Collectively, many researchers assert that these factors result in the weak potential for survival and growth (Ehler and Main; Morris et al.). However, Barriteau reminds us that these assessments of the expansion capacities of women often ignore the prioritization of core noneconomic issues (such as work satisfaction, peace of mind and autonomy), which results in the failure to (i) legitimize the differing gender based goals that women set for themselves and by extension to (ii) contextualize the growth trends of their businesses.

Work-Family Conflicts

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Work-family balance remains a challenge for women in business (Gregory and Milner). In exploring this conflict, Kiran Mirchandani (1999) draws on the intersectionality between the disadvantageous position of engaging in home-based employment, the limited decisions that accompany such and the location of their enterprises. This presents a "no-win situation" in their efforts to balance family and work matters thereby raising further questions on the use of entrepreneurship as the panacea for women who are already marginalized in the labour market. More specifically, these women undertake the greatest responsibility for domestic labour and as such they are likely to pay the greatest forfeit for attempting to manage businesses from the home while undertaking caring responsibilities (Rouse and Kitching).

However, an area of the work-family conflict that remains underexplored in the literature is the practice of mothering within the context of female entrepreneurship. The dominant discourse of mothering is centered on a Eurocentric middle class notion of motherhood which includes among others expectations of mothers as fully responsible for the well being of their children (Horwitz 2003). This dominant ideological trend has been perceived as a hegemonic narrative that dictates the ways in which women must mother (DiQuinzio; O'Reilly). For instance, Patrice DiQuinzio citing Sara Ruddick points to the ways in which the maternal practices responds to children's demand for preservation, growth and acceptability and to the general cultural expectations of what it means to raise and care for children (119). To "complicate matters

... the contradictions between the discourses of working/professional woman and motherhood exacerbate their ability to mother without guilt and stress" (Horwitz 2011: 26) thus creating emotional strains associated with mothering and working.

Another important consideration in the culture, gender and female entrepreneurship nexus is the (re)production of the dichotomous ideologies surrounding work and family. In this regard, the ideological focus of self-interest, individualism, economic rationality and profit maximization in the neo-liberal society in which female entrepreneurs engage appear to be at variance with the sacrificial, child-centered, emotionally driven and moral obligations surrounding mothering to which they also respond. Often, in these situations, researchers have theorized that in rationalizing the contradictions that the two spaces present and juggling their time between the two, these women resort to maintaining their socially decreed moral and emotional obligations to their children (Hays 1996; Horwitz 2011) and respond to the expectation of intensive mothering that is child-focused, emotionally absorbing and labour intensive (Hays 1996; Horwitz 2011). More recently, other researchers point to the need for further questioning of the dichotomous and intentional nature of these discourses and their related constructs in so far as they produce and reproduce historical stereotypes of women and some rethinking of the moral and emotional obligations that affect their lived experiences as relational; that is shaped/social constructed by the structures which with they exist (Williams and Bendelow; Williams, R.; Jaggar).

In the case of the Caribbean, researchers also challenge the dominant and conventional structural-functional understanding of the extent to which the separation of the public/private sphere shapes the reality of women in the Caribbean and in lieu of the above present images of self-sacrifice and self-reliance (Lazarus-Black; Sutton and Makiesky-Barrow). Thus, one core research area that has been questioned is the need for emotional support for professional women. Within this research camp for instance, theorized notions of "matrifocality" among Afro-Caribbean families thus link the practice of "other mothering" outside of middle class families to that of grandmothers, aunties and other family members who share resources and lend emotional support (Clarke; Lowenthal; Mohammed and Perkins). In that regard, Barriteau argues that:

This preoccupation with sources of support for women stems from researchers wanting to determine how women meet the conflicting demands of home, family, and business enterprises while accepting their primary responsibility to home and family. I argue that the real source of work/family role conflict is the oppressive nature of exist-

ing gender relations, which implicitly convey to women that any new responsibilities they undertake in the public sphere of production cannot be at the expense of their assigned responsibilities in the private sphere of the household. (241)

Thus, there is an ever present need to examine the ways in which the institutional cultures of entrepreneurial work and family affect the experiences of female entrepreneurs and further explorations of the ways in which they negotiate these cultural and economic spaces.

Theoretical Framework

Feminist Social Constructionist-Rational Choice Theory

Feminist researchers have typically used the concept of gender to *interrogate* the socially constructed beliefs and practices of masculinity and femininity through *decentering*, where the major concerns are with the processes by which accepted and practiced norms of gendered behaviours are constructed, produced and reproduced and the effects of this process on social phenomenon. Within this theoretical framework, Helene Ahl highlights Judith Butler's understanding of gender as "performative" rather than "a being" where the latter focuses on narrow lenses of just *differences*. In this "performative" understanding of gender, one of the major assumptions is that individuals learn and rehearse their cultural expectations associated with their understandings of femininity and masculinity and regurgitate these in his or her conscious and unconscious everyday acts and gestures. In Butler's view these gendered identities emerge as cultural/personal history of received meanings that provide definitive perceptions of self.

Many researchers framed within this social construction theoretical context have argued that the experiences of women cannot be assessed by gender-neutral perspectives (Mirchandani 1999, 2005; Ahl). Ahl argues that the research agenda of other theoretical perspectives that ignore that "element of social construction inadvertently contribute to the same in as far as they recreate the idea that women remain secondary to men shaped by these cultural and structural realities and that as a result they are seen as inherently less significant" (595). Other researchers using this theoretical framework, push forward the argument that although notions of gender (masculinity and femininity) as particular kinds of behaviours affect the processes of new venture creation, such analyses are usually framed within masculine understandings and assumptions of the process which positions women as the "other" (Bird and Brush; Ahl and Marlow). Thus, as part of advancing a more in-depth theoretical understanding of the underlining processes and stereotypes that

shape female entrepreneurship in Trinidad and Tobago, the study embraces at one end this feminist social constructivist theory as a useful analytical tool in the examination of understandings of gender as lived and performed within entrepreneurial spaces.

However, at the core of this theoretical framework is also the suggestion that the processes that shape *performative* aspects of gender is one that is complex with dialectical conflict-prone process related to choices on whether, how and when to reproduce to those cultural or structural expectations of themselves within the social spaces that they engage and the related choices that emerge from them. At a theoretical level, rational choice theory holds that all socioeconomic action is logically motivated in so far as people calculate the costs and benefits of any action before making a choice. In terms of its strict application to gender discourses, Driscoll and Krook posit that the "focus on the generic actor in rational choice theory conceals rather than clarify how norms of gender shape preferences, decisions and actions" (11). For instance, Alison Jaggar argues that such analyses fail to the ways in which the socially constructed notions of emotionally appropriate responses for women shape the choices that women make. In this regard, social constructionist writers call for new ways of knowing that holds that capacity to overturn dualistic understandings of thought and practice, emotions and reason (Williams and Bendelow) and seeing that assesses emotions, rationality and action as relational, that is, culturally bound (Williams, R.; Jaggar).

A growing number of researchers have recognized the dynamic role of structure, culture, and action (choice) in the understanding of gender and entrepreneurship (Evetts; Greene et al.). Thus, in a pioneering British study, John Watkins and David Watkins argue that the general lack of work and experience tends to constrain women's "business-choice decisions" possibly forcing them to enter into stereotypical female businesses and to seek businesses where the requirements and managerial skills for entry are low. Additionally, Julia Evetts suggests that the cultural and structural realities that are perceived and experienced affect the choices and actions of women (as evidenced in the coping or adjustment strategies). Given this, it is the hope of the author that this integration and interrogation of concepts of gender, emotions and rationalism allows the researcher to (i) go beyond the limitations theoretical determinism, (ii) provide initial and useful insights into the dialectic choices that are linked to gender and shape female entrepreneurship in Trinidad and Tobago and (iii) test for the proposed relevance of this theoretical fusion. By focusing on the tensions and the ways in which these structural and cultural realities affect the choices of female entrepreneurs in Trinidad and Tobago, the article extends existing understanding of female entrepreneurship. Figure 1.1 captures the dynamic of structure, culture, choice and action.

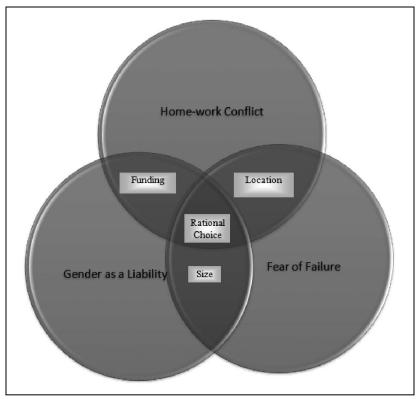


Figure 1.1 Conceptual Framework

Methodology

The purpose of this study is to gain a greater understanding of the perceptions and lived experiences of female entrepreneurs in Trinidad. As such, the study utilizes a phenomenological research design or method of inquiry (Van Manen) which embraces the "constructivist and interpretative view of human consciousness" (Willis 14) that focuses on the narratives of female entrepreneurship in the "underlying meaning of the experience and emphasize the intentionality of consciousness where experiences contain both the outward appearance and inward consciousness based on memory, image, and meaning" (Creswell 52).

Given this interpretative focus, the research used a combination of purposive and snowballing sampling strategy. In order to do this, the researcher used professional and personal contacts to identify the first female entrepreneur for interviewing and subsequently, used these contacts and the initial female entrepreneur to identify other potential interviewees. Given this, the researcher interviewed seven female entrepreneurs, who fully own and manage their

enterprise in individual interview sessions for an average of 45 minutes; a strategy that allowed for in-depth, expressions of meanings, and the flow of conversations between researchers and participants (Reissman). Interviews were transcribed, manually coded, and analyzed on an ongoing, open-ended, inductive basis (Reissman) and analytic memos (Maxwell) were written throughout the data collection stage as a way of establishing patterns in the data. Using the methodology of reduction, the researcher engaged in the analysis of specific statements and themes and in a search for inherent meanings of these (Creswell; Marshall and Rossman). Their years of business experience ranged from 14 to 39 years with only two participants having less than 20 years. These women were involved in areas of manufacturing, confectionary, health and beauty, catering, events management, fashion design, fitness and training.

The study had three limitations. Firstly, the findings though useful to knowledge building are based on the use of purposive sample selection of female entrepreneurs which does not allow for generalizations outside of this sample frame. Secondly, the small sample did not constitute a homogenous group in terms of stages within their ventures. Thirdly, the study focused on and explored the nexus between gender, culture and entrepreneurship from the perspectives of female entrepreneurs. Given this initial focus, the study did not explore the perspectives of lenders or a comparative analysis of male entrepreneurs.

Findings and Discussions

In order to understand the essence of gender, culture and entrepreneurial choices, the paper explored the constructivist and rational aspects of the perceptions and experiences of female entrepreneurs in Trinidad and Tobago. Three themes emerged in this analysis: entrepreneurship as a gendered space, women as financial liabilities and experiences of work-family conflict.

Gendered Spaces

Theoretically, gender serves as one the most visible and conscious *stratified* representations of the culture. As a structure, Judith Lorber reminds us that gender stereotypes divide economic activity, legitimize those of authority, and organize sexuality and emotional life. In their *expressions* of entrepreneurial experiences and perceptions, findings revealed that women were conscious of and questioned constructed notions of femininity within institutions of home and work. They also point to the tensions that these societal dynamics created for them as they attempted to strike some balance in the formation of their professional and gender identities. For instance, Stephanie, a 32-year-old female entrepreneur in fashion design, believes that the biological nature of women serve as a legitimized mask for the gendered division of economic

activity and their social (non)acceptance in entrepreneurship. She shares that within entrepreneurship:

there is that bias that men are more successful in business than women. You see there is the perception that if you have a child you take x amount of time off from business or x amount of time from work but that doesn't go for the man. He [the man] is there continually [at work and] there is no break; there is no maternal instinct to get in the way. So he don't doesn't suffer those challenges or problems basically.

For Stephanie male privileging within both the institutional boundaries of the home and work remains at the heart of the experienced tensions between gender and professional identity for women. Similarly, Mary, a 28-year-old female entrepreneur in events management, points to the downside of male privileging for women as she suggests that:

Men may still have an advantage ... in a family. They always tend to be free to pursue their career, to spend the long hours without much objection whereas the females have additional responsibilities for the home and the kids, and so on. It's always more challenging and a lot of times the end may not necessarily see the need, like my husband didn't see the need for me to be doing this. So, I think men would have the advantage because it is accepted that it's okay for them to do business.

As an extension of this stratified double sword, Anne Marie, a 31-year-old female entrepreneur in catering, believes that the success of a woman in the home overrides any degree of measured entrepreneurial success for women. In that vein, she thinks that people tend to see a woman, a wife and a mother before they can begin to see a successful businesswoman. Thus, she argues that in instances where the entrepreneurial responsibilities and outcomes present increasing demand for time and attention from women, they are reminded of the "social costs" of their entrepreneurial activities. She states that:

the woman's role still is to have a family and her place is still at home.... You know of course as a successful businesswoman, the first thing they always look at is what the opportunity cost so to speak. You [are] sacrificing your family or you sacrificing your relationship. On the other side with the man it's never that question of what opportunity cost, or what he has sacrificed. So, the pressure is still on for the woman.

It is important to note that while many interviewees draw on these experiences

of gender inequality, they also recognize and point to some variability in the experiences and degree of that tension based on the industry within which women engage. Thus, Jewel, a 28-year-old female entrepreneur in retailing and manufacturing, comments that "it depends on what industry you are in." She continues that "it's common that women are designers and ... that kind of stuff.... If it were another field, say sport or sport manager, I think I might have had a different experience." Collectively however, these women agree that these structural and cultural dynamics also affect the emotional experiences of women who interact with the dialectical processes surrounding the task of negotiating the entrepreneurial space. For instance, many interviewees point to the effect of the internalized and accepted notions of the traditional role of women on their emotional and entrepreneurial experiences. Thus, Mary thinks that:

we [women] are the ones that are actually pregnant for the nine months and go through the morning sickness, all those kinds of things. You have to take that into consideration because just because you're going through that, doesn't mean work stops. Men don't have to focus on that. They may have the emotional basket case wife at home but they can go to work and leave that. We can't leave it, you know.

In looking at the consequences of this, Anne Marie states that women become "feeling creatures," who are made to be empathetic and understanding in comparison to their male counterparts; a social characteristic that when performed transfers to their entrepreneurial activities. Thus, she discloses that "I would think women are more understanding. They more empathetic too and a man is just 'whatever.' No feelings to stuff. Women put feelings to stuff including what they do in their businesses." Similarly, Lila, a 50-year-old female entrepreneur in the confectionary industry, shares that in fulfilling her social obligations to her husband through expressed commitment and devotion, the act of proving this to him and to others became a "major distraction" to the point where she could not effective engage in the fulfillment of her entrepreneurial dreams. She states that at times the "settling down of that emotion," allows her to "get down to dealing with the business." However, she points to the temporal nature of this balance and she divulges that at most times her emotions related to the challenges of dealing with her marital bond and her anxiety of doing business remain unaddressed. Such findings confirm the argument that cultural notions of gender remain a significant determinant of entrepreneurial perceptions and experiences (Marlow, Henry and Carter).

Gender as a Liability

Another important finding of the study was the importance of gender to

evaluations of the financial feasibility and scalability of female entrepreneurship. In that regard, the gendered identities mirrored the cultural/personal meanings that provide definitive perceptions of self (Butler). Thus, many of the interviewees are conscious of the stereotypical understandings of the typicality of their entrepreneurial engagement. Anne Marie for instance thinks that "there is this view particularly within the financial sector that an operation as small as mine is not really seen as a business but you providing a little service to pass the while. That is how they see it." More importantly though is the tendency for these women to link the cultural understandings of women to the structural practices of lending institutions. Thus, they share the belief that (i) banks and micro lending institutions do not favour women and that (ii) they had different policies and/or approaches to lending for women as opposed to men. Thus, Anne Marie states that:

It is perceived that men would be more successful in business than women....

Take for instance my husband; he is into business too and it's no problem for him to get funding for a business and we are around the same age. He had a business loan also but the proportion of that business loan was probably [due to] the type of business too. They gave it to him a lot more readily. My asking figure was probably just less than a third of what he was asking for. There is definitely that bias that men are more successful in business than women.

Similarly Lou Anne, a 33-year-old female entrepreneur in manufacturing claims that her decision to apply for a smaller loan with the commercial bank but did not allow her to escape gendered notions of entrepreneurship. She states that

I looked at who would offer financing for the business. I asked for \$50,000 [U.S. 7812.50°] but most of the institutions because of (i) the nature of the business and (ii) the lack of capital and (iii) the amount of money I was asking for, they considered it a "soft" loan...

Researchers contend that these discriminatory practices, cultural perceptions and lack of entrepreneurial capacity shape the decisions that these women make (Madichie and Nkamnebe; Carter et al.). Here, I argue that these dynamics and the embedded dilemma that surround them also shape the emotions of these women as evidence in their fear of failure. Thus, Mary proclaims that her "biggest challenge is financial" and it is based on her "greatest fear of failing...[of] not getting to reach that goal." Similarly, Anne Marie states that "my biggest fear is just failure. Nothing else ... I don't handle failure well. I handle Plan B or C but

I don't do failure." In explaining their fear of failure, many interviews point to the lack of financial knowledge and capacity as a major hindrance to the expansion of their venture. In that regard, Anne Marie states that, "I need to know how to do a business plan, to prepare financial resources." Likewise, Chelsea, a 28-year-old fitness and beauty entrepreneur, states that, "I want to hear more of the process of getting a loan. What you need to have ... who they give loans to ... that kind of thing, how you manage your account ... things like that." Chelsea also believes that the problem is not one of gender but the general risk aversion of the society. As such, she utters that, "I don't think it's different just because I'm female, I think it's different because people aren't big risk takers. Like if you are doing something for the first time, they are very skeptical about it. And I think that's the problem." While the findings confirm the importance of knowledge and training to the female entrepreneurial performance (Jones and Tollous), it points to a greater need for further research on the degree and sources of risk aversion among female entrepreneurs.

As a way of coping with perceptions of "women as a financial liability" and the "fear of failure," many of the interviewees chose to engage in smaller business ventures, part time self-employment, and to network with female-based support groups. Thus, many of the interviewees express some comfort with working in small enterprises. Chelsea states that "but I am still in my home office at this point and working in a sheltered environment. I don't have to pay rent." Like Chelsea, Jewel shares that "initially I am in this part time just to make sure I have a financial backing. But eventually I want to switch over and be full time." Anne Marie on the other hand states that "despite my challenges ... I have been able to overcome them because I have had the right persons at the right time there as support." Another interviewee states that "being a home-based ... I have limitations so I use a mentor to help with a roadmap. The guidance helps bridge the gap." With such circumstances, many researchers contend that preference for remaining small overrides that of seeking funding that is linked to a tedious and painstaking process (Green and Cohen; Madichie and Nkamebe). Furthermore, the Madichie and Nkamnebe also point to the "understanding that application for such facilities are cumbersome and demands a lot of resources (both time and money), which they do not seem to have at their disposal" (308).

Work-Family Conflict

For many of these women, gender relations affect work-family conflict experiences. With reference to spousal relations, Anne Marie states that, "I got a lack of support from my spouse." Similarly, Jewel reveals that, "I used to think that my husband was jealous." She explains that, "I do not think that he understood the time and effort that it really takes to have a successful business." Similarly, Mary states that, "there were conflicts with my spouse. I have been married now for eleven

years now and my husband he has been able to adjust a little more." In terms of her children and her mothering experiences, Mary's account reflects the sacrificial notion of mothering as she accounts that "my children know that I am around, I am there, I put them first, so it is a challenge trying to balance business and family. I try." Similarly, Lucy, a 38-year-old female entrepreneur with a health spa, states that, "it has been a challenge for me because sometimes there are things that I can't do ... because my children are still young and I have to make the sacrifice now and now that they are getting a little bigger, I can still do something but beyond 8:00-4:00." Abigail Gregory and Sue Milner see this as part of the traditional separation between the ideal capitalist within entrepreneurial organization and that of the carer within the family; a mode of thinking, for the authors, that leads to the polarization between the working experiences of men and women. Sharon Hays (2007) reminds us that the historical ideological separation of home and work has always presented grave challenges for working class women who engage simultaneously in the private and public sphere.

Barriteau suggests that, "women internalize the belief that they are supposed to cope with these conflicting and stressful demands" (241). Thus, in looking at the responses and choices of these women to the challenges of work-family conflict, many women point to the use of supportive networks, alternative mothering and entrepreneurial practices. Mary for instance chooses to "seek alternative care for the children." Lucy reports that she is constantly engaged in finding alternative ways of mothering which includes structuring her daily tasks of entrepreneurship and motherhood around that of her roles as her mother and wife, with the children given some priority at various critical points. Chelsea turns to her employees to deal with her work-family conflict situations. Thus she explains that her third child "was unplanned and it is a challenge. Yes, I believe that babies are a blessing but it is a challenge and I have learnt a lesson and I am looking at how I am handling it ... but thank God I have good employees so I was able to delegate." Mary shares that "I try to make up for it like over the weekend. I try to spend time with them, go to their school functions you know, I try to balance." Jewel states that she "gets a nanny or a good friend and sometimes a family member that can help you out because it's going to be stressful in taking care of kids ... sometimes and it's hard. You're going to need help." Similarly, Stephanie states that:

One thing that I didn't initially consider when I started this was the personal plan, especially if you are a woman and you're married and want to have kids, the whole family, that personal plan is just as important as the business plan.... You have to plan for it. So if you know you want to have kids, you need to put aside a financial plan for having a nanny because you are going to be working at some point in time. You're going to have to ...

things like that you're going to have to plan for. You can't just say, someday I'm going to have kids. Yeah, my husband will watch them. Especially if he's working too ... you know. Look at finding time to be a mother as well as an entrepreneur. Be a wife as well as an entrepreneur.

Here, these women echo the centrality of child-bearing responsibility and priorities to their familial and entrepreneurial decisions (Mohammed and Perkins; Barriteau). Given this, these women make entrepreneurial decisions that allow them to undertake the greatest responsibility for domestic labour (Rouse and Kitching).

Conclusions

This phenomenological examination of the perceptions and experiences of gender, culture and entrepreneurship of seven female entrepreneurs revealed that the stratified and structured nature of their experiences and the emotional expectations related to these shaped many choices related to funding, their location, size of their enterprise and ways of coping with related work-family conflict. Thus, in theorizing mothering for female entrepreneurs within similarly culturally specific societies like Trinidad and Tobago, it is important to examine and further explore the effects of gender, gender relations, emotions within institutions of work and family and the extent to which women based on some internalized notion of these processes and realities, attempt to negotiate (through the decisions) and curve out a space within which they can attain some balance.

"A local dialect [which] means 'penny for penny' as a traditional form of banking among village folk in Trinidad and Tobago. [Here] a fixed number of participants would pool savings usually by fixed equal amounts on a regular basis, weekly or monthly depending on receipt of the pay packet. Each participant would then in turn, also at the same intervals as the deposits were made, draw their 'hand.' This would be the lump sum of what their overall deposits would be minus a small contribution for the sou sou organizer" (Williams, G. 66 citing Laughlin, n.d.)

²Exchange rate U.S. \$1=TT\$6.40

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