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# Defying the Odds? Multiple disadvantage as a Source of Entrepreneurial Action



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# Defying the Odds? Multiple disadvantage as a Source of Entrepreneurial Action


## Abstract

*Purpose*

The link between entrepreneurial intention and positive attitudes towards entrepreneurship for established and nascent entrepreneurs has been well documented in the extant literature, with Theory of Planned Behaviour (TPB) viewing entrepreneurial intention as a pre-requisite for entrepreneurial pursuit. Whilst scholars generally agree on these insights, little empirical evidence exists on how marginalised social groups can convert their intentions into action. This study aims to understand to what extent the elements of TPB: the attitudes towards entrepreneurship, self-efficacy and subjective norms, help explain the emergence of entrepreneurial activity amongst marginalised demographic groups.

*Approach*

This research focuses on unemployed women residing in social housing located in a deprived urban area of the UK to empirically examine how multiple layers of disadvantage faced by this group shape their motivations and intentions for entrepreneurial pursuit. A multi-source qualitative methodology was adopted, drawing upon inductive storytelling narratives and extensive fieldwork on a sample of unemployed ethnic minority women residing in social-housing in a deprived urban area of the UK, community organisation representatives and housing association employees within the social-housing system to assess the interpretive capacity of TPB.

*Findings*

The findings display that TPB illuminates why and how marginalised groups engage in entrepreneurship. Critically, women's entrepreneurial intentions emerge as a result of their experiences of multiple layers of disadvantage, their positionality and the specificity of few resources they can activate from their disadvantageous position for entrepreneurial activity.

*Originality*

By illuminating the linkages between marginalised women's positionality and their associated access to the limited pool of resources using the TPB lens, this study contributes to emerging works on disadvantaged populations and entrepreneurial intention - action debate. This work posits, that despite facing significant additional challenges through their positionality and reduced ability to mobilise resources, women in social housing can defy the odds and develop ways to overcome limited capacity and structural disadvantage.


**Keywords:** Multiple Disadvantage; Women; Social Housing; Positionality; Entrepreneurial Intention; Theory of Planned Behaviour.

## 1.0 Introduction

Women's entrepreneurship is on the rise (Ahl and Marlow 2012, Al-Dajani and Marlow 2013, Hussain et al. InPress, Jones 2014, Martinez Dy 2020, Rouse et al. 2013 and Villares-Varela and Essers 2019), yet scholars present women's engagement in entrepreneurship as often lacking in something, be that ambition and setting up smaller companies, access to relevant resources - specifically networks, realistic role models and mentors, and generally lacking legitimacy and credibility. These concerns act as social

evaluations that 'other' women's entrepreneurship, whilst in contrast proclaim heroic entrepreneurship done by men as the norm (Rouse *et al*., 2013). Jones (2014) suggests that the 'fictive entrepreneur', who is white, male, resourceful and dynamic, is the entrepreneurial identity that women find difficulty in adopting. Despite the emergence of studies of women's entrepreneurship, they are not representative of diverse populations (Essers and Benschop, 2007), as most tend to focus their attention upon white, middle-class women entrepreneurs.

There is a paucity of research focusing on the entrepreneurial experience of women from marginalised social groups (Galloway et al., 2016) and, amongst others, deprived communities, as they too are perceived as lacking legitimacy, having little access to readily available role models and resources. Smith *et al.* (2019) identify that little has been learnt or understood over the last 40 years of policy interventions, concerning understanding the relationship between diverse populations and their experiences of unemployment, social exclusion, and entrepreneurship. Meanwhile Galloway *et al.* (2016) examine how entrepreneurship manifests where poverty and enterprise intersect, little is known about the intersections of gender and poverty, except for Williams and Nadin (2012), who explored the experience of single mothers on benefits in the UK being pushed into entrepreneurship.

Studies on ethnic minority entrepreneurship highlight workplace discrimination (Ram *et al.,* 2012), amongst other challenges, for ethnic minority women. Yet despite all odds, disadvantaged groups develop motivations and intention for entrepreneurial activity, which may not follow the traditional explanations, as defined by Theory of Planned Behaviour (TPB) (Ajzen, 1991), as access to resources of these individuals and therefore entrepreneurial pursuit may be categorised as intersectional (Byrne et al., 2018; Martinez Dy and Agwunobi, 2018) emphasising the need to explore entrepreneurship and entrepreneurial intention through an intersectionality lens. By placing the TPB under scrutiny, this paper provides insights into the link between the intentions and motivations for entrepreneurial pursuit, of disadvantaged women through the stories of lived experience of nascent entrepreneurs facing multiple disadvantages. Thereby this study breaks ground, shining a light on the entrepreneurial experience of this otherwise unknown and unstudied group of women. In adopting TPB what has become apparent is, how women's entrepreneurial intentions emerge as a result of their experiences of multiple layers of

disadvantage, their positionality and the specificity of few resources they can activate from their disadvantageous position for entrepreneurial activity. To understand how these women's intersectional experience shapes their entrepreneurial intention this article responds to the following research question:

> *How do multiple layers of disadvantage faced by unemployed women residing in social housing influence their motivations and intentions for pursuing entrepreneurship?*

The paper is structured as follows: An overview of literature related to disadvantage and entrepreneurship is provided before exploring the potential and limitations of the TPB in analysing stories of lived experience of this socially disadvantaged group. The methodological approach, including insights to the study context, is imparted as is the context for those participating in the study; detailing the use of storytelling and thematic analysis to help glean rich insights concerning entrepreneurial intention and action. The findings are presented in four biographical narratives followed by discussion. Conclusively, the study's limitations, implications and future research directions are considered.

## 2.0 Disadvantage, Intersectionality and Entrepreneurship

It is possible to study inequalities within entrepreneurship (Ahl, 2006; Ogbor, 2000) by responding to calls to reveal how individual entrepreneurship experiences and associated subjectivities are being shaped by identity work across several lenses of positionality. Limited scholarly works previously examined entrepreneurial experiences of individuals through the lens of positionality (Villares-Varela and Essers, 2019; Martinez Dy, 2020). Responding to call for papers, this study showcases how oppression and exclusion are in fact intersectional, and the overlapping markers of identity that underpin this intersection do not enhance the individual's experience but can also amplify the experience of disadvantage due to situatedness within a specific context.

It is challenging to state whether entrepreneurship as an occupation has the potential to enhance the lives of those engaged in this process, especially those who lack resources and therefore are labelled as disadvantaged individuals (Teasdale, 2010; Dy, 2020; Yamamura et al., 2022). What is known is that entrepreneurship scholars present entrepreneurship as solution that can fix the societal ills, and act as

a progressive tool leading to self-empowerment and wealth creation (Bruton *et al*., 2013), unless the focus is on the destructive nature of entrepreneurship (Baumol, 1996; Calás *et al.,* 2009). Underpinning these assumptions is the neo-liberal narrative that entrepreneurship can help overcome the embedded structural inequality through agentic and meritocratic elitist narrative (Martinez Dy, 2020; Mole and Mole, 2010; Ahl and Marlow, 2012). The story for disadvantaged entrepreneurship follows similar principles, as under this metanarrative, people who experience structural marginalisation are expected to succeed in entrepreneurship like anyone with access to plentiful resources would (Ogbor, 2000).

Disadvantage is complex, and it is examined from different perspectives, which chiefly study individual characteristics that explain it. Research shows that disadvantage is associated with social class (Anderson and Miller, 2003), gender (Ahl and Marlow, 2012), ethnicity (Ram and Jones, 2017; Vershinina, *et al.,* 2019); disability (Kašperová and Kitching, 2014); age (Mallett and Wapshott, 2015), geography (Jack and Anderson, 2002), migrant status (Sepulveda *et al*., 2011) and refugee status (Al-Dajani and Marlow, 2013). Whist studies associate several attributes with disadvantage, they rarely examine disadvantage from an intersectional perspective, whereby disadvantage can emerge from a combination of elements simultaneously, something Martinez Dy (2020) presents as a new ontological view of entrepreneurial disadvantage through the lens of social positionality (Anthias, 2002).

Anthias (2002) explains that *positionality* is the process by which individuals develop attributions about their own positions in the social order, how and where their views are formed as to where they belong and do not belong, as well as their understanding of the broader social relations that make and are made in the negotiated process. This negotiation of identity, and identification of where one belongs and does not belong through discourse is fundamental to understanding how individuals may perceive their value and worth (and the opposite), as well as accounts constructed of 'otherness', whether ascribed or internalised through feelings of commonality and difference. The construction of subjectivity can be seen as produced in relation to recognising oneself in the public discourse (Bourdieu, 1990). As positionality relates to ontology of real experiences and how individual experiences manifest (Anthias, 2013), it acknowledges and centres the perspectives and experiences of marginalised and underrepresented groups, whilst recognising the ways in which power and privilege operate in society.

Social positionality (Martinez Dy, 2020) is relevant to the understanding of entrepreneurship and how individuals' social identities and positions affect their access to resources needed for starting and sustaining a business. Marginalised groups: women, ethnic minorities, and those from low-income backgrounds, face multiple barriers to accessing these resources (Heilman and Chen, 2003; Mirza, 2015; Lassalle and Shaw, 2021; Yamamura et al., 2022). Furthermore, social positionality is shaped not only by individual characteristics but also by broader social structures and institutions that create and reinforce inequality (Anthias, 2013). Taking an intersectional approach (Anthias, 2002; Villares-Varela *et al.,* 2018) to understanding social inequality can help develop more effective policies and practices to support marginalized groups' participation in entrepreneurship.

Positionality refers to an individual's social location, including their race, gender, socioeconomic status, and other social factors that shape their experiences and opportunities (Anthias, 2002; 2013). In the context of social housing (Li, 2007), positionality can refer to the ways in which individuals' living situations and the social stigma associated with living in social housing can impact their experiences and opportunities for entrepreneurship. For example, living in social housing may be associated with a lack of social capital or access to financial resources, which can be significant barriers to entrepreneurship, both of which can be crucial for starting and growing a business. Additionally, social housing can be stigmatised (Norris *et al.,* 2019), which can impact an individual's self-esteem and confidence, making them less likely to pursue entrepreneurship. Several studies have examined how ethnic minority groups account for their otherness in relation to the mainstream host societies (Barrett and Vershinina, 2019; Harima, 2022; Vershinina *et al.,* 2019;). These studies highlight how ethnic minority entrepreneurs defy odds to overcome the problematic label, further entrenching entrepreneurship as a solution to societal problems narrative.

An intersectional lens (Anthias, 2013) helps reveal how race and gender can intersect with social housing resident status to create a unique form of disadvantage for individuals. Women and ethnic minorities are more likely to live in social housing due to systemic inequalities and discrimination in housing and employment (Pager and Shepherd, 2008). This can lead to a variety of challenges and barriers to entrepreneurship, such as limited access to financial resources (Scott and Hussain, 2023) or

social networks. Additionally, women and ethnic minorities may experience additional forms of discrimination and stigmatisation (Heilman and Chen, 2003) that can impact their self-esteem and confidence, making it even more difficult to pursue entrepreneurship. Does this mean that multiple layers of disadvantage can only produce negative experiences of entrepreneurship for those that are marginalised? Can the multiple layers of disadvantage instead act as a catalyst for entrepreneurship endeavours?

**2.1 Theory of Planned Behaviour**

TPB has received much attention in entrepreneurship studies as it explains how entrepreneurs develop their entrepreneurial intentions. TPB (Ajzen, 1991) posits that the intention, which is a function of the behavioural beliefs can act as a predictor of subsequent behaviour. Concerning entrepreneurship, TPB can explain the emergence of entrepreneurial behaviour prior to any observable actions and has been argued to have implications for policy i.e. if the objective is to promote entrepreneurship by developing the culture conducive of enterprise activity (Kautonen, *et al.,* 2013). Several studies have adopted the TPB lens to study entrepreneurship, as TPB has predictive capacity for business start-up, but mainly on student samples (e.g. Autio *et al.,* 2001; van Gelderen *et al.,* 2008), with calls for further work on extending its reach and therefore its explanatory capacity. As Krueger *et al.* (2000:413) summarised that any planned behaviour, such as entrepreneurship, can be predicted 'by observing intentions toward that behaviour – not by attitudes, beliefs, personality, or mere demographics.'

According to the TPB, three characteristics predict entrepreneurial behaviour (see figure 1). The first, attitude, surmises that intentions are stronger when individuals have a favourable disposition towards a behaviour (Carr and Sequeira, 2007). The second, entrepreneurial self-efficacy, captures individuals' belief for goal attainment (Bandura, 1977) alongside perceived situational competence for self-employment (Zhang *et al.,* 2013). The final characteristic infers social pressure felt from family, friends and significant others to engage or desist from a particular behaviour (Kautonen *et al.,* 2015). Adopting TPB in the current study follows precedent in entrepreneurship inquiries not limited to Krueger *et al.* (2000). TPB has also been adopted in Urban and Kujinga's (2017) entrepreneurial intention analysis in

South Africa and Díaz-García and Jiménez-Moreno's (2010) consideration of entrepreneurial behaviour and gender.

To appraise each TPB element, first, attitude towards entrepreneurship refers to the degree of favourable disposition towards self-employment (Carr and Sequeira, 2007). Suggesting that the quality of attitude is underpinned by background influences such as education, family setting and previous experience (Krueger *et al.,* 2000; Athayde, 2009). Individuals are said to be attracted to or disenchanted by entrepreneurship depending on the nature of these elements (Zhang *et al.,* 2013; Henley *et al.,* 2017). Hence, scholars have since expanded these antecedents to capture the influences of multiple background influences including financial support (Scott and Hussain, 2023), individual traits and demographic attributes (Krueger *et al.,* 2000). For instance, in a family setting, Pearson *et al.* (2008) and Chang *et al.* (2009) assert that domestic norms have an influence on entrepreneurial decision-making.

Second, entrepreneurial self-efficacy, often mooted as perceived behavioural control (Ajzen, 1991) or perceived feasibility (Bandura, 1977), is a measure of how individuals perceive their own competence and ability to be self-employed (Zhang *et al.,* 2013). Ajzen (2002) described it as individuals' perceived ease or difficulty of performing a behaviour that is contingent on expected barriers and previous experience (Ajzen, 2002). Self-efficacy does not in itself generate action, but it is an endogenous and cognitive attribute that controls individuals' motivation. Motivation is essential for developing an individuals' belief that they can be successful in doing entrepreneurship (Chen *et al.,* 1998), to the extent that it predicts their choice of activities, levels of persistence, goal setting and achievement in different fields of endeavour. The shortage of competence in these areas depletes individuals' confidence or the self-belief needed to overcome personal difficulty (Axelrod and Lehman, 1993; Bandura and Locke, 2003).

Third, subjective norms explain social pressure to adopt habits associated with the performance of certain behaviours (Ajzen, 1991; McBride *et al.,* 2020). The pressure felt may emanate from family, friends or significant others that are sources of social reference (Palmer *et al.,* 2019). The approval and support of key persons in an individuals' social circle can inspire entrepreneurship as a choice of career or vice-versa (Liñán and Chen, 2009). As, to a certain degree, individuals are guided by what their

'significant others' think they should do amongst what others actually do (Deutsch and Gerard, 1995). In this respect, Ham *et al.* (2015) view that individuals may be swayed by descriptive norms from the observation of others in real-time, as well as social norms arising from individuals' perception of what others expect of them. Evidence suggests that individuals are more likely to pursue entrepreneurship when family members express positive opinions on this undertaking (Yousaf *et al.,* 2015).

**--- [Figure 1] ---**

Ajzen (1991) argued that intention is a sufficient predictor of behaviour in situations where the individual has high degree of volitional control over their behaviour. Notably, TPB model (Figure 1) is based on the rationale that individuals may exert extra efforts given increased feelings of control, but their actions are dependent upon intentions as well as their positionality i.e. available opportunities around them and access to relevant resources. Ajzen (1991) contends, whilst these elements constitute people's actual control of behaviour, their perception of control can act as actual control and therefore influence their behaviour. Entrepreneurs may never feel fully in control of their behaviour, as their behaviours are dependent upon third party influence, their partners, suppliers, regulators and their customers, and this perception can increase if certain identity markers, including their classed position in the society, networks within which they are connected have potency for the exerting control. Thus, this work proposes the need for refinement of the traditional view of TPB to include individual background influences to enable the accommodation of diverse experiences and positionality.

### 2.2 Limitations of TPB

Although TPB is often operationalised and measured quantitatively it does not necessarily mean that its theoretical ideas are quantitative in nature. TPB seeks to explain human behaviour and decision-making, and as such, its concepts and constructs are rooted in social psychology and quantitative research (Ulker-Demirel and Ciftci, 2020). While TPB's elements can be quantified and measured, the theory itself assumes that attitudes, subjective norms and perceived behavioural control are part of the subjective experiences that can be revealed through storytelling.

Studies grounded in TPB have produced generalisable findings and outcomes, largely limited to exploring students' entrepreneurial intentions i.e. Wach et al. (2021), Al-Jubari et al. (2019) and Munir et al. (2019) or social entrepreneurship i.e. Zaremohzzabieh et al. (2019) and Kruse et al. (2019). Thus, showcasing how elements of planned behaviour result in transformation of entrepreneurial intention into action have not been tested on marginalised social groups, often stemming from their distinct situations or circumstances. Evidence of entrepreneurial intention of groups that are categorically marginalised such as women, ethnic minorities, immigrants, refugees and the disabled is scant. It is imperative, therefore, to understand the entrepreneurial propensity of such groups as it should not be assumed that individuals in advantageous positions and disenfranchised individuals have the exact same experience of entrepreneurship. Marginalised social groups are likely to have reduced access to social and financial start-up resources (Scott and Hussain, 2023), and will be more likely to be susceptible to failure from financial and non-financial undercapitalisation (Acs, 2008; Martinez Dy, 2020).

### 2.3 Empirical setting and relevance of TPB to understanding entrepreneurship of women in social-housing

Social housing addresses the accommodation deficit that excludes sections of the population with low income as well as vulnerable age groups, the infirm and disabled using public funds (Pearce and Vine, 2014). The provision of social housing is seen as a safety net residualisation scheme for lodging individuals, who come from poor backgrounds, and are unable to access private sector accommodation (Malpass and Murie, 1982:174). Social housing has been studied in diverse country contexts including Cameroon, Czech Republic, Ireland, Netherlands, Taiwan and UK (Li, 2007; Muir, 2013; Lux and Sunega, 2020; Aalbers *et al.,* 2017; 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. Social housing, as an empirical site of scholarly enquiry, has not been examined in-depth in entrepreneurship. Several studies explored women in social housing from perspectives of psychological needs (Marshall *et al.,* 2019), immigration issues (Colella *et al.,* 2017) and sex work (Hankel *et al.,* 2016) amongst others. Social housing represents a stigmatising

place that marks women living there with specific otherness, which go beyond the classed category, which is difficult to shed. There is an opportunity to assess the effect of social housing status upon women residing in deprived urbans areas and entrepreneurship and examine the impacts of multiple layers of disadvantage upon this marginalised group's entrepreneurial intentions.

TPB provides a useful framework for exploring the complex interplay between social positionality, individual capacity and entrepreneurial intentions. Exploring social positionality in relation to entrepreneurial intention, TPB is useful as it considers social and cultural attributes that influence individual beliefs, intentions and attitudes towards entrepreneurship. These characteristics include social norms, cultural values and individual experiences of marginalisation and disadvantage. Furthermore, by using TPB, researchers can explore how social positionality impacts individual abilities and how individuals navigate social structures to pursue entrepreneurial opportunities.

## 3.0 Methodology

Mallett and Wapshott (2015) identify that despite developed economies focus on harnessing entrepreneurship as a primary means of enhancing economic growth, empirical studies that focus on daily aspects of entrepreneurial activity of non-traditional and non-typical groups are lacking, particularly those that experience multiple disadvantages. This study focuses on a group of marginalised entrepreneurial actors - women residing in social housing, representing one of the extremely under-resourced and structurally disadvantaged entrepreneurs. Set in Balsall Heath, an inner-city suburb of Birmingham (England) where there is a high concentration of social housing, is one the most deprived (BCC, 2019) and ethnically diverse wards within the Birmingham, and the UK (Hussain *et al*., InPress); with approximately 79% majority none-white population as revealed in the 2021 Census (BCC, 2016; Citypopulation, 2022). Over 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 years of age and 45% under 25 years old (BCC, 2016).

This neighbourhood was selected for being one of the most deprived neighbourhoods in Birmingham, 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 (ONS, 2021). Circa 30% of adults had a personal income of less than £7,000, significantly lower than the average income for over 16-year-olds, residing in Balsall Heath, of £13,478 in 2011; whilst the average income for England in 2016 was £18,788 (BCC, 2016). Unemployment rates, as of December 2013, was 18.4% compared with a Birmingham average of 9.2% (BCC, 2016). Census (2021) data illumed that 74.5% of households in Balsall Heath East are deprived. With such level of deprivation, Balsall Heath was enlisted as one of 31 priority neighbourhoods identified by Birmingham City Council (Warren and Jones, 2015). The study's focus is on women who live and work in this neighbourhood, who desire to engage in nascent and necessity entrepreneurship despite the stigma and structural disadvantages they experience.

The social constructionist ontology of positionality recognises that social categories and identities are not inherent, fixed, or universal, but are created and defined through social and historical processes. Positionality acknowledges that knowledge is not objective or neutral but is shaped by one's social location and experiences (Anthias, 2013). It recognises that people have diverse ways of knowing and understanding the world based on their lived experiences and social identities. Whilst TPB is based on a subjective view of reality, as it assumes that people's perceptions of reality are socially constructed through their interactions with their environment and other individuals. An intersectional approach is adopted, which considers multiple layers of disadvantage faced by unemployed women residing in social housing while examining the influence of attitudes, self-efficacy and subjective norms on their motivations and intentions for pursuing entrepreneurship. This approach acknowledges the importance of individual experiences and diverse perspectives in understanding the complex phenomenon of entrepreneurship among disadvantaged groups while also utilising empirical data (Hussain et al., InPress). This provides a clear understanding of how socially disadvantaged groups get motivated to act entrepreneurially, whilst their actions stem from their positionality; therefore positionality and TPB complement one another.

Storytelling methodology offers an iterative process of exchanging information with others through an oral medium or sign language (Banks-Wallace, 2002). Storytelling is particularly important as it has the

potential to capture lived experiences, perceptions and shared meaning (Kendall and Kendall, 2012). Storytelling was adopted over other qualitative methods, including narrative research, phenomenology, ethnography, case study and grounded theory (Cresswell, 2013), as it specifically grasps the long-term view of the life of a person sharing their story, background, social encounters, meaningful events and other contextual and informational elements and built a coherent story of themselves (Fishbein and Ajzen, 2005). Like narrative research (Pentland, 1999), storytelling tracks undercurrents of cultural values, norms, the immediate environment and historical context (Banks-Wallace, 2002). The researcher can probe the storyteller into 'how' and 'why' questions that may reveal the persons' subjective positionality and the way they perceive the context of their actions.

This approach was modelled upon Banks-Wallace's (2002) 7-step storytelling strategy: (1) contextualising the historical setting of the study; (2) distinguishing boundaries for individual stories of various data sets; (3) first-hand analysis of the storytelling environment; (4) stories thematically analysed; (5) categorising stories through emerging themes; (6) comparing story themes across data sets; and (7) reviewing and interpreting stories for discernible discrepancies. For aid, Liñán and Chen's (2009) entrepreneurial intention scale was adopted amongst open-ended and semi-structured questions were outlined to guide research participants' reflection and stories pertaining to entrepreneurial intention and action.

Data was collected over a 10-month period. A variety of means were used to develop the study's sample, including contacting entrepreneurial groups and community organisations and following up on personal links in Birmingham in the deprived areas. Data source and methodological triangulation fostered an unabridged representation of the research focus (Thurmond, 2001). Data sources (see table 1) consisted of 6 Women in Social Housing participants who were unemployed and resided in Balsall Heath, 5 Housing Association Informants that worked within the Housing Association, 5 Stakeholders who were local community organisations in Balsall Heath, and 1 Entrepreneur who was a self-employed Virtual Assistant (VA) residing in the Black Country. The Housing Association and stakeholders enabled us to capture the entire context and varied viewpoints to inform the challenges and needs of this group of

women. The self-employed VA was invited to the study to provide a representation of opportunities and challenges she faced to set-up her business.

Housing Association Informants, made up of women social-housing residents, who were a difficult to reach population (Vershinina and Rodionova, 2011), were initially contacted by a Housing Officer. The Housing Officer assumed the role of a gatekeeper (Hussain *et al*., InPress; Kaulio and Uppvall, 2009), who assisted in accessing a group of women that were not familiar with the principal researcher and fostered a positive response to potential women in this data set to engage with the study. Regarding Stakeholders, community organisations included were 3 registered charities, as well as complementary data from a Neighbourhood planning forum and local business incubator. This type of chain referral sampling (Penrod *et al.* 2003) is valuable in studies with hidden populations as it enables to go beyond the social network of the researcher and the gatekeeper. Other studies have recently adopted this method to study entrepreneurial communities in the UK and abroad (Vershinina *et al.,* 2019; Vershinina *et al.,* 2021; Jones *et al.,* 2014). Summarised is detailed information concerning participants in Table 1 below.

**--- TABLE 1 ---**

The lead researcher conducted the interviews, and the stories of the women were recorded with each respondent's consent and transcribed verbatim. Data in textual form underwent thematic analysis following Braun and Clarke's (2006) stages of qualitative data coding. A constant comparative approach to data analysis was employed (Silverman 2005), with descriptive themes iteratively emerging from the data. Themes regarding existing dimensions of the TPB were considered but allowed constant reflection upon links between the data and literature; an approach that scholars have utilised (McKeever *et al.* 2014). Although Jack and Anderson (2002) assert that in-depth qualitative research can lack generalisability, in this study context it is appropriate to identify new insights about the entrepreneurial practice of women in social housing, depict what drives their intention for engagement in entrepreneurship, and what is possible from within their situated marginalised position.

Stories and storytelling can help individuals explain relationships between events in a process or a narrative (Chatman, 1978). Stories that people share about themselves and their context can act as more

than simply mirroring the social world (Pentland, 1999). Some stories are planned and enacted as such that the individual can test their identity, by exhibiting how their telling of a story of themselves is aligned to their values and expectations (Czarniawska, 1997). There is certain structure to a story told to use by women in social housing - stories are organised and structured by presenting events in a particular sequence, which also produces a pattern of event. Additional properties of stories: the focal actors, with their roles, social networks and demographics, the voice used represents a point of view, social relations, power, moral context, representing cultural values and assumptions represent specific context in or case of structural disadvantage. By revealing the embedded structure in the stories this can move from description to explanation (Simon, 1992).

The study's analytical toolkit was underpinned by inductive approach where observation precedes hypothesis development. Complementing storytelling, this method allows participants' accounts to be analysed individually and along with counterpart views for pattern-matching. This exercise enabled us to apply Miles and Huberman's (1994) issue by issue procedure to operationalise the conceptual framework using substantive and reflective indicators from the participants (Martinez Dy *et al.,* 2017). Relationships 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

### 4.1 Biographical Narratives

Four biographical narratives capture the stories of social-housing residents and the area of Balsall Heath. These biographical narratives offer a point of view through contextualisation and patterns of events focused upon primary actors and their roles, social networks, social relations, and power. Whilst also exhibiting their cultural values, assumptions related to the community and place and other markers representing specific context of structural disadvantage. Rabia and Leah's biographical narratives are integrated as they were friends who experienced similar family contexts and shared their stories together during their interview.

*The Lonely Pioneer*

Ava, a 64-year-old single Indian woman, was confident and open in sharing her story. Ava moved into social housing after having her house re-possessed by the bank when she could not afford to keep up mortgage payments due to being dismissed from her job. Ava displayed a domineering emotion, loneliness, and an expression of identity. She was the only family member to migrate to the UK; her family reside in Canada and the US. Ava's pioneering actions and achievements included several formal qualifications in law, management, accountancy and teaching. In the 1980s, Ava worked in Church Schools and at University in Birmingham to educate and train teachers about ethnic minority students' teaching and learning needs and how to integrate diversity within school and university curricula. Ava shared ample examples of racial marginalisation experiences towards her, together with resistance from staff. Despite this, Ava persevered in her work towards racial integration of ethnic minorities within educational environments. Ava received awards and recognition for her professional achievements, but these did not support her in keeping up with her mortgage payments on her first home after her latest job redundancy. The harrowing experience of losing her home entailed Ava moving into social housing and signing up to receive government welfare. Coupled with her marital status as single and not bearing children, Ava expressed:

> "*I know that I have introduced a lot of things, I've pioneered a lot of work in many different areas, but at the same time 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… of what I could've done*."

Ava mournfully regretted not having attained life achievements related to cultural expectations of marriage, children, a career and home ownership. She would often compare her position against her siblings and their children's personal and professional achievements, as she illuminated:

"*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… How do you think that I feel? It's now embarrassing to go (and visit them), when even the children have jobs and can chart their lives, their history and make progress with their lives… I don't see any of that happening in the future, all I can see is deterioration*."

Despite these ingrained feelings, Ava's drive encouraged her to continually strive to better other people's lives and strengthen the community. Ava's entrepreneurial intention was to set up a skills sharing network for those aged over 60 years, which also looked to target social exclusion. She faced numerous challenges which prevented her from transforming her intention into action.

*The Headscarf Gardener*

Nisha, a 40-year-old divorced Afghani-Pakistani woman living in a bedsit social-housing apartment, suffered from post-traumatic stress and anxiety attacks, which stemmed from violent experiences of domestic violence, stalking and homelessness. The latter occurred despite traditional cultural close ties of South-Asian families. These experiences manifested as vivid flashbacks that would leave her fatigued and unable to prepare meals or remember to drink water. Nisha revealed how sometimes she could not articulate words clearly or use a keyboard as she forgot where the keys were positioned. Her illbeing impacted her ability to complete the Environmental Science course at university, which she left partway through. Nisha accessed well-being support provided through local community organisations such as the Women's Support Services. Outdoor activities like walking, gardening and growing food proved therapeutic for her. Nisha also completed the Level One Royal Horticultural Society course and volunteered at a community allotment. Nisha shared her vast volunteering experience, through which she developed informal and transferable skills which she could now place on her CV. Nisha was determined and aspired to set up a business:

"*Around my sickness and illnesses, if I get my own business, it would be brilliant.*"

During data collection, Nisha explained how her government welfare was transferring to Universal Credit, during which she was unable to make her rent payments and was continuously in arrears. Nisha

candidly illumed how she would have £5 per week to survive on or how she became attuned to spending up to £8 per week on groceries. Like all social-housing women research participants, Nisha did not wish to stay financially reliant upon government welfare:

"*I made that conscious decision that I couldn't wait to work, and I want to get paid for it*."

Nisha shared several business ideas leaning towards entrepreneurial intention, including selling handmade knitted items online or at market stalls and pursuing her desire to become a freelance gardener. Nisha however faced gender and racial barriers in gardening, as she wore a headscarf and had sewn herself a long skirt to wear for gardening. The students in her class would laugh at her as she would wear a sunhat over her headscarf. Nisha described how the teacher would express racism towards her, perhaps stemming from the fact that she was the only non-white person in class. Nisha expressed that other barriers stemmed from the local community, as the Asian community were not willing to pay her the same hourly wage as they would to a white male gardener. Eventually, transforming her intention to action, Nisha temporarily secured her first client, who paid her £10 per hour, whilst trialling her idea of becoming a freelance gardener.

*Mothers of Special Needs Children*

Rabia and Leah, both 46-year-old Pakistani mothers, shared their stories together. Rabia shared hers in Urdu, which was translated by the lead researcher. Both women resided in social housing with their families. Rabia had cared for her special needs child for 20 years and Leah had four children, of which were two special needs children that required additional care. Rabia, Leah and their husbands were unable to take up employment as they were full-time carers of their children. They expressed that their childcare duties were demanding, to the extent, that they did not have time for personal interests. Rabia developed depression from the pressure of fulltime care of her 20-year-old, as she explained that her and her husband's daily routine consisted of cooking, cleaning, washing, preparing medication, accepting deliveries and attending children's doctor's appointments.

Whilst Rabia had no employment history in the UK, Leah had previously worked as a community worker and counsellor as part of advocacy work and training women to be confident. Leah often helped

Rabia to complete forms and applications and book appointments. Despite this, Leah no longer felt that she was confident or could train others in confidence building. Their entrepreneurial idea was to sell Asian clothing, jewellery and accessories part-time, as Leah expressed:

> "*To take myself away [from my carer role] and give myself a little bit of independence I would like to do something in retail. Not necessarily a service, maybe buying and selling something which doesn't create too much (hassle) like complaints. It could be jewellery or clothes. Something cheap and cheerful, that the general Asian public like.*"

Their entrepreneurial intention towards a part-time enterprise would allow them, alongside their husbands, to fulfil their children's caring needs whilst providing time and space to work towards a pastime. Rabia wished to pursue an enterprise to support her depression, whereas Leah desired to spend additional income from an enterprise on caring costs. To enable her to take their two non-special needs children out, pay for activities like sports clubs and attend family events. Her son used to attend weekly boxing lessons, but Leah could not afford the taxi costs for his travel. Neither families could attend family events i.e. weddings unless they could afford childcare costs or their husband's stayed behind to care for their special needs children.

Leah expressed that her family upbringing provided her with many opportunities, her family were hard-working individuals and despite her parents being past retirement age, they continued to work. Similarly, Leah's husband volunteered at a local nursery to occupy himself outside of caring for his children but to also demonstrate to his children the importance of work. The women wished to be role models and show their children the value "making a living" for themselves and earning their own income to "*become self-sufficient*." Leah illumed that earning an income also related to:

> "*Self-worth, we've come from very lovely families who've always provided us with encouragement and very good childhoods. If we compare ourselves to where and how we were, we're not even an iota of that. We have to refrain ourselves from so many things but having that extra little bit of money will allow us to go out and a social life. Having a woman catered enterprise, socialisation will be part of that also. 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*."

Rabia and Leah were gravely concerned about their family cashflow, where limiting water use and heating in their homes was not an option due to the requisites of their special needs children. Government welfare was vital in enabling them to pay their household bills. Although she wished to become financially independent, Rabia shared her concerns over the impact of entrepreneurship concerning family cashflow.

*"[Entrepreneurship] would be more on the level of a hobby, where you can focus your mind, interact with people, and ultimately not affect our benefits… I want to do this through support, not without support; or until the point that I gain the experience and time to continue this alone*."

Similarly, Leah had previously been offered supply teaching but was concerned how taking up the role would impact her family's cashflow as she was advised that the financial income would negatively impact their government welfare payments. The women were apprehensive to convert their entrepreneurial intention into action as family cashflow was their priority; earning an income that would negatively impact their government welfare would position their children in a more vulnerable situation.

*Community Organisations in Balsall Heath*

Dispersed community groups, Bengali, Indian and Pakistani restaurants (known as the Balti Triangle) and terraced houses largely make up the landscape of Balsall Heath. The well-known Community Forum sits around the corner from the Enterprise Incubator. On the other side of Balsall Heath, the Women's Support Services, the Healthy Living Centre and Training and Regeneration Enterprise are situated close together. Close to these, is The Old Print Works, home to a creative space for small businesses.

The Women's Support Services work towards empowering women from all backgrounds, without judgement, and supporting women released from prison and their children, including use of their phones

and internet, access to food and clothes. They work with colleges that come onsite to provide Maths and Literacy, health and wellbeing, hair and beauty, TREM (trauma, recovery and empowerment model) and REDD (pre-trauma) courses. The Training and Regeneration Enterprise was born out of a response to vulnerable individuals, severe deprivation and high levels of unemployment. They run an advice and guidance centre; Robert the Chief Executive expressed that they found people in these situations were:

"*So used to their normal life, they'd find problems going into work.*"

Not only securing employment, but sustaining the lifestyle needed to stay in employment and turn up to their job on time. The Healthy Living Centre fulfils a gap for women and young Asian girls who could not access health and fitness activities outside of school as they went to school and then went home. They secured a contract with the NHS for local GPs to refer women complaining about aches and pains to their sports centre. Women would sometimes end up in the fitness centre two to three times a day and GP's witnessed fewer women coming to see them complaining about aches and pains. The Project Manager Neha communicated how they had developed a rapport with their women clients, not only as the centre employed women only to cater towards cultural values, but also because:

"*We're a trusted source within the community and women do come to us. Yes, they come to us for exercise, but we do so much more with them. …Unless you have those (entrepreneurial) skills and knowledge, it's very difficult because lots of (other) people either have a leg up – they have good education or support from their families…. But if you come from the bottom, you need a lot more and I think that's where there is a huge gap of how to help economically poorer women to do well.*"

The Community Forum, a cornerstone of the community, provides a voice for the community; having developed 10 resident groups within Balsall Heath. They work with a Joint Action Team including the local Sargent and local housing officers, then the Neighbourhood Strategic Partnership which includes Chief Executives or Strategic Directors to resolve challenges raised by the community. They developed strategies to encourage and empower women including a community allotment which is open for locals to utilise; they organised weekly community walks supporting those faced with social exclusion and mental wellbeing issues. Ayan, the Chief Executive of the Community Forum explained that they were

trying to connect existing resources and support across local organisations and build upon a collective goal.

The Enterprise Incubator, an initiative of the local council, provides a rental unit for small businesses to set-up and run from. They provide typical incubator support and aim to work with local women but struggled to engage with women within the community, despite being developed through local consultations and situated in the heart of the community. Leah and Rabia were sceptical of the Enterprise Incubator, they did not feel that it would support women like themselves concerning entrepreneurship intention and they found the incubator intimidating. Neha, from the Healthy Living Centre supported this, sharing that Enterprise Incubator are:

> "*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… What you don't want to do is set them up for a fall, so that they end up never ever wanting to do anything again because they ended up in debt, and they'll be in debt for the rest of their life, they'll never be able to afford or rent a home or buy or have anything for their children in the future, and that's really sad.*"

Community Organisations like the Healthy Living Centre and Community Forum wish to provide grassroots level entrepreneurship support. With limited resources and funding, local organisations are limited in the type of enterprise support they can offer, particularly this group of long-term unemployed women who reside in social housing accommodation.

As organisations' capacities to support women living in social housing and are limited, as they do not have the resources or financial means to create a supportive environment for local community members to support their ideas and transform entrepreneurial intention into action. It is paramount for local organisations to collaborate to develop tailored entrepreneurship support within the community, drawing upon the different strengths of each organisation.

Neha from the Healthy Living Centre detailed that enterprise support is something that they would like to provide but unable to:

*"The key thing for us as a Centre that we're missing out on, is… an opportunity to train and develop the women that we work with… The good thing about us is, we get to the women that most people cannot access."*

**4.2 Attitude, Self-efficacy and Subjective Norms**

The findings below explain how the elements of TPB are affected by perceived and actual constraints of socially marginalised groups, such as women social-housing residents, which result from context and social positionality. Disadvantage and action represent the unit of analysis; disadvantage stemming from positionality and action stemming from the TBP.

*4.2.1 Attitude*

Participants exhibited a range of positive attitudes towards entrepreneurship. When women social-housing residents were invited to the study, every participant revealed desire to set-up an enterprise. In the biographical narratives, Ava desired to organise a skills sharing network for over 60-year-olds, Nisha's main desire was to become a freelance gardener otherwise she wished to sell hand-made knitted items, and Rabia and Leah desired to set-up a business selling Asian clothes and jewellery. Other women social-housing residents like Annie and Jasmine desired to sell Caribbean food. Annie wished to set-up a Caribbean restaurant in the affluent area of Moseley, which would initially be developed in a unit which would cater for events such as weddings. Jasmine desired to own her own catering trailer to sell Caribbean food at events like football at St. Andrew's stadium or community events like the Moseley Festival. She revealed that her biggest challenge was securing funding to invest in a catering trailer. Other women residents were motivated by the potential financial benefits that entrepreneurial activity could bring. Nisha's positive attitude towards setting up an enterprise as a freelance gardener or selling handmade knitted items was also fuelled by the idea that when successful enough, she could earn her income rather than receive government welfare:

> "*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. However, if this doesn't work out, because I keep on having these doors shut metaphorically, what I would then want to do is make stuff and sell on eBay*."

Although all of the women social-housing residents had positive attitudes towards setting up an enterprise, family positionality was as influential contextual element. Rabia and Leah expressed that they wished to sell Asian clothing but caring for their special needs children alongside their husbands, they were not in an ideal position to pursue entrepreneurship in a traditional way:

> "*I wish to work/setup an enterprise related to where my interests lie. My interests are in clothes (Eastern fashion), and I want to pursue something in this field. However, because of the situation within my household and family, and my health, I'm unable to pursue this.*"

*4.2.2 Self-efficacy*

Self-efficacy became important when women social housing residents spoke about their entrepreneurial action. Ava revealed that she attempted to access a vacant space but was not permitted to utilise it. Ava made several other related attempts but found that speaking with the Housing Association could support their women residents into entrepreneurial activity. Moreover, the locality of Balsall Heath and similar areas within Birmingham provided examples of women businessowners and entrepreneurs. Ava explained how a local woman ran a massage place with her husband and worked her appointments around her family and home duties.

> *"She takes out time to go and collect the children, or she will come in at 10:00 am because she is preparing the meal or taking the children to school or something. So, she books her appointments around [these]."*

Likewise, Leah divulged how 'Somali Town', an entrepreneurial space approximately two miles from Balsall Heath, ran by Somali women who sell basic items and clothing was successful. The women had migrated from their homes which were perished by war but had developed an ethnic enclave within which they shared entrepreneurial activity and practices:

"*Those women are amazing. … They've come from war torn places and they've embraced every opportunity. I think it takes a lot of guts. It's somewhere where they meet, they socialise, have their cafés, sell their products to their community and others also*."

Self-efficacy was enhanced when some of the women social-housing residents trialled their entrepreneurial ideas. When Nisha secured her first client as a gardener, this reinforced her self-efficacy and confidence to the extent that she discussed her plans to gain more clients through word-of-mouth by visiting other Muslim women's homes. She was also unsure whether to print out business cards after working for her first client as she was in the trial phase and wanted to ensure that she would be able to continue the work and not be impacted by her mental and physical health:

"*My next step now is to make business cards. I saw an offer on Vistaprint I'm thinking of whether I should do it (business cards) or not, as I don't want a massive influx of gardening work. I'd prefer to go through word-of-mouth at the moment, so that I can see if I've got the stamina*."

*4.2.3 Subjective Norms*

Negative reinforcement was influential, such as cultural norms may hinder women social-housing residents from transforming entrepreneurial intention into action. Ava suggested that: "*Their husbands might object, saying 'why are you dragging my wife away from her home to go and do this foolishness? Can't I support her?' So you have all of these different issues.*" Negative reinforcement may also encourage women social-housing residents into entrepreneurial activity, as Leah revealed that she would like to go into entrepreneurship to become a role model for her children and stop negative comments from extended family:

"*The (children's) cousins are saying 'your dad and mum don't work are they lazy?'… then my children start thinking. Even if I was to set-up a small enterprise, then at least this shows them something. My husband voluntarily goes to the tree nursery now, at St Paul's, and he'll pot plants, etc. and help out; not because he wants anything but it's to keep his mind (mentally) going. So that he can say to his boys: 'This is what I did today*.'"

Local organisations, particularly those wishing to support local women into entrepreneurship also relate to subjective norms. Percy, a member of staff from the Housing Association working on community development in the area, believed that as they owned a substantial number of properties within Balsall Heath they should understand and support the community to the best of their ability:

> "*I do think housing associations are going to become increasingly enabling organisations, so we need to understand the community completely…have to take that responsibility*."

As also expressed by Neha from the Healthy Living Centre, Ayan from the Community Forum shared his aspiration to support locals into entrepreneurs:

> "*I would love to start something … like a social hub or a social enterprise to bring people in, and they can run their own businesses. That's not right now, that's within the future*."

Neha detailed the vital role of organisations supporting start-ups within the community, which could provide the tailored support to disenfranchised women, who would not "*fear losing their house, their home, their benefits*" but access an autonomous space to trial their idea for a set period to understand whether their enterprise could be viable.

> *"What you need to do is support the women into having that cost met upfront. Give a trial period of 6 months and if they can't break even by then there's no loss. If they can after 6 months, then they can start to earn income to generate enough to cover costs."*

Women social-housing residents were not likely to have access to networks that can transform their entrepreneurial intention to action but be in the company of other social-housing residents. Rabia's network was Leah, another social-housing resident. Accessing the relevant network can be a limitation for this marginalised social group. Ava illuminated how challenging it was for her, to not only be close to her family, but a network that could support her into entrepreneurship:

*"If you find Asian women working as a businesswoman with their own businesses [it's] because they have a husband, partner or something like that, it's hardly likely they'll be alone, so that's the trouble. I haven't seen many Asian women who are in business and not part of a family or even a wider support unit. So, it's not easy. You don't have the network support."*

TPB has the scope to reveal some of the underlying elements in entrepreneurial experiences of marginalised groups. However, where entrepreneurial action occurs as a result of attitude, self-efficacy and subjective norms, TPB offers generic explanations and disregards the heterogeneity of contexts that affect individual action. TPB fails to consider individuals capacity to draw from the context especially when they attempt to convert entrepreneurial intention into action, and how individuals are positioned within their contexts and surroundings affects their entrepreneurial experiences. Therefore, contextualising TPB is vital; by understanding the context of individuals, such as background influences and perceived and actual limitations, can foster a more enhanced understanding how entrepreneurial intention can be converted into action for different marginalised social groups. Figure 2 presents a revised conceptual TPB model to include contextualisation, highlighting the role and impact of background influences and perceived and actual limitations.

**--- [Figure 2] ---**

## 5.0 Discussion

### 5.1 Background Influences

In defining participants' experiences, it became apparent that when people have intersectional experiences, these amplify disadvantage i.e. women social-housing residents; thus, accommodating for context is vital in understanding groups of different backgrounds and social positionings. As context is intrusive**,** it must be considered within the TPB and intention, as it impacts entrepreneurial action. With this consideration, a refinement to the TPB model is offered to include background and environmental influence and limitations. By including the attributes, which impact the elements of TPB, the diversity of groups and individuals is revealed together with individuals' positionality. The background influences and limitations identified provide context for the multiple disadvantages faced by socially

marginalised groups and how these individuals convert their entrepreneurial intention into entrepreneurial action.

Some participants found that they could access personal networks, whilst others had limited access. Rabia and Leah had one another within their network, which did not enable them to access the wider knowledge or support required to progress their entrepreneurial intention into action. Although Jasmine had half-sisters who were businessowners, her relationship with them was not at a stage where she could seek advice from them.

Existing resources were viewed as unconnected: place could inhibit entrepreneurial intention as some women could not afford to or were not confident to take a bus to the city centre or other areas of the city to access enterprise support required to transform their intention into action. Contextual environmental attributes concerning Rabi and Leah's circumstances created additional disadvantage to other participants, they had to prioritise their children's care requirements, including special needs children. They revealed the importance of their children's appointments, Rabia expressed that "*we cannot do a lot of things that we would like to do*." She viewed transforming entrepreneurial intention into action as "*quite a difficult task*" which she could not currently consider due to her positionality within the family structure. Rabia and Leah expressed their interest in taking "*small steps towards this*" by seeking advice and knowledge that would support rather than hinder their family cashflow.

Some participants 'blamed' others or societal structure in hindering entrepreneurial intention. Catherine, from the Housing Association emphasised that despite the perceived societal limitations of lack of local support, "*there have to be other ways for people in that community to access universal services that people outside of that community can do*." The business support and enterprise start-up services do existed in the city, but this group of women were potentially not positioned to or choosing not to access them.

Actual limitations such as structural constraints were identified as a hindrance to transforming some women's entrepreneurial intention into action. Ava identified that the Asian and mainstream Chamber of Commerce were underrepresented with ethnic minority women and local women from Balsall Heath. She perceived that if someone within the community was able to become a member "*then it will enable the other members who are part of the group to access some of the services.*" This would allow marginalised women, like those residing in social housing to enter the network amongst resources and support provided by the Chamber of Commerce to foster their entrepreneurial intention into action.

**5.2 Multiple Disadvantage**

The context of Balsall Heath in Birmingham, UK is a unique setting that reveals how specific actors whose positionality is marked by multiple disadvantages, including their gender, ethnicity, social class - women who have been long-term unemployed, living in social housing. Existing literature remains divided, as occasionally multiple disadvantages, for some women, can lead to positive outcomes (Barrett and Vershinina, 2019; Harima, 2022; Vershinina *et al.,* 2019). The data suggests that the women's unique combination of perspectives offered an opportunity to identify gaps in the market. For some women, entrepreneurship may present a potential lifeline to becoming a productive citizen, a lever out of long-term unemployment, but this could be an 'acting out' of the subjective norms associated with entrepreneurial action (Ajzen, 1991; McBride *et al.,* 2020).

Where previous works highlighted multiple disadvantages leading to an overall disadvantage in terms of entrepreneurship (Vershinina *et al.,* 2019), this research indicates that there may be some positive aspects, despite actors, not always being in a position to exploit their novel ideas. For many people on the margins of society, entrepreneurship may not be the progressive tool leading to self-empowerment and wealth creation (Bruton *et al.,* 2013), but could act as a coping mechanism, because the disadvantages experienced by these communities are systemic. This study reveals a complex picture through women's experience of multiple disadvantage. While many studies highlight the experience of ethnic minority entrepreneurs (Barrett and Vershinina, 2019; Harima, 2022), this research contributes to this stream the notion of a marginalised and stigmatised places i.e. housing status and participants'

perception of associated stigma, of being reliant on benefits and living in social housing, that this might undermine their legitimacy and credibility, as well as confidence to act, not least fear of the legitimate risk of losing access to income through loss of government welfare and ultimately housing due to debt. In such cases, women may be seen as marked with multiple disadvantages, being trapped and pulled down from possible entrepreneurial aspirations they might have.

Belonging in this context consists of several elements; one of which is place. Place being the geographical location of Balsall Heath, but also place concerning social housing. The women's positionality and social housing status represents a multiplicity of borders. One as a class border which manifests as a marginalising border. Another as the physical location; a particular place that is characterised by multiple deprivation amongst different types of other experiences. These women are trying to cross the boundary or break across the border that is marginalising them through the intersection of human experiences, location of (being part of social housing), and the modes of identification (markers of identity).

**5.3 Defined Positionality**

While there are some positive outcomes, for the majority of participants entrepreneurship is as much a challenge as any other form of employment or lack thereof. How do these women find themselves out of these situations: through which resources, how do they rise above the stigma, and still pursue entrepreneurial activity? What is evident is that, unlike other marginalised groups, they lack an entrepreneurial reference framework and limited access to entrepreneurial role models or mentors, highlighting that little has been learnt through policy interventions (Smith, 2019). Other critical entrepreneurship works suggest that women in general should be discouraged from entrepreneurship, particularly those that experience multiple disadvantages (Ahl and Marlow, 2021; Galloway *et al.,* 2016), as any attempt to direct them towards entrepreneurship means they are being set-up to fail. While this may seem to be a dangerous territory, pursuit of entrepreneurship by actors with multiple disadvantages further legitimises the sense that entrepreneurship is not for these marginalised groups of women and further erodes their capacity. Stead (2017) identified that women from marginalised groups

did not fit with the normative entrepreneurial identity. In this study the participants are able to mobilise their limited resources and cultural capital, because of women's positionality (Martinez Dy, 2020; Anthias, 2002) and how they see themselves within societal order and particularly within their community.

**5.4 TPB**

This paper responds to the need for understanding context beyond merely environment (Johns, 2018), and considers how entrepreneurs 'do' context (Baker and Welter, 2020), in this 'unusual context' of nascent entrepreneurship. By looking at this group through the lens of TPB, what was found is that while, in the lifetime of this study, the women did not move into entrepreneurial action they did exhibit entrepreneurial intent (Carr and Sequeira, 2007). TPB was useful in providing an explanation for the emergence of entrepreneurial behaviour (Kautonen *et al.,* 2013). Importantly, participants were able to see the possibility of entrepreneurship for themselves despite experiencing multiple disadvantages. Entrepreneurship offered hope; and in investigating these women's experiences through the lens of TPB it can be realised that this theory is not sufficiently nuanced to accommodate multiple levels of context within which these women are situated. In fact, this work arrived at a proposed extension of TPB to accommodate the additional layers of context and experience.

Furthermore, positionality has been used to enhance TPB, providing a more nuanced application of the theory. The complexity of the participants positions and their social positionality, the social context - where and how they live, their gender and ethnicity. All of these aspects create a multiplicity of borders. When considering positionality, including belonging and place, the social housing represents another layer of social positionality influencing entrepreneurial intention across all three pillars: attitude, self-efficacy and social norms (Carr and Sequeira, 2007) in relation to perceptions of entrepreneurial opportunity highlighting what Anthias (2002) suggests as their own position in social order.

Linked to that is the sense of stigma experienced by participants, highlighting how they might recognise themselves in the context of public discourse (Bordieu,1990). While Stead (2017) highlighted women's perceptions of not fitting within masculine norms of entrepreneurship, the research participants from

social housing are facing "not fitting" with societal norms of other symbols of success i.e. housing and employment. Krueger *at al.,* (2000) suggested that the TPB is focused on observing behaviour, whilst in this paper positionality is used to help understand what informs that behaviour and, therefore, expand the list of potential entrepreneurial antecedents (Krueger *et al.,* 2000) to shine light on this under-researched group.

## 6.0 Conclusion

This paper's aim was to examine how the three elements of TPB: attitudes towards entrepreneurship, self-efficacy and subjective norms, could foster the emergence of entrepreneurial activity for disenfranchised social groups. This study focused on unemployed women residing in social housing in a severely deprived area of the UK, and one of the most deprived neighbourhoods in Birmingham, to examine how multiple layers of disadvantage impact upon their motivations and intentions for pursuing entrepreneurship. Findings aided by biographical narratives revealed participants' stories illuminating how and why marginalised social groups exhibit intention and motivation towards engaging in entrepreneurship, through the lens of TPB coupled with contextual influences. This work found that the women's entrepreneurial intentions materialised from their positionalities, their lived experiences of multiple layers of disadvantage and accessibility to fewer resources enabling them to convert their entrepreneurial intentions into action from their disadvantageous position.

By recognising the relationship between marginalised women's positionalities and access to scarce resources through a TPB lens, this paper responds to calls to explore intersectionality within specific contexts. This study also contributes to emerging works focused upon disadvantaged groups and entrepreneurial intention and action. An implication of this study signifies urgency of contextualising entrepreneurship studies; through the lens of multiple disadvantage, real world experiences of entrepreneurs, pre-nascent entrepreneurs or entrepreneurial action foster a contextualised understanding of requirements of tailored entrepreneurship support and how entrepreneurship is not homogenous or equal for all. Women social-housing residents presented positive attitudes and self-efficacy towards their intention to pursue entrepreneurial activity. Subjective norms and background influences i.e.

limited resources emphasise the need for policy and support to diversify its offering to accommodate socially marginalised groups and address contextual and background attributes and limitations typically faced by women residing in social housing to better prepare them for success within enterprise. Particularly this study found that entrepreneurial action *can* emerge from multiple disadvantage.

This study's practical implications can empower housing associations to support and also develop a support network encouraging long-term unemployed residents to explore entrepreneurial intent and how they could transform intention to action. Housing associations could signpost residents to local and wider support organisations by mapping existing support and resources. Enterprise and business support providers should work with communities to appropriately tailor existing support services as the needs and priorities of long-term unemployed women residing in deprived communities are not accommodated because not one type of support suits all communities.

Future studies could explore the role of support agencies; how they can fuel entrepreneurial intention into action for disenfranchised social groups, particularly women social housing residents, or how they can be better positioned in supporting their women residents' entrepreneurial intention into action through inclusive enterprise support. This study postulates that women in social housing can defy the odds and adopt ways in overcoming their structural disadvantage and limited capacity, despite experiencing multiple disadvantage through their positionality, finally altering their entrepreneurial intention into action. Entrepreneurial action, given a suitable and supportive environment for marginalised social groups, can emerge from multiple disadvantage.

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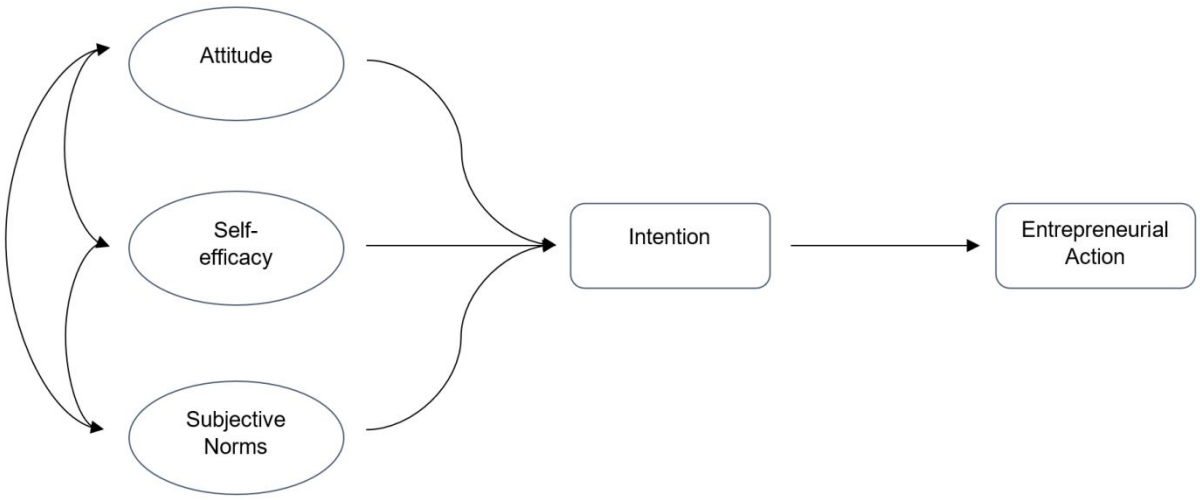


**Figure 1**. Theory of Planned Behaviour

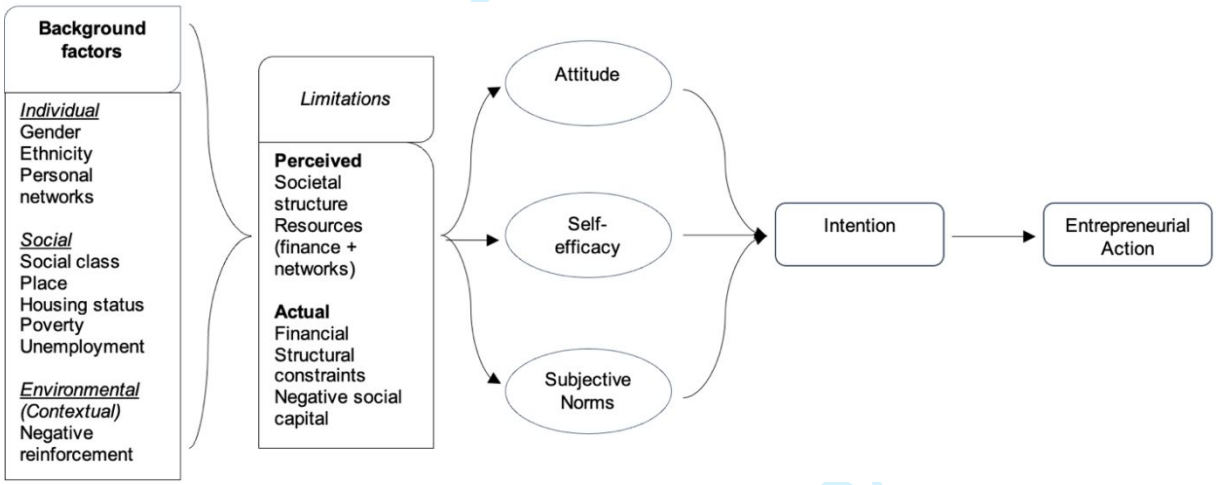


***Figure 2***. Revised contextual Theory of Planned Behaviour model

**Table 1**. Description of research participants

| Dataset Type | Women in Social Housing | Housing Association Informants | Stakeholders | Entrepreneur |
|---|---|---|---|---|
| **No. of participants** | 6 | 5 | 5 | 1 |
| **Description** | 5 unemployed women housing residents in Balsall Heath<br>1 unemployed resident of other housing association | 1 communities engagement manager<br>4 managers | Local community organisations in Balsall Heath | Freelance Virtual Personal Assistant |
| **No. of semi-structured interviews** | 9 | 3 | 5 | 1 |
| **Duration of semi-structured interviews (min)** | 533 | 204 | 71 | 52 |
| **No. of pages (transcripts)** | 60 | 25 | 24 | 8 |
| **No. of pages of field notes taken** | 15 | 8 | 10 | 3 |
| **Secondary and archival sources** | Visual images (44)<br>Social media (2) | Book (1)<br>Info leaflet (1)<br>Company history (3)<br>Tour of Ballsall Heath (1)<br>Visual images (4)<br>Report (2) | Book (1)<br>Info leaflet (2)<br>Organisation history (2)<br>Visual images (3)<br>Report (1)<br>Social media (5)<br>Tour of site (5) | Social media (1) |
| **No. of days of observations** | Researcher observations (9) | Researcher observations (co-located) (63) | Researcher observations (5) | Researcher observations (1) |

## Appendix

**Table 2.** Attitudes Data

| | |
|---|---|
| I would like it to be a restaurant but also on the side a takeout. When the restaurant is open there's a little takeout on the side with whatever's being cooked in the restaurant. [Annie] | **Desire** |
| The freedom of working for yourself, I wish I'd done it years ago. [Caitlin] | |
| If we're earning £50 more than we would get on income support, how do we declare that? If we declare it, does that mean we're worse off by £100? If we can overcome this first step it would be a very big relief, then would come the business advice based on our ideas, how to take it forward, location. [Leah] | **Financial stability** |
| It's understanding what the barriers are or that prevent people from even accessing entrepreneurship or the concept of entrepreneurship. [Mia - HA] | |
| Not working at the moment, looking at something in catering. To either buy a trailer or a shop, that's where I'm at the moment. Just at home every day really just looking for something to do. [Jasmine] | **Context** |
| I haven't put myself into it fully yet. [Annie] | |
| To run your own enterprise is quite a difficult task, we can't even think about this right now. [Rabia] | |

**Table 3.** Self-efficacy Data

| | |
|---|---|
| I've made a plan... Let HMRC know that you're becoming self-employed - I'm not even at that stage yet. [Annie] | **Action** |
| They were a lovely bunch. They respected me, and that's how it got going. I've gotten a lot of business out of them. [Caitlin] | |
| I had a look at management courses, there was one online it was over £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. [Annie] | |
| I've been looking at shops each day to find out about the shops in the area. [Jasmine] | |
| I'm looking at a lot of things; I am researching. I've done volunteering with people, supporting people in catering at Christenings. [Annie] | |
| I need to concentrate on doing something for myself now, so I made some hats and I've got them for sale on eBay at the moment. They've not sold yet but at least I've gotten them up on there and getting past that threshold of 'will my stuff sell?' [Nisha] | **Trialling** |
| There's the pay rate issue; secondly, I can't dig so quickly [because of my illnesses] and you know what they're like [Asian people] they want their money's worth. So will they take me seriously because traditional gardeners are white men and they don't wear a hijab? [Nisha] | |

**Table 4.** Subjective Norms Data

| | |
|---|---|
| There's still a heck of a lot of work to do before they even to get to the point where they're thinking that they have an idea that they could go and develop. [Mia - HA] | **Negative reinforcement** |
| There are a lot of people living right here in Balsall Heath and Moseley, there are plenty of young people coming up who would very much like to [set-up an enterprise], but if they can't see what is available, they're just going to leave [the area]. [Ava] | |
| When I was growing up, my parents wanted better for me, and I thought that by now through being educated and through these previous jobs, that I would have been in that position to offer the same thing to my children - but I'm not. [Leah] | |
| We got together, organisations like the Community Forum, the Training and Regeneration Enterprise, there was somebody from the university… and we were talking about what each of us provide in terms of entrepreneurship support. Is it space? Is it money? We agreed that there should be some kind of coming together, sharing, and perhaps a directory of what's out there. [Noel - HA] | **Local organisations** |
| I went to see him [in West Bromwich], he gave me some ideas, but the best information he gave me was 'start networking'. [Caitlin] | |
| I've got a big circle (network) that I can tap into. My cousin is an accountant, I can bring her in to do accounts she's at home doing nothing [unemployed]. I can get help in these types of things. [Annie] | **Networks** |

**Table 5.** Perceived and Actual Limitations Data

| | |
|---|---|
| You have your business idea… when you come to apply it and the practical application of those ideas, so as to make it work. It's not as easy. [Ava] | **Resources** |
| Where do you go for business advice? [Nisha] | |
| I haven't come across an organisation that would help me, as an individual. [Ava] | |
| It must be a step by step, slow process. It can't be for example, receiving a £10,000 grant which requires to be paid back by a certain date. If you know that your capacity and lifestyle isn't allowing you to do that then that isn't useful. [Leah] | **Financial** |
| I don't know, who do go to and say that I need the help? A bit of funding or whatever. [Annie] | |
| I would need financial support as I don't have money lying around. [Leah] | |
| Those bits are not the problem for me, it's the financing right now. [Jasmine] | |
| A little bit of financial support so we do not face serious issues regarding our children. [Rabia] | |