

Toward A More Inclusive Entrepreneurial Ecosystem: An Exploration of the Lived Experience of Disadvantaged Women Entrepreneurs and the Supportive or Barrier-Breaking Role of the French Entrepreneurial Ecosystem

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Abstract

This research, consisting of three studies, intends to provide more theoretical and managerial insights to foster a more inclusive entrepreneurial ecosystem for disadvantaged women entrepreneurs. Thus, this research engages the debate on gender and intersectionality in the entrepreneurial ecosystem, to understand better the lived experiences and challenges of disadvantaged women entrepreneurs. In this sense, the first study examines the interactions between disadvantaged women entrepreneurs and ecosystem organisational actors within the entrepreneurial ecosystem and their impact on disadvantaged women entrepreneurs' entrepreneurial journey and activities. Thus, the institutional logic's perspective sheds light on the social structures and hierarchies carried at the micro, meso, and macro levels, contributing to impede disadvantaged women entrepreneurs' entrepreneurial activities by perpetuating structural barriers within the entrepreneurial ecosystem. The second study draws upon the findings from the first study and aims to explore disadvantaged women entrepreneurs' response strategies to the institutional tensions inherent to their interactions within the entrepreneurial ecosystem. In this sense, through Pache and Santos' (2013) typology, it highlights disadvantaged women entrepreneurs' agency to cope with the tensions and the role enacted to adapt and contribute to institutional changes in the entrepreneurial ecosystem. Finally, the third study further explores disadvantaged women entrepreneurs' lived experiences during the COVID-19 pandemic crisis. In this sense, it adopts an intersectional perspective and provides further development to Newman et al (2022)'s entrepreneurial-focused conceptual model of SMEs' response to unexpected crises, to understand better the impact of the pandemic on themselves, their business, and their coping strategies. Thus, the study reveals the key role of factors such as self-efficacy, resilience, and prior

entrepreneurial experience, that influence their coping strategies. Furthermore, it points out the critical role of government support, informal networks, and collective local solidarity as elements of the entrepreneurial ecosystem to support disadvantaged women entrepreneurs.

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List of Abbreviations and Acronyms

EE: Entrepreneurial ecosystem

STA: Stakeholders

EXC: External Committee members

SSE: Social and Solidarity Economy

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Chapter 1: Introduction

1.1. Research Background

Entrepreneurship is a prevalent research domain due to its critical role in fostering economic growth, job creation and innovation. In this sense, the concept of entrepreneurial ecosystems has attracted the attention of many scholars and policymakers in recent years (Stam, 2015) due to the increasing motivation to promote entrepreneurship and expand entrepreneurial activities across regions through activities, programs, policies, and initiatives (Auerswald, 2015, Isenberg, 2010; World Economic Forum, 2013). Entrepreneurial ecosystems are thus defined as ‘a set of interconnected entrepreneurial actors, entrepreneurial organisations, institutions, and entrepreneurial processes which formally and informally coalesce to connect, mediate and govern the performance within the local entrepreneurial environment’ (Mason and Brown, 2014).

According to Stam and Spigel (2016), entrepreneurial ecosystems are meant to ‘enable productive entrepreneurship within a particular territory.’ Nevertheless, although many studies on entrepreneurial ecosystems emphasise the value of entrepreneurial ecosystems in supporting entrepreneurial activity’s growth, convincing evidence exists that entrepreneurial ecosystems can hinder entrepreneurial activities. While it is true that the ecosystem actors and environment are expected to provide entrepreneurs with the necessary social, financial, and cognitive support and capital, their failure to do so hinders the entrepreneurial activities of entrepreneurs (Gnyawali and Fogel, 1994) and becomes a barrier to their access to the benefits of the EE. Spigel and Harrison (2017) suggested that not every entrepreneur can benefit equally from the ecosystem, and many of

them are excluded from ecosystems due to their gender, race, age, or level of education. Thus, women entrepreneurs are part of the group at a disadvantage in the EE.

Women-owned businesses are among the fastest- growing entrepreneurial populations, with an increase of 19.8% in the rate of women pursuing entrepreneurship careers between 1997 and 2002 (Lowry, 2006). According to World Bank (2014) studies, women entrepreneurs' impact economic growth and poverty reduction in both developing and high-income countries, contribute to job creation for themselves and others, and bring new solutions and practices to management, organisational, and business problems (Kelly, 2014). However, female entrepreneurs continue to face significantly greater obstacles and difficulties in developing and operating their businesses than their male counterparts (World Bank, 2004). In addition, regarding the entrepreneurial ecosystem, studies have revealed that women's entrepreneurial activities are underrepresented for each of the four domains contributing to a healthy, inclusive entrepreneurial ecosystem – density, connectivity, fluidity, and diversity (Stangler and Bell-Masterson, 2015). In terms of density, Motoyama et al. (2014) posit that the number of women entering EEs is lower than their male counterparts. Regarding fluidity, women also score a lower level compared to men, regarding the adverse environment characterised by gender bias and glass wall/ceiling effects. It thus decreases their potential entrepreneurial contribution (Hewlett 2014). In terms of connectivity, because networks are characterised by gender blindness, **fewer** women are represented in mainstream networks, as gender culture **hinders** their participation (Watkins, 2015; Boyde, 2017). Finally, in terms of diversity, women remain also significantly under-represented in male-dominant sectors (Ahl, 2006). The inequalities mentioned above highlight the significant cognitive and cultural association between the entrepreneurship field, masculinity, and masculine behaviours (Ahl, 2006; Baughn et al., 2006; Bird and Brush, 2002). Pursuing high-growth, aggressive funding goals is a

masculine practice, and it is so strongly associated with entrepreneurship that it they contributed to the stereotype of ‘think successful entrepreneur – think male’ (Eddleston et al., 2016:497; Marlow and Swail, 2014). More precisely, this masculine stereotype is ‘white male’ (Corson and Costen 2001; Treanor, Jones, Marlow, 2020). Therefore, EEs carry the stigmas of gender at different levels: institutional, organisational, and individual. At each level, women entrepreneurs unequally benefit from the ecosystem, as they are more likely to be associated with feminine stereotypes and more feminine characteristics less valued and somehow disdained. Thus, women entrepreneurs face many gender-specific challenges and **biases** in entrepreneurial ecosystems, with the struggle to acquire and mobilise resources, particularly human, social, and financial capital, being one of the most prominent (Welter, 2004). Consequently, women entrepreneurs are excluded from accessing some crucial yet male-dominated networks, and even if they receive similar financial capital conditions than men, they experience unequal consideration and respect from bankers (Fabowale et al., 1995). In addition to the capital issues, women entrepreneurs sometimes face family-related factors (motherhood, childcare, etc.) and lack of some technical skills and/or lack of self-confidence (Sperber and Linder, 2018), which hinder their entrepreneurial activities and their lived experiences in the EE.

Raijman and Semyonov (1997) stated that migrant women, especially from developing countries, face a ‘double’ and ‘triple’ disadvantage in the entrepreneurial ecosystem. **The ‘double’ disadvantage experienced is related to their gender and immigration status, and the ‘triple’ disadvantage is related to their gender, immigration status, and ethnicity.** In the same vein, some scholars (Blackburn and Smallbone, 2014; Cowell et al., 2018; McAdam et al., 2019) highlighted that **unemployed women entrepreneurs, those from youth or senior age groups, including those with disabilities, from rural areas, and carrying additional family responsibilities,** are also

disadvantaged and also tend to face greater challenges in their entrepreneurial journey, and to experience double or triple handicaps in the entrepreneurial ecosystem (Dhaliwal et al., 2010; Smith and Tienda, 1988; Rajjman and Semyonov, 1997). Thus, disadvantaged women entrepreneurs are likely to experience further marginalisation in the entrepreneurial ecosystem. Regarding this, some scholars focusing on the integration of disadvantaged persons in the entrepreneurship field suggested that disadvantaged persons grapple between two expectations to integrate entrepreneurship: comply with and challenge (De Clercq and Honig, 2011). **Their ability to comply within the field depends on specific cultural capital, such as dress codes, education, or experiences**In contrast, **their ability to challenge the field depends on their access to symbolic capital, such as knowledge, recognition, or reputation**. These two expectations are essential for disadvantaged individuals to become entrepreneurs and positively transform the field to their benefits and this of the incumbents of the field. This statement is significant for this research, as it suggests that disadvantaged women entrepreneurs are also likely to grapple with these two expectations to develop their entrepreneurial activities in the entrepreneurial ecosystem. Thus, the following sections (chapter 2 and chapter 3) further elaborate upon this question.

The challenges and barriers experienced by women entrepreneurs in the EE also highlight the importance of the entrepreneurial environment. The entrepreneurial environment implies that entrepreneurs are socially embedded in local and global networks and reveals the critical role of the economic and cultural environment on an entrepreneur's entrepreneurial pathway (Spigel, 2016). Thus, the entrepreneurial environment's culture influences both nascent entrepreneurs and other stakeholders' willingness to take risks (Saxenian, 1994), the types of resources available and the ability of entrepreneurs to access them (Spigel, 2016), and resource holders' inclination to associate them with entrepreneurship (Spigel, 2013). Furthermore, in line with the concept of

entrepreneurial environment, Roundy et al. (2016) stated that the values and goals shared by individuals inside the EE also play a prominent role in entrepreneurs' inclusion and belonging, and institutional logic shapes these shared values and goals. Thus, the EEs comprise several institutional logics, such as the market, community, family, religious, and bureaucratic state logics (Roundy, 2017). The entrepreneurial-market logic is constituted by a 'set of goals and behaviours focused on innovation, the creation of new markets, business models, technologies, the pursuit of opportunities despite the resource scarcity and tolerance for uncertainty and failure' (Cunningham et al., 2002; Roundy 2017), and the community logic, that is constituted by 'a focus on community needs, development, prosperity, trust and value creation (Marquis et al., 2011; Roundy, 2017; Thornton et al., 2012) are according to Roundy (2017) the two dominant and more critical logics for the entrepreneurial ecosystem. However, in the literature, the relationship established between the EE and institutional logic has only been examined at the organisational (meso) level. To further understand the impacts of the institutional logic on women entrepreneurs and, more specifically, on disadvantaged women entrepreneurs, adopting the individual (micro) level of analysis is needed.

Ultimately, in the context of the background literature mentioned above, this research makes an interesting contextual contribution to the entrepreneurship literature. Firstly, by adopting the perspective of disadvantaged women entrepreneurs, this research reveals that different groups perceive entrepreneurship differently (Dana, 1995) and challenges the standard model of entrepreneurship through their lived experiences of everyday entrepreneurship (Welter et al., 2017). In addition, considering that the EE is a 'constructed' place in which disadvantaged women entrepreneurs enact entrepreneurship and in which they tend to be marginalised (Blackburn and Smallbone, 2014; Spigel and Harrison, 2017), this research is also in line with the recent call to

research how such places constructed to enhance entrepreneurship can be more inclusive of the diversity of entrepreneurs and entrepreneurship (Welter and Baker, 2020). Thus the following sections (chapters 2 and 3), by integrating the micro and meso level of analysis in the EE, will provide further insights into how the interplay between the EE, disadvantaged women entrepreneurs and their inherent institutional logic, facilitate or hinder disadvantaged women entrepreneurs' entrepreneurial journey and activities. In addition, still in line with the entrepreneurial environment, the COVID-19 pandemic created a context that significantly impacted markets, consumers, and societal needs. These changes also influenced the EE and its ability to support and provide resources and networks to entrepreneurs (Rashid and Ratten, 2020). Thus, it is worth further examining its ability and capacity to support marginalised entrepreneurs in times of crisis, such as disadvantaged women entrepreneurs, as very few studies engaged in such research. In this sense, the third section (Chapter 4) provides insights on the matter by considering both disadvantaged women entrepreneurs' lived experiences and the role of the EE in dealing with the pandemic negative spillovers.

1.2. Research Motivations

As mentioned earlier, the EE became a trendy topic for researchers and practitioners, as it promises to foster entrepreneurial, productive growth and equally give access to entrepreneurs in the areas concerned (Auerswald, 2015; Isenberg, 2010; World Economic Forum, 2013). However, despite this promise, the EE is not fully inclusive for all entrepreneurs (Spigel and Harrison, 2017), and women entrepreneurs experience marginalisation in the entrepreneurial ecosystem. In this sense,

women entrepreneurs face several barriers to accessing relevant resources and support to grow their entrepreneurial activities in the EE. Furthermore, while it is true that women entrepreneurs face gender-specific challenges in the entrepreneurial ecosystem, it is also important to consider women entrepreneurs' heterogeneous experiences in the entrepreneurial ecosystem. In this vein, recent research pointed out the lack of acknowledgement of diversity within **groups of women entrepreneurs** in the literature and suggested adopting an intersectional perspective to understand better the impact of privileges and disadvantages on their access to resources, legitimacy, and power within the EE (Martinez-Dy, 2020; Romero and Valdez, 2016).

The marginalisation of women entrepreneurs and disadvantaged women entrepreneurs in the EE shed light on the social embeddedness and contextual factors related to entrepreneurship and their impact on the entrepreneurial ecosystem's capacity to enable disadvantaged groups to develop their entrepreneurial activities (Neumeier et al., 2019). It also sheds light on the importance of understanding the factors enabling and impeding their access to resources in the EE (Neumeier et al., 2019). However, despite the growing body of literature on entrepreneurial ecosystems and the awareness of the importance of cultural components of EE (Audretsch et al., 2017; Roundy, 2017), **few studies in the entrepreneurial ecosystem literature engage in the gender debate**(McAdam et al., 2018) examine the impact of its social embeddedness on the entrepreneurial activities of disadvantaged women entrepreneurs. Similarly, only a few studies provide a theorisation of the EE's concept (Spigel, 2017).

Thus, to better understand EE's social embeddedness and the influence of these contextual factors on disadvantaged women entrepreneurs' entrepreneurial activities and entrepreneurial journeys, there is a need to provide further theoretical conceptualisation around the entrepreneurial ecosystem's concept. In this sense, Auschra et al. (2019) suggested conceptualising the ecosystem

as an institutional field based on the concept of the field in neo-institutional theory. The field concept provides an appropriate framework for addressing the notions of structure and agency by shedding light on the formal and informal rules of interaction within the EE. Additionally, it facilitates the development of a better understanding of institutional changes, and the analysis of power structures, position in the fields, roles, and their influences (Auschra et al., 2019). Thus, these inherent characteristics of the field concept make it an adequate framework to further examine the contextual factors influencing disadvantaged women entrepreneurs' entrepreneurial journey and entrepreneurial activities in the EE. It also provides an insightful contextual contribution to the issues related to the exclusion, power, and agency of some groups of diverse entrepreneurs within places (Zahra, 2007; Welter et al., 2017; Welter and Baker, 2020), by highlighting the interplay between the structures, positions, and logics in which disadvantaged women entrepreneurs and the EE actors are embedded.

Against the backdrop of these theoretical background and research gaps, chapter 2 examines disadvantaged women entrepreneurs' lived experiences in relation to their interactions with the other ecosystem actors within the entrepreneurial ecosystem. Thus, it highlights the role of institutional logic in influencing their interactions within the entrepreneurial ecosystem. Following the findings regarding the institutional logic' tensions emanating from their interactions and their inherent constraints for disadvantaged women entrepreneurs, chapter 3 aims to examine disadvantaged women entrepreneurs' responses and agency to deal with these tensions and whether they comply with or challenge the dominant institutional logics to sustain their entrepreneurial journey and activities. In addition, while the third study of this research (chapter 4) also seeks to understand the lived experiences of disadvantaged women entrepreneurs in the entrepreneurial ecosystem and the factors facilitating or impeding their entrepreneurial journey, it

does so from a slightly different perspective. Considering that there is a lack of acknowledgement of the diversity within groups of women entrepreneurs in relation to the impacts of the COVID-19 pandemic, this last study intends to examine disadvantaged women entrepreneurs' lived experiences and response strategies during the COVID-19 pandemic. Moreover, as few studies consider the ecosystem's role in supporting entrepreneurs during the COVID-19 pandemic, the last study also examines the extent to which the ecosystem supports (or does not support) disadvantaged women entrepreneurs to mitigate the negative effects of the crisis

Thus, this research aims to provide several original theoretical contributions to the literature to better comprehend the influence of the EE's social embeddedness on the interactions between the different actors within the EE to produce entrepreneurial activities and on its capacity to cater to disadvantaged women entrepreneurs' needs in their entrepreneurial journey to be more inclusive.

1.3. Research Questions and Research Objectives

1.3.1. Research Questions

Consistent with the different research gaps identified, this study aims to answer the overarching research question: *To what extent does the entrepreneurial ecosystem impact the lived experiences of disadvantaged women entrepreneurs in normal times and in times of crisis, and to what extent does it facilitate or hinder their entrepreneurial activities and outcomes?*

Furthermore, regarding the gaps related to the gender debate and the intersectional challenges in the entrepreneurial ecosystem literature, to the individuals' response strategies to institutional

complexity, and disadvantaged women entrepreneurs' lived experiences and individual responses to the pandemic, each study responds to the following specific questions:

Study 1 (chapter 2): *1) To what extent does the institutional logics in which disadvantaged women entrepreneurs and EE organisational actors are embedded impact the interactions between the disadvantaged women entrepreneurs and support organisations within the entrepreneurial ecosystem? 2) To what extent do the interactions between disadvantaged women entrepreneurs and support organisations within the entrepreneurial ecosystem constrain or facilitate women entrepreneurs' entrepreneurial journeys and activities in the entrepreneurial ecosystem?*

Study 2 (chapter 3): *How do disadvantaged women entrepreneurs respond and cope with the competing logic they experience to pursue their entrepreneurial journey in the French ecosystem?*

Study 3 (chapter 4): *How have disadvantaged women entrepreneurs and their businesses been affected by the COVID-19 pandemic in the French ecosystem? How do they respond to the negative effects of the COVID-19 pandemic on their businesses?*

1.3.2. Study Objectives

This research intends to provide more insights to foster a more inclusive entrepreneurial ecosystem for disadvantaged women entrepreneurs. Thus, it aims to contribute to the literature on the EE by engaging the debate on gender and intersectionality to better understand the lived experiences of disadvantaged women entrepreneurs in the EE (i.e., the French entrepreneurial ecosystem) and to better understand the role of the EE, in supporting or constraining their entrepreneurial journey and entrepreneurial activities. The existing literature on the EE emphasizes the need for further

investigation into the interactions that contribute to produce entrepreneurship within the ecosystem (Audretsch et al., 2018). Additionally, there is a call for a deeper understanding of the contextual factors that shape the experiences of women entrepreneurs (McAdam and Cunningham, 2021). This study aims to address these gaps by building upon these existing calls and making theoretical contributions, particularly in terms of conceptualizing the EE, which has not been extensively theorized thus far. Furthermore, this research also seeks to provide managerial insights to effectively address the identified gaps.

Considering that the key characteristic of the entrepreneurial ecosystem is the interdependence of its actors (Mason and Brown, 2014), the first study (Chapter 2) aims to provide a better understanding of the extent to which the interactions between the micro and meso levels within the entrepreneurial ecosystem can reinforce disadvantaged women entrepreneurs' oppressions and disadvantages and can hinder their entrepreneurial journey and their entrepreneurial activities. To do so, the study adopts the institutional logics perspective, and the entrepreneurial ecosystem is conceptualised as an institutional field.

The second study (chapter 3) is in the same vein and aims to provide a better understanding of disadvantaged women entrepreneurs' agency in relation to the tensions experienced in their interactions within the entrepreneurial ecosystem, especially as they reinforce structural barriers to access resources in the entrepreneurial ecosystem. To do so, the study adopts Pache and Santos' (2013) model, providing a framework to consider their response strategies and the cues informing them.

Finally, the third study (chapter 4) aims to provide further insights regarding disadvantaged women entrepreneurs' lived experiences in the entrepreneurial ecosystem during the COVID-19 pandemic, their individual responses to the crisis, and examines the role of the entrepreneurial

ecosystem in supporting them. To do so, the study adopts the intersectional lens alongside the Newman et al. (2022) entrepreneur-focused conceptual model on SMEs responses to unexpected crises.

1.4. Research Agenda

1.4.1. Data Setting

The three studies constituting this research are based on empirical data from the EU INTERREG funded Accelerating Women's Enterprise (AWE) project. The AWE project is a collaborative project launched in 2019, supported by the EU INTERREG France (Channel) England Programme. It aims to address the challenges and barriers in the support provided to disadvantaged women entrepreneurs experiencing additional intersectional challenges. It also aims to help women entrepreneurs increase their knowledge and personal skills to start and grow successful businesses in France and England. This entrepreneurial ecosystem project has three main axes: research, training, and mentoring. So far, it has been implemented in 2 phases: the first was from 2019 to 2022, and the second from 2022 to 2023.

The different chapters of the thesis focus only on primary and secondary empirical data from the French ecosystem of the project. To achieve research objectives, interviews were conducted with the French ecosystem actors involved in the project as service providers, partners, and/or stakeholders, as well as the beneficiaries of the training programmes offered by the AWE project and/or recipients of services from the participating ecosystem actors. The first study and second study (chapter 2 and chapter 3) draw on the same sample of data collected in the first phase of the

EU INTERREG AWE project. Furthermore, while the first study (chapter 2) focused on data provided by both disadvantaged women entrepreneurs and ecosystem actors interviewed, the second study (chapter 3) focused only on the data provided by disadvantaged women entrepreneurs. The third study (chapter 4) focused on disadvantaged women entrepreneurs interviewed in the second phase of the EU INTERREG AWE project.

The choice of the UK and France for the AWE project is related to the fact that both countries are two of the largest economies in Europe that yet still have a lower proportion of women entrepreneurs compared to men (Eurostat, 2021). Hence, both countries have commissioned reviews regarding the state of women's entrepreneurship (Rose, 2019), and they have established different frameworks to promote women's entrepreneurship to address this gender gap. Considering the French entrepreneurial ecosystem, France has established in this sense since 2013 a National Plan on Female Entrepreneurship with different renewed regional agreements and developed an inclusive entrepreneurship policy (OECD/European Union, 2018). Therefore, this thesis focuses on the French ecosystem, as it provides an adequate context to examine the support offered to disadvantaged women entrepreneurs and to better understand how this ecosystem facilitates or hinders their entrepreneurial journey and outcomes. In addition, the specific context of the AWE project in the French entrepreneurial ecosystem is even more appropriate, as it has the characteristics of an entrepreneurial issue field (Auschra et al., 2019). An entrepreneurial issue field refers to a field revolving around debates and discussions around an issue triggered by a constellation of actors with different interests. The actors are aware of the issue, aware of each other and their legitimacy to be involved in the issue, and they collectively develop an attitude toward the issue (Zietsma et al., 2017). The diversity of actors and their different interests are likely to generate conflicts in logic and practices within the entrepreneurial issue field (Auschra et

al., 2019). These characteristics are inherent to the EU INTERREG-funded AWE project, which has been developed by various French actors, such as regional councils, support organization structures, financial institutions, academic institutions, women entrepreneurs, etc., to address the challenges and barriers in the support provided to women entrepreneurs with additional disadvantages (such as age, disability, ethnicity, geography, socioeconomic background, motherhood, etc.). As a result, they enable to adopt the theoretical positioning of the EE as an institutional field and to further explore the interactions of the different actors between this field (chapter 2 and chapter 3). Similarly, as most entrepreneurial issue fields are likely to foster institutional logic conflict due to the diversity of actors and their divergent interests, this context also enables the examination of the influence of the institutional complexity resulting from the interactions between actors in facilitating or impeding the entrepreneurial journey and lived experiences of disadvantaged women entrepreneurs (chapter 2), and to comprehend disadvantaged women entrepreneurs (chapter 3). Finally, this AWE project also provides an adequate context to examine disadvantaged women entrepreneurs' lived experiences and support received from the ecosystem during the COVID-19 pandemic in France, as the pandemic outbreak during the project execution (chapter 4).

1.4.2. Data

To examine the data and address the different research questions of this thesis, a qualitative method has been adopted, following more precisely an interpretivist approach. The choice of this method and approach lies in the explorative nature of the three studies, which globally aim at exploring

under-explored phenomena through the participants' perspectives and perceptions of the world. The focus on participants' perspectives and sensemaking is facilitated through an interpretive approach, in line with Denzin and Lincoln (2011). It enables researchers to understand participants' perspectives and views of reality while interpreting their assigned meaning. In this sense, the three studies enable to respectively: (1) capture the institutional logics in which the different actors (disadvantaged women entrepreneurs and ecosystem organisational actors) of the ecosystem are embedded, and the tensions deriving from their interactions in the ecosystem (chapter 2); (2) capture disadvantaged women entrepreneurs' response strategies to the institutional complexity and tensions experienced (chapter 3); and (3) capture disadvantaged women entrepreneurs' lived experiences and response strategies to the crisis (chapter 4).

The benefits of the interpretive approach and the explorative nature of these three studies are the in-depth, rich data and descriptions, enabling further understanding of the different phenomena explored and providing insights to guide practices and new theory building.

Furthermore, given the criticisms of subjectivity associated with the interpretivist approach, data were structured and analysed according to the method described by Gioia et al. (2013) in Chapters 2 and 4, as this method seeks methodological rigor for open-ended, inductive, and theory-building research. To achieve this goal, Gioia et al. (2013) method follows an iterative process repeated over three phases: the first phase is the identification of the informant-based categories, the second phase is the identification of the second-order codes, and the third phase is the identification of the overarching codes or high-order themes categories (Strauss and Corbin, 1998). In Chapter 3, the data was analysed following two steps of the thematic analysis: (1) the first step following Braun and Clarke (2006) providing an inductive thematic analysis capturing and reflecting the

participants' insight, and (2) the second step following Pache and Santos' (2013) typology to categorise participants' insights according to the conceptual framework.

1.4.3. Data Collection

As mentioned earlier, the data were collected from the disadvantaged women entrepreneurs and French ecosystem actors partaking in the AWE project. Thus, participants were selected through a multi-method approach, such as snowballing and word-of-mouth introductions. Considering the women entrepreneurs' specific characteristics (i.e., intersectional challenges) and the research objectives, women entrepreneurs were sorted according to the following criteria: (1) fitting at least one of the following disadvantage criteria: having caring responsibilities, neurodiversity/mental or physical health condition/disability, rural area, disadvantage socio-economic area, qualification level, economically inactive, ethnicity, migrant, age range; (2) for chapter 2 and 3, being a participant of one of the AWE project programmes (bootcamp or training) and/or being beneficiary one of the ecosystem actors' services, as one of the purposes of these studies was to understand their interactions with the entrepreneurial ecosystem actors. And for chapter 4, having participated in one of the programmes of the AWE project (bootcamp or training), as one of the aims of this study is to examine the support received from the ecosystem during the COVID-19 pandemic.

In accordance with the qualitative approach adopted by the various papers, data were gathered via in-depth, open-ended interviews lasting between 40 minutes and 1 hour. A flexible interview prompt was utilised. Data were collected in two phases: the first phase of interviews was conducted throughout 2019 and the start of 2020 (chapters 2 and 3), and the second phase of interviews were

conducted throughout the end of 2022 and the start of 2023 (chapter 4). Participants were invited to sign a consent form before the interview or to give verbal consent before the beginning of the interview. All interviews were conducted remotely through Zoom or Skype, recorded, and verbatim transcribed from French to French, and then translated into English to address the questions of credibility and confirmation (Lincoln and Guba, 1985). For confidentiality purposes, participants' names have been anonymised by reference codes.

1.5. Chapter Summary

This introductory chapter provides a comprehensive overview of the research by offering insights regarding its general purpose, its underlying research motivations, and contributions to the entrepreneurial ecosystem literature, the women entrepreneurship literature, and the disadvantaged entrepreneurship literature. Thus, the following chapters will provide a detailed presentation of the three studies that constitute this research. Chapter 2 discusses the influence of the interactions between disadvantaged women entrepreneurs and ecosystem organisational actors within the ecosystem on disadvantaged women entrepreneurs' entrepreneurial journey. Then, chapter 3 examines disadvantaged women entrepreneurs' responses to the tensions emanating from their interactions with the ecosystem organisational actors. Finally, chapter 4 explores disadvantaged women entrepreneurs' lived experiences and coping strategies during the COVID-19 pandemic.

Chapter 2: Empowering or Perpetuating Gender Social Hierarchies? An Exploration of Disadvantaged Women Entrepreneurs' Interactions Within the French Entrepreneurial Ecosystem

Abstract

This study contributes to a better understanding of actors influencing and shaping disadvantaged women entrepreneurs' entrepreneurial journey and activities in the entrepreneurial ecosystem. More specifically, the study examines how the interactions within the entrepreneurial ecosystem influence the entrepreneurial development of disadvantaged women entrepreneurs. In this sense, by conceptualising the entrepreneurial ecosystem as an institutional field, it adopts the institutional logic perspective to explore the extent to which the interactions between disadvantaged women entrepreneurs and ecosystem organisational actors (i.e., support organizations structures, financial actors, etc.) constrain or facilitate disadvantaged women entrepreneurs' entrepreneurial journey and entrepreneurial activities, within the French entrepreneurial ecosystem. Thus, the study sheds light on social structures and hierarchies at the micro, meso, and macro levels that contribute to hindering disadvantaged women entrepreneurs' entrepreneurial activities by perpetuating structural barriers within the French entrepreneurial ecosystem. These findings also provide an intersectional and positionality lens to apprehend the interactions between the actors within the entrepreneurial ecosystem and their influence on disadvantaged women entrepreneurs' entrepreneurial journey.

Keywords: *Entrepreneurial Ecosystem, Women Entrepreneurs, Institutional Logics, Institutional Complexity, Tensions, Social Structure, Social Hierarchies, Intersectionality*

2.1. Introduction

Entrepreneurial Ecosystems (EE) are defined as ‘a set of interconnected entrepreneurial actors, entrepreneurial organisations institutions, and entrepreneurial processes which formally and informally coalesce to connect, mediate and govern the performance within the local entrepreneurial environment’ (Mason and Brown, 2014, p.5). In the past few years, EE have generated considerable interest among academics, practitioners, and policymakers for their role in facilitating innovation, productivity, and employment amongst growth-orientated businesses and start-ups (Mason and Brown, 2014; Stam, 2015). However, despite its core premise to enable all entrepreneurs to benefit equally from its resources, some entrepreneurs, such as women, minorities, migrants, etc., are disadvantaged as the inherited institutional logic of the EE does not favour them (Spigel and Harrison, 2018). Indeed, EE is tied into economic logics of profit and business growth favouring *gazelles*’ businesses instead of businesses operating with different purposes and logics as well as businesses held by disadvantaged demographic groups considered as underperforming (Ahl and Marlow, 2012; Marlow and McAdam, 2013; Spigel, Kitagawa, and Mason, 2020). In addition, EEs are dominated by an androcentric discourse and gender-neutral practices (McAdam et al., 2019), hindering women entrepreneurs’ participation and access to resources in their entrepreneurial journey. Besides, studies revealed that women entrepreneurs tend to face barriers and challenges to developing their businesses in the EE, and this is even accentuated when having an intersection of disadvantages (Blackburn and Smallbone, 2014). However, only a few studies engage in the gender debate in the EE literature (McAdam et al., 2019) and understanding the extent to which disadvantaged women entrepreneurs interact within

the EE and specifically interact with the EE organisational actors to achieve their entrepreneurial goals and produce entrepreneurial activities despite the barriers, has not been thoroughly explored. Similarly, the extent to which disadvantaged women entrepreneurs interact with organisational actors within EE, such as business support organisations, constrain or facilitate their entrepreneurial outcomes has also not been extensively explored.

Furthermore, despite the growing interest in the entrepreneurial ecosystem's concept, it remains undertheorized (Spigel, 2017) and is more practice-led than theory-driven (McAdam et al., 2019). To that extent, Auschra et al. (2019) proposed to advance the debate by conceptualizing the entrepreneurial ecosystem as an institutional field based on the field concept in neo-institutional theory. Such a conceptualisation enables understanding EE evolution and development from a non-evolutionary perspective, clarifies institutions' roles, and considers relations between EEs (Auschra et al., 2019). Moreover, conceptualizing EE as an institutional field also raises the question of the role and influence of the institutional logic constituting it (Auschra et al., 2019; Roundy, 2017) and the question of whether the diversity and pluralism of logic (Friedland and Alford, 1991; Kraatz and Block, 2008) contributes to an institutional complexity (Greenwood et al., 2011) affecting the dynamics of interactions and outcomes within the ecosystem. In this vein, Roundy (2017) developed a first step in exploring the institutional logic's role and influence on the EE at different levels of analysis. Moreover, there is a call in EE literature to provide further understanding of how individuals interact within and with the EE to foster entrepreneurship (Audretsch et al., 2018). However, most of the studies on entrepreneurial ecosystems adopting an institutional logics perspective and on institutional complexity tend to focus on the meso level and macro level of analysis, and only a few studies on these literatures address the micro level (Cunningham et al., 2019; Minbaeva et al., 2021; Svenningsen, Boxenbaum, and Ravasi, 2016).

Thus, this paper builds upon these different gaps and intends to integrate the micro-level analysis to the meso level to better understand the lived experiences of disadvantaged women entrepreneurs in the entrepreneurial ecosystem in relation to ecosystem organisational actors (i.e., support organisations structures and networks, and financial actors), and to better understand the dynamic of interactions between these different actors (i.e., disadvantaged women entrepreneurs and ecosystem organisational actors) within the entrepreneurial ecosystem to produce entrepreneurship, knowing that the core characteristic of the ecosystem is the interdependence of the different actors. Thus, this study conceptualises the entrepreneurial ecosystem as an institutional field and adopts the institutional logics perspective to examine their interactions. In this sense, it examines how the institutional logics inherent to the disadvantaged women entrepreneurs and the ecosystem organisational actors influence their interactions within the entrepreneurial ecosystem and how these interactions facilitate or constrain disadvantaged women entrepreneurs' entrepreneurial journey and entrepreneurial activities in the entrepreneurial ecosystem. Therefore, the research questions are as follows: *1) To what extent does the institutional logic in which disadvantaged women entrepreneurs and EE organisational actors are embedded impact their interactions within the entrepreneurial ecosystem? 2) To what extent do the interactions between disadvantaged women entrepreneurs and support organisations within the entrepreneurial ecosystem constrain or facilitate women entrepreneurs' entrepreneurial experience and activities in the entrepreneurial ecosystem?*

This study, through the context of the French ecosystem of the EU INTERREG-funded AWE project, demonstrates that this entrepreneurial ecosystem is an issue institutional field where five institutional logics (market logic, community logic, family logic, patriarchy logic, and private logic) shape and influence the disadvantaged women entrepreneurs and ecosystem support

organisations' actions, and thus underlie their interactions. The pluralism of these institutional logics is a panacea for institutional complexity as some logics compete, which results in tensions between disadvantaged women entrepreneurs and some ecosystem organisational actors that constrain disadvantaged women entrepreneurs' entrepreneurial activities and development in the field. In addition, by conceptualising EE as an institutional field, the study reveals how this entrepreneurial ecosystem and the different actors studied (disadvantaged women entrepreneurs, support organisations, and financial actors) are socially embedded and how their interactions tend to reproduce social hierarchies and positionalities related to gender and additional social categories in the entrepreneurial ecosystem. Thus, the interplay between the disadvantaged women entrepreneurs and the ecosystem organisational actors points out the intersection of different oppressive structures (expressed notably through the patriarchal and market logic), shaping some of the tensions experienced by these disadvantaged women entrepreneurs.

The contributions of this paper firstly lie in the contribution to the theoretical perspective of EE as an institutional field through the institutional logic perspective. Indeed, through the institutional logic perspective, this paper brings some more elements to comprehend the interaction between the interdependent actors of the EE within the EE and sheds light on how the micro, meso, and macro levels interactions within the EE can facilitate or hinder individuals' entrepreneurial activities in the EE. While the integration of the micro and meso levels is one of the original features of this study, the institutional logic perspective also highlights the interaction with the macro level by revealing the role of structures that can foster oppression and reinforce disadvantages. Thus, this is the second contribution of this study in that, in addition to providing new elements to the theoretical conceptualisation of the entrepreneurial ecosystem as an institutional field, it also reveals the existence of social structure and social positions in which the

ecosystem actors are embedded and affecting their interactions and outcomes within the entrepreneurial ecosystem. These findings further provide evidence to foster more inclusive practices in the EE as they uncover the weight of the social structure and social positions in relation to gender in the issue of the entrepreneurial ecosystem field studied. Additionally, they provide intersectionality and positionality lenses to apprehend the interactions between the ecosystem organisational actors and the disadvantaged women entrepreneurs and their influence on their entrepreneurial journey. Finally, the paper resonates with the calls in the literature to contextualise entrepreneurship (Dana, 1995; Zahra, 2007; Welter et al., 2019; Welter and Baker, 2020) and to contextualise women entrepreneurs' experiences (McAdam and Cunningham, 2021), by challenging the traditional standard way of entrepreneurship through the entrepreneurial experience of disadvantaged women entrepreneurs, which is in line with the third wave of contextualisation (Dana, 1995; Welter et al., 2019). The paper also sheds light on how the interplay between the EE and disadvantaged women entrepreneurs can impede disadvantaged women entrepreneurs' entrepreneurial activities and journey within the EE. The latter enables to understand how EE as a place can reinforce the exclusion of some diverse entrepreneurs (Welter and Baker, 2020), such as disadvantaged women entrepreneurs, by highlighting the structural constraints within the French ecosystem of the EU INTERREG-funded AWE project.

The section that follows first reviews the literature review on the entrepreneurial ecosystem, as well as the literature review on the entrepreneurial ecosystem, institutional logics, and disadvantaged women entrepreneurs. Then, the research method, including the research design, the sample, the data collection, and analysis are addressed. Drawing on the case of the EU INTERREG-funded AWE project French ecosystem and the qualitative data collected from women entrepreneurs and organizational actors, the finding section will summarise and reflect on

the different logics existing in this context, the related tensions, and their impact on disadvantaged women entrepreneurs' entrepreneurial activities and outcomes. Finally, the paper concludes by addressing a discussion and conclusion related to the findings and their further implications.

2.2. Literature Review

2.2.1. Entrepreneurial Ecosystem as an Institutional Field

Entrepreneurial ecosystems are defined by Mason and Brown (2014, p.5) as 'a set of interconnected entrepreneurial actors, entrepreneurial organisations, institutions, and entrepreneurial processes, which formally and informally coalesce to connect, mediate and govern the performance within the local entrepreneurial environment'. And EEs are also defined by Stam (2015, p.1765) as 'a set of interdependent actors and factors coordinated in such a way that they enable productive entrepreneurship.' These two definitions highlight the interdependent nature of the actors in the ecosystem to achieve entrepreneurial outcomes. However, the literature has not further explored the extent to which this interdependence dynamic between actors within the EE influence and shape individuals' entrepreneurial journey. Moreover, because the EE concept is more practice-led than theory-driven, its characteristics and dimensions require additional research because the field is still under-theorized (McAdam et al., 2019; Spigel, 2017). Based on this observation, [Auschra et al. \(2019\)](#) developed a theorization of the EE as an institutional field. Through this theorisation, anchored in both commonalities and potentials for development between the concepts of the EE and field, [Auschra et al. \(2019\)](#) intend to provide an emphasis on the role of both institutions and agencies in EE's conceptualization, as well as foster the

understanding of the dynamic within EEs and the relationships between EEs (Auschra et al., 2019). As far as similarities between the concept of field and EE are concerned, both concepts focus on resources and the means to access them through interpersonal and inter-organizational networks, social and material aspects (Spigel, 2017), boundaries (however, for the concept of field, scholars view boundaries as socially constructed, whereas for EE, scholars view boundaries as a geographical scale), and interpersonal and inter-organizational networks (Auschra et al., 2019), and finally on logics (Thompson, Purdy, Ventresca, 2018; Thornton and Ocasio, 2008). As far as the potentials for development areas are concerned, the concept of field (1) enables to focus more on structure and agency by shedding light on the formal and informal rules of interaction within EEs, (2) fosters a better understanding of institutional changes to analyse power structures, position in the fields, roles of actors and their influences, and finally (3) enables to shed light on interactions between different EEs and between EEs and other fields (Auschra et al., 2019). Thus, considering the common focus of both EE and field concepts on institutional logic and the potential opportunities to explore the dynamic of interaction within EE through the field concept, approaching EE as an institutional field is an appropriate theoretical background to build this study. Indeed, it provides an adequate framework to examine the institutional logic underlying the ecosystem's actors as well as the interactions between organisational actors and disadvantaged women entrepreneurs within the chosen EE.

In addition, Auschra et al.'s (2019) conceptualisation of EE as an institutional field reveals that EE can be considered as 'an issue field transforming into one or more exchange fields (or vice versa)' (Auschra et al., 2019, p.68). The entrepreneurial exchange field revolves around market-based or technology-based exchange relationships between actors producing similar products/services and interacting collaboratively within a specific geographical region (Zietsma et

al., 2017). The exchange field aims to foster value creation and appropriation through exchanging goods, services, and knowledge (Zietsma et al., 2017). Whereas the entrepreneurial issue field refers to a field revolving around debates and discussions around an issue triggered by a constellation of actors with different interests.

The actors are aware of the issue, aware of each other and their legitimacy to be involved in the issue, and they develop an attitude toward the issue (Zietsma et al., 2017). The diversity of actors and their different interests will likely generate conflicts in logic and practices within the entrepreneurial issue field (Auschra et al., 2019). According to these definitions and considering the nature of the French entrepreneurial ecosystem of the EU INTERREG AWE project chosen as the context of this study, this EE can be considered an entrepreneurial issue field. Indeed, this EE has been developed by different French actors (such as regional councils, support organisation structures, financial institutions, academics, women entrepreneurs, etc.) to address the challenges and barriers in the support provided to women entrepreneurs with additional disadvantages (such as age, disability, ethnicity, geography, socioeconomic background, motherhood, etc.). The different actors involved are aware of each other and tend to coordinate themselves to deal with this issue. However, in line with the propensity of entrepreneurial issue field's propensity to foster institutional logic conflict due to the diversity of actors and their differences of interests, the French entrepreneurial ecosystem of the EU INTERREG AWE project **is also** likely to face institutional logic conflict underlying the actors' interactions.

2.2.2. Entrepreneurial Ecosystems and Disadvantaged Women Entrepreneurs

While it is true that several studies on entrepreneurial ecosystems emphasise the value of entrepreneurial ecosystems to support entrepreneurial activity's growth, there is also evidence that entrepreneurial ecosystems can hinder entrepreneurial activities. Indeed, to support entrepreneurial activities, the ecosystem's actors and environment must provide entrepreneurs with relevant social, financial, and cognitive support and capital. However, when they fail to provide support, they hinder entrepreneurial activities (Gnyawali and Fogel, 1994) and become barriers to accessing the EE's benefit. In line with that, Spigel and Harrison (2017) stated that not every entrepreneur can benefit equally from the ecosystem, and many of them are excluded from ecosystems due to their gender, race, age, or level of education. Thus, women entrepreneurs are part of the entrepreneurs who experience barriers in the EE, as they face several gender-related challenges preventing them from acquiring and mobilizing resources compared to their male counterparts in the same context, especially human, social, and financial capital (Welter, 2004). In this sense, women entrepreneurs are set apart from accessing some crucial yet male-dominated networks, perceive more financial barriers (Roper and Scott, 2009), and even if they receive similar financial capital conditions as men, they still perceive an unequal consideration and respect from bankers (Fabowale et al., 1995). In addition to the capital issues, women entrepreneurs sometimes face family-related factors (motherhood, childcare, etc.) and lack of some technical skills and/or self-confidence (Sperber and Linder, 2018), which hinder their entrepreneurial activities and their entrepreneurial ecosystem's experience.

Moreover, these barriers are exacerbated for women entrepreneurs at the intersection of other social categories with disadvantages. Some scholars (Blackburn and Smallbone, 2014; Cowell et al., 2018; McAdam et al., 2018) highlighted that women entrepreneurs who are unemployed, from youth or senior age groups, disabled, from rural areas, and carrying additional family

responsibilities, tend to face greater challenges in their entrepreneurial journey in the EE, and can even experience double or triple handicaps (Dhaliwal et al., 2010; Smith and Tienda, 1988). Similarly, migrant women, especially from developing countries, tend to face double and triple disadvantages (Rajman and Semyonov, 1997). Thus, disadvantaged women entrepreneurs are likely to experience aggregated stereotypes with respect to their ethnicity, employability, education, age, health conditions, geographical area, and family situation, which reinforce their struggle to access, acquire and mobilise human, social, and financial capital resources, and that affect their integration to networks, especially male-dominated ones.

2.2.3. Entrepreneurial Ecosystems, Institutional Logics, and Disadvantaged Women Entrepreneurs

Institutional logic refers to a set of ‘assumptions, values, beliefs, and rules’ (Thornton and Ocasio, 2008) providing principles enabling actors to interpret organisational reality, to understand appropriate behaviors, and define success (Friedland & Alford, 1991; Greenwood et al., 2011; Thornton, 2004: 70). Thus, institutional logics constitute ‘rules of the game’ for organisational fields that are interpreted and enacted by organisational actors (Thornton, Ocasio, and Lounsbury, 2012). Thus, by considering EEs as institutional fields, they can also be considered as ‘a social arena in which individuals and organisations partake of a common meaning system and interact more frequently with one another than with actors outside of the field’ (Scott, 1994:206-207). Thus, EE as well as the organisations and individuals that comprise them, are influenced, shaped, and/or constrained by institutions and institutional logic (Pache and Santos, 2010; Thornton, 2004; Thornton and Ocasio, 2008). In this case, they may deal with multiple institutional logics, referred to by Kraatz and Block (2008) as ‘institutional pluralism’ (Friedland and Alford, 1991; Kraatz and

Block, 2008). The multiple logics may be compatible or not, and there is evidence that they often compete with one another (Thornton, 2012). When the logic is incompatible, even if they can coexist, co-evolve, and converge (Dunn and Jones, 2010; York, Hargrave, and Pacheco, 2015), they contribute to an institutional complexity (Greenwood et al., 2011), which leads to tensions in the field.

To date, the studies examining the institutional logic in the EE context tend to focus more on the meso level to foster an understanding of their roles in structuring and formatting the EE as an organisation (Roundy, 2017; Thompson, Purdy, and Ventresca, 2017). In this vein, Roundy (2017) explained that entrepreneurial-market logic and community logic are the two dominant institutional logics shaping entrepreneurial ecosystems and permeating their values. The entrepreneurial-market logic is constituted by a 'set of goals and behaviours focused on innovation, the creation of new markets, business models, technologies, the pursuit of opportunities despite the resource scarcity and tolerance for uncertainty and failure' (Cunningham et al., 2002; Roundy 2017). Whereas the community logic is constituted by 'a focus on community needs, development, prosperity, trust, and value creation' (Marquis et al., 2011; Roundy, 2017; Thornton et al., 2012). However, as this study integrates the meso and the micro level of analysis to better understand how the interactions between disadvantaged women entrepreneurs and ecosystem organisational actors influence disadvantaged women entrepreneurs' entrepreneurial journey and activities, the institutional logic must be contextualised and examined at both the meso and micro level. In this sense, the market logic at the micro level can be considered as the individuals' orientation and motivation towards economic performance, expressed by a focus on profit, efficiency, sales growth, traditional business models, etc. (McMullin and Skelcher, 2018), in the EE. Considering that women entrepreneurs tend to have a constrained performance (Marlow and McAdam, 2013),

to mainly develop businesses in the growth sector (Marlow and McAdam, 2013; Marlow et al., 2009) and to assess their entrepreneurial success with non-financial indicators, such as self-fulfilment, goal achievement, being in control of the business process, and building ongoing relationships with clients (Moore and Buttner, 1997; Romano, 1994), the interaction between the ecosystem organisational actors that are influenced by market logic and disadvantaged women entrepreneurs having a non-financial orientation and/or developing low-growth businesses is likely to generate tension and thus to constrain disadvantaged women entrepreneurs' entrepreneurial development and outcomes in the EE.

According to Thornton et al. (2012), community logic is characterised by legitimacy and reciprocity, cooperation between actors within a geographical area, or a common set of values. In the same vein, Brint (2001, p.8) defined community logic as 'aggregates of people who share common activities and/or beliefs and who are bound together principally by relations of effect, loyalty, common values, and/or personal concern.' Thus, in the context of this study, the community logic is likely to emphasise the cooperation between ecosystem organisational actors to serve disadvantaged women entrepreneurs within the French ecosystem and their customer-centric value to meet disadvantaged women entrepreneurs' needs and maximize their well-being. Thus, when ecosystem organisational actors lack cooperation with each other and/or are less customer-centric oriented (thus are less community logic-driven), their interaction with disadvantaged women entrepreneurs is likely to foster tensions and constrain disadvantaged women entrepreneurs' entrepreneurial journey and activities in the EE.

Furthermore, given the prevailing androcentric discourse within EE and its underlying gender-blind practices (McAdam et al., 2019), another institutional logic that could also influence some ecosystem organisational actors in their interaction with disadvantaged women entrepreneurs is

the patriarchy logic. Indeed, the patriarchy logic is a societal logic fostering the prioritization of male attributes and interests, leading to discrimination against women (Zhao and Wry, 2016). As a societal logic, patriarchy influences the behaviours of individuals and organisations (Thornton et al., 2012; Zhao and Wry, 2016), as it prescribes appropriate and desirable behavior. Thus, the ecosystem organisational actors embedded in a patriarchal logic are more likely to hold prejudices against women entrepreneurs and adopt a gender-neutral approach. In this sense, their interactions with disadvantaged women entrepreneurs will likely foster tensions and constrain disadvantaged women entrepreneurs' entrepreneurial journey and activities in the EE.

In addition, family logic plays a substantial role for women entrepreneurs facing disadvantages such as caring responsibilities. Indeed, caring responsibilities, such as having a dependent child and/or being a single parent, are part of the disadvantages experienced by women entrepreneurs (Vial and Richomme-Huet, 2017). At the meso level, family logic tends to refer to the importance of family values in family firms (Greenwood et al., 2010; Thornton, Jones, and Kury, 2005; Thornton and Ocasio, 2008), with family reputation considered as the source of identity, and unconditional loyalty as a source of legitimacy (Thornton, Jones, and Kury, 2005). At the micro level, however, family logic can be viewed as the significance of family well-being and family roles and responsibilities in shaping individuals' entrepreneurial activities and development. Thus, the interaction between ecosystem organisational actors that are influenced by either or both patriarchy logic and market logic and disadvantaged women entrepreneurs influenced by family logic is likely to generate tensions and constrain women entrepreneurs' entrepreneurial journey and activities in the EE.

Therefore, the French ecosystem of the EU INTERREG AWE project is likely to be exposed to multiple coexisting institutional logics. The institutional logic mentioned above (i.e., market,

community, patriarchy, and family logic) seems to be the institutional logics shaping both ecosystem actors and disadvantaged women entrepreneurs' behaviors and actions and influencing their interactions. These institutional logics and their influence are explored in more detail in the findings section through the interactions between disadvantaged women and ecosystem organisational actors and the tensions that may arise.

2.3. Methods

2.3.1. Sample

This study incorporates a combination of primary and secondary data obtained from the French ecosystem within the EU INTERREG AWE project framework. Forty-three disadvantaged women entrepreneurs and 37 ecosystem organisational actors participated in the research. In total, 80 semi-structured interviews were conducted throughout 2019 and the beginning of 2020. Due to quality issues, the study did not include one disadvantaged women entrepreneur's interview and one organisational actor's interview. Therefore, 78 interviews were analysed.

The organisational actors are divided into stakeholders and external committee members. These two organisational actors differ in their roles within the AWE project. While all the ecosystem organisational actors are likely to interact with the disadvantaged women entrepreneurs and provide them services, the external committee members were invited to implement the resources developed by the AWE project as it progresses and share their expertise, good practices, and perspectives about them. Regarding the stakeholders, they were in charge of overseeing the design and communicating some of the AWE project resources to the external committee members. Furthermore, both stakeholders and external committee members were divided into the following

categories, according to the nature of their organisations: local government organizations, official membership bodies, private finance, public education organizations, and private sector training and support. For this study, the focus is mainly on supporting organisation structures and financial partners. Thus, only the following categories are considered: local government organizations, official membership bodies, private finance, and private sector training and support. This study focused on these actors as they are the ones who interact more directly with disadvantaged women entrepreneurs within the entrepreneurial ecosystem, and thus, they are critical actors in their access to resources in their entrepreneurial journey. More details regarding disadvantaged women entrepreneurs' characteristics and the ecosystem organisational actors (stakeholders and external committee members) are provided in Appendix 2.1 and 2.2.

Participants were selected through a multi-method approach, such as snowballing and word-of-mouth introductions. Participants were also sorted according to eligibility criteria. For the disadvantaged women entrepreneurs with additional disadvantages, they had to fit at least one of the following disadvantage criteria: having caring responsibilities, neuro-diversity/mental or physical health condition/disability, rural area, disadvantaged socio-economic area, qualification level, economically inactive, ethnicity, migrant, age range; and for the organisational actors (stakeholders and external committee members), they had to fit at least one of the following criteria related to the nature of their organisation: bank, credit union, business angel network, venture capital network, training provider, further education institution, higher education institution, local government, media organisation, employment organisation, business support organization, local enterprise partnership, small business organisation, chambers of commerce, social incubators, the social enterprise network.

2.3.2. Data Collection

All interviews from the AWE project's French ecosystem were collected through in-depth, open-ended interviews lasting between 40 and 60 minutes. No boundaries were set during the interviews. Disadvantaged women entrepreneurs were asked to describe the support and resources received in starting their business from EE's actors, to describe how they interacted with each member of the ecosystem, and to share their lived experiences of how the ecosystem perceives or treats them. The stakeholders and external committee members were asked to describe how their organisations interact with disadvantaged women entrepreneurs and their perceptions of them. The interviews were conducted in French, and a flexible interview prompt was utilised (See the original version of the interview questions in Appendix 2.3 A and B). The participants were invited to sign a consent form before the interview to address the questions of credibility and confirmability (Lincoln and Guba, 1985). The interviews were then recorded and transcribed (from French, then translated into English). For confidentiality purposes, participants' names have been anonymised by reference codes, such as Participant-ENT-number for disadvantaged women entrepreneurs and Participant-STA or EXC-number for the ecosystem organisational actors (stakeholders and external committee members).

2.3.3. Design

As this study aims to examine the interactions between disadvantaged women entrepreneurs and ecosystem organisation actors on disadvantaged women entrepreneurs' entrepreneurial journey

and activities, through the institutional logic perspective, the institutional logic underlying their behaviors and actions must first be captured. Thus, the institutional logic will be captured qualitatively through a ‘pattern-inducing’ technique (Reay and Jones, 2015). The ‘pattern-inducing’ technique captures institutional logic by relying on a bottom-up inductive approach grounded in the data and in the relationship between the findings and those of other studies or cases within the study (Reay and Jones, 2015). This technique is embedded in grounded theory, in which it is assumed that ‘the only way [to] understand a particular social or cultural phenomenon is to look at it from the inside’ (Myers, 2013, p.38). Therefore, empirical textual data from the French ecosystem of the EU INTERREG AWE project were analysed through an interpretive process of analysis (Denzin and Lincoln, 2011) based on the development of categories and groups to identify the different logic underlying disadvantaged women entrepreneurs and ecosystem organisational actors’ behaviors and influencing their interactions within the EE, the tensions deriving from their interactions and their impacts on disadvantaged women entrepreneurs’ entrepreneurial journey and activities. This coding and grouping process is anchored in the interpretive principle that multiple truths exist (Guba and Lincoln, 1994; Myers, 2013).

This methodology enables several benefits, according to Reay and Jones (2015), and in line with the aims of this study, enables the three following benefits: (1) the text and quotations emanating from raw data enable to present the rich context; (2) it provides actors’ insights on behaviors and phenomenon and points out values and beliefs, both likely to guide practices; and (3) it enables to build new theory, especially to link micro-level phenomenon to institutional concepts.

2.3.4. Analysis

Considering that one challenge associated with the ‘pattern inducing’ technique is the difficulty of convincing the reviewers that the categories developed are appropriately representative of behaviors or practices reflecting the influence of guiding logic and representative of logic themselves (Reay and Jones, 2015), the analysis needs to show the effective use of rhetoric, figures, or diagrams, and to raise awareness of the facts (Van Maanen, 1995). Thus, the analysis is structured following the method described by Gioia et al. (2013), ‘Gioia-type’ figures, to present raw data and categorisation process. The Gioia et al. (2013) methodology aimed for methodological rigor for open-ended inductive theory-building research and was successfully used in several studies (Huy, Corley, and Kraatz, 2014; Williams and Shepherd, 2016; Sonenshein, 2014). Following the characteristics of inductive analysis, the data analysis was iterative, and data were repeatedly compared with emerging data throughout the process (Glaser and Strauss, 1967). The iterative process followed different phases. The first phase was to identify the informant-based categories, also referred to as first-order codes. I did so through an open coding approach (Strauss and Corbin, 1998), highlighting keywords about the different logics underlying disadvantaged women entrepreneurs and ecosystem organisational actors’ behaviors and interactions and the tensions underlying their interactions. Even if informant statements were labelled and coded in categories according to text comparisons, the labels remain open to keep data in line with the informants’ meaning (Suddaby, 2006). In this phase, I have identified the recurrent concepts and those missing (Corbin and Strauss, 1990). The codes were developed with the software NVivo. I read data and re-coded them recursively (Strauss and Corbin, 1998). The final labels attributed to the first-order codes enabled data-grounded insights. After this stage, I kept refining the coding procedures to develop the categories of second-order codes and high-order themes (Strauss and

Corbin, 1998). Just like the first-order codes, the process was iterative and recursive between the data and theoretical emerging themes. In the final analysis stage, I developed from the second-order codes to higher-order codes, following the same iterative procedures (Glaser and Strauss, 1967). The higher-order codes are tied to theories or literature. I ended the procedures with seven aggregate categories and 31 items (codes) on NVivo software (See the hierarchy chart of the codes in Appendix 2.4.1 and Gioia Types in Appendix 2.4.2 and 2.4.3).

2.4. Findings

2.4.1. Examining the Different Institutional Logics Shaping Disadvantaged Women Entrepreneurs and EE's Actors' Behaviors and Actions Within the EE

As far as the different institutional logics inherent to the ecosystem organisational actors and disadvantaged women entrepreneurs in the French ecosystem are concerned, five logics, market logic, community logic, family logic, patriarchy logic, and private logic, have been identified (See Table 1 and See Appendix 2.4.2 for the Gioia Type). At the meso level, the prominent institutional logic identified are the market, community, and patriarchy logic. However, the patriarchy level is also tied to a macro level. At the micro level, the market, family, and private logic are the prominent institutional logics identified.

Disadvantaged women entrepreneurs (micro level) participating in this study were found to be mainly influenced in their actions by the family logic, their private logic, and some by the market logic. It is worth mentioning that some disadvantaged women entrepreneurs are likely to be influenced by these institutional logics simultaneously. The family logic refers to their focus on their family well-being, their work-life balance, and caring responsibilities. On the other hand,

market logic refers to the economic orientation towards profit, efficiency, sales growth, traditional business models, etc., while private logic refers to individual's views about themselves, others, and the world around them. Regarding market logic, it is intriguing to note that only a small number of underprivileged women entrepreneurs interviewed expressed their motivations and perceptions of success in terms of financial or economic indicators. Most of them rather expressed them with non-financial indicators, inclined toward self-accomplishment, fulfilment, freedom, etc. (41 references compared to 12 references on Nvivo coding).

'I'm really going to manage my business according to my personal needs, I'm a single mother with three children. Well, on Wednesdays when they're done, I don't work. When they finish at 4:00 I stop, and resume later. If there are things, I take the day off.' – Participant-ENT-29 (family logic)

'Success as an entrepreneur was generating my own wealth, living off my talents and generating my own financial resources...' - Participant-ENT-01 (market logic)

'Highly hopeful. I tell myself that I'll finally be able to do something worthy of my dreams, worthy of my values. I'm ready to take the risk that it won't work because I feel that when I talk about it, I find these values in other people. I'm quite militant by nature, so I'd be satisfied enough to be able to prove that I can do it.' - Participant-ENT-028 (private logic)

The organisational actors (meso level) are mainly influenced by the market logic, the community logic, and the patriarchy logic. It is worth mentioning that some actors are simultaneously influenced by two or three institutional logics. Thus, it has been observed that official membership bodies (chambers of trades, etc.), para-public and private sector training and support (both mainstream and women-only), and networks (both mainstream and women-only) are influenced by the three logics simultaneously. Private financial institutions (banks, etc.) are mainly influenced by both market and patriarchy logic. And finally, the local government organizations are influenced by both community and patriarchy logic.

'All the other structures where they are received, they are received for 1 hour because the agents are not allowed to devote 2 and a half hours to a person, it is not profitable.' – Participant-STA-26 (market logic)

'The majority of the facilities are still male facilities.' – Participant-STA-17 (patriarchy logic)

'We set up the creation cafés where EAF is one of the members of the convention as well as accountants and lawyers from the Brest and Quimper bars. We also have the chamber of notaries, the Urssaf as well.' – Participant-STA-02 (community logic)

This finding corroborates the existence of institutional pluralism in the French entrepreneurial ecosystem of the EU INTERREG AWE project. In addition, the findings also shed light on the simultaneous influence of different logics on both organisational actors and disadvantaged women entrepreneurs' behaviors.

Table 1: Institutional logics' ideal types adapted from Thornton, Ocasio and Lounsbury (2012)

Type of Logic	Characteristics of the logic	Basis of the norms	Basis of the strategy	Level and actors involved
Market logic	Focus on efficiency, profit maximization, competition, and traditional business models.	Self-interest	Increase profit, efficiency of interactions	<ul style="list-style-type: none"> Meso level: private financial institutions, official membership bodies, para public training and support, networks, private sector training and support Micro level: disadvantaged women entrepreneurs
Community logic	Focus on cooperation between actors, customer-centric approach, maximization of the well-being of the group.	Members, beneficiaries, customers' interest	Increase common good, social and/or ecological good	<ul style="list-style-type: none"> Meso level: local government organisations, official membership bodies, para public training and support, networks, private sector training and support, public education organisations
Family logic	Focus on family well-being, caring responsibilities, and work-life balance.	Family members	Increase family stability, well-being, and security	<ul style="list-style-type: none"> Micro level: disadvantaged women entrepreneurs
Patriarchy logic	Focus on the prioritization of male attributes	Citizen	Increase gender gap and androcentric discourse	<ul style="list-style-type: none"> Meso level: local government organisations, official membership bodies,

	and interests in the role of women in society.			para-public training and support, networks, private sector training and support, private financial institutions
Private logic	Focus on individuals' views about themselves, others, and the world around them, influencing their actions.	Personal experiences	Increase congruence between their perspectives and their actions	<ul style="list-style-type: none"> • Micro level: disadvantaged women entrepreneurs

2.4.2. Interactions, Tensions, and Their Impact on Disadvantaged Women Entrepreneurs' Entrepreneurial Journey and Activities

In line with Auschra et al. (2019), stating that the diversity of actors, as well as their different interests, are likely to generate conflicts in logic and practices within the entrepreneurial issue field, the findings also reveal that disadvantaged women entrepreneurs experience some tensions in their interactions with EE actors in the ecosystem – mainly with some official membership bodies, private finance, and some mainstream private sector training and support -, and these tensions undermine the competing institutional logics in which they are embedded. These tensions are detailed as follows.

Table 2: Type of tensions identified and their impacts on disadvantaged women entrepreneurs.

Type of tension	The logic(s) involved	Impact on disadvantaged women entrepreneurs' entrepreneurial journey and activities in the EE
Work-family conflict	Market logic (meso level) and the family logic (micro level), and community logic (meso level) and the family logic (micro level)	<ul style="list-style-type: none"> ✓ Difficulty in participating in activities promoted in the EE (e.g., networking events, etc.) leading to less social capital mobilized. ✓ Difficulty in focusing on business development and tasks required when having children (especially at lower age) at home without childminding, leading to more time for the business to take off.

<p>Structural discrimination</p> <ul style="list-style-type: none"> ✓ Gender discrimination ✓ Gender blindness ✓ Disadvantages-blind services 	<ul style="list-style-type: none"> ✓ Patriarchal logic (macro and meso level) and family logic (micro level) ✓ Community logic (meso level), patriarchy logic (macro and meso level), and family logic (micro level) ✓ Community logic (meso level) and women's disadvantages 	<ul style="list-style-type: none"> ✓ Prevent access and/or mobilise some relevant resources (e.g., financial resources, training, supports, etc.) to develop businesses. ✓ Prejudice on women entrepreneurs' abilities prevents access to some resources and causes a lack of consideration and legitimacy. ✓ Misfit between the services offered and disadvantaged women entrepreneurs' specificities and needs: less support than needed or expected.
<p>Performance pressure</p>	<p>Market logic (meso level) and women's private logic and family logic (micro level)</p>	<ul style="list-style-type: none"> ✓ Pressure to make immediate profits leads to work-family conflict. ✓ Fear of financial insecurity (especially family financial insecurity) between business creation and the end of social benefits (for women accessing social benefits) leads to delay in business creation.
<p>Conformity pressure</p>	<p>Market logic (macro and meso level) and private logic (micro level)</p>	<ul style="list-style-type: none"> ✓ Difficulty for disadvantaged women entrepreneurs, especially those with social and solidarity economy projects to engage with mainstream support structures. ✓ Prevent some disadvantaged women entrepreneurs from seeking support from some mainstream structures and thus access more resources to develop their business, as they feel misunderstood and/or discouraged.
<p>Survival pressure</p>	<p>Community logic (meso level) and market logic (meso level)</p>	<ul style="list-style-type: none"> ✓ Organizational EE actors compete in order to access funding: this competition leads to practices privileging a quantitative / profit-centric approach as opposed to a more time and customer-centric approach to support disadvantaged women entrepreneurs.

2.4.2.1. Work-family Conflict

« Women need a little more time to create their businesses. [...] You really must see the creation of a business as a global element of a woman's life! To see if this project will have the time to let the family sphere develop, if there will be room to develop the family budget, if there will be...there must be a global vision, and that's often what's missing in the support that's proposed in other support structures. » - Participant-STA-26

Tied into the business-family interface (BFI) construct, work-family conflict refers to the challenge arising between the family roles and responsibilities through which women are defined in societies with a dominant patriarchy logic (Brush et al., 2009; Leung, 2011) and women entrepreneurs' choice of entrepreneurial activity and role. Although this is a tension that disadvantaged women may experience in their entrepreneurial journey without interacting with organisational actors within the EE (for some participants having caring responsibilities, achieving work-life balance was considered more challenging and was exacerbated when they have children at a lower age, and/or when they have been for a long period stay-at-home mothers), their interactions with ecosystem organisational actors within the EE may still reinforce it. Indeed, on the one hand, some support organisations expect women entrepreneurs to be completely business-focused and to quickly achieve a certain level of economic profitability, which creates a role conflict, and on the other hand, some support organisations lack accessible and affordable childcare infrastructures so that women entrepreneurs can participate in the ecosystem's business activities without the stress or time constraints. Moreover, the findings indicate that, among the participants who mentioned this tension, those living in deprived socioeconomic areas are more likely to be affected by the role conflict tension than the other participants who do not live in deprived socioeconomic areas (see Appendix 2.4.5). Therefore, this tension underpins the competition between the market logic (meso level) and the family logic (micro level) and between the community logic (meso level) and the family logic (micro level).

2.4.2.2. Structural Discrimination

Structural discrimination refers to conscious or unconscious institutional discrimination towards women, preventing them from accessing some opportunities. In this context, this tension takes

three forms in the interactions between disadvantaged women entrepreneurs and ecosystem organisation actors: gender discrimination, gender-blindness, and disadvantages blindness.

The gender discrimination tension emanates from the interplay between the patriarchal logic (macro and meso level) and family logic (micro level). Gender discrimination refers to the extent to which the ecosystem organisational actors hold prejudices and stereotypes against women entrepreneurs and use them (consciously or unconsciously) to prevent them from accessing relevant resources to develop their businesses. In the French entrepreneurial ecosystem of the EU INTERREG AWE project, disadvantaged women entrepreneurs tended to experience this gender discrimination mainly in their interaction with private finance actors (i.e., banks). The negative experience of gender discrimination was reinforced for disadvantaged women entrepreneurs who met bankers with their male business partners or husbands. This gender discrimination not only constitutes a barrier for disadvantaged women entrepreneurs to seek resources, especially financial resources but also makes them feel illegitimate and/or not taken seriously in their entrepreneurial journey when interacting with the financial actors within the entrepreneurial ecosystem.

« I think it's objectively more difficult when you're a woman to find the banker, to ask for money...um...I really saw the way the people looked at me when I was with my partner who was a man. And uh...well clearly, I think there is a real prejudice on the image that decision-makers, bankers, have of women. » - Participant-ENT-43

« [...] A lot of clichés are circulating, because people [in the ecosystem] are patriarchal, they say to themselves: "Does a woman really need to be an entrepreneur, with three children, etc., a question that would not be asked of a man at all? » - Participant-STA-27

In addition, findings also reveal that amongst the participants referring to the gender discrimination tension, those having caring responsibilities (i.e., parents) are more likely to be affected by this tension than the other participants who do not have children or childcare responsibilities (see Appendix 2.4.6). Similarly, among the participants referring to the gender discrimination tension,

those whose age range is under 35 and over 50 are more likely to be affected by this tension than the participants whose age is between 35-50 (see Appendix 2.4.7).

The gender-blindness tension is a tension emanating from the interplay between community logic (meso level), patriarchy logic (macro and meso level), and family logic (micro level). This tension refers to the extent to which the support organisations neglect or fail to identify, recognise, and embed gender-specific needs in their practices and actions, and thus reinforce gender inequalities and barriers for women entrepreneurs. In this study, several support organisations actors, especially the mainstream organisations, pointed out that their structures tend to adopt a gender-neutral and standard approach with all entrepreneurs regardless of their gender.

« On training, advice, we have courses at the national level, we have 2-week intensive training courses for the creation of a company. The concern is that, if the women are looking after the children, it is complicated to be full-time, 5 days a week. And I think that for any training, time management is a hindrance. » - Participant-EXC-05

This tension raises several issues related to disadvantaged women entrepreneurs' entrepreneurial activities and development. Indeed, as one of the constitutive aspects of the experience of the disadvantaged women entrepreneurs in this study is family responsibilities, this tension reinforces the barriers experienced by disadvantaged women entrepreneurs with caring responsibilities rather than alleviating them. It reinforces the work-family conflict mentioned above (see Appendix 2.4.6) and prevents disadvantaged women entrepreneurs from adequately benefiting from the resources needed to develop their entrepreneurial projects. In addition, the negative impact of this tension on disadvantaged women entrepreneurs' entrepreneurial development is also accentuated by some structural issues, such as the lack of adapted and affordable childcare, also unavailable during the evening.

« [...] I couldn't put the kids in the recreation center because it's expensive. 25 euros per child when you multiply a day. » - Participant-ENT-02

« [...] even if we think about day care, it does not go beyond 7pm, that's it. So, it's not enough. » - Participant-ENT-22

The disadvantage blindness tension is a tension emanating from the interplay between community logic (meso level) and women's disadvantages, and refers to the extent to which the support organisations neglect or fail to identify, recognise, and embed disadvantages-specific needs in their practices and actions, and thus reinforce a certain type of inequalities and barriers for disadvantaged women entrepreneurs, such as rurality, ethnicity, etc. Rurality is the main concern for disadvantaged women entrepreneurs in the study. Thus, this tension hinders disadvantaged women entrepreneurs' entrepreneurial development, as it prevents those living in rural areas from accessing and mobilizing relevant resources needed to develop their entrepreneurial projects. This tension is associated with a financial burden related to the travel costs for the participants experiencing it.

« The entrepreneur wasn't going to drive 4 hours for a 1-hour meeting. So, we are still dealing with the problems that arise. So how can we adapt the support structures, perhaps to the problems of the territory, notably the question of rurality, etc.? » - Participant-STA-06

« There was a salon that was held in Paris. It means, you must be able to afford to go. When you wish to go, you think about the accommodation, the cost of going there. It is true that there is the virtual fair, but I found it very rewarding to meet so many actors and actresses in the field of entrepreneurship. But, in Paris, there are a lot of things going on that may be of interest to people in the regions [...] it is a handicap, because there is training...because I was told about the training that will take place in Île de France, if I cannot afford to go, it is difficult. But if the schedule is right and it is in Brest, in Rennes, it is easy to go. But Paris you must sleep, the costs are heavy. » - Participant-ENT-22

2.4.2.3. Performance Pressure

The performance pressure is a tension emanating from the interplay between market logic (meso level), disadvantaged women entrepreneurs' private logic, and family logic (micro level). Indeed,

it refers to the pressure felt or experienced by disadvantaged women entrepreneurs to be more efficient economically by making a profit in a relatively short period with their entrepreneurial activity. This tension is tied to the discrepancy between the mainstream support organisations' perception of entrepreneurial success and performance anchored in the capitalist economic paradigm and disadvantaged women entrepreneurs' perception of their entrepreneurial success and performance. Indeed, disadvantaged women entrepreneurs mainly considered their entrepreneurial success and performance in terms of non-financial indicators as opposed to financial indicators. However, the economic indicators remain the most crucial performance criteria mainstream support organizations consider. Thus, disadvantaged women entrepreneurs still need to achieve a certain economic performance to sustain and be considered legitimate as an entrepreneur in the entrepreneurial ecosystem.

« The classical ecosystem, when you go to a bank or a consular chamber, will tell you right away that you must increase the turnover, the loans, you must do this, you must do that. The question is, these ecosystems have these formats in mind, I don't know if it corresponds concretely to what women want. » - Participant-STA-27

« My goal is to help people transform their way of life, it's not to have double-digit profitability. After maybe I am not an entrepreneur... I don't see far enough. » - Participant-ENT-02

This performance pressure is exacerbated by the constraints related to the French benefits system, shortening the profitability reach time. Indeed, some benefits schemes, notably the ARE (Unemployment benefit to help people return to work) and the ASS (Specific solidarity allowance), cease whenever a professional activity is undertaken in France or abroad. This is particularly challenging for certain women-led businesses, where achieving profitability takes longer. In addition, this tension is also particularly challenging for disadvantaged women entrepreneurs having caring responsibilities (see Appendix 2.4.8), as they manage their working time in combination with their family responsibilities and thus need more time to achieve profitability. In this vein, the performance pressure intertwines with work-family conflict. The

high cost of childcare facilities exacerbates these tensions, as the majority of participants with young children cannot afford them and must devote more time to their entrepreneurial endeavours. Finally, the performance pressure to achieve profitability in short timelines creates a fear of risking financial insecurity for the family, slowing down some disadvantaged women entrepreneurs' entrepreneurial development.

« My fears are that I won't be profitable at the end of my rights [ARE]. That is the financial side. Basically, my barrier is on the financial side, especially since I have no sales training at all. So, selling, going to the customer, selling the product, not volunteering [...], not devaluing what we did. And, uh, that is it. And then there is a bill of exchange at the end of the rights, which means I must have profitability before the end. » - Participant-ENT-05

« I don't work because I know the kids are going to bother me. And so, I feel guilty because I'm late for work. It's a tough job, and financially I couldn't put the kids in the recreation center because it's expensive. 25 euros per child when you multiply a day. It is especially at this level that it is exhausting, it is tiring because there is an economic profitability to be achieved, and for that we must free up time. And freeing up time means spending more money to put kids in the recreation centre, it's kind of the snake biting its tail. » - Participant-ENT-02

2.4.2.4. Conformity Pressure

The conformity pressure tension is a tension emanating from the interplay between the market logic (macro and meso level) and women's private logic (meso level). Indeed, it refers to the pressure felt or experienced by disadvantaged women entrepreneurs to develop entrepreneurial projects that conform to the classical capitalist economic model. Indeed, mainstream support organisations and financial organisations tend to prioritise projects anchored in the classic economic model or 'traditional' business projects over 'non-traditional' business projects. This inclination leads them to fail to support disadvantaged women entrepreneurs carrying non-traditional business projects effectively. In this sense, disadvantaged women entrepreneurs with social and solidarity economy projects interviewed have expressed their feeling of being misunderstood and/or discouraged by some mainstream support structures. This tension also fosters feelings of lack of legitimacy, which can prevent some disadvantaged women entrepreneurs

from seeking support from some structures and thus accessing more resources to develop their businesses.

Moreover, findings reveal that among the participants referring to this tension, those whose age is under 35 are more likely to be affected by this tension than participants of other age ranges (see Appendix 2.4.9).

« That's the impression I got. When we have something classic -it's not pejorative when I say classic- the people we have in front of us, they know how to do it. And there for the moment, they would be more willing to help than for innovative projects, or a little crazier that are out of the ordinary. That's how I feel. » - Participant-ENT-06

« That the CCI [chamber of trades and industry] that accompanies the projects for the region, for example, we are in Normandy, and other structures, like the CCI that support the projects for the region, and other structures that I would have liked to be accompanied by these actors, but as they did not believe in me and in my project, and as I know that they do not want to accompany me in my project, their opinion does not matter to me! [...] For the moment I do not ask their opinion, because I know it won't be positive and I don't want to be discouraged. » - Participant-ENT-38

2.4.7 Survival Pressure

Survival Pressure is a tension linked to the interaction between organisational actors themselves, which ultimately impacts their interactions with disadvantaged women entrepreneurs. Thus, this tension sheds light on the competition between community logic (meso level) and market logic (Meso level), leading to a misfit between the services offered and disadvantaged women entrepreneurs' specificities and needs. This tension is particularly present for organisational EE actors relying on public procurement procedures and underlies a French government policy gap. Indeed, French public funding policies tend to favour increasingly more public procurement procedures to the detriment of subsidies. Yet, for organisations to access public procurements, structures must meet certain criteria and prove their performance history. Thus, performance pressure leads to an institutional tension between the market logic oriented toward profitability and performance and the community logic oriented toward customer-centric services.

« The support structures, as I said earlier, are operating in a way that 'the structure must survive, we must sell services, we must manage to get through the year, we must manage to obtain public aid', and there is a history of performance. So, they can only devote little time to the beneficiaries, because they must make x number of appointments a day. [...] all the other structures where they are received, they are received for 1 hour because the agents are not allowed to devote 2 and a half hours to a person, it is not profitable. So, for me, there is a big problem, even if only in terms of the time it takes to adapt to the women. » - Participant-STA-26

Ecosystem organisational actors compete to access public procurement, and thus women entrepreneurs tend to focus more on meeting performing criteria that could secure further funding. As the quotes above illustrate, some structures engage in a ticking boxes approach with entrepreneurs, adversely affecting disadvantaged women entrepreneurs. In this sense, the participants cited less support provided than needed as adverse effects, especially for entrepreneurs with specific difficulties and/or needs, and the danger of boosting precarious businesses and fostering job insecurity.

« Having been in a para public structure [...] We are in a logic of competition in a way, by the logic of public funding. Because today all the financing is put out to tender, through public procurement procedures. All the cards are reshuffled every two years. So, the structures that should somehow work together towards a common project, they try to do it but with this competition as soon as it is a question of answering a call for projects. » - Participant-STA-16

« There is the question of precarious entrepreneurship. It is true that we have quite a few project leaders, but when we dig a little deeper, we see that the economic reality is difficult. So, we still have a lot of precarious situations, despite countless hours. And it is true that this is also what is tricky. It is true that we are getting a lot of communication this evening from the government or from journalists, that one way to reduce the unemployment rate is for people to become entrepreneurs, but it does not reduce the statistics on job insecurity. » - UoE-STA-005

Referring to the coding obtained via Nvivo (See Appendix 2.4.4), the tensions with the most references are those related to work-family conflict and structural discrimination. The prominence of these tensions highlights the fact that the disadvantaged women entrepreneurs participating in this study have a strong inclination to develop their business in line with family and private logic, which are in divergence with the dominant market and patriarchal logic of mainstream support structures.

Although the findings above pointed out some of the institutional tensions emanating from the interactions between disadvantaged women entrepreneurs and some official membership bodies (such as CCI - *chamber of trade and industry*-, private finance (banks mainly), and mainstream (and mixed gender) private sector training and support), and their negative impacts on disadvantaged women's entrepreneurial journey, it is worth mentioning that disadvantaged women entrepreneurs did not experience these tensions while interacting with women-only entrepreneurial networks and support organizations and with social and solidarity economy (SSE) networks and support organizations. This is due to the aim of these organisations that intends to cater for the entrepreneurial journeys of the entrepreneurs who would struggle to access or benefit from the mainstream infrastructure, in this case, women (Harrison, Leitch, and McAdam, 2020). There are characterised by a heavy presence of strong ties to support women entrepreneurs and by a strong reliance on peer support amongst like-minded entrepreneurs (Harrison, Leitch, and McAdam, 2020; McAdam et al., 2019). Thus, their inherited logic shares similarities with the institutional logic in which disadvantaged women entrepreneurs are embedded. In this sense, as women-only entrepreneurial networks and support organisations aim better to address women entrepreneurs' needs in the entrepreneurial ecosystem, their community logic is oriented towards services that are better adapted to meet disadvantaged women entrepreneurs' needs, and therefore, their representatives have a better understanding of disadvantaged women entrepreneurs' family logic and the private logic. Likewise, social and solidarity economy (SSE) networks and support organisations have a better understanding of disadvantaged women entrepreneurs' private logic, as they promote entrepreneurship with a social purpose, which is in line with the vision of most participants as mentioned above. Moreover, some representatives of these organisations

underlined the significative divergence between their logic and actions and those inherent to mainstream private sector training and support organisations driven by economic priority.

« [...] I see a big difference between other [mainstream] structures and EAF [women-only network]. In the appointments, I see my colleagues who make appointments, they last two and a half hours, it's very long. It really takes time, it gives the person time to arrive, to develop her career, etc. Whereas in practically all the other structures where they are received, they are received for one hour because the agents are not allowed to spend two and a half hours with one person, it's not profitable. So, for me, there is a big problem, if only in terms of time to adapt to women. And beyond the time criterion, there is the whole psychosocial aspect which is the basis of our activities at EAF. And that is the specificity of women as far as the creation of enterprises is concerned. Before developing all the technical tools for creating a business, you must think about your project, how it will fit into the family project, and reconcile yourself with the notion of money, because many women think that they cannot earn much money. » - Participant STA-026

However, being part of women-only networks and support organisations and/or social and solidarity economy (SSE) networks have a double-edged impact as they are often reported to be more emotionally supportive than mainstream private sector training and support organisations (McAdam et al., 2019). Studies have found women-only networks' impact in alleviating women's isolation, increasing their credibility, enabling women to access women-friendly resource providers, striking a balance between their personal and economic logics, and developing entrepreneurial affect (Cockayne, 2016; McAdam et al., 2019). However, their inclination towards non-economic logics can have paradoxical effects and result in them being considered inferior infrastructures and setups in the entrepreneurial ecosystem compared to the dominant actors, i.e., the mainstream private sector training and support organisations (McAdam et al., 2019). Thus, it can negatively affect disadvantaged women entrepreneurs by limiting their business growth and reinforcing their marginalisation in the entrepreneurial ecosystem (Harrison, Leitch, and McAdam, 2020). In a similar vein, the perceived inferiority of these support structures relative to the mainstream structures may also influence how disadvantaged women entrepreneurs who have

experienced conformity pressure view their own entrepreneurial journey within the entrepreneurial ecosystem.

« The players in the social and solidarity economy have understood me better because they are more in this system, which is not purely commercial and profitable. That's not my goal ... my goal is to help people transform their way of life, it's not to have double-digit profitability. After maybe I'm not an entrepreneur... I don't see far enough. [...] I think I'm not yet recognized as an entrepreneur. Today I am not saying that I am an entrepreneur, I am presenting myself as having launched my company and taking off step by step, but I am not brandishing the entrepreneur card when I introduce myself. I don't use that language either. » - Participant ENT-002

2.5. Discussion

This study aimed to explore how the interactions within the EE influence disadvantaged women entrepreneurs' entrepreneurial journey and activities to better understand their lived experience and development of their entrepreneurial activities in the entrepreneurial ecosystem in relation to ecosystem organisational actors. Through the case of the French entrepreneurship ecosystem of the EU INTERREG-funded AWE project, it has been observed that interaction between disadvantaged women entrepreneurs and some organisational actors, specifically the mainstream organisational actors, led to some tensions which negatively affect disadvantaged women entrepreneurs' experience within the EE, and thus constraining their entrepreneurial activities. These findings corroborate the institutional complexity arising from the pluralism of institutional logic in which both disadvantaged women entrepreneurs and ecosystem organisational actors are embedded. In addition, they also highlight the actors' social embeddedness and the prevalence of social hierarchies and positionality within the EE that contribute to the reproduction of gender and group stratification and inequality within the EE, impeding disadvantaged women entrepreneurs' entrepreneurial activities (Gnyawali and Fogel 1994).

Social hierarchies are inherent to human societies (Anthias, 2001) and constitute the social structures that shape individuals' access to resources. Thus, positionality is at the intersection between structure and agency (Anthias, 2008), enabling one to comprehend the multiple social positions influencing entrepreneurs. The positionality of individuals and groups shapes their access to resources, opportunities, and conditions and is likely to perpetuate social stratification. As women entrepreneurs tend to be marginalised compared to their male counterparts in the entrepreneurial ecosystem (Spigel, Kitagawa, and Mason, 2020), they are also positioned inferiorly in the entrepreneurial ecosystem. Hence, when gender is aggregated with other social categories embedded in disadvantages, women entrepreneurs can be further marginalised in the entrepreneurial ecosystem. In this case, the findings reveal that disadvantaged women entrepreneurs with children caring responsibilities, from socially deprived areas, and under 35 or over 50 are subgroups of participants that tend to experience more tensions and constraints hindering their entrepreneurial journey than other women entrepreneurs. For example, women entrepreneurs having child-rearing responsibilities experienced more gender discrimination and gender blindness tensions than the other participants (See Appendix 2.4.6). Similarly, women entrepreneurs having children's caring responsibilities also experienced more exacerbated performance pressure tension in the entrepreneurial ecosystem (See Appendix 2.4.8). By highlighting these intersectional dimensions and their inherent disadvantages, the findings also reveal the inequalities amongst disadvantaged women entrepreneurs to access resources, as some aggregations (especially those related to children's responsibilities, socio-economic location, and age) further marginalise the women entrepreneurs in their interactions with some ecosystem organisational actors and prevent their access to some relevant resources in the entrepreneurial ecosystem.

In addition to these intersections of categories influencing the participants' positionality, it is worth mentioning that mainstream actors (support structures and financial actors) tend to focus on high-growth firms (HGFs) (Mason and Brown, 2014), technology entrepreneurship (Spigel, Kitagawa, and Mason, 2020), and ambitious entrepreneurs (Stam et al., 2012; Stam, 2015), which promote a dominant market logic and implicitly disfavour entrepreneurs who do not adhere to this discourse (McAdam et al., 2019). This also corresponds less to the profile of the disadvantaged women entrepreneurs interviewed, and the institutional logic they are embedded in, as they are positioned inferiorly to the institutional logic promoted by mainstream actors, and women entrepreneurs are more inclined to develop social-oriented enterprises. This discrepancy, tied into the different institutional logic positions, is also revealed in the conformity pressure, the performance pressure, and the structural discrimination tension. Consequently, the aforementioned tensions implying patriarchal logic and market logic, in which some support organisations and financial institutions are embedded, highlight the challenges faced by disadvantaged women entrepreneurs who are situated at the intersection of patriarchal structures and as outsiders to the capitalist paradigm, as well as the inherent constraints to access resources.

Furthermore, the findings also provide insights into positionality and social homophily in enabling or constraining access to resources. Whereas the interaction between disadvantaged women entrepreneurs and women-only entrepreneurial networks facilitates access to resources provided by these organisational actors, the interaction between disadvantaged women entrepreneurs and mainstream organisational actors is subject to multiple tensions, as mentioned above, constraining disadvantaged women entrepreneurs' journeys and activities. This is because women-only entrepreneurial networks share the same or similar institutional logic as disadvantaged women entrepreneurs. Women-only entrepreneurial networks also acknowledge women entrepreneurs'

experiences and contexts, enabling them to support disadvantaged women better. However, despite their positive impact in enabling disadvantaged women entrepreneurs to access some resources in the EE, it is noteworthy that women-only networks are considered marginal groups in the EE (McAdam et al., 2019), and they are considered to provide inferior or less resources to disadvantaged women entrepreneurs than the mainstream networks (McAdam et al., 2019). In the production of entrepreneurial activities with the EE, there is also the positionality of organisations, influencing disadvantaged women entrepreneurs' positions and inherent disadvantages. Thus, while conceptualising and building the EE, it is important to acknowledge the relevance of positionality and social hierarchies to understand how resources are accessed and mobilised.

Contrary to the basic premise emphasising the equality of access to all entrepreneurs to resources, there are structural barriers and discrimination covered up by gender-neutral practices. Consequently, in this study, recognising the significance of positionality and social hierarchies is even more crucial in the context of an issue field, such as the ecosystem. Indeed, this ecosystem has been created to address an issue related to support for women's entrepreneurship, especially disadvantaged women's entrepreneurship. However, the unseen institutional complexity and the embeddedness in social structure and hierarchies paradoxically perpetuate some barriers that need to be mitigated.

Consequently, these findings call into question the responsibility of ecosystem organisational actors and policymakers to foster new practices and to foster incrementally institutional change through these tensions. Indeed, as far as mainstream support structures and finance actors are concerned, more gender and disadvantage awareness need to be undertaken through gender mainstreaming training to develop their sensitivity to gender and disadvantage and translate them into more sensitive practices fitting beneficiaries' specific needs. Such practices will address the

inequalities underlying the patriarchy logic at the macro level. They will also contribute to mitigating the negative impacts of the organisations' patriarchal logic on disadvantaged women entrepreneurs' entrepreneurial activities and helps to foster a more positive impact of the organisations' community logic on disadvantaged women entrepreneurs' support in the EE. As far as policymakers are concerned, investing in affordable and accessible childcare or related infrastructures for women entrepreneurs' children would also help disadvantaged women entrepreneurs benefit more from EE's activities. In addition, reviewing the terms of some French benefit systems specific to entrepreneurs (Johnston, Danho, et al., 2022) could also alleviate the performance pressure experienced by some disadvantaged women entrepreneurs. In accordance with the increasing implementation of EDI (equality, diversity, and inclusion) policy, it is recommended that policymakers and governmental institutions, from which some mainstream support structures receive their financial assistance to support entrepreneurs and women entrepreneurs in the ecosystem, include more inclusive criteria, taking marginality and disadvantages into account, as requirements to access public procurements and as evaluation criteria for their performance. Moreover, in line with the performance reviews, including such criteria would be adequate to mitigate the survival pressure and its negative spillovers on disadvantaged women entrepreneurs.

2.6. Conclusion

This paper contributes to fostering the understanding of the EE as an institutional field by shedding light on the impact of the interactions between disadvantaged women entrepreneurs and ecosystem organisational actors on disadvantaged women entrepreneurs' entrepreneurial journeys and

activities. Thus, the study reveals the influence of institutional complexity on the ecosystem actors' interactions within the field and points out how disadvantaged women entrepreneurs are enabled or constrained to develop entrepreneurial activities within the entrepreneurial ecosystem.

Given that the EE's key feature is related to the interdependence of its actors, this study reveals the importance of considering the heterogeneity of the actors and the institutional logic in which they are embedded while constituting an entrepreneurial ecosystem, as actors are influenced by their positionality and the inherent social hierarchies. Thus, positionalities and social structures are crucial to understanding how entrepreneurial activities are constrained or facilitated within the entrepreneurial ecosystem. Indeed, behind the tensions and facilitations identified in the interactions between disadvantaged women entrepreneurs and the ecosystem organisational actors (i.e., support organisations structures, financial partners, etc.), there is a reproduction of social stratification, social homophily, and the power relationship between certain organisations (i.e., mainstream networks and women-only networks) leading to inequalities related to gender and their other social categories. Moreover, given that the French ecosystem of the EU INTERREG AWE project is an issue field, these elements are even more important to avoid perpetuation of the issue and to foster more inclusion and an increasing institutional change.

Finally, as this is an explorative study, the different tensions examined were revealed by analysing the participants' responses. However, future research can go a step further by considering the notion of scripts and by examining the different scripts enacted by disadvantaged women entrepreneurs in their interactions with the ecosystem organisational actors to better understand how they engage with the institutional complexity. Indeed, the notion of the script is defined by Barley and Tolbert (1997, p.98) as the 'observable, recurrent activities and patterns of interaction characteristic of a particular setting.' Thus, scripts are a set of routinized interactions between

actors whose actions are influenced – constrained or facilitated – by institutional logic (Voronov et al., 2013). Because scripts are sensitive to logic's adherence and deviation (Barley, 1986), they enable us to comprehend how actors engage with institutional complexity, foster a better understanding of the influence of institutional logic and how actors adhere to them and use them to their advantage, and increase our knowledge of how actors adhere to them and use them to their own advantage (Voronov et al., 2013). Therefore, future research adopting the notion of scripts may have more precise and rigorous details about their cognitive process in ecosystem actors' day-to-day interactions.

2.7. Limits of the study

Although this study provides interesting insights into the literature, the methodological choice underlies a limit to its generalisation. First, the size of the sample is a limit to generalise the findings of the study, and secondly, because the study focused on a specific entrepreneurial ecosystem context, it might be difficult to generalise some insights across other cultural contexts. Indeed, the French ecosystem of the EU INTERREG AWE project focuses on the northern part of France (Normandy and Brittany regions) and the cultural particularities of both France, and these specific regions could differ from entrepreneurial ecosystems in other geographical areas, even if some common patterns could exist. In addition, as this study is explorative and focuses more on the actors' perceptions and lived experiences, there is an element of subjectivity. This subjectivity is addressed by using the rigorous method of Gioia et al. (2013). However, as mentioned in the

conclusion, using the notion of scripts could provide a deeper understanding of the different actors' logic sensemaking in the future.

Chapter 3: Not One Response Fits All: Disadvantaged Women Entrepreneurs' Response Strategies and Agency to the Institutional Complexity Experienced in the French Entrepreneurial Ecosystem.

Abstract

Following the second chapter, which has highlighted the institutional complexity emanating from the interactions between disadvantaged women entrepreneurs and the ecosystem organisational actors within the entrepreneurial ecosystem and constraining disadvantaged women entrepreneurs' entrepreneurial journey and activities, this chapter aims to explore disadvantaged women entrepreneurs' responses to the institutional tensions inherent to the institutional complexity and their agency to navigate them and develop their entrepreneurial activities within the entrepreneurial ecosystem. In this sense, this chapter explores disadvantaged women entrepreneurs' responses through Pache and Santos' (2013) typology. Thus, while revealing disadvantaged women entrepreneurs' entrepreneurial agency, it points out the existence of factors, other than the level of adherence to logic and the level of hybridity suggested by Pache and Santos' (2013) typology, influencing disadvantaged women entrepreneurs' decisions and coping strategies. In this vein, it highlights how disadvantaged women entrepreneurs having caring responsibilities make their coping strategies and entrepreneurial activities revolve around their caring responsibilities to balance their different identities and roles. Consistently with the previous chapter, this study highlights the role of positionality in the role adopted by disadvantaged women entrepreneurs to cope with the competing institutional logic and to contribute to institutional changes in the entrepreneurial ecosystem. Therefore, this chapter further builds on organisational studies literature, notably regarding individual responses to institutional complexity, through

disadvantaged women entrepreneurs' individual responses while also following recent calls to contextualise women entrepreneurs' experiences and agency.

Keywords: *entrepreneurial ecosystem, women entrepreneurs, institutional theory, institutional logics, institutional complexity, individual response, agency, positionality*

3.1. Introduction

'Real people, in real contexts, with consequential past experiences of their own, play with [logics], question them, combine them with institutional logics from other domains, take what they can use and make them fit their needs.' (Binder, 2007:568)

Institutional Scholars have acknowledged the presence of multiple institutional logics within certain institutional domains, a phenomenon referred to as institutional pluralism (Kraatz and Block, 2008). Consequently, these institutions may encounter competing institutional logics (Friedland and Alford, 1991), resulting in tensions that impact both the constituent organisations and individuals involved (Pache and Santos, 2013). Through Auschra et al. (2019)'s conceptualisation of entrepreneurial ecosystems (EE) as institutional fields, there is evidence that entrepreneurial ecosystems are exposed to multiple institutional logics. Thus, considering the context of the French ecosystem of the EU INTERREG AWE project, chapter 2 sheds light on the multiple institutional logics influencing both ecosystem organisational actors and disadvantaged women entrepreneurs and on the competition between some of the institutional logics leading to institutional tensions arising from their interactions which, in turn, negatively impact disadvantaged women entrepreneurs' entrepreneurial activities and journey. These institutional tensions constraining disadvantaged women entrepreneurs' entrepreneurial activities and journey

suggest, on the one hand, that the dominant institutional arrangements may not be suited for all entrepreneurs in the EE, and on the other hand, they suggest that disadvantaged women entrepreneurs have to make decisions about the institutional logics that they want to comply with, alter, ignore, or reject, in order to overcome them and to achieve their entrepreneurial goals and/or gain some legitimacy in the EE. It is on the latter point that this chapter focuses to better understand how individuals, here disadvantaged women entrepreneurs, interact within the EE to foster entrepreneurship (Audretsch et al., 2018). It is also important to understand their agency and their response strategies to cope with the institutional complexity they face in the entrepreneurial ecosystem, especially when the institutional complexity constrains their entrepreneurial journey and reinforces the structural barriers hindering their access to resources in the EE. In that respect, this study addresses this issue by exploring the following research question: how do *disadvantaged women entrepreneurs respond and cope with the competing logic they experience to pursue their entrepreneurial journey and activities in the French ecosystem of the EU INTERREG AWE project?*

Thus, the study draws upon organisational studies literature and institutional complexity literature (Greenwood et al., 2011; Pache and Santos, 2013), and more specifically, it draws upon individual response strategies to competing institutional logics (Pache and Santos, 2013; Svenningsen, Boxenbaum, and Ravasi, 2016), to examine disadvantaged women entrepreneurs' responses to the institutional complexity experienced within the entrepreneurial ecosystem. Hence, this study adopts Pache and Santos' (2013) typology of individual-level responses to competing logics as a core model to better understand disadvantaged women entrepreneurs' responses by considering both their degree of adherence to each competing logic, and the degree of the hybridity of the context.

In this sense, the study reveals disadvantaged women entrepreneurs' entrepreneurial agency underpinning their response strategies in the French ecosystem of the EU INTERREG AWE project. Furthermore, disadvantaged women entrepreneurs adopt heterogeneous response strategies as some are exposed to more competing logics than others and have different degrees of adherence to the competing institutional logic. This implies that disadvantaged women entrepreneurs may mobilise more complex response strategies and that their responses may be influenced by factors other than their degree of adherence and the degree of the hybridity of the context, as suggested by Pache and Santos' (2013) typology. In addition, just as the previous chapter highlighted the importance of social hierarchies and positionality in shaping the interactions within the entrepreneurial ecosystem, this study also highlights their role in influencing disadvantaged women entrepreneurs' response strategies.

Thus, the contribution of this study firstly lies in answering the call for additional research on individual-level responses to institutional complexity, in contrast with the current studies focusing on organisational responses to institutional complexity (Greenwood et al., 2011; Pache and Santos, 2013; Svenningsen, Boxenbaum, and Ravasi, 2016). Secondly, this paper also suggests applying Pache and Santos' (2013) typology in the context of an institutional field, such as the entrepreneurial ecosystem, as opposed to an organisational level. This enables broadening the understanding of individual responses to institutional complexity in the institutional field context and provides further insights on factors that influence individual responses, other than the degree of adherence to competing logics and the degree of hybridity of the context. Finally, this study also engages with the calls to contextualise **entrepreneurial research (Zahra, 2007; Zahra, Wright & Abdelgawad, 2014; Welter et al., 2017; Welter and Baker, 2020)** and to contextualise **women entrepreneurs' experiences and agency (Welter and Baker, 2020; McAdam and Cunningham,**

2021), by using Pache and Santos' (2013) typology to understand further the context shaping how disadvantaged women entrepreneurs adopt their response strategies to overcome the institutional complexity they experience within the EE (Zahra, 2007), and how some disadvantaged women entrepreneurs enact the institutional tensions as an opportunity to foster institutional change within the EE (Welter, Gartner, Wright, 2016).

The following sections will first examine the literature review on individual level responses to competing logic through a discussion about how individuals relate to institutional logic, the individual responses' model of Pache and Santos (2013), and women entrepreneurs and entrepreneurial agencies. Then, the research method, including the research design, the sample, the data collection, and analysis will be addressed. Drawing on the qualitative data collected from the French ecosystem of the EU INTERREG AWE project, the findings section will summarise and reflect on disadvantaged women entrepreneurs' response strategies. Finally, this study concludes by addressing a discussion and conclusion related to the findings and their further implications.

3.2. Literature Review

3.2.1. Individuals and institutional Logics

Institutional logics is defined as 'patterns of beliefs, practices, values, assumptions, and rules that structure cognition and guide decision making in a field' (Thornton and Ocasio, 1999), influence individual's behaviors by providing them with rules of the field and prescriptions defining what is considered as appropriate (Ocasio, 1997). Thus, an individual's compliance with the field's prescriptions fosters social legitimacy, whereas deviance is sanctioned (Ingram and Clay, 2000;

Rao, Monin, and Durand, 2003). This means that individuals are exposed to several different institutional logics, from their education and work experiences to their life activities and social institutions (Pache and Santos, 2013).

Although these multiple logics can compete, it is essential to note that they do not influence individuals in the same way. In this sense, the degree of availability, the degree of accessibility, and the degree of activation of the logics are factors influencing how individuals relate to the logics they are exposed to. The degree of availability refers to the individual's knowledge and information about the logics, the degree of accessibility refers to the degree to which the knowledge and information about the logics may be considered, and the degree of activation refers to whether the accessible and available knowledge and information about the logics are used in social interaction (Pache and Santos, 2013; Thornton et al., 2012). Thus, individuals may relate in three ways to institutional logics: they may be novice, familiar, and identified with the logics (Pache and Santos, 2013). When an individual is novice regarding a given logic, they have a very low degree of availability. In the absence of availability of knowledge and information, accessibility and activation are not possible. Thus, novice individuals are more likely to not comply with the logic concerned and not to adapt their behaviours accordingly. Elsewhere, when individuals are familiar with a given logic, they have a high degree of availability. Although they are aware and understand the prescriptions attached to the logic, they do not automatically comply and adapt to the logic's prescription (activate the logic) because they have a moderate degree of accessibility, which means that they do not have a strong tie with the logic. Thus, individuals who are familiar with a given logic can comply or not with the logic to gain legitimacy, depending on the context. Finally, when individuals are identified with a given logic, they have a high degree of

availability and accessibility of the logic. Thus, individuals are more likely to activate logic as they identify with it and perceive the oneness between the logic and their sense of self.

Consistent with the purpose of this study, the degree to which disadvantaged women entrepreneurs relate to the competing logics (novice, familiar, identified) they face is also likely to inform their decisions and response strategies, as it influences the degree of adherence to the logics proposed by Pache and Santos's (2013) typology, which is discussed in the next section.

3.2.2. Individual Responses Strategies' Model

Institutional scholars tend to focus on exploring and understanding how organisations respond to institutional complexity and the different tensions arising from them. Several studies developed this area of research, and several typologies are suggested, such as Oliver's (1991) typology, later adopted by Pache and Santos (2010). However, only a few studies focus on exploring and understanding the individual's response strategies to competing institutional logic in an organisational context (Pache and Santos, 2013; Svenningsen, Boxenbaum, and Ravasi, 2016). Thus, one of the seminal typologies proposing a micro-level response is Pache and Santos' (2013) typology.

This typology has extended Pache and Santos' (2010) organisational responses typology by integrating individuals' social acceptance, status, and identity concerns. Thus, this model suggests that individuals' responses are driven by the degree of adherence to each competing logic, and by the degree of hybridity of the context. As the degree of adherence to each competing logics implies their awareness and ability to take action on the logics, it is likely to influence their commitment

to the logics and their willingness to act upon them (Greenwood and Hinings, 1996). The degree of hybridity of the context influences the strength of the competing logics' influence and, thus, the extent to which individuals can resist this influence without experiencing severe sanctions (Pache and Santos, 2013). Accordingly, individuals can adopt a response amongst the five responses proposed when dealing with two competing logics: ignorance, compliance, defiance, combination, or compartmentalization (Pache and Santos, 2013). The ignorance response strategy refers to an individual's lack of response and reaction toward institutional demands because of unawareness of the logic's influence (Pache and Santos, 2013). The compliance response strategy refers to an individual's adoption of the values, norms, and practices prescribed by one logic rather than another (Pache and Santos, 2013). The defiance response strategy refers to an individual's explicit resistance to the values, norms, and practices prescribed by logic and comprises several degrees from mere refusal to more active behaviours to disapprove or attack the logic, and make the logic disappear (Pache and Santos, 2013). The combination response strategy refers to an individual's combination of the values, norms, and practices prescribed by the competing logics. Individuals do so by either selecting specific elements from each logic or developing new values, norms, and practices by synthesising the competing logics (Pache and Santos, 2013). Finally, the compartmentalising response strategy refers to individual's segmentation of their compliance to the competing logics. Individuals do so by displaying adherence to one logic in a context, thus rejecting the other logic in that context, and by displaying adherence to the rejected logic in another context where the other will be, in turn, rejected (Pache and Santos, 2013). In addition to these response strategies, scholars (Pache and Santos, 2013) have also identified different roles enacted by individuals, such as outlier, ingenious member, follower, protector, challenger, intermediary, advocate, infiltrator, and hybridizer, to foster institutional change.

Considering that this study focuses on disadvantaged women entrepreneurs’ responses to the institutional complexity experienced within the EE, Pache and Santos’ (2013) typology and roles are adequate to provide a framework to examine further and interpret their responses. However, as shown in the previous chapter (chapter 2), disadvantaged women entrepreneurs are sometimes exposed to more than two competing logics in their interactions with ecosystem organisational actors, which implies that their responses to some tensions are likely to be more complex than those suggested by Pache and Santos (2013).

Table 3. Pache and Santos (2013, p.28) – A Model of Individual-Level Responses to Competing Logics A and B Under Varying Degrees of Hybridity.

		Logic A		
		Novice	Familiar	Identified
Logic B	Novice	Ignore logics A and B (Battilana & Dorado, 2010) Role: ingenuous member	Comply with logic A and Ignore logic B (Binder, 2007) Role: Follower ^a Disengaged coalition member ^b	Comply with logic A and defy logic B (Hallett, 2010) Role: Protector ^a Challenger ^b
	Familiar	Ignore logic A and comply with logic B (Pache, 2012) Role: Outlier ^a Disengaged coalition member ^b	Compartmentalize logics A and B (Smets et al., 2012) Role: Intermediary	Compartmentalize logics A and B (Lok, 2010) Role: Advocate
	Identified	Ignore logic A and comply with logic B ^a (Lounsbury, 1998) Role: Outsider ^a Defy logic A and comply with logic B ^b (Glynn, 2000) Role: Challenger ^b	Combine logic A and B ^a (Zilber, 2002) Role: Infiltrator ^a Compartmentalize logics A and B ^b (Tiesik, 2010) Role: Advocate ^b	Combine logic A and B (Powell & Sandholtz, 2012) Role: Hybridizer

^aOnly in contexts with low hybridity (i.e., where logic A dominates logic B).

^bOnly in contexts with high hybridity (i.e., where logic A and B are of comparable strength).

3.2.3. Agency, Paradox, and Disadvantaged Women Entrepreneurs

While Pache and Santos' (2013) typology and roles provide a relevant conceptual framework to examine the response strategy of disadvantaged women entrepreneurs to institutional complexity, it is important to note that the choices they are likely to make may also shed light on their capacity to access resources and pursue entrepreneurial action within the entrepreneurial ecosystem, despite the obstacles they face.

According to Bandura (2001) and social cognitive theory, agents make decisions based on their perceptions of the outcomes and then reflect on the benefits of these outcomes. However, as agentic processes and social structure intertwine, agents' perceptions of the outcomes and their perceptions of their benefits are tied to their specific normative and cultural-cognitive institutions (Martinez-Dy, 2020; Welter et al., 2014). Normative and cultural-cognitive institutions are informal institutions that tacitly regulate, on the one hand, what is considered desirable, feasible, and legitimate in terms of actions, and on the other hand, how these tacit rules are interpreted and internalised so that individuals routinised their behaviors (Welter et al., 2014). Considering disadvantaged women entrepreneurs' responses, they are likely to be influenced by the entrepreneurial ecosystem's normative and cultural-cognitive institutions and by how they interpret them, as the failure to comply with some tacit rules of the entrepreneurial ecosystem may further marginalise them.

In addition, in line with institutional studies and paradox, a link is established between the agentic process and social structures, highlighting how individuals address the paradoxes arising from institutional complexity. In this sense, Battilana and Dorado (2010) suggested that institutional logic and their social prescriptions unevenly influence actors. Czerniawska (1997) suggested that

power relations can influence individuals' mindsets to cope with paradoxes. Thus, whereas some individuals can respond to paradoxes with flexibility and combine various logics due to their positions and skills, some other individuals who are peripheral actors, are less likely to have the opportunity to engage with logics elastically and instrumentally (McPherson and Sauder, 2013). Likewise, Berti and Simpson (2019) suggested that individuals grappling with mutually contradictory logic are likely to lack the capacity to deploy generative responses to cope with them due to the constraints related to the social context in which they are embedded. Thus, regarding disadvantaged women entrepreneurs dealing with tensions and paradoxes arising from competing logics, their respective aggregated social categories (i.e., gender and other social categories, such as age, race, social, economic situations, etc.) (Martinez-Dy, 2020) and their inherent positionalities are factors likely to influence their decision-making process to mitigate the tensions and to access resources to pursue their entrepreneurial journey. In this sense, some disadvantaged women entrepreneurs may have less flexibility to respond to the tensions and combine logics than their counterparts due to the disadvantages associated with their different social categories.

Therefore, the agentic process and perspective provide an additional lens to understand further and contextualise disadvantaged women entrepreneurs' response strategies by pointing out the potential role of factors, such as aggregated social categories and their inherent position, that can shape their decision-making and responses.

3.3. Methods

3.3.1. Sample

This study involves the same data set as the previous chapter (chapter 2), which is a mix of primary and secondary data collected from the French ecosystem of the EU INTERREG AWE project. Thus, the semi-structured interviews conducted throughout 2019 and the beginning of 2020 with the 43 disadvantaged women entrepreneurs aimed to address the research questions of both studies (Chapter 2 and Chapter 3). Due to quality issues, the study did not consider a disadvantaged women entrepreneur's interview. Therefore, 42 women interviews were analysed. More details regarding disadvantaged women entrepreneurs' characteristics are provided in Appendix 2.1.

Participants were selected through a multi-method approach, such as snowballing and word-of-mouth introductions. Participants were also sorted according to eligibility criteria. Disadvantaged women entrepreneurs had to fit at least one of the following disadvantage criteria: having caring responsibilities, neurodiversity/mental or physical health condition/disability, rural area, disadvantaged socio-economic area, qualification level, economically inactive, ethnicity, migrant, age range.

3.3.2. Data Collection

In-depth and open-ended interviews lasting between 40 minutes and 1 hour were conducted.. No boundaries were set during the interviews. Disadvantaged women entrepreneurs were asked to describe how they interacted with the ecosystem actors, share their lived experiences within the entrepreneurial ecosystem, and explain how they accessed or mobilised resources in the entrepreneurial ecosystem. A flexible interview prompt was utilized (See the interview questions, Appendix 2.3A). The participants were invited to sign a consent form before the interview, and

interviews were recorded and transcribed verbatim (from French, then translated into English) to address the questions of credibility and confirmation (Lincoln and Guba, 1985). Participants' names have been anonymised by reference codes, such as Participant-ENT-number, for confidentiality purposes.

3.3.3. Design and Analysis

As this study aims to examine disadvantaged women entrepreneurs' responses strategies to institutional complexity experienced, the data are analysed following two steps of thematic analysis. As a first step, data are analysed with an inductive thematic analysis. The coding process follows Braun and Clarke's (2006) six-step framework to identify the themes/patterns in the data regarding disadvantaged women entrepreneurs' response strategies. Thus, the first step was to become familiar with the data, the second to generate initial codes, the third step was to search for themes, the fourth step to review the themes identified, the fifth step to define themes, and finally, the sixth step to write-up (Braun and Clarke, 2006; Maguire and Delahunt, 2017). All these steps were conducted through the software Nvivo. In this sense, after the iterative and refining process, 7 themes were identified based on women entrepreneurs' interviews for each subthemes, giving a total of 19 items on Nvivo. These themes are the following: affiliation to women-only networks and/or informal peer-to-peer development groups, approaching other support organizations or stopping ongoing processes, combining business with other economic activity, delaying business activities, partnership with husband, receiving family support, restricting interaction with EE's actors (See Appendix 3.1). As a first step to analyse the data, this inductive thematic analysis enables some benefits, and according to Braun and Clarke (2006), it enables participants-driven

data and coding, as the coding process does not aim to fit into a pre-existing coding frame, rather capture and reflect the participants' insights.

As a second step, data were analysed by using Pache and Santos' (2013) typology to categorise disadvantaged women entrepreneurs' response strategies patterns according to this conceptual framework. Indeed, this second step enables the interpretation of data through the lenses of Pache and Santos' (2013) typology to provide a more detailed analysis of their responses and a framework to understand them better. Thus, each response was analysed considering the institutional logic involved and the nature of the different response categories proposed by Pache and Santos (2013).

3.4. Findings

3.4.1. Disadvantaged Women Entrepreneurs' Response Strategies

The participants in this study have adopted different response strategies to mitigate the institutional complexity they experienced. Thus, the following response strategies were identified: affiliation to women-only networks and/or informal peer-to-peer development groups; approaching other support organisations or stopping ongoing process; combining business with other economic activity; delaying business activities; receiving family support; partnership with a husband or other male individuals; restricting interaction with mainstream EE's actors. These response strategies are detailed below and are further examined through the lenses of Pache and Santos' (2013) typology and model of strategies.

Table 4. Disadvantaged women entrepreneurs' response strategies integrating Pache and Santos' (2013) typology.

Type of tensions	The logic(s) involved	Response strategies
Work-family conflict	Market logic (meso level - familiar) and the family logic (micro level - identified) community logic (meso level - familiar)), and the family logic (micro level - identified).	<ul style="list-style-type: none"> ✓ Delay business activities => compartmentalisation of family logic and market logic ✓ Family support => combination of family logic and community logic
Structural discrimination <ul style="list-style-type: none"> ✓ Gender discrimination ✓ Gender blindness ✓ Disadvantages-blind services 	<ul style="list-style-type: none"> ✓ Patriarchal logic (macro and meso level - familiar) and family logic (micro level – identified) ✓ Community logic (meso level - familiar), patriarchy logic (macro and meso level-familiar), and family logic (micro level-identified) ✓ Community logic (meso level - familiar) and women's disadvantages 	<ul style="list-style-type: none"> ✓ Partner with husband or other individuals => compartmentalisation of patriarchy logic and family logic ✓ Affiliation to networks, codeveloping, and leaning groups => compliance to community logic ✓ Family support => combination of family logic and community logic ✓ Family support => combination of family logic and community logic
Performance pressure	Market logic (meso level - familiar)), women's private logic (micro level – identified)), and family logic (micro level - identified)	<ul style="list-style-type: none"> ✓ Delay business activities => compliance to family logic ✓ Combining other economic activities => compliance to market logic ✓ Family support => combination of family logic and market logic
Conformity pressure	Market logic (macro and meso level - familiar) and women's private logic (micro level - identified)	<ul style="list-style-type: none"> ✓ Restrict interaction => compartmentalisation of market logic and private logic ✓ Approach other structures and/or stop the process with an organizational EE actors => defiance

3.4.1.1. Response Strategies to Address work-family Conflict.

As mentioned in the previous chapter (chapter 2), the work-family tension underpins the competition between the market logic (meso level) and the family logic (micro level), as well as between the community logic (meso level) and the family logic (micro level). On the one hand, this tension is also characterised by the fact that some support organisations expect women to be focused exclusively on the business and to achieve certain economic profitability and, on the other hand, by the lack of accessible and affordable childcare facilities provided by some support organisations, so that women entrepreneurs can participate comfortably in the business activities of the ecosystem.

In this case, the family logic is the institutional logic that disadvantaged women entrepreneurs identify with, while the market and community logic are institutional logics they are familiar with. To address these tensions, disadvantaged women entrepreneurs either delay their business activities or receive family support. Regarding delaying their business activities, some participants use this response strategy to reduce tensions associated with their motherhood roles, considering the situation with their children: « *I'm going to start in two weeks when the kids get to school.* » - Participant-ENT-04. Thus, consistent with Pache and Santos' (2013) typology, this strategy is a compartmentalisation of the family and market logic. Indeed, the participants adopting this strategy intend to segment their compliance to both logics across time and space. Thus, they enact them separately at different times and in different spaces. In this case, depending on their family situation, they intend to conform to the family logic in their private sphere and the market logic in their interaction with some mainstream support structure. In line with this compartmentalisation strategy, it is worth mentioning that for one of the participants of West African origin and from a strongly patriarchal culture, the patriarchy logic intertwines with the family logic, and she also identifies herself with this logic. Hence, her choice to delay her business implies compliance with

both family and patriarchal logic in her private sphere – considering the situation of her children (younger age) and her social role as a woman, which culturally lies in household management - and at a different time, compliance with the market logic in her interaction with support organisation structures to develop her business: *Someone had to be at home to look after the children. So that was me [...] If the children have become independent, I do not need to be behind them for studies, and that is it, it suits him [husband]. The handicap was the children who were at a young age if I had to travel [for business], and he [husband] was not there.* - Participant-ENT-22.

Regarding the strategy of receiving family support, some participants adopted it as a combination of family and community logic. Indeed, they mentioned using their family structure and allocation of tasks to participate in relevant activities proposed by some mainstream support organisations for their business development. In this sense, combining elements from both logics reduces the tension: *« I am lucky to have a husband who will take care of the kids, do the cleaning tasks. Do everything there is to do for me to do my activity. »* - Participant-ENT-10.

Furthermore, according to the templates proposed by Pache and Santos (2013), in the face of institutional complexity with two logics, in the case where logic A is identified and logic B is familiar, individuals are likely to resort to compartmentalisation of the two logics, regardless of the degree of the hybridity of the logics in the field. Thus, the strategy of delaying business activities is in line with this suggested model, as it implies that disadvantaged women entrepreneurs compartmentalise the family and market logic to reduce the tension. However, the strategy of receiving family support differs from this pattern, as it combines family and community logic. Given that this second response strategy differs from the model suggested by Pache and Santos' (2013), this implies that there may be other cues than the degree of adherence and degree of hybridity underlying disadvantaged women entrepreneurs' choice of response strategies, such as their personal preferences and family contexts.

3.4.1.2. Response Strategies to Address Structural Discrimination.

As mentioned in the previous chapter (chapter 2), the structural discrimination tension takes three forms in the interactions between disadvantaged women entrepreneurs and ecosystem organisational actors: gender discrimination, gender blindness, and disadvantage blindness. The gender discrimination tension is a tension emanating from the interplay between the patriarchal logic (macro and meso level) and family logic (micro level), the gender-blindness tension is a tension emanating from the interplay between community logic (meso level), patriarchy logic (macro and meso level), and family logic (micro level), and finally, the disadvantage blindness tension is a tension emanating from the interplay between community logic (meso level) and women's disadvantages.

3.4.1.3. Response Strategies to Gender Discrimination.

Gender discrimination refers to the extent to which the organisational actors hold prejudices and stereotypes against women entrepreneurs and use them (consciously or unconsciously) to prevent disadvantaged women entrepreneurs from accessing relevant resources to develop their businesses. In this sense, the patriarchal logic is familiar and dominant, whereas the family logic is the logic which disadvantaged women entrepreneurs identify with. Thus, to address this tension, one participant opted for a partnership with her husband. She mainly adopted this partnership strategy with her husband to access the financial resources needed. In this sense, this response strategy is a compartmentalisation of the patriarchal logic and family logic, as she fully adopts the patriarchal logic's practices and norms only to gain legitimacy towards certain financial actors (in this case,

the bankers) implicitly carrying this logic, and obtaining the required capital. However, in other spaces, she complies with her identified family logic. « *I told him [banker] that I was going to come with my spouse and another boy associated with the project to make it clear that it was a collective project with the notoriety and the work that had already been done.* » - Participant-ENT-35.

However, although this strategy has enabled her to access the resources desired, it does not solve nor challenge the gender discrimination and patriarchy logic that underpin this tension. Instead, it seems to reproduce the androcentric discourse in the interactions within the entrepreneurial ecosystem.

Furthermore, examining this strategy with the template provided by Pache and Santos' (2013) is also interesting. In the case where logic A is identified, and B is familiar and dominant, the response suggested is the compartmentalisation of logic A and B. The response strategy mentioned above is thus in line with this pattern. Moreover, this response strategy also reveals how the participant draws upon her understanding of the normative and cultural-cognitive institutions of bankers to navigate this tension.

3.4.1.4. Response Strategies to Gender Blindness.

This tension refers to the extent to which the support organisations neglect or fail to identify, recognise, and embed gender-specific needs in their practices and actions, and thus reinforce gender inequalities and barriers for disadvantaged women entrepreneurs and shed light on the interplay between community logic (meso level), patriarchy logic (macro and meso level), and family logic (micro level). In this case, community logic and patriarchy logic are familiar to disadvantaged women entrepreneurs, and family logic is the institutional logic which disadvantaged women entrepreneurs identify with. Thus, to address this tension, some participants

decide to affiliate themselves with women-only networks and/or informal peer-to-peer development groups or receive family support as a response strategy.

As far as the strategy to affiliate themselves with women-only networks and/or informal peer-to-peer development groups (through peer-to-peer mentoring and mutual aids groups) is concerned, some of the participants chose to adopt this approach to access services that better fit their needs and barriers, to access mutualised knowledge and support with other members, and combine social and instrumental purposes. In this sense, they combine the community logic of the women-only networks (formal and informal) and their family logic to compensate for the lack and constraints deriving from the mainstream networks and support organisations.

« I had a small experiment with three colleagues after a workshop with EAF or Femmes de Bretagne. I had proposed to three women who were very close to me if they wanted to go further, to exchange on where we are and to go further, to move forward together. We have been doing it all year long. We met every two weeks or every month depending on our availability. But they were close so that it would not impact the women's schedule because one of them has a little girl and had to pick her up at 4:30 pm. It was beneficial. As a result, I created a workshop "the brakes", practical things. » - Participant-ENT-29.

« The whole psychosocial aspect which is the basis of our activities at EAF [women-only network]. And that is the specificity of women in the creation of enterprises. Before developing all the technical tools for the creation of an enterprise, we must already think about the project, how it will fit into the family project, reconcile with the notion of money, because many women think that they cannot earn much money. It's not even...for them it's just a matter of earning a little money, not a lot, it's not worth it. Finally, all these conceptions that we call psychosocial, these are things that are not addressed in the other structures of the ecosystem, or very little. And, for us, this is essential. » – Participant-STA-26

Regarding the strategy of receiving family support, it is approached as a combination of the family and community logic. Indeed, participants adopting this strategy combine their family's structure and allocation of tasks with the requirements of services offered to mitigate constraints:

My oldest is older now and can pick up his little brother from school for example, which was it. [...] I managed to organise with my older children to free up time to do activities and be there too. It is a good thing to have a good

relationship between my children and me, I would say on that side. The two older ones are fine, the little one is a bit more complicated...but I'm lucky enough to have older children, so it's fine! - Participant-ENT-04

Furthermore, examining the response strategies related to this tension through Pache and Santos' (2013) model appears less appropriate, as three rather than two logics interact. This is consistent with the observation by Pache and Santos (2013) that their model does not capture cases where institutional pluralism is more complex and includes more than two competing institutional logics.

3.4.1.5. Response Strategies to Disadvantage Blindness.

This tension refers to the extent to which the support organisations neglect or fail to identify, recognise, and embed disadvantages-specific needs in their practices and actions, thus reinforcing certain types of inequalities and barriers for disadvantaged women entrepreneurs, such as rurality, ethnicity, etc. This tension emanates from the interplay between community logic (meso level) and women's disadvantages. The community logic is familiar to disadvantaged women entrepreneurs.

Only one participant mentioned a response strategy to address this tension: receiving family support. She adopted this strategy of receiving family support as a combination of family logic and community logic. Indeed, she combined the resources and characteristics of her family's structure with the requirements of the service offered: *« I am helped by my husband for travel. I mean, if he was not here, it was going to be a little difficult. There's only one vehicle, so he had to rent me a vehicle to do the training. » - Participant-ENT-22.*

In the same vein, she mentioned that if she had more family, social networks, and resources (i.e., home, and knowledge of the area, etc.) living in the agglomeration where most activities and networks are available, she would have sought their support to facilitate her travels, especially as

this would reduce the cost associated with the travels and help to acclimatise to different environments:

Paris you have to sleep, the costs are heavy. [...] You already think, where am I going to sleep? Not everyone has a relationship with Paris, and Paris when you arrive there, with the metro and everything, when it is not your usual place, it's not easy. » - Participant-ENT-22.

3.4.1.6. Response Strategies to Address Performance Pressure.

Performance pressure is a tension emanating from the interplay between market logic (meso level) and women's private and family logic (micro level). Indeed, it refers to the pressure felt or experienced by disadvantaged women entrepreneurs to be economically more efficient by making a profit in a relatively short time with their entrepreneurial activity. In this case, the market logic is dominant and familiar to disadvantaged women entrepreneurs, and the family and private logic are the institutional logics with which disadvantaged women entrepreneurs identify. Thus, to address this tension, some participants adopted the following response strategies: delaying business activities, combining entrepreneurial activity with another economic activity, and receiving family support.

On the one hand, the few participants delaying their business activities adopted this strategy to avoid their families' financial precariousness due to the entrepreneurial activities (*«That's just to tell you that it took me a long time to act because I was afraid, I was in a situation that wasn't safe for me and my family » - Participant-ENT-08*), and on the other hand, to reduce profitability pressure and financial risks for the family (*« my husband lost his job last year. So, I am not paying myself yet on my business, so it is a question that if he does not get a job that I have to shut down my business or put it on hold to resume. » - Participant-ENT-23*).

In this sense, this strategy is adopted to comply with the family logic.

Regarding the combination of entrepreneurial activity with another economic activity strategy, it is adopted as compliance with market logic. Indeed, the participants who adopted this strategy chose to comply with the market logic by undertaking another income-generating activity to pursue their entrepreneurial goal while mitigating the performance pressure tension they experienced:

Today, I no longer have the right to Pôle Emploi. [...] I have just taken a fixed-term contract for half a day as a waitress in a bookstore café to breathe a little. It represents 2 days and sometimes extra work per week in addition to the horses I go to. It leaves me little time in this phase of depression, November-December, to devote myself to my activity. - Participant-ENT-29.

However, this strategy also comes with its inconvenience. The additional income-generating activities adopted tend to slow down entrepreneurial activities and prevent disadvantaged women entrepreneurs from benefiting from useful resources from some organisational EE actors due to time constraints. Thus, this strategy can foster a time conflict between the entrepreneurial activity and the additional income-generating activity:

«Well, we had made a lot of progress and then for economic reasons we had to stop and work again. That was since September. So since last August, it was a bit complicated for us. We put things on hold for a while.» - Participant-ENT-18.

Finally, the receiving family support strategy is approached as a combination of family and market logic. Indeed, a few participants opted to use the allocation of tasks in their families, such as their husband's breadwinner role, their husband's stable employment and financial support, to reduce the performance pressure associated with their entrepreneurial activities and its impact on their family's financial situation:

«at home I do not bring much financially, so he [my husband]'s the one who supports. He supports me financially by managing all the expenses of the house, then from time to time, he lends me some money when I am short [...]» - Participant-ENT-38.

Considering Pache and Santos' (2013) model to capture the response strategies, the case of this tension appears to be less appropriate as the institutional pluralism is more complex, with three rather than two competing logics interacting.

3.4.1.7. Response Strategies to Address Conformity Pressure.

As discussed in the prior chapter, conformity pressure is a tension emanating from the interplay between the market logic (macro and meso level) and women's private logic (micro level), and it refers to the pressure felt or experienced by disadvantaged women entrepreneurs to develop entrepreneurial projects that conform to the classical capitalist economic model. In this case, the market logic is familiar to disadvantaged women entrepreneurs, and women's private logic is the logic they identify with. To address this tension, some participants choose to restrict their interactions with certain EE actors (mainly mainstream actors) or approach other structures and/or stop the process with mainstream actors.

As for the strategy of restricting their interactions with certain EE actors (mainly mainstream actors), it was only undertaken by one participant whose project was misunderstood and rejected by a mainstream support organisation due to its focus on a social and solidarity economy. Interestingly, this response strategy is approached as a compartmentalisation of the market logic and her private logic. Although this participant rejects the market logic in her interactions with some traditional mainstream organisational actors by displaying her private logic - which is socially oriented- she still follows some market logic prescriptions:

[...] I do not really care much about them [chamber of trades and industry and other mainstream actors], unless they are potential customers. And since I am telling you that I did not ask the bankers for money, I do not have their

opinion, and I do not want to have it. I want to prove myself, to have correct financial balance sheets, and once I have all that, an interesting customer file and a good profitability, then I will be able to go and tell them whether you believe me or not that I have proof that my product works! So that is when I will go see them, that is when I'll make my business plan. For the moment I consider that I am doing trial and error, experimenting, even if I'm already in development. » - Participant-ENT-38.

Regarding the strategies of approaching other structures and/or stopping the process with mainstream actors are concerned, they are adopted as a defiance of the market logic. Indeed, this strategy was adopted by three participants who intended to challenge the dominant market logic and its related frustration: *It was laborious, laborious, laborious... really! [the support with a mainstream actor] It took me a year and a half to get into commission for this Energys funding... because there were a thousand and one versions of the file, it was never fine, you always had to write something. Because the counsellors were not comfortable with the notion of social innovation, uh... it just did not work. [...] So much time and so many appointments every time, I thought it was completely insane to take so much time for such a file. I told myself that I was going to write to them to say that I was giving up, I had been working on it for a year and a half, so I was not going to run eventually. I did not want to present the file because it obviously did not fit and here, I could no longer understand them, we agree, we disagree, and it seemed that the project obviously did not fit in their boxes, and it was useless to continue. And when I said that suddenly it was fine, there was no problem, we were going to implement social innovation techniques. » - Participant-ENT-012.*

However, because social and solidarity economy networks are still a minority and women-only support structures and networks are considered as a niche compared to mainstream mixed EE actors (McAdam et al., 2019), there is still a legitimacy issue for disadvantaged women entrepreneurs in the wider ecosystem when they adopt these strategies.

Considering Pache and Santos' (2013) model to capture the response strategies, in the case where logic A is identified and where logic B is familiar and dominant, individuals are likely to resort to compartmentalisation of the two logics, regardless of the degree of hybridity of the logics in the

field. For this tension, only one participant has adopted this response by restricting her interactions. However, other participants have adopted a defiance response (through either approaching other structures or stopping ongoing processes with some mainstream actors), which underpin the existence of factors other than the degree of hybridity and adherence influencing their response strategies.

3.5. Discussion

This study aimed to examine disadvantaged women entrepreneurs' response strategies to the tensions experienced in their interactions within the EE. Thus, Pache and Santos' (2013) model served as a conceptual framework. However, while Pache and Santos' (2013) model serves as a framework for considering disadvantaged women entrepreneurs' strategies, this study also brings new elements. Indeed, given that the study focused on the micro-level response strategies of individuals interacting with different organisational actors within an institutional field (i.e., the French ecosystem of the EU INTERREG AWE project), both the ecosystem organisational EE actors and disadvantaged women entrepreneurs were exposed to different institutional logics simultaneously, which caused disadvantaged women entrepreneurs to experience tensions sometimes involving more than two competing institutional logics. In this sense, disadvantaged women entrepreneurs mobilised at times more complex response strategies than Pache and Santos' (2013) model suggests addressing the tensions in their entrepreneurial journey. This is the case, for example, of the gender blindness and the performance pressure tensions mentioned above, where three competing institutional logics were involved.

In addition, as disadvantaged women entrepreneurs' response strategies do not always follow the patterns suggested by Pache and Santos' (2013) model, this observation points out, on the one

hand, disadvantaged women entrepreneurs' agency through the heterogeneity of their responses and on the other hand the existence of other influencing factors than those suggested by the model. Thus, faced with the same tension, participants who faced it and developed coping strategies to deal with it did not always adopt the same strategies. For example, when faced with work-family conflict, participants who adopted coping strategies reacted in two ways: by delaying their activity or receiving support from their family. Furthermore, a response strategy can be mobilised to alleviate tensions involving institutional logic. This is notably the case for the strategy of receiving family support, which some participants mobilised to address the following four tensions: work-family conflict, gender blindness, disadvantage blindness, and performance pressure tensions. However, as these tensions involve different institutional logics, this response strategy may reflect different approaches according to Pache and Santos' (2013) model. In that respect, while the response strategy of receiving family support strategy is adopted as a combination of family logic and community logic to address the work-family conflict, gender-blindness, and disadvantages-blind services tensions, this strategy is adopted instead as a combination of family logic and market logic to address the performance pressure tension.

Along with these findings, it is also worth mentioning that some participants simultaneously experienced more than one tension. Thus, participants in this situation tended to adopt different strategies to address their different tensions. In this sense, the example of *Participant-ENT-038* can be considered: she received the financial support of her husband to address the performance pressure tension, she decided to restrict her interactions with the mainstream support organisations and to develop herself on the margins of these organisations to address the conformity pressure tension, and finally, she decided to approach social and solidarity economy (SSE) organisations that are better suited to help in her business development. Thus, by revealing how disadvantaged

women entrepreneurs navigate the different tensions, these observations corroborate their entrepreneurial agency in their decisions to develop their entrepreneurial activities.

Furthermore, as mentioned above, given that individuals' entrepreneurial agency underpins their perception of the outcomes and the benefits, the findings also indicate the existence of other factors than the level of adherence to logics and the level of hybridity suggested by Pache and Santos' (2013) model, as the determinants of the strategy adopted by individuals. In this sense, another factor that seems to influence disadvantaged women entrepreneurs' response strategies is the normative and cultural-cognitive institutions in which they are embedded, as they can reinforce the strength of the logics involved. The case of *Participant-ENT-22* illustrates this point, as to address the work-family conflict tension, she adopted the strategy of delaying her business as a compartmentalisation of patriarchal logic and market logic to comply with the normative and cultural-cognitive institutions associated with her patriarchal West African culture in her private sphere, which prioritise child-rearing (especially when children are in younger age) and household management over an entrepreneurial career. This normative institution was also reinforced by her husband's view that she should pursue her entrepreneurial career once the children were autonomous. In addition to her degree of adherence to market and family logic, the social structure that shaped her and its inherent tacit rules and sanctions are important in understanding her response strategies. Thus, disadvantaged women entrepreneurs' entrepreneurial agency is also tied to the social structures in which they are embedded as they shape how they perceive the tensions, their access to resources to address them, and their perception of the outcomes of their decisions. In the vein of the other factors influencing their response strategies, Voronov et al. (2013) suggested that individuals can engage institutional logics with creativity. They also suggested considering personal preferences, specific strategic objectives, and organisational cues as

important factors. In this study, these factors also seem relevant to apprehending the heterogeneity of disadvantaged women entrepreneurs' response strategies to institutional tensions. Indeed, regarding personal preferences, the family contexts (including the situation of children, family relationships' structure, allocation of tasks, etc.) seemed to have influenced several participants' choices. To corroborate this, the following examples regarding two participants' responses toward the work-family conflict tension can be considered: while *participant-ENT-04* adopted a strategy of delaying business activities (*«The difficulty is there, to manage time for children, for work, to start the business » [...] « I'm going to start in two weeks when the kids get to school ».*), *participant-ENT-02* instead adopted a strategy of receiving family support

(«Finding the balance to have time for business and for children. It is the same thing when they go to school. I don't want them to be in the day care every night either, because that's also why I chose to be a self-entrepreneur, to be at home. Then I am lucky to have my husband working part-time, who can take them to school, keep them longer»).

In these examples, it is worth mentioning that *participant-ENT-04* is a single mother living physically far from her close family/relatives, whereas *participant-ENT-02* is married, living with a spouse with *whom* she shares family responsibilities. Therefore, their respective response strategy seems aligned with their respective family contexts.

Likewise, the example of *participant-ENT-35*, who chose to address the gender discrimination tension by partnering with her husband to access financial resources, can be used to illustrate the ecosystem organisational actors' cues and strategic objectives. Through this strategy, she compartmentalises her compliance to circumvent the banker's bias, prejudices, and/or stereotypes regarding her business project and to acquire financial resources to develop her business. Therefore, personal preferences, situations, strategic objectives, and organisational cues are key to

understanding disadvantaged women entrepreneurs' response strategies and their entrepreneurial agency within the entrepreneurial ecosystem.

While it is true that this exploratory study does not provide a definitive pattern for specific response strategies and their approaches to institutional logics for each given tension, the fact remains the strategies of receiving family support and delaying business are the most adopted. They are mainly adopted to address work-family conflict, performance pressure, and structural discrimination (notably gender-blindness and disadvantage-blindness) tensions; among participants adopting them, the majority are mothers (See Appendix 3.2 and 3.3). This again highlights the reality of women entrepreneurs having caring responsibilities, who tend to make their entrepreneurial activities revolve around caring responsibilities to balance their different identities and roles.

Finally, as it has been discussed in the prior chapter (chapter 2), the concept of positionality is important to better understand the impact of the interactions between disadvantaged women entrepreneurs and the EE organisational actors on disadvantaged women entrepreneurs' entrepreneurial activities, as their respective position influences disadvantaged women entrepreneurs' access to resources in their interactions and reproduces structural barriers. Thus, although some participants adopted certain response strategies to initiate institutional change in the entrepreneurial ecosystem, some are more likely than others to achieve this goal due to the hierarchical relationship tied into the institutional logics. For example, while most of the participants have already interacted once with women-only entrepreneurial networks as part of their journey in the entrepreneurial ecosystem, to address the conformity pressure tension, three participants adopted the response strategies of approaching other support organisations (mainly SSE support structures and women-only support structures) and/or stopping the process with mainstream actors as defiance of mainstream EE actors' dominant logics. By doing so, these

participants played a role of advocate (Pache and Santos, 2013) for their identified logics and related norms, practices, and values. However, this role seems limited due the hierarchical positions between the different actors. Indeed, as evidenced in the literature and highlighted in the prior chapter (chapter 2), the mainstream support networks/organisations are considered as superior infrastructure and set up in the entrepreneurial ecosystem compared to women-only networks (McAdam et al., 2019), and the market logic in which they are embedded is still dominant in the entrepreneurial ecosystem. To another extent, the participant who adopted a strategy of partnership with her husband to address the gender discrimination seemed aware of the prominence of the patriarchy logic in the sphere of interaction with bankers and choose to comply with this dominant logic to obtain the financial resources desired. Although she manipulates the institutional template to serve her needs by complying with the dominant logic underlying this tension instead of complying with her identified logic in this sphere, she does not play the role of challenger (Pache and Santos, 2013) for her identified logics and for new practices. Finally, some other participants chose to combine one of the dominant logics with their identified logic to mitigate the tensions. This is the case of the participants adopting the strategy of receiving family support as a combination of community logic and family logic to mitigate gender blindness and disadvantage blindness services tensions. In these cases, they are more likely to play the role of infiltrator (Pache and Santos, 2013) by gaining approval from actors sharing dominant logics and connecting with them while instilling increasingly their logics with the norms, values, and practices related through their interactions with them.

Thus, these findings regarding disadvantaged women entrepreneurs' response strategies not only point out how they demonstrate their entrepreneurial agency through different cues despite their positions in the entrepreneurial ecosystem by co-creating their experience and entrepreneurial

journey in the entrepreneurial ecosystem, but also shed light on the way in which they can participate to institutional adaptation and change deriving from an institutional complexity. Indeed, through some response strategies adopted, the interactions between disadvantaged women entrepreneurs and organisational EE actors in this specific institutional field can leave a place to its incremental transformation from an issue institutional field to an exchange field (Auschra et al., 2019).

3.5.1. Managerial Implications

Given the fact that disadvantaged women entrepreneurs mostly adopt response strategies balancing their compliance to the dominant logic and to the logic they identify with to foster their institutional adaptation and sometimes to also contribute to the institutional change, it is important for policymakers to intervene by providing gender and equality mainstreaming training to the ecosystem organisational actors. Having such training introduced by policymakers is likely to contribute to a greater institutional change, given their position in relation to mainstream ecosystem organisational actors. Similarly, as disadvantaged women entrepreneurs with caring responsibilities tend to adopt strategies enabling them to combine their different identities and roles (as entrepreneurs and mothers), it is also important to support them by providing relevant hard infrastructures to support them and facilitate their entrepreneurial journey. These recommendations are consistent with Danho et al.'s (2021) recommendations to address the challenges experienced by disadvantaged women entrepreneurs.

3.6. Conclusion

By examining how disadvantaged women entrepreneurs respond to the institutional complexity experienced through their interactions within the entrepreneurial ecosystem, this study provides further insights regarding their agency and micro-level response strategies to competing logic in an institutional field. Disadvantaged women entrepreneurs have been able to adopt several response strategies to navigate the different competing institutional logics they have been exposed to and the different tensions occurring simultaneously while mobilising some more complex processes than those proposed by Pache and Santos' (2013) model. Thus, this study also contributes to further extend Pache and Santos' (2013) model by revealing that individuals can be influenced by several logics simultaneously and by other and more factors than the degree of adherence to the institutional logic and the degree of hybridity of the logics proposed, such as their personal preferences, their family contexts, their specific strategic objectives, the organisational cues, and the normative and cultural-cognitive institutions in which they are embedded. In this vein, the study also highlights how disadvantaged women entrepreneurs with family responsibilities navigate and articulate their different roles and identities through their response strategies.

In addition, consistent with individuals' entrepreneurial agency within the institutional field, this study also sheds light on the roles enacted by disadvantaged women entrepreneurs to cope with the institutional complexity and to challenge the dominant institutional orders. In this sense, they were enacting roles such as advocate, challenger, or infiltrator to foster their institutional adaptation or contribute to institutional change. However, some roles, such as the advocate, are

still restricted due to the position of both disadvantaged women entrepreneurs' institutional logics and their alternative options in the entrepreneurial ecosystem.

Furthermore, future research could adopt a longitudinal approach to further examine how disadvantaged women entrepreneurs' response strategies and the roles enacted can contribute to the transformation of the institutional field (i.e., the entrepreneurial ecosystem) from an issue institutional field to an exchange field (Auschra et al., 2019). In a different vein, even if the findings of this study reveal participants' agency through their response strategies, further analysis is necessary to better understand the patterns underpinning their decisions and response strategies. Thus, future research could focus more specifically on examining the response strategies to each tension and could focus more on the cognitive process of disadvantaged women entrepreneurs in choosing their response strategies and on their responses to all tensions, not just the ones they mentioned. This would provide further details and enable them to identify more patterns in their response strategies to better apprehend their behaviors.

3.7. Limits of the Study

Given the explorative nature of this study and that the data related to disadvantaged women entrepreneurs' interactions within the entrepreneurial ecosystem (chapter 2) and the data related to their response strategies (chapter 3) were collected simultaneously during the same interviews, it did not enable an in-depth exploration, for each participant, of the responses to all tensions (notably the ones they did not mention). Thus, although it provides relevant elements for the

literature, it does not enable us to conclude definitive patterns and cognitive processes underpinning disadvantaged women entrepreneurs' decisions.

In addition, the contextual aspect and the methodological choice underlie a limit of its generalisation. Indeed, the size of the sample is a limit to generalise the findings of the study, and secondly because the study focused on a specific entrepreneurial ecosystem context, it might be difficult to generalise some insights across other cultural contexts. Indeed, the French ecosystem of the EU INTERREG AWE project focuses on the northern part of France (Normandy and Brittany regions) and the cultural particularities of both France, and these specific regions could differ from entrepreneurial ecosystems in other geographical areas, even if some common patterns could exist.

Chapter 4: Are Women All Equal in the Face Of The COVID-19 Pandemic? The Lived Experiences of Disadvantaged Women Entrepreneurs Amidst the Pandemic in the French Ecosystem

Abstract

The first study (chapter 2) of this thesis has emphasised on the institutional tensions experienced by disadvantaged women entrepreneurs when interacting with the ecosystem organisational actors in the French ecosystem. The second study (chapter 3) has highlighted disadvantaged women entrepreneurs' responses strategies regarding these institutional tensions and revealed their entrepreneurial agency. This study (chapter 4) further explores the extent to which disadvantaged women entrepreneurs still produced entrepreneurial activities in the entrepreneurial ecosystem during the COVID-19 pandemic crisis. In this sense, it explores the lived experiences and coping strategies of disadvantaged women entrepreneurs during the COVID-19 pandemic and the entrepreneurial ecosystem's supportive role (or lack thereof) during this crisis period. Thus, this study adopts an intersectional perspective and provides further development to Newman et al.'s (2022) entrepreneurial-focused conceptual model of SMEs' response to unexpected crises to better understand the impact of the pandemic on disadvantaged women entrepreneurs, their businesses, and their coping strategies. The findings reveal that despite the negative impacts of the COVID-19 pandemic and its reinforced effects on disadvantaged women entrepreneurs from rural areas and/or socioeconomically deprived households, participants with higher levels of self-efficacy and resilience and prior entrepreneurial experience were able to adapt and pivot their businesses during the pandemic, and thus resulting to 'resilient' business shock trajectory. Government support, as

well as collective local solidarity, were also key factors of the entrepreneurial ecosystem that supported the business model pivot and entrepreneurial survival of the entrepreneurs.

Keywords: *COVID-19 pandemic, disadvantaged entrepreneurship, women entrepreneurs, intersectionality, coping strategies, entrepreneurial ecosystem, resilience*

4.1. Introduction

External or exogenous shocks are not all equal in strength (Davidsson, 2019) and thus do not generate the same responses and effects. While some external shocks are gradual and/or somewhat predictable, others are unpredictable and traumatic (Davidsson, 2019; Davidsson et al., 2018). The worldwide COVID-19 pandemic falls into the latter category. Indeed, in addition to a death toll surpassing 3 million (WHO, 2020), the COVID-19 pandemic has also caused a double shock to the global economic system (Manolova et al., 2020). The impacts of the COVID-19 pandemic on the global economic system have reinforced the vulnerability of certain groups in society, such as women, thus highlighting gender-specific challenges. Given that women are more likely to run many of the youngest, smallest, and most vulnerable businesses (Manolova et al., 2020) and that their businesses are characterised by lower entry barriers, prominent reliance on consumers as customers rather than businesses, and high level of competition, women-led businesses have been heavily hit by the economic shutdowns (Kalnins and Williams, 2014; Manolova et al., 2020). In addition, women-led businesses being mainly SMEs or MSMEs and self-employed, have also been more likely to be affected by supply-chain disruption, and those specialised in service sectors like retailing, tourism, and transportation have been affected by the drastic measures, hence

experiencing liquidity shortage (OECD, 2020). Finally, lockdown policies and the closure of schools and childcare facilities exacerbated women's caring responsibilities (childcare and/or eldercare), as they increased the time spent in childcare activities, child supervision, and/or leading homeschooling (OECD, 2020). It made women entrepreneurs grapple with childcaring and homemaking in addition to the challenges related to their business survival (Ayatakshi-Endow and Steele, 2021; Manolova et al., 2020; OECD, 2020).

While most studies reveal disproportionate impacts of COVID-19 on women (OECD, 2020; UN Women, 2020; WE Forum, 2020; Werner, 2020), it is also important to acknowledge that women entrepreneurs are heterogeneous, and some may be further marginalised. Although the experience and challenges of women entrepreneurs striving for balance due to the multiple gendered roles and intertwining of family and work spheres during the COVID-19 have been pointed out (Ayatakshi-Endow and Steele, 2021; Manolova et al., 2020; OECD, 2020), there is still a need to further understand the heterogeneous experience of women entrepreneurs. In this vein, there is an emerging literature emphasising on the importance of considering the COVID-19 pandemic impacts and recovery plan through the intersectional lens, as they recognise that the unequal outcomes from the COVID-19 pandemic are in line with the social inequalities (Birchall, 2021; Grandy, Cukier, and Gagnon, 2020; Martinez Dy and Jayawarna, 2020). Furthermore, up to date, only a few studies (Grandy, Cukier, and Gagnon, 2020; Martinez Dy and Jayawarna, 2020; Mashapure et al., 2021; Muhammad, Ximei et al., 2022) have adopted this intersectional perspective on the impact of COVID-19 on women entrepreneurs, and thus further research is needed to explore the lived experiences of women entrepreneurs at the intersection of other social categories. Blackburn and Smallbone (2014) pointed out that women, seniors, youths, ethnic minorities, and migrants are disadvantaged in entrepreneurship, as they face additional barriers to

engage in entrepreneurship activities. In this sense, it is worth noting that in the face of the COVID-19 pandemic, the age of the entrepreneurs was also considered. OECD (2020) revealed that 90% of youth entrepreneurs surveyed reported a negative impact of COVID-19 on their business due to supply chain disruptions, reduced demand, and financial insecurity resulting from their low level of savings. Similarly, older entrepreneurs also experienced the negative impact of COVID-19 on their businesses, and Choi, Harrell, and Watkins (2022) revealed that ethnic minority older entrepreneurs in the US face challenges, such as having to close their businesses or difficulty in paying bills. In addition, the COVID-19 pandemic also reinforced the territorial inequalities. In addition to the fact that rural regions are likely to face limitations in their potential to grow due to a limited customer base (Cowell, Lyon-Hill, and Tate, 2018), during the COVID-19 pandemic, they were more likely to be disadvantaged regarding health, healthcare, financial resources, and even digitalisation. Henning-Smith (2020) highlighted the unique impact and disadvantage of older adults as well as those in rural areas in the US, and these findings can also suggest the vulnerability of rural entrepreneurs who are also further away from the supply chain. Thus, considering how the COVID-19 pandemic reinforced the disadvantages related to these social categories in which entrepreneurs are embedded, it is worth examining how the intersection of gender with other social categories (such as age, geography/location, etc.) and their related disadvantages shape women entrepreneurs lived experiences of the pandemic and their response strategies to its impacts on their businesses.

As the COVID-19 pandemic has severely and heterogeneously affected women entrepreneurs and their businesses, it is worth exploring their response strategies for their entrepreneurial survival. Amongst women entrepreneurs' response strategies to the COVID-19 pandemic, Manolova et al. (2020) highlighted that woman undertook business model pivots that simultaneously reduced risks

and seized opportunities (McGrath, 2010), in line with the discovery-driven approach. Similarly, Afshan, Shahid, and Tunio (2021) pointed out women's learning experiences in Pakistan, which enabled them to seize new opportunities and adapt their strategies to access resources during the pandemic. However, there is still a void in research regarding disadvantaged women entrepreneurs' coping strategies during the pandemic. To help understand how entrepreneurs make sense of and respond to unexpected crises such as the COVID-19 pandemic, Newman et al. (2022) proposed an entrepreneur-focused conceptual model on SMEs responses to unexpected crisis crises. Thus, this model provides an adequate conceptual framework that can be further developed to better understand and capture disadvantaged women entrepreneurs' interpretation and reaction to the COVID-19 pandemic crisis, as they are predominantly leading SMEs. Furthermore, Newman et al.'s (2022) model gives rise to several research avenues, such as exploring how entrepreneurs' personal agency and life situation can influence their response strategies and exploring the role of external support from the ecosystem (such as subsidies, formal infrastructure support, etc.) towards women entrepreneurs amid the pandemic.

Therefore, drawing upon these observations and gaps in the literature, this study intends to put these strands together by exploring the impacts of the COVID-19 pandemic on disadvantaged women entrepreneurs, and by examining how they responded to the COVID-19 pandemic negative impacts on their businesses. To do so, the study adopts the intersectional lens alongside the entrepreneur-focused conceptual model on SMEs responses to unexpected crises to examine the disadvantaged women entrepreneurs' lived experiences during the COVID-19 pandemic and their coping strategies to navigate the COVID-19 pandemic impacts. Hence, the research questions are: *How have disadvantaged women entrepreneurs and their businesses been affected by the COVID-*

19 pandemic in the French ecosystem? How do they respond to the negative effects of the COVID-19 pandemic on their businesses?

This study demonstrates that while all the disadvantaged women entrepreneurs interviewed were negatively affected by COVID-19, disadvantaged women entrepreneurs from rural areas and socioeconomic deprivation households experienced heavier financial, social, and psychological effects from the pandemic. Furthermore, the study also revealed that despite the challenges related to the pandemic and their intersectional challenges, disadvantaged women entrepreneurs expressing high self-efficacy and resilience were able to have a ‘resilient’ business shock trajectory, enabling them to adapt and pivot their businesses during the pandemic. The French government's financial support, the informal networks, and the collective solidarity support were also important sources of external support from the EE to support disadvantaged women entrepreneurs to strive and sustain their businesses.

Thus, the contributions of this paper lie first in further developing Newman et al.’s (2022) entrepreneur-focused model of SMEs' response to unexpected crises by providing a gendered and intersectional perspective into the model and by revealing the role of factors such as individual and psychological traits (notably self-efficacy and resilience), life situations, and the EE policy and support infrastructures that influence disadvantaged women entrepreneurs’ interpretation and reactions to the unexpected crisis. In addition, as disadvantaged entrepreneurship literature and entrepreneurship literature in challenging times this study focuses on disadvantaged entrepreneurs’ entrepreneurial intentions. This study also provides further insights by highlighting how existing disadvantaged women entrepreneurs interpret and adapt their business model in times of crisis to survive and sustain their businesses and revealing the role of individual characteristics such as resilience and self-efficacy in their responses to the crisis. Finally, the adoption of an intersectional

perspective in examining entrepreneurs' lived experiences during the COVID-19 pandemic is in line with the emerging literature regarding COVID-19 (Birchall, 2021) and the recent call to adopt an intersectional lens to approach the pandemic impacts and recovery plans (Martinez Dy and Jayawarna, 2020).

The following section will first discuss the literature review on the impacts of COVID-19 on women entrepreneurs, entrepreneurs and women entrepreneurs' response strategies to the pandemic, and the role of the ecosystem during the COVID-19 pandemic. Then, the research method will be addressed, including the research design and the sample, the data collection, and the analysis. Drawing on the case studies of disadvantaged women entrepreneurs who participated in the EU INTERREG AWE project in France, the findings section will summarise and reflect on their lived experiences and coping strategies. The study will conclude by drawing out the implications for both literature and policymakers.

4.2. Literature Review

4.2.1. Impact of the COVID-19 Pandemic on Women Entrepreneurs

Although the health effects of the COVID-19 pandemic have affected men more heavily, the socio-economic effects of the pandemic have disproportionately affected women (Curley, 2020; OECD, 2020; UN Women, 2020; WE Forum, 2020; Werner, 2020). Thus, women entrepreneurs experienced more vulnerable situations (Alon et al., 2020) and challenges due to the characteristics of most of their businesses being in lower entry barriers industry, prominent reliance on consumers as customers rather than businesses, and high level of competition (Kalnins and Williams, 2014;

Manolova et al., 2020). In addition, as many women-led businesses are mainly SMEs or MSMEs and self-employed, they were more likely to be affected by supply-chain disruption, and those specialised in service sectors like retailing, tourism, and transportation were affected by the drastic measures and experienced liquidity shortage (OECD, 2020). Another challenge experienced disproportionately by women entrepreneurs is the gendered role in the household, as lockdown policies and the closure of schools and childcare facilities increased the amount of time spent in childcare activities, child supervision, and/or leading homeschooling (OECD, 2020). The childcaring and homemaking responsibilities make it challenging for women to sustain their businesses (Ayatakshi-Endow and Steele, 2021; Manolova et al., 2020; OECD, 2020). This challenge is also experienced by rural women entrepreneurs, who initially engaged in entrepreneurship to combine their childcare and caring responsibilities but face difficulties with the increased childcare and caring responsibilities (Philipson et al., 2020).

However, Martinez Dy and Jayawarna (2020) suggested an intersectional perspective of the effects of COVID-19 on women, as not all entrepreneurs are equal in the face of the crisis and highlighted that self-employed women from BAME background were at greater risk of suffering from the negative effects of the COVID-19 pandemic. In a similar vein, they also pointed out that immigrant BAME women whose self-employment was related to traditionally feminised care jobs were more vulnerable and likely to lose work opportunities, income, and even immigration permission because of the pandemic (Al-Dajani et al., 2020; Dattani, 2020; Nighoskar, 2020). Their studies paved the way for more intersectional studies related to the impacts of COVID-19 on women entrepreneurs faced with additional disadvantages related to other social categories in which they are embedded.

4.2.2. Entrepreneurs and Women Entrepreneurs' Response Strategies

As an extreme exogenous shock, the COVID-19 pandemic has impacted both the demand and supply side, thereby affecting business activities and forcing business owners to adjust and find recovery plans. However, entrepreneurs' recovery strategies vary; some studies on business recovery state that there is a gendered approach to business recovery and that men and women manage their businesses differently in times of crisis (Bradshaw, 2013; Young et al., 2017). In this vein, studies suggest that women are likely to adopt a defensive response that reduces risks and is more conservative. While men are likely to adopt an offensive response approach that is less risk-averse (Cesaroni et al., 2015; Cowling et al., 2019). Manolova et al. (2020) challenged this stereotypical response of women entrepreneurs to crises by suggesting that they adopt discovery-driven approaches to pivot their business models and thus reduce risk and simultaneously seize opportunities (McGrath, 2010).

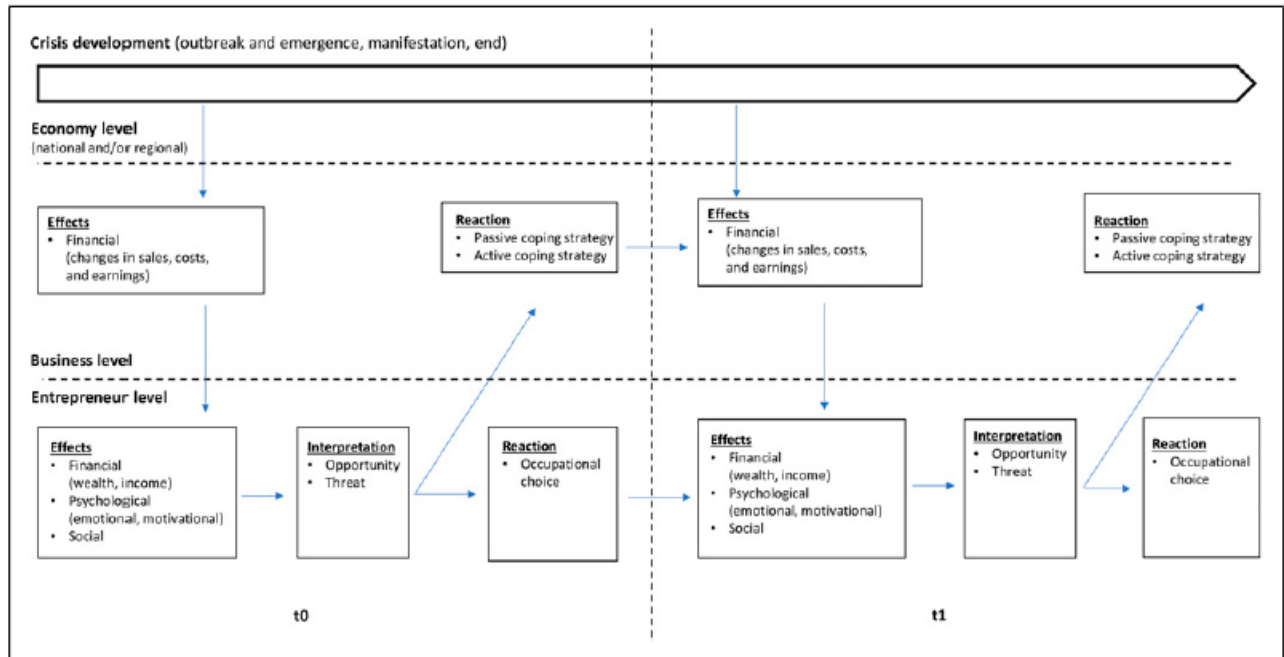
While it is true that the COVID-19 pandemic has heavily affected SMEs (OECD, 2020), research revealed that SMEs may be more likely to pivot easily and exploit new opportunities than larger firms (Davidsson, 2015; Shepherd and Williams, 2018). However, most research examining SMEs' response strategies amid crisis tends to focus on the macro-level perspective, and just a few examine the micro-level perspective, which focuses on the entrepreneurs. Thus, Newman et al. (2022) developed an entrepreneur-focused conceptual model of response strategies amid crises (See Figure 1). This model presents a multi-level and temporal view of the impacts of the COVID-19 pandemic, presenting upstream the effects at the macro level (economy at national and or regional), the effects at the meso level (business), and the effects at the entrepreneurial level when the crisis occurs and at a later time. This model enables better comprehension of the elements influencing entrepreneurs' choices to cope with the crisis. Thus, although the macro and meso

levels are integral parts of the model, its emphasis is on the effects at the entrepreneurial level. In this sense, the entrepreneurial level focuses on three elements: the effects of the crisis, the interpretation of the effects, and the reactions. The different effects (financial, psychological, and social) experienced at the entrepreneurial level are influenced by the financial effects of the crisis at the business level. The financial effects are related to the entrepreneurs' wealth and income, which overlap between the private and business spheres (Newman et al., 2022). The psychological effects are related to well-being, motivation, and emotions, while the social effects are related to the entrepreneurs' personal and professional relationships with their social networks. The extent to which the entrepreneurs experience these three effects influences how they interpret the crisis. Entrepreneurs' interpretation of the crisis as a threat or an opportunity is subjective and related to the characteristics of the entrepreneur. When entrepreneurs apprehend the crisis as an opportunity, they are more likely to focus on new opportunities and expansion, whereas when they apprehend it as a threat, they are more likely to undertake risk-averse actions (March and Shapira, 1987; Sitkin and Pablo, 1992). The entrepreneurs' interpretation influences their reactions: they may adopt active or passive coping strategies and even reassess their occupational choices (Newman et al., 2022). Their reactions impact both the business and entrepreneurial levels, as they can influence their business activities positively or negatively. Furthermore, the entrepreneurs' interpretation and decision-making process is iterative throughout the crisis, and the decisions made at the earlier stages of the crisis will shape the strategies to adopt at the later stages of the crisis (Muñoz et al., 2019).

Therefore, considering Newman et al. (2022) model, this study provides further insights to their model by bringing a gendered and intersectional lens to the model. These characteristics (gender, age, geography, socioeconomic deprivation) enable to examine the potential influence of

disadvantaged women entrepreneurs' personal agency and life situation on their interpretations and coping strategies. Furthermore, this model is pivotal in this study, as it provides an adequate conceptual framework to examine the response strategies of disadvantaged women entrepreneurs.

Figure 1: Newman et al. (2022) entrepreneurial-focused conceptual model of SMEs' response to unexpected crisis



4.2.3. The Entrepreneurial Ecosystem in Face of the COVID-19 Pandemic

In the literature on entrepreneurial ecosystem, several definitions are provided and Acs et al. (2014, p.479) suggested that an entrepreneurial ecosystem is a *'dynamic institutionally embedded interaction between entrepreneurial attitudes, abilities, and aspirations by individuals which drives the allocation of resources through the creation and operation of new ventures.'* In other words, entrepreneurial ecosystem derives from the collaborations of several systems and actors

that interact to provide a conducive environment to develop entrepreneurship (Roundy and Fayard, 2019). Thus, the EE is supposed to provide resources to all entrepreneurs, nascent or existing, to develop their business activities. Furthermore, environmental factors, and the COVID-19 pandemic, with its different impacts on societal needs, consumers, and the markets, is an environmental factor influencing the EE and affecting its ability to support and provide resources and networks to entrepreneurs (Rashid and Ratten, 2020). In this sense, Ratten (2020) suggested that building a vibrant ecosystem, constituted by ‘deep reservoirs of early-stage investments, entrepreneurship-specific human capital, cutting edge research institutions, lead users of innovations, dense social networks among entrepreneurs and cultural orientations that are supportive of entrepreneurial activities’ (Roundy, 2019, p.4), can enable to thrive during the COVID-19 pandemic, as it will contribute to developing several activities aiming at solving COVID-19 pandemic related issues.

This being said, before the COVID-19 pandemic, Spigel and Harrison (2016) pointed out not all entrepreneurs benefit equally from resources from the EE, and women entrepreneurs are among those who face barriers to accessing resources. Thus, it is worth exploring how the ecosystem can support women entrepreneurs, specifically those facing additional disadvantages related to their social categories and groups during the COVID-19 pandemic to sustain their business activities. As the main elements of the EE are the culture (societal norms), networks (formal and informal), and infrastructures (Cohen, 2006; Heaton et al., 2019; Rashid and Ratten, 2020), it is, therefore, appropriate to examine the elements through which the EE facilitate and/or provide access to resources to disadvantaged women entrepreneurs.

4.3. Methods

This study aligns with the recent developments in entrepreneurship, highlighting the heterogeneity of women entrepreneurship and the importance of adopting an intersectional perspective to comprehend their entrepreneurial experiences better (Essers et al., 2010; Lasalle and Shaw, 2021; Martinez-Dy, 2020). Thus, this study emphasises the voice of disadvantaged women entrepreneurs to capture their lived experiences and coping strategies during the COVID-19 pandemic in France. Their lived experiences and coping strategies are captured and analysed using an interpretative approach to generate narrative-based cases. These case studies aim to build a theoretically informed understanding of their entrepreneurial experiences during the COVID-19 pandemic.

4.3.1. Sample

The paper involves data collected from disadvantaged French women entrepreneurs who participated in one of France's AWE programmes (Bootcamp or Training). Thus, six disadvantaged women entrepreneurs were interviewed through semi-structured interviews between November and December 2022.

Participants were selected through a multi-method approach, such as snowballing and word-of-mouth introductions. Participants were also chosen based on the following criteria: (1) having participated in one of the programmes of the AWE project (bootcamp or training), (2) fitting in at least one of the following categories considered in disadvantaged entrepreneurship: childcaring responsibilities (dependent children and/or elder care), age, ethnicity, qualification (education), rural area (geography), and/or disadvantaged socio-economic area (See Table 4).

Table 5. Participants

Participant code	Sector of activity	Age of participant	Age of the business	Size of the business	Prior entrepreneurial experience	Intersectional challenge	Nationality	Household context	Qualifications
EXT-ENT-001	Restaurant industry	Under 35	Opened the restaurant in September 2019 (prior to that, the business was focused on catering services)	SME/self-employed	No	Migrant Childcare responsibilities Rural area	Surinamese	Single mother	Vocational level 3 – in cooking
EXT-ENT-002	Handicraft and embroidery industry	Over 50	Business created in 2017	SME/self-employed	No	Rural area Low-income households	French	Married	Postgraduate
EXT-ENT-003	Jewellery industry	Between 35 and 50	Operating since 2017 But registered a new brand name in 2019	SME/self-employed	Yes	Rural area	French	Married	Vocational level 3 - Art of jewellery and jewellery
EXT-ENT-004	Consulting services	Over 50	12 years	SME/self-employed	Yes	Rural area	French	Married	Graduate
EXT-ENT-005	Consulting & Coaching services	Over 50	Activity has started in 2017	SME/self-employed	No	Rural area Economic deprivation area Low-income households	French	Single mother	Vocational level 3 – legal assistant
EXT-ENT-006	Event industry	Over 50	Ten years	SME/self-employed	No	Rural area Lowincome households	French	Single mother	Graduate

4.3.2. Covid-19 Pandemic Restrictions in the French Context

The AWE project took place from December 2018 to March 2022; the disadvantaged women entrepreneurs who were part of the project learned about the COVID-19 pandemic and its impact. Regarding the lockdowns and restrictions measures, France experienced several lockdowns during this period. Respectively, from March 17th, 2020, to May 11th, 2020, then from October 29th, 2020, to December 15th, 2020, and finally, from April 3rd, 2021, to May 3rd, 2021 (Vie Publique, 2020). During these different lockdowns, the closure of schools and universities was required, with classes held remotely. Similarly, ‘non-essential’ businesses, bars, restaurants, and cultural sites had to close to comply with the sanitary restrictions. Although the reopening of these businesses has been gradual since May 19th, 2020, the lockdowns, especially the first one, constituted a sudden shock to businesses. According to the INSEE (Insee, 2021), 73% of businesses reported a sales decline of more than 10%, and 35% reported a sales decline of more than 50% during the first lockdown in the spring of 2020. Although the first lockdown was a shock for all sectors, it had various effects on the businesses, and sectors such as accommodation and food services, transport equipment manufacturing, and ‘other services’ were most heavily affected with losses of 71%, 54%, and 47% respectively (Insee, 2021). The impacts on business activities were more moderate during the second lockdown but deteriorated significantly for accommodation, food, and ‘other services’ (Insee, 2021). Finally, the negative impact of these measures related to COVID-19 on business activities is heterogeneous depending on the industries and the different organisational adaptation capacities of companies. INSEE identified four typical shock trajectory profiles: the companies ‘not affected’ by the crisis (36% of companies, limited negative impact of the first lockdown followed by an expected recovery in activity from June onwards); the ‘resilient’ companies in the face of the crisis (38% of companies, the substantial average loss during the first lockdown, followed by smaller and stable losses from June onwards); the ‘confined’ companies

(20% companies, high shock during the first lockdown followed by a limited recovery of activity during summer); and the ‘depressed’ companies (6% companies, collapsed of the activity during the first lockdown, with no recovery during the summer and zero turnovers) (Insee, 2021).

In light of these observations, it is therefore appropriate to examine further the lived experiences of disadvantaged women entrepreneurs and their response strategies in the French ecosystem.

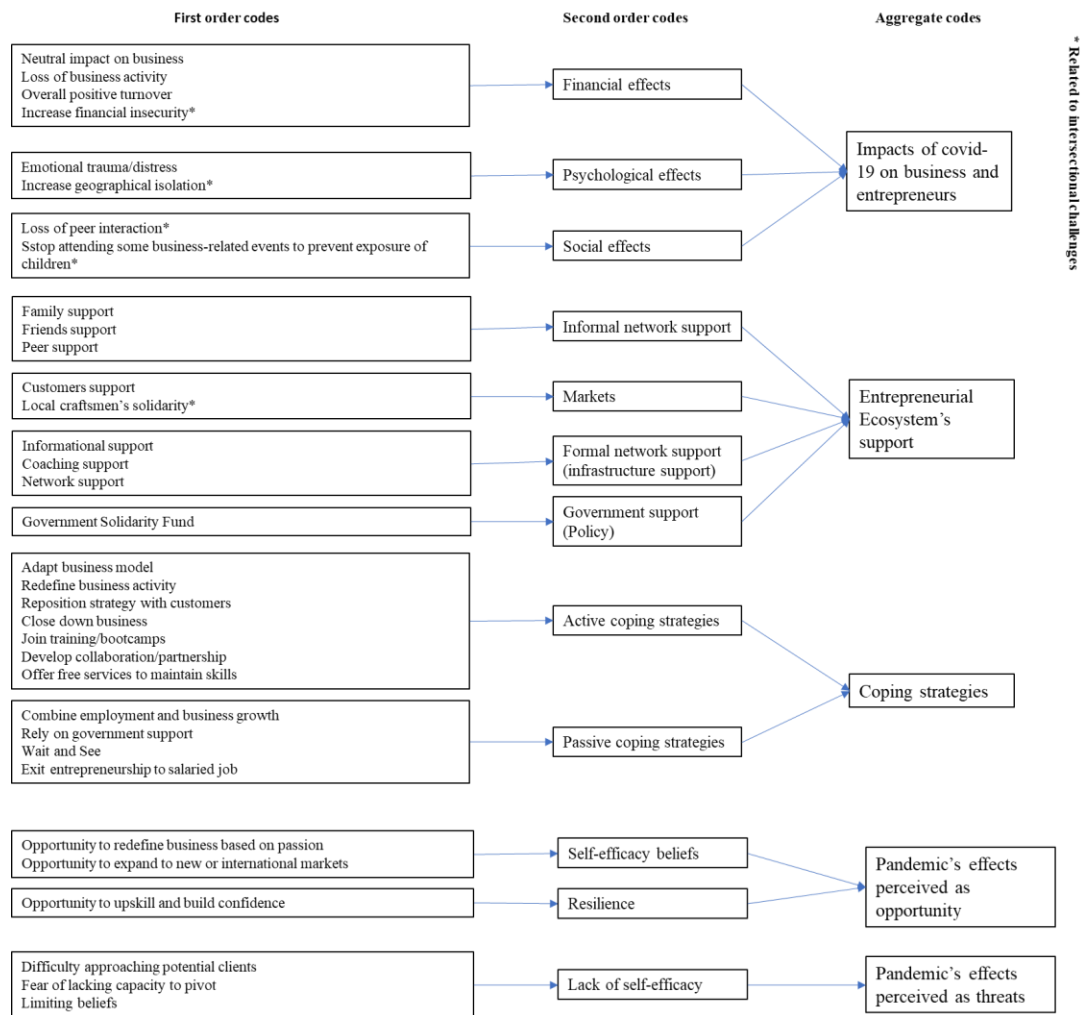
4.3.3. Data Collection

All the interviews were conducted through in-depth, open-ended interviews lasting between 40 minutes and one hour. No boundaries were set during the interviews. Disadvantaged women entrepreneurs were asked to describe their entrepreneurial experience during the COVID-19 pandemic, the challenges experienced, notably those related to their intersectional challenges, and the support received from the entrepreneurial ecosystem and other sources to overcome the negative impacts of the COVID-19 pandemic on their businesses. The interviews were conducted in French using a flexible interview prompt (See the interview questions in Appendix 4.1). The participants were invited to sign a consent form before the interview, and interviews were recorded and transcribed verbatim (from French, then translated into English) to address the questions of credibility and confirmation (Lincoln and Guba, 1985). For confidentiality purposes, participants' names were anonymised by reference codes, such as *participant-number*.

4.3.4. Analysis

After the data collection, the analysis was structured following the method described by Gioia et al. (2013) (See [figure 2](#)). Thus, in line with the characteristics of inductive analysis, the analysis was conducted with several iterations, with data being compared repeatedly with emerging data throughout the process (Glaser and Strauss, 1967). The first phase was to identify the informant-based categories, also referred to as first-order codes. This was achieved through an open coding approach (Strauss and Corbin, 1998), highlighting keywords about the impacts of COVID-19 on disadvantaged women entrepreneurs and their businesses, the impacts related to their intersectional challenges, and their coping strategies. These informant-based codes were first developed on an Excel file and coded in categories based on text comparisons; the labels remain open to keep data in line with the informants' meaning (Suddaby, 2006). They were then developed on the Nvivo software to increase the rigour of the analysis, thus enabling the identification of the recurrent and missing concepts (Corbin and Strauss, 1990). The final labels attributed to the first-order codes enabled data-grounded insights. After this stage, I kept refining the coding procedures to develop the second-order codes and high-order theme categories (Strauss and Corbin, 1998). The second-order codes were developed based on Newman et al.'s (2022) entrepreneurial-focused conceptual model of SMEs' response to unexpected crises. This stage followed an iterative and recursive process between the theoretical emerging themes and Newman et al.'s (2022) model. Finally, higher-order codes were developed from the second-order codes, following the same iterative procedures (Glaser and Strauss, 1967). By adopting an intersectional perspective of disadvantaged women entrepreneurs' lived experiences during COVID-19, this study contributes to theoretical elaborations in entrepreneurship research related to the COVID-19 pandemic and provides avenues for future research.

Figure 2: Coding following Gioia et al. (2013)



4.4. Findings

The following sections further examine the second-order categories presented in Figure 2. Thus, the subsequent paragraphs explain how the different effects of the COVID-19 pandemic on disadvantaged women entrepreneurs and their businesses, the support of the entrepreneurial ecosystem, and the individual characteristics and life situations shape disadvantaged women entrepreneurs' interpretation of the COVID-19 pandemic crisis, which in turn, influence their

coping strategies and trajectories of shock. The findings indicate that despite the additional disadvantages experienced and reinforced by the pandemic, most participants were able to transform their challenges into opportunities and develop ‘resilient’ businesses in the face of the crisis. Additionally, the disadvantages experienced, the individual and psychological traits, prior entrepreneurial experience, and life situations seem to be key factors influencing disadvantaged women entrepreneurs’ interpretation and reactions. On the one hand, disadvantaged women entrepreneurs expressing higher levels of self-efficacy and resilience built from prior entrepreneurial experience and/or adverse life situations were more likely to interpret the pandemic as an opportunity and to adopt active coping strategies. On the other hand, the only disadvantaged women entrepreneur expressing a lower level of self-efficacy and resilience, reinforced by her additional disadvantages, was more likely to interpret the pandemic as a threat and to adopt passive coping strategies.

4.4.1. COVID-19 Pandemic Effects and Intersectional Challenges: When the Global Crisis Shakes the Entrepreneurs’ World

As mentioned earlier, the first lockdown established in France shocked all sectors but had more considerable impacts on sectors such as accommodation and food services, transport equipment manufacturing, and ‘other services.’ Interestingly, all participants interviewed for this study were involved in these heavily affected sectors (food services, event industry, other services) and were considered ‘non-essential’ businesses/services. Thus, in line with the Newman et al. (2022) model, the most prominent effect reported and experienced by participants is the financial effect (See Appendix 4.2), and among the financial effects reported, the most significant was the *loss of*

business activity'. This is due to their sectors and the 'non-essential' nature of their businesses and services, which forced them to temporarily close their businesses during the lockdowns to comply with the health measures, resulting in several financial losses (loss in sales, turnover, and clients). In addition, considering that they are all SMEs/self-employed, the losses were even more detrimental as they impacted their business and private finances, as both finances overlap (Newman et al., 2022). The following extracts illustrate this:

'6 months after I started the real thing, so that's with the restaurant, 6 months so September, October, November, December, January, February, so yeah 5-6 months after, the covid came. So, 6 months yeah. We had to close.' (...) *We had to close [the restaurant]. We closed for a few months, and after the State gave the authorization for the reopening of the bars and restaurants, we had to start again very slowly, few customers and everything (...)'*. – Participant FR-ENT-01

'I had a shop that was closed, because we were not considered, well because I was not considered an essential product (...) So all the trade fairs I was doing were cancelled, and then I didn't even register for fear that they would reconfirm us, put vaccine passes and all that. So, I didn't sign up for any trade fairs again this year. So obviously, this also has an impact on my turnover.' – Participant FR-ENT-03

'From one day to the next, I lost 17,000 euros in turnover in one go. Actions that were cancelled when we were confined' – Participant FR-ENT-04

Furthermore, although all participants experienced a loss of their activity, those from socially deprived areas and/or low-income households were more negatively affected by this financial loss. Their constraints to engage in their usual business activities increased their financial insecurity and precarity, as they found themselves with lower financial entry and limited financial means to sustain themselves while finding ways to bounce back. This has been the case for participant FR-ENT-05 and participant FR-ENT-06, as illustrated below:

'I set up my own practice and I was working for a university hospital for their staff, all staff. And with covid, they stopped everything. They told me, that's it. (...) So, I found myself with nothing, nothing, nothing behind. At zero! I had no help, nothing. Because I was no longer entitled to Assedic (unemployment benefit). Because in France, when you're employed and you've done enough hours, you're entitled to it for 2 years, and at the end of the 2 years, you have nothing. You get the RSA. (...) I invested a lot; I used up all my savings in this business and I even got into debt.' – Participant FR-ENT-05

'We found ourselves deprived from one day to the next (...) I'm in charge of a child, who found himself in a situation in his first year of university where he was alone because I had immigrated to Brittany. And he was in Paris. So, it was a triple anguish, to know that my son, with all that that entails, alcohol, etc., in young people, it was a depression for some. It was extremely violent for the parents too.' – Participant FR-ENT-06

Although the financial effects were the most reported, some participants also reported psychological effects, as the COVID-19 pandemic had implications for entrepreneurs' emotions, motivations, and well-being, in addition to its economic impacts on the global economy (Newman et al., 2022). Thus, some participants experienced the incurred financial losses as emotional trauma or distress:

'In March 2020, I had a great forecast and just like that, from one day to the next, I lost 17,000 euros in turnover in one go. Actions that were cancelled when we were confined, and now the question is how to get out of it. (...) it was traumatic at the same time because clearly with all my turnover disappearing, I wondered how I was going to eat.' – Participant FR-ENT-04

'So that cut everything off, and we found ourselves deprived from one day to the next, with terrible anxiety... given that we have to eat, we have to pay the rent, and I'm in charge of a child (...) I felt a bit helpless.' – Participant FR-ENT-06

Moreover, the negative psychological effects associated with the COVID-19 impacts tend to be reinforced for participants living in rural areas (See Appendix 4.3), as the lockdowns further increased their geographical isolation and feelings of loneliness.

'Some of us were completely isolated in the countryside on our own. We were all isolated, but it wasn't easy.' – Participant FR-ENT-03

'I'm in charge of a child, who found himself in a situation in his first year of university where he was alone because I had immigrated to Brittany. And he was in Paris. So, it was a triple anguish, to know that my son, with all that that entails, alcohol, etc., in young people, it was a depression for some. It was extremely violent for the parents too.' – FR-ENT-06

Finally, the lockdowns and social distancing measures put in place to mitigate the spread of the COVID-19 pandemic have also impacted both personal and professional social interactions and

relationships, as they restricted face-to-face encounters. In this sense, although all participants experienced these restrictions, the negative social effects were mainly experienced by some of the participants living in rural areas (See Appendix 4.4), where their professional social network was already marginalised:

'We thought it would be good to organise a group of women entrepreneurs in the Abers region. So, we organised ourselves a little among ourselves to support each other and we met every week. And that was just before the covid. So, after that, it stopped us dead in our tracks' – Participant FR-ENT-02

'We were a small group of women where locally we met every Monday or every fortnight. Every afternoon like that to help each other, to train each other. Under the banner of EAF, but it was a personal initiative. It was us, we had all decided to meet, all members of EAF. But it was covid that stopped everything. In this case, it had become complicated. We tried video, but that was not at all the same as meeting together. And the dynamic disappeared.' – Participant FR-ENT-03

Participant FR-ENT-03 also decided to stop engaging in business activities, such as trade fairs, even after the lockdowns to avoid exposing her children to the virus.

'When I say that I don't do trade fairs anymore, it's because there's still this fear of...either getting sick yourself, or that the children will get sick. Even before, it was almost systematic when I did a trade fair, one (child) would get sick, I don't know how they managed.' - Participant FR-ENT-03

Thus, these findings reveal how the pandemic has negatively affected disadvantaged women entrepreneurs simultaneously on the financial, psychological, and social levels while reinforcing some of their additional disadvantages. In this study, geographical location (rural areas), socially deprived areas and/or low-income households are the intersectional dimensions more heavily affected by the pandemic. Furthermore, disadvantaged women entrepreneurs use different resources to cope with these negative effects, impacting their reactions and shock trajectories. The factors influencing their interpretation of the crisis and their response strategies to the COVID-19 pandemic crisis are further examined in the following sections.

4.4.2. Disadvantaged Women Entrepreneurs' Interpretation of the Effects of the COVID-19 Pandemic

To combat the negative financial, psychological, and social effects of the COVID-19 pandemic on their businesses and themselves, the participants benefitted in various ways from the support of the French entrepreneurial ecosystem.

4.4.2.1. Government Support

The main support received from the French entrepreneurial ecosystem to deal with the negative financial effects was the French government solidarity fund. This solidarity fund was pivotal to several participants' financial survival during the first lockdown, both privately and professionally, as illustrated below:

'Thankfully there was that great support from France. Even me, it allowed me to survive for a year. Because I had made a good turnover in 2019, and thanks to the solidarity fund I was able to live.' – FR-ENT-06

'In France, we had the help of the government...I thank the government for giving us help at that time. I don't know if I would have kept my business otherwise.' – FR-ENT-04

Although the government fund was a key financial resource to mitigate the negative financial effects, not all entrepreneurs had equal access to it due to its eligibility criteria. Amongst the participants of this study, participant FR-ENT-05 did not benefit from this financial support, as she was not eligible due to her business legal status ('portage salarial' in French, which has some similarities with the 'umbrella companies' in England) and her prior weak financial performance:

'(not able to benefit from the aids put in place by the government during covid) Because they took into account previous salaries. And when you're a young entrepreneur, and you don't have many salaries coming in because you have a lot of things to learn, but the money doesn't come in, and then anyway the status I had, as a freelance entrepreneur, you weren't entitled to anything.' – FR-ENT-05

The government support and the related resources contributed to shaping the interpretation of some of the disadvantaged women entrepreneurs who benefitted from it, as they considered the financial resources received as an opportunity to support the adaptation and/or pivot of their business model. This is notably the case of participant FR-ENT-01, participant FR-ENT-03, and participant FR-ENT-04, as illustrated below:

'In France, we had help from the state, yes. We had help from the State, so that helped us a lot. It helped me a lot with my business. It allowed me to hold on to the 'after'.' – Participant FR-ENT-01

'It takes time to reinvent yourself, to go digital. So, for two months I had no income, so aids are always good to take. Especially since they didn't ask me to pay them back' – Participant FR-ENT-03

'In France we got help [from government]. We got help [from government]. I received two months' aid, something like that, which enabled me to get by until... in fact I was obliged to transform my intervention models.' – Participant FR-ENT-04

4.4.2.2. Informal Networks Support

As mentioned above, the COVID-19 pandemic negatively affected social interactions, as well as entrepreneurs' emotions, well-being, and motivations. In this sense, the informal networks support, notably from friends and family, was crucial for participants to cope with the social and psychological effects of the pandemic. Indeed, the emotional and moral support they received from friends and family during the crisis was key, and for some of them, it contributed to their interpretation of the crisis as an opportunity. This is the case of participants FR-ENT-01 and FR-ENT-03, who had younger children and were more likely to experience family role conflicts during the pandemic. However, the support they received from their husband or father of their children, as well as the support from family members, enabled them to focus on adapting their business and prevented them from experiencing family role conflict:

'Fortunately for me I had people who could look after the child for me. Her father was around, my family was around. We had people who were able to look after her and all that.' – FR-ENT-01

'I'm lucky...the luck I have is that my husband is a teacher. So, he was teaching his students from a distance, from home. So, I could still go and work in my shop, and the children were not left alone as they are still young. So, yes, yes, I could always count on my husband to take care of the children.' - FR-ENT-03

In a similar vein, participant FR-ENT-04 and participant FR-ENT-05 relied on their informal networks and peers to perceive and seize the business opportunities identified in the crisis and thus to adapt and/or pivot their business models:

'And when I was told can you intervene from a distance, I said no, no, I couldn't. (...) I thought about it for three or four days, I talked about it around me, and I saw that what I do as an intervention model can be transformed, and I turned it into a creative exercise and transformed my support models, and I accompanied one or two women who were in the process of setting up a business, and we did it at a distance.' – Participant FR-ENT-04

'I have reoriented my offer towards executives and entrepreneurs, and the network I'm part of, they tell me that I'm more about the managers' – Participant FR-ENT-05

4.4.2.3. Formal Networks Support

The formal networks support, which refers to the infrastructure and support structures established in the ecosystem to support entrepreneurs, and is divided into women-only networks, mainstream networks (addressing all entrepreneurs irrespective of their gender), social and solidarity economy networks, also contributed to alleviate the psychological and social effects experienced during the COVID-19 pandemic. Moreover, the participants reported receiving more moral and emotional support from women-only networks through peer-to-peer support, which enabled them to somewhat alleviate their feelings of loneliness:

'Breakfast with EAFB, but in videoconference, where I met a lot of girls, it was really good for me! Erm...and then there was the AWE training. But before that, there were these breakfasts or evening meetings in videoconference that allowed me not to be alone. I was glad to have that. Even if it was essentially women creators (nascent entrepreneurs), I was happy to have that, to have a link, quite simply.' – Participant FR-ENT-06

'I too benefited from the group. (...), I work with Les Premières, the other women's network, enabled me to accompany women in various regions, there were women in the North, there were women in Guyana, etc. and there we met at a distance because we were all in the four corners of the world.' – Participant FR-ENT-04

Furthermore, the formal networks support did not contribute to shaping the interpretation of the crisis as an opportunity or a threat. Indeed, most participants found that the formal networks did not offer many business resources to help them recover, overcome the business-related challenges associated with the crisis, and build their entrepreneurial resilience. Providing such resources could have enabled them to identify and seize some opportunities, as well as develop some abilities to navigate adversity.

'This could be an interesting area, how to negotiate your rates when you are in a difficult position. How to hide or not to show the other party that you are in a difficult position. That's important. It's also about daring to get back in touch or how to dare to reconnect (...) Dare to reconnect when you are in this position, because it's not easy. Because you have a feeling of failure, it's not easy. Yes, these are the points.' – FR-ENT-06

4.4.2.4. Private Coaching

As mentioned earlier, the participants experienced a gap in the business support received from formal networks. In this sense, three of the participants decided to seek the services of private coaches. Although these services were private, costly, and often with coaches living outside their regions, they advocated for this support to address the financial and business-related challenges emanating from the crisis. Thus, through this support, the participants adopting it were able to perceive the opportunities in the crisis and to effectively build their entrepreneurial resilience and initiate a sustainable change in their business model:

'So, I called on 60000 rebonds, there is an association called SOS Entrepreneurs, and it is precisely for when you are in a critical situation, and you don't know what to do. And in fact, they directed me to a solidarity coach. A solidarity coach, a woman, with whom I had interviews that allowed me to settle down, to think, etc. I contacted her again afterwards to thank her because she really... completely free and voluntary help from this person who was qualified. That's good. (...) if I needed support, there's this solidarity coach who helped me' – FR-ENT-04

'I called on a coach, whom I financed myself, and for 4 months she supported me' - FR-ENT-03

One of the participants, participant FR-ENT-05, put herself in an even more precarious financial situation to receive this service. However, she considered the private coaching support as beneficial to receive more tailored support and to seize and develop her new business opportunity in the face of the crisis: *'I wanted to offer services to executives, but my offer was not sufficiently developed and clear, and so I was supported by a coach for 7 months. (...) I even went into debt for several months of private coaching.'*

4.4.2.5. Markets: The Key Role Of The Collective Solidarity

As discussed above, the COVID-19 pandemic and its related measures negatively affected entrepreneurs' social interactions and consumer behaviours and habits. Furthermore, the crisis fostered a general awareness of COVID-19's negative effects on the population and businesses, which generated a surge of collective solidarity. Participant FR-ENT-01, experienced this collective solidarity through her customers: *'I think that what made us bounce back was that we created links with the world, with the customers, because we were all turned towards each other. You see, the customers were no longer just customers, but people who cared about the success of the businesses, who cared that certain habits were not lost. France is the country where gastronomy is loved. So, I found that the people really supported the businesses, it's more than just commercial in fact. And today, I find that with customers, we have a different way. The feeling is different, we know, and they know that they were there at the time of the hard blow. It was much more human than commercial during that period'*. In a similar vein, participant FR-ENT-03 benefitted from the collective solidarity of the local actors in her regions: *'I found a lot of support from the shopkeepers in my town who offered to drop off orders at their premises so that customers could collect them, those who were in food shops for example, who were still able to open.'*

Whereas disadvantaged women entrepreneurs living in rural areas tended to feel further isolated during the pandemic and lacked professional social interactions, as mentioned earlier, the collective solidarity that emerged among local actors was a positive response to the crisis to contribute to the thriving of actors in rural areas and to sustain their local economies. Moreover, this collective support helped shape the interpretation of the crisis as an opportunity by providing new business perspectives. As illustrated by the case of participant FR-ENT-03, it enabled her to adapt her business model and continue making sales despite the closure of her shop due to the lockdown restrictions.

In conclusion, the examination of the entrepreneurial ecosystem support highlighted the role of some ecosystem support, such as the government, the informal networks, private coaching, and local collective solidarity, in positively shaping some of the disadvantaged women entrepreneurs (participant FR-ENT-01, participant FR-ENT-03, participant FR-ENT-04, participant FR-ENT-05) interpretation of the crisis and its impacts. As discussed above, the support received from the ecosystem enabled these participants to identify and/or seize new business opportunities that would allow them to sustain themselves in the face of the crisis. However, other factors also influence the disadvantaged women entrepreneurs' perception and sensemaking of the pandemic crisis, which are discussed below.

4.4.3. Individual Characteristics, Life Situations, And Prior Experience At the Heart Of Crisis' Interpretation

This section further examines the role of individual characteristics (such as personality and psychological traits), life situations, and prior entrepreneurial experience, in shaping disadvantaged women entrepreneurs' interpretation of the crisis as an opportunity or a threat, through the specific case of the participants.

4.4.3.1. Individual Characteristics And Life Situations

The literature has long established that personality traits are crucial for human agency (Caplan, 1987). Some studies even discussed the big five personality traits in line with entrepreneurship and entrepreneurial intentions. Similarly, literature also pointed out the role of individual traits, such as self-efficacy and resilience, in coping with challenging times and transforming them into opportunities (Bullough and Renko, 2013; Bullough et al., 2014; Santoro et al., 2020). In this sense, the specific case of the participants provides further insights, as illustrated below.

Participant FR-ENT-01 is an immigrant from Suriname, under the age of 35, and her immigration journey in France had several challenges to overcome, such as learning a new language (i.e., French), starting a new degree in France, starting her business, etc. Thus, her immigrant status contributed to building her resilience, she also expressed some personality and psychological traits such as her ambition, persistence, courage, and intrinsic motivation to succeed in her new country, that are key factors to overcome adversity:

'For me, I've been living in France for 10 years. I arrived, I immigrated to Europe, I arrived in France because I have an aunt who lived in France. So, when I arrived here, I had to learn the language and everything, and so my path is quite atypical. After six years, being settled in a country, succeeding in speaking the language, succeeding in setting up a company, requires a lot of courage (...) it shows that I am ambitious, that I am hard-working and that I give everything I have to bring my projects to a successful conclusion. It pushes me and I have come a long way. This is really the driving force, the motivation behind my project. I'm in another country, and I want to succeed.' Thus,

even if she was affected by the crisis, her resilience, ambition, and persistence enabled her to thrive and sustain her business despite the adversity experienced amid the pandemic: *'A year has passed, and the dream was to create a second restaurant. And I'm in the process of doing that. In 2023, I will have a second establishment. And I think that all this is also based on Insurance'*.

Participant FR-ENT-04, on the contrary, is a French native of over 50 years of age, but her entrepreneurial journey is that of resilience. Indeed, her move from the urban area to the rural area came with several challenges necessitating her to adapt her business and create new professional networks: *'I moved to Normandy...now (...) as I left a super urban environment with only consultants around me, the people who worked around me were like that. We were working on collective intelligence, a bit of hosting, or something like that. And I arrived in [Normandy], which is a maritime and rural environment, and um...when I arrived, I tried to develop a clientele. But I have a clientele of very large companies. So, I went from a very urban sector with this type of company to a rural sector where around me there are mainly farmers, fishermen, etc., and a population with few qualifications and very few managers. So, for me, it was a very, very important change that I made in 2015.'*

These experiences, combined with her age (over 50) and the maturity of her business (*'my business was already 8 years old, and I've been running it for 12 years now (...)'*), have forged her resilience and entrepreneurial maturity and enabled her to dare to perceive the opportunities emanating from the crisis and to seize them by adjusting her business offer: *'What I do is a lot of collective and creative intelligence, and it's a lot with the body, with objects, things like that. And when I was told can you intervene from a distance, I said no, no, I couldn't. But you know, it's like the ceiling has fallen on your head and you really don't know how you're going to deal with it. In short, I thought about it for three or four days, I talked about it around me, and I saw that what I do as an intervention model can be transformed and I made it a creative exercise and transformed my support models.'*

Participant FR-ENT-03 is also a French native between the ages of 35 and 50, living in rural areas with young children, and developing her business in the art industry in rural areas came with several challenges: *'My initial idea was to work with both metal and glass, but in the end, by opening my own shop,*

and in relation to the rural area where I was, in relation to people's income, by addressing a local clientele, I adapted my offer to the local clientele. I did more fancy stuff, I didn't do precious metals at all, and that was it, with an affordable price range. After that I liked it, I like jewellery, working with small items (...) I'm in a rural area and I work in the craft sector, so there's really this... my life and my activities would be completely different if I were in Paris, that's for sure. (...) We clearly don't have the same problems as shopkeepers, craftsmen, uh... yeah, and when you're in a rural area and in a big city, it's even different. However, combined with her personal personality traits and psychology ('I am always used to seeing things in a positive perspective. '), it enabled her to build her resilience and to face the COVID-19 challenges: 'I already had an e-commerce site, but this really gave it a purpose. People got into the habit of ordering. Afterwards, I continued to work a lot locally in fact. People would order and then come to the shop to pick up, so they wouldn't come in. And they would take their packages from the street. Or they'd go to the drive-through at the grocery shop down the street where I dropped off their orders. But uh...yeah, yeah, the website really helped me. It's a good thing I had this'. Furthermore, although this is not a direct effect of the pandemic, she lost her shop a few months later as bankers refused her a loan. However, she saw in this loss an opportunity to keep adapting and pivoting her business model while achieving a better business-family balance: 'I thought, but this is going to be an opportunity to completely reinvent my business and shape it more to meet my needs rather than meeting the needs of the customers. I had really fallen into a system where I was responding to demand, I had shopkeeper's hours, so I was coming home late, my kids didn't have any extracurricular activities, and I couldn't keep up with their homework, we ate whatever we could get at home because my husband was the one who cooked [laughs] It allowed me to take my personal life in hand, and to have a little more freedom too because I do the creation, the manufacturing, but it's my dealers who do the selling. So now I work with resellers. And I'm also developing the e-commerce solution, but that's really for the long term. I needed to make a turnover right away, so I canvassed and found resellers so that I could have a turnover right away, but what I would like to do is also develop the e-commerce part.(...) Now that I don't have the burden of the shop, the rent, all that, I want to give myself the chance to develop this side, hoping to find the clientele, as it won't necessarily be local. I have the time to go to trade fairs, to go further afield internationally, which I couldn't do when I had my shop, which I had to open every day and be present. And that required a lot of production and commercial time, in fact.'

Participant FR-ENT-05 is also a French native, over 50 years of age, has learning disabilities and is from a low-income household:

'I wasn't good at school, and I had trouble learning headings, sub-headings and putting content in each paragraph. That's why I found it hard to study, when I came out of a class, I could never remember what was said. It was difficult for me to do the exams and even to participate. And because my memory was terrible, and I had a complex. Because basically, I didn't look stupid, but [laughs], I was even told that I was lazy, even though I had learning difficulties ... I come from a very modest social background.' Her academic and professional journey has been that of a resilience pathway, from school failures and challenges to an abusive line manager who caused her to have burn-out:

'I started at less than 0 because I had health problems when I left the workforce. I had to leave the company that was causing me problems, take care of myself and finally create my own company. So, it's a lot for one person and I wasn't receptive to everything. It's not all easy, it's not all rosy, everyone must deal with these difficulties. And at that time, I was not able to set up workshops, because it was too much for me. But it's these little experiences that give you confidence and you see how others react and then you adjust (...) my last job was in an accountancy firm where we set up craft companies and I worked with lawyers in social and company law. So, I gained skills because when we...that is to say, I had worked for 10 years with lawyers (...) As a result, I became more competent with the people I was working with.' Furthermore, her entrepreneurial journey started after experiencing the burn-out. Thus, at the heart of her entrepreneurial intentions and business creation was her resilience:

'I said to myself that I was going to create my own business, because my boss was giving me a hard time, and then I was getting sick in fact. I was getting sicker and sicker, until one day my heart wasn't going to work anymore [voice full of emotions and tears] ...That's how I created my business!' Despite the increased financial precarity caused by the pandemic, exiting entrepreneurship for a salaried job is not an option she would like to undertake. Thus, she is still thriving to pivot her business and launch some new business activities: 'Now I know how to switch, every time I lost my job I started from scratch. (...) And I went up one step at a time, to become a consultant in fact. I don't live from my activity yet, so I still have a bit of a journey, but I'm

getting there. (...) Because of my health, I know that if I have a person who is in difficulty, she will lose her confidence, and so she will take a lower position. And she's not going to see her value at all. So, they go downhill all the time. Illness, or, social level, eh. And um... in the accompaniment, I know how to give people confidence, so that they go back up the steps like that and take back their values and monetise their values like that. Because I used to go up and down, and now that I've understood that through my health, starting with myself, I've climbed back up the steps, and well now, all that's left for me to do is the financial part to climb back up the steps. (...) Somehow it was hard [pandemic], but it forced me to reorientate myself, and I turned to executive coaching. Because, in fact, when I was dealing with employees, they had no room for manoeuvre, so it was better to go for the managers. So, I wanted to offer services to executives, but my offer was not sufficiently developed and clear, and so I was supported by a coach for 7 months. And then I reoriented my offer towards executives and entrepreneurs, and the network to which I belong, they tell me that I am more focused on managers. So, I'm moving up in skills. All these difficulties have made me more competent.' Furthermore, she volunteered to help students during the pandemic as a mean to increase her self-efficacy and self-confidence: *'When you can't get clients financially and all that, you still do people a favour. So, I do mentor for students, I'm mentoring a student, it's free. But in a way, it allows me to keep my confidence and to practice doing something'*).

Participant FR-ENT-02 is also a French native, over 50 years of age, and living in rural areas. Her entrepreneurial journey is atypical as she is a former engineer who develops her business in the embroidery sector (*'I have a profile which is not necessarily very common because I have an executive profile. I was a manager (engineer) before, I was in information systems, I was in the public sector.'*). Living in a rural area is challenging for her type of business. She also reported facing some financial challenges and business-family conflicts related to her business: *'I launched in 2017 a year later, and in 2019 I realised that I had travelled a lot. It was the year I was putting my foot down a bit, starting to get clients, but I hadn't yet limited and put the right prices on my investment. So, I worked a lot, didn't earn enough, and at the end of 2019, I was really asking myself questions about my business. How to transform it, how to come back to more fundamental things for me, even if it means working... because when you work a lot, when you work at the weekend, when you're not there for your family, it comes back to you: 'you're never available', 'your business, your business, that's all there is'. And I*

had worked a lot and I realised that it didn't allow me to pay myself a salary, because in France, the charges are high. (...) It was at that time that I set up the small group of women entrepreneurs in the Pays des Abers, and we supported each other a lot.' However, she has been able to build her confidence and resilience through these challenges: *'I'm getting more confidence. Now that I'm settled, now that I'm five years old, it's also talking differently to clients. Since 2017, it's been a while, it's not like it's been a year, so I'm starting to have a reputation, I have clients who come back to see me, a core clientele who come back.'* Interestingly, before the pandemic, she was already considering redefining her business model as she could not achieve the targeted financial outcomes. Thus, she saw the pandemic as an opportunity to undertake this pivot:

'But I remember, I was asking myself a lot, but 'what am I doing', 'how am I doing', and covid came along at that time and it allowed me to take a step back. I was supported at the time; it gave me a relief. (...) From 2020 onwards, I really took a step back, and that allowed me to refocus on my productivity, to understand what I was ready to do and what I wasn't ready to do, to refocus the offer and the prices, to realise the work, that's all. But I am redefining myself.'

Finally, participant FR-ENT-06 is a French native who moved from an urban area to a rural area in Normandy before the pandemic. This move was challenging as she needed to find her marks, integrate herself socially, and redevelop her business while facing loneliness and geographical isolation:

'From one day to the next I found myself with no money, no bills, no customers, so I immigrated to Brittany because my parents had just died. So, I had to find a place, find a job, and I found myself in a phase where I was a bit isolated. Well, I have friends who lent me a house to live in... because financially I couldn't get by. (...) I was completely isolated. I was a house in the countryside, apart from friends who came every now and then, well every 3 weeks...'

Regarding her business, she expressed a sense of dissatisfaction with how she had relaunched it, mentioning that it did not meet her expectations; hence, she felt the need to have more support to be able to bounce back and be more optimistic:

'It's true that I lack contacts with people who are going through the same things as me. So, it would be nice to hear from people who have been through it and have found the motivation to start up again... I think we're all the same.' In this sense, she also mentioned that she had been offered to mentor novice women entrepreneurs but declined because she did not feel legitimate: *'I gave up because I thought I was not legitimate because I could not launch, relaunch my company. That's why I gave up. If I had succeeded in relaunching my company, I would have done it, but there you go. But now I don't feel... I don't think it's very positive to accompany creators and tell them that I'm failing my business.'* Thus, even though she had a positive turnover prior to the COVID-19 outbreak (*'I had made a good turnover in 2019'*), she already felt weakened in the development of her business, and the pandemic seemed to have reinforced her emotional distress (*'I felt a bit helpless'; 'It cut me off at the knees'*), and to this extent, she saw it as a threat rather than a source of opportunity. Her personality and psychological traits also seemed to have contributed to shaping her interpretation of the crisis. Regarding her personality traits, contrary to the other participants, she expressed a lower sense of self-efficacy and less confidence in her ability to develop potential business prospects:

'I didn't surf on the... on the webinar part, because I could have specialised in it and launched webinars, but I was too late. And then, alone, it's very difficult. I mean, for me, alone, it was difficult. There may be people who are hyper-wired and who can do it well, but I felt a bit helpless. I thought I could have tried to get back into webinars, making webinars to compensate for the lack of face-to-face, but I didn't. I was told that there are big beasts (companies) that are going to do it, so what can I, as a small person, do. I missed out and I think it's linked to my personality.' ... 'To go out and look for clients in that period was just inconceivable. I think everyone was like, how am I going to get through this, how long is this going to last. I can't afford to call on someone I've never worked with for example.'

Moreover, she even started to doubt her entrepreneurial career choice:

'Maybe I'm not cut out to be an entrepreneur at all. (...) [in challenging times] You question the choices you have made; you question yourself completely, you doubt your capacity as an entrepreneur, you wonder if you made the

right decision in the first place. 'In addition to these personality traits, other individual characteristics, such as her age (over 50), also seemed to have influenced her interpretation of the crisis as a threat: *'There is a question of age too. It's a factor or at least a limiting belief that makes you think you're... well, I'm not young, eh... well, I feel very young [laughs], but there's this aspect that can also block, that can slow you down, because you put things in your head. You think that when you're up against young people.'*

Thus, the specific case of each disadvantaged women entrepreneur highlights how their individual and psychological traits, especially their resilience and self-efficacy influence how they perceive the crisis as an opportunity or a threat. In this sense, all participants except participant FR-ENT-06, who expresses a lower degree of self-efficacy, resilience, and self-confidence, perceive the crisis's underlying opportunities and seize them by adapting/pivoting their business model. In addition, it should be noted that individual traits such as resilience seem to be shaped by some of the difficult life situations experienced by disadvantaged women entrepreneurs, such as immigration, regional migration (from urban to rural areas), learning difficulties, etc., and which also constitute the disadvantages they face. Finally, although age (over 50 years of age) did not hinder participant FR-ENT-02, participant FR-ENT-04, and participant FR-ENT-05 from identifying and engaging in opportunities, in line with Gielnik, Zacher, and Wang (2018), age contributed to participant FR-ENT-06 being less likely to transition from opportunity identification to business pivot/adaptation.

4.4.3.2. Prior Entrepreneurial Experience

It has been stated in the literature that habitual entrepreneurs are more likely to identify greater business opportunities than novice entrepreneurs (Ucbasaran et al., 2003). In this sense, considering the role of prior entrepreneurial experience in disadvantaged women entrepreneurs' interpretation of the crisis is adequate. In this study, three participants (participant FR-ENT-01, participant FR-ENT-03, and participant FR-ENT-04) mentioned that they had prior entrepreneurial experience. On the one hand, these experiences seemed to contribute to building their entrepreneurial resilience, notably in challenging times (*'I had already created my company in 2011 in Paris (...) I almost filed for bankruptcy in 2015. So, when you go past that, you know you must keep dashboards, Excel tables, things like that.'* – Participant FR-ENT-04) and on the other hand to enable them to identify opportunities in the crisis. For example, participant FR-ENT-02's prior experience as a remote caterer before opening her restaurant provided her with resources to face the shock of the COVID-19 outbreak that happened six months after opening her business. Indeed, she moved back to a takeaway system during the lockdowns: *'I first did a year at home, catering. And I opened the restaurant. (...) 6 months after the opening, we got the covid. (...) Yeah, [to compensate the closure of restaurant] it was more of a takeaway.'*

4.4.4. How do Disadvantaged Women Entrepreneurs Reacted to the COVID-19 Pandemic

4.4.4.1. The Coping Strategies

The previous sections examined the effect of the pandemic on disadvantaged women entrepreneurs and the factors influencing their interpretation of the crisis as an opportunity or a threat; this section will now discuss the extent to which their interpretation of the crisis influenced their reactions. Thus, this section examines their personal agency through the coping strategies adopted. As revealed earlier, most participants interpreted the COVID-19 pandemic crisis as an opportunity

due to some of the support received from the entrepreneurial ecosystem, their individual characteristics, and prior entrepreneurial experiences. However, only participant FR-ENT-06 interpreted the crisis as a threat. Thus, interpreting the crisis as either an opportunity or a threat will likely influence the coping strategies adopted. In this vein, the strategies reported to cope with the impacts of the COVID-19 pandemic were more predominantly active coping strategies (See Appendix 4.5), even if some participants combined both active and passive coping strategies.

The active recovery strategies adopted were adaptation of the business model, redefinition of business activity, repositioning strategy with customers, closing the business, joining training/boot camps, developing collaboration/partnership, and offering free services to maintain skills. These active coping strategies align with Manolova et al. (2020) as they highlight disadvantaged women entrepreneurs' business model pivot during the pandemic. Indeed, most participants' case illustrates that they prioritise a discovery-driven approach that simultaneously reduces risks and seizes opportunities by adapting or redefining their business models to survive. Thus, the five disadvantaged women entrepreneurs who perceived the COVID-19 pandemic as an opportunity adopted these active coping strategies by redefining their business according to their passion (participant FR-ENT-02 and participant FR-ENT-03), by expanding to new or international markets (participant FR-ENT-02, participant FR-ENT-03, participant FR-ENT-01, participant FR-ENT-04, and participant FR-ENT-05), and by upskilling and building confidence (participant FR-ENT-01, participant FR-ENT-04, and participant FR-ENT-05).

'So, I said to myself, this is going to be an opportunity to completely reinvent my business and to shape it more to meet my needs rather than to meet the needs of my clients. I had really fallen into a system where I was responding to demand, I had shopkeeper's hours, so I came home late, my children had no extracurricular activities, and I couldn't keep up with their homework, we ate whatever we wanted at home because my husband cooked the food (...) It allowed me to take my personal life in hand, and to have a little more freedom too because I do the creation, the manufacturing, but it's my dealers who do the selling. So now I work with resellers. And I'm also developing the e-commerce solution, but that's really for the long term. I needed to make a turnover right away, so I canvassed and found resellers so that I could have a turnover right away, but what I would like to do is also develop the e-commerce part.' – Participant FR-ENT-03

'I saw that what I do as an intervention model can be transformed and I made it a creative exercise and I transformed my support models and I supported one or two women who were creating a business and we did it at a distance (...) the fact of having developed group training at a distance, I work with Les Premières, the other women's network, that enabled me to support women in various regions, there were women in the Northern region, there were women in Guyana, etc. and there we met at a distance because we were all in the four corners of the world. But that was...that allowed me to develop new products (...)' – Participant FR-ENT-04

Passive coping strategies comprise waiting and seeing what happens after the shock of the lockdowns, relying on government support, combining employment and business, and exiting entrepreneurship for a salaried job. As participant FR-ENT-06 interpreted the COVID-19 pandemic crisis as a threat, she appeared to predominantly adopt passive coping strategies, notably waiting and seeing after the shock, relying on government support, and exiting the entrepreneurial journey.

'To go out and look for clients in that period was just inconceivable. I think everyone was like, how am I going to get through this, how long is this going to last.'

'I didn't surf on the... on the webinar part because I could have specialised in it and launched webinars, but I was too late. (...) I thought I could have tried to get back into webinars, making webinars to compensate for the lack of face-to-face, but I didn't. I was told that there are big beasts (companies) that are going to do it, so what can I, as a small person, do. I missed out.'

'I'm going to close my company at the end of December, because I can't manage, and I haven't managed to grow. (...) then maybe I'm not cut out to be an entrepreneur at all.'

Furthermore, as mentioned above, other participants (i.e., participant FR-ENT-02, participant FR-ENT-01, participant FR-ENT-04, participant FR-ENT-03) combined their active coping strategies with some passive coping strategies (i.e., relying on government support and combining employment and business). However, the purpose underlying their adoption of passive and active coping strategies appears to differ from that of their counterpart, participant FR-ENT-06. Indeed, whereas participant FR-ENT-06 adopts passive coping strategies in response to her interpretation of the crisis as a threat that has challenged her occupational choice as an entrepreneur and led her to exit this career path, the other participants combine some passive strategies with the active

coping strategies to serve as a stepping stone to better pivot their business model and have the financial resources to do so.

'We had help from the State, so that helped us a lot. It helped me a lot with my business. It allowed me to hold on to the 'after'.' – Participant FR-ENT-01

'For the past year, I've taken on a job on the side (...) I also needed to help my children, who were studying and all that, so I took a job last year. (...) But I'd like to ask for a 4/5th and be able to devote myself to my "side hustle" [her business], which is no longer creating my business, but developing it and doing what I really want to do with it.' – Participant FR-ENT-02

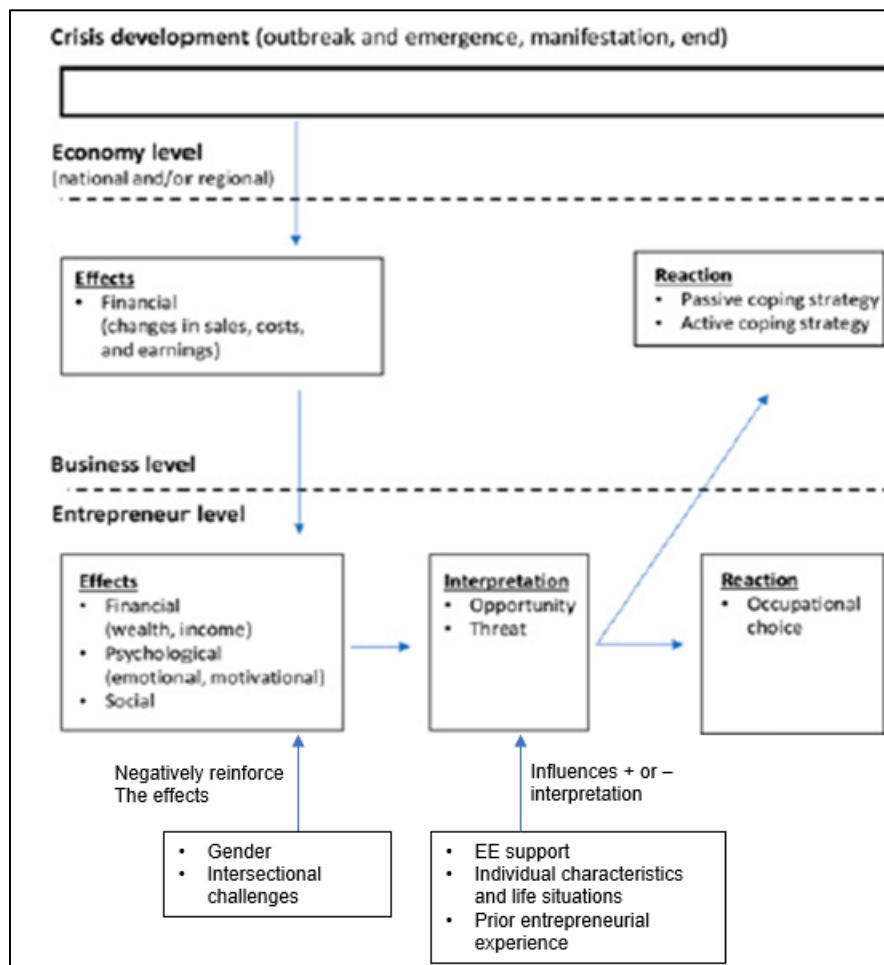
4.4.4.2. 'Resilient' and 'Depressed' Businesses in the Face of the COVID-19 Pandemic Crisis

Finally, the participants' coping strategies appear to be related to the shock trajectories of their businesses. Indeed, participants whose firms have a 'resilient' trajectory (substantial average loss during the first lockdown, followed by smaller and stable losses) are more likely to adopt active coping strategies, as they have been able to adapt and/or pivot their business model. The exception is participant FR-ENT-05, who had a 'depressed' business (business activity collapsed during the first lockdown and was yet to recover) but adopting active coping strategies enabled her to develop a new business model to bounce back. On the contrary, participant FR-ENT-06, who adopted mainly passive strategies, has a 'depressed' trajectory and, as a result, is exiting entrepreneurship. This observation somewhat aligns with the INSEE (2021), stipulating that the shock trajectory varies depending on the entrepreneurs' or the business' adaptation to the crisis.

4.5. A Model of Entrepreneurial-Focused SME's Response to Unexpected Crisis

Newman et al. (2022) model provides a multilevel and temporal framework to better understand entrepreneurs' responses to crises, such as the COVID-19 pandemic. In this sense, it provided the framework to examine disadvantaged women entrepreneurs' lived experiences and response strategies at one period during the pandemic. Exploring these disadvantaged women entrepreneurs' cases sheds light on additional elements that can enrich the model. Indeed, although the current model has a temporal context and brings together the macro, meso, and micro levels, it is still gender neutral. The cases of disadvantaged women entrepreneurs provide gender and intersectional challenges as additional elements to consider regarding the effects of the crisis, as they can further reinforce the financial, psychological, and social effects of the pandemic. In addition, the study highlights the role of individual characteristics and life situations, prior entrepreneurial experience, and the entrepreneurial ecosystem support in shaping and influencing how entrepreneurs interpret and make sense of the effects of the crisis and consider them as a threat or an opportunity. Thus, these new elements bring more contextualisation to the model in the sense that they enable to acknowledge how the diversity of entrepreneurs with their different experiences, their agency, and their social networks can shape their behaviours during the crisis (Welter, Gartner, and Wright, 2016; Welter et al., 2017; Welter and Baker, 2020). This is a relevant contribution to the model as it further considers the interplay between place, time, and how entrepreneurs enact the place (Walter and Baker, 2020) on entrepreneurs' behaviours and entrepreneurial pursuits in times of crisis. These additional elements are also consistent with the avenues for future research suggested by the authors, to further understand entrepreneurs' response strategies and the role of the EE (Newman et al., 2022). The new integrated elements are depicted in [Figure 3](#).

Figure 3: Further development on Newman et al. (2022) entrepreneurial-focused conceptual model of SMEs' response to unexpected crisis



4.6. Discussion

The originality of this study is its focus on exploring disadvantaged women entrepreneurs' lived experiences and coping strategies during the COVID-19 pandemic. This emphasis on disadvantaged women entrepreneurs, and more precisely on women experiencing intersectional challenges related to their age, migration status, geographical location (rural areas), and low-

income household, is key as there is a void in entrepreneurship literature in the context of disadvantaged individuals and the crisis. Thus, the findings of this study revealed that despite the negative impacts of the COVID-19 pandemic, which are more accentuated for disadvantaged women living in rural areas and/or from economically deprived households, most of the disadvantaged women entrepreneurs (5 out of 6 participants) were able to cope with their COVID-related challenges and intersectional challenges by adopting active coping strategies to bounce back their businesses. Their difficult life situations and individual characteristics of resilience and self-efficacy influenced their identification and seizure of opportunities emanating from the COVID-19 pandemic and to pivot their business models amid the crisis.

These findings are consistent with the previous empirical studies proposing that individuals experiencing life challenges and hardship are likely to develop motivational and social resources that enable them to overcome issues and stimulate their entrepreneurial behaviours, and that they tend to have individual characteristics enabling them to transform the challenges experienced into opportunities. In this sense, Santoro et al. (2020) demonstrated that disadvantaged entrepreneurs have higher individual and business success when they possess higher levels of self-efficacy and resilience. Thus, the most successful disadvantaged entrepreneurs have the greatest self-efficacy and ability to cope with difficulties and find creative solutions in the face of adversity. Therefore, resilience and self-efficacy are critical factors for disadvantaged entrepreneurs and to improve their perception of success (both individual and business-related). As highlighted in the findings, the key role of resilience and self-efficacy is apparent in the lived experiences of the participants, and it is also expressed in most of their shock trajectory profiles, that is, according to the INSEE (2021), the 'resilient' companies in the face of the crisis. However, the participant displaying lower self-efficacy and resilience in the face of the crisis experienced a less successful recovery from the

impacts of the COVID-19 pandemic and even changed her occupational choice by exiting her entrepreneurship career.

Although all participants are disadvantaged women entrepreneurs, they are not all equal in their entrepreneurial resilience, as noted above. This also highlights that resilience is influenced as much by factors internal to entrepreneurs as by factors external to them (Acs, 2010; Hedner, Abouzeedan and Klofsten, 2011; Ungar et al., 2007). Additionally, it reveals the importance of adequate external support in times of crisis to support disadvantaged entrepreneurs to navigate and respond to the crisis and to enhance their resilience (Davidson, 2000; Hedner, Abouzeedan, and Klofsten, 2011). In this sense, the EE also plays a significant role. Indeed, the solidarity fund received from the government, the private coaching, and the local collective solidarity were critical to addressing the financial effects of the crisis, and the informal networks support was vital in addressing the social and psychological effects of the pandemic. Up to date, the few studies related to entrepreneurial ecosystems during the pandemic have focused on start-ups or on the ways to develop a sustainable ecosystem. However, this study provides further insights by considering the role of different elements of the EE in supporting disadvantaged women entrepreneurs during the COVID-19 crisis. Thus, these insights highlight, on the one hand, the importance of policy (in this case, the government) in supporting disadvantaged women entrepreneurs and, on the other hand, disadvantaged women entrepreneurs' personal agency to navigate the entrepreneurial ecosystem and to use the available resources (i.e., the reliance on informal support networks and private coaches).

4.6.1. Theoretical Implications

In terms of theoretical implications, this study contributes to the literature regarding entrepreneurship in times of crisis and disadvantaged entrepreneurship by shedding light on disadvantaged women entrepreneurs' lived experiences and response strategies during the COVID-19 pandemic. Prior studies regarding entrepreneurship mainly focused on the antecedents underlying entrepreneurial intentions and behaviours in times of crisis (Bullough and Renko, 2013; Bullough et al., 2014; Kwong et al., 2019) and largely confirmed the key role of self-efficacy in entrepreneurial intentions and the moderation role of resilience. However, this study further explores the cases of existing disadvantaged women entrepreneurs who have already created their businesses and are facing the crisis's negative effects. Moreover, it reveals that self-efficacy and resilience are key factors in shaping disadvantaged women entrepreneurs' reactions to the crisis and entrepreneurial survival. Indeed, through the cases of the participants, self-efficacy, and resilience contribute to their sensemaking of the crisis as an opportunity and their response with active coping strategies promoting business model adaptation and pivot. Furthermore, other factors such as their intersectional challenges, life situations, and prior entrepreneurial experience, also shape how they deal with the crisis. Considering Newman et al. (2022) model, these findings provide further developments to better apprehend and understand the entrepreneurs' response to unexpected crises. The developments comprise first the gendered and intersectional lens to the model that influences the lived and perceived effects of the crisis. The model also includes individual and psychological characteristics, life situations, prior entrepreneurial experiences, and support from the entrepreneurial ecosystem, as they influence entrepreneurs' interpretation of the crisis.

In addition, this study also contributes to providing further insights to Manolova et al. (2020), who revealed that women entrepreneurs adopt a discovery-driven approach by focusing on their actual

resources and capabilities and developing new opportunities through these resources and capabilities. Indeed, although the goal of this study was not to explore how disadvantaged women entrepreneurs pivot their business, it provides the insight that disadvantaged women entrepreneurs can also adopt a discovery-driven approach and thus pivot their business model despite their additional and intersectional challenges. The role of individual and psychological traits (such as self-efficacy and resilience) and life situations also constitute interesting insights into the conditions or circumstances that may shape disadvantaged women entrepreneurs' ability to identify how to apply their resources and capabilities during the COVID-19 pandemic.

4.6.2. Managerial Implications

This study corroborates the importance of self-efficacy and resilience in enabling disadvantaged women entrepreneurs to identify new opportunities and to act more creatively through their coping strategies in times of crisis. However, the participants mentioned a gap in the business support from formal networks (ecosystem infrastructure) to assist them in developing their entrepreneurial resilience and sustaining their businesses. Thus, in terms of managerial implications, as self-efficacy and resilience can be developed through learning, sharing information, knowledge exchange, and mentoring (Hedner, Abouzeedan, and Klofsten, 2011; Santoro et al., 2020), it would be adequate for the ecosystem support infrastructures (formal networks) to provide learning, sharing information, knowledge exchange, and mentoring opportunities through training sessions, boot camps, co-development activities, and mentorship sessions, focusing specifically on building entrepreneurial resilience and sustainability in challenging times, with a gendered approach. Such opportunities are still relevant even after the initial shock related to the COVID-19 pandemic, as

disadvantaged entrepreneurs are likely to achieve more entrepreneurial success when they have a higher level of self-efficacy and resilience (Santoro et al., 2020) and as the entrepreneurial ecosystem is influenced by changing environmental factors. Thus, building disadvantaged women entrepreneurs' entrepreneurial resilience and self-efficacy will equip them to navigate their intersectional challenges and the challenges related to their business development in general, and to do so with the ability to identify and seize new opportunities using their resources and capabilities.

In addition, the findings also point out the important role of policy (government) in enabling most of the participants (five out of 6 benefitted from the French government funds) to tackle the negative financial effects of the pandemic. Thus, it would be adequate for the government and policymakers to adopt more inclusive and intersectional measures to support disadvantaged women entrepreneurs. According to Henry et al. (2021), policy support for women entrepreneurs still fails to consider their specific challenges and heterogeneity. Thus, adopting such recommendations would enable policy to better cater to and support the heterogeneous challenges experienced by disadvantaged entrepreneurs and facilitate their more equal access to resources. Moreover, considering the positive impact of collective solidarity, especially on rural areas economies, it would be adequate for policymakers to also support initiatives undertaken by local actors to enhance their positive impacts on the local ecosystem.

4.7. Conclusion

This study provides further understanding of the lived experiences of disadvantaged women entrepreneurs in the French entrepreneurial ecosystem, by adopting Newman et al (2022) entrepreneur-focused model of SMEs response to unexpected crises. Thus, it provides an intersectional perspective on the effects of the pandemic by shedding light on the cases of six disadvantaged women entrepreneurs whose identity is at the intersection of gender, age, location, and socioeconomic deprivation. Their lived experiences reveal how the COVID-19 pandemic reinforced the intersectional challenges and suggest that despite their disadvantages, their individual and psychological traits (resilience and self-efficacy), personal agency, life situations, and prior entrepreneurial experience are key factors in shaping how they interpret and react to the crisis. It also provides insights into the role of the entrepreneurial ecosystem, specifically the government, informal networks, and the collective local solidarity, in supporting disadvantaged women entrepreneurs in their entrepreneurial survival amid the pandemic. In this sense, it further develops the Newman et al. (2022) model.

Thus, future research could adopt a quantitative method to ascertain the influence of self-efficacy, resilience, and intersectional challenges (such as geographical location, socioeconomic deprivation, and age) on disadvantaged women entrepreneurs' response strategies to crisis. Such a quantitative study would enable to examine a larger sample, enabling more generalisation and theory development. In addition, as most participants in this study adopted active coping strategies enabling them to adapt and pivot their business model, further research could also examine how disadvantaged women entrepreneurs are pivoting their business models and their process to do so. Future research could also further explore entrepreneurial ecosystem support to disadvantaged entrepreneurs during the global pandemic to better identify the gaps and existing good practices. Finally, as this study examined participants' overall lived experiences of the COVID-19 crisis and

its impacts as opposed to examining their lived experiences at each of the different phases of the crisis over time, future research could adopt the latter approach and explore for each phase the role and importance of the factors identified (i.e., intersectional challenges, individual characteristics and life situations, prior entrepreneurial experience, and entrepreneurial ecosystem support) on their interpretation and reactions.

4.8. Limits of the Study

The study carries intrinsic limitations inherent to the methodological approach that follows interpretive research (Denzin and Lincoln, 2011), and thus, the empirical evidence cannot be generalised. Indeed, the size of the sample and the French-specific context of the study do not enable a generalisation of the findings. However, it provides critical insights for further research regarding disadvantaged women entrepreneurs' lived experiences and response strategies during the pandemic to inform future quantitative research based on the Newman et al. (2022) model with the identified factors. In addition, the data are partly subjective as there is both participants' interpretation of their lived experiences (Giddens, 1986a) and the researcher's perceptions involved (Denzin and Lincoln, 2011). However, this subjectivity is addressed through the analytical coding following Gioia et al. (2013) and using the Newman et al. (2022) model as a framework.

Chapter 5: Conclusion

The three previous studies presented in the prior chapters provide new empirical evidence and insights regarding the entrepreneurial ecosystem literature, women, and disadvantaged entrepreneurship. Thus, this concluding chapter aims to integrate and summarise the key findings emanating from each study, emphasising the research findings, implications (both theoretical and for policy), and potential extensions in future research.

5.1. Key Findings

Based on empirical data from the EU INTERREG-funded Accelerating Women's Enterprise (AWE) project, the research findings advance the existing literature on the EE, women entrepreneurship, and disadvantaged entrepreneurship. Thus, the first study (chapter 2), by examining interactions between disadvantaged women entrepreneurs and ecosystem actors within the French entrepreneurial ecosystem through the institutional logics' perspective, highlights the key role of positionality in which actors are embedded. Indeed, disadvantaged women entrepreneurs, being at the intersection of gender and additional social categories embedded in disadvantages, are positioned inferiorly in the EE. This inferior position is reinforced by the institutional logics they carry, which is also considered inferior to the dominant institutional logics in the ecosystem carried by the mainstream actors (support structures and financial actors). As a result, these hierarchical and power relations negatively influence the interactions between actors within the entrepreneurial ecosystem by fostering several institutional tensions (such as conformity pressure, performance pressure, structural discrimination tension, etc.) and by hindering

disadvantaged women entrepreneurs' access to resources and entrepreneurial activities. Furthermore, while disadvantaged women entrepreneurs benefit from their interactions with women-only entrepreneurial networks and social and solidarity economic (SSE) networks, which carry similar institutional logics, these benefits are still marginal in the wider ecosystem, as these actors are also considered inferior to the mainstream actors. Therefore, this study points out that in the production of entrepreneurial activities within the entrepreneurial ecosystem, the positionality of support organisations also impacts disadvantaged women entrepreneurs' access to resources. The importance of positionality and social hierarchies within the entrepreneurial ecosystem emanating from this study should be acknowledged to better understand how resources are accessed and mobilised within the entrepreneurial ecosystem and to better address structural issues, especially since the ecosystem studied is an issue field aiming at alleviating issues related to the support for disadvantaged women entrepreneurs.

In addition, as presented in Chapter 2, the second study (Chapter 3) found evidence regarding disadvantaged women entrepreneurs' agency and co-creation of their entrepreneurial journey within the entrepreneurial ecosystem despite the institutional tensions. Thus, the study reveals that there is no single response strategy for all disadvantaged women entrepreneurs, but a diversity of responses inherent to the following factors: the normative and cultural-cognitive institutions in which they are embedded, their personal preferences, their specific strategic objectives, and the organisational cues, in addition to their degree of adherence to logics and the degree of hybridity of the context. These factors contribute to the further development of Pache and Santos' (2013) model, as they reveal the influence of factors other than the level of adherence to logics and the level of hybridity of the context on individuals – i.e., disadvantaged women entrepreneurs-response strategies. Indeed, these factors contribute to shaping how disadvantaged women

entrepreneurs perceive the institutional tensions and the access to resources to address them. In this vein, the study also shows how disadvantaged women entrepreneurs with caring responsibilities articulate their response strategies around their different identities and roles to mitigate the different tensions. In addition, another key finding is the extent to which disadvantaged women entrepreneurs can participate in institutional adaptation and change in the entrepreneurial ecosystem through their response strategies. Indeed, by adopting some response strategies, they can intend to initiate institutional change in their interactions within the entrepreneurial ecosystem by challenging the institutional template, manipulating the institutional template to serve their needs, or playing the role of infiltrator by gaining approval from dominant actors while instilling increasingly their logics with the norms, values, and practices related through their interactions with them. However, it remains difficult for disadvantaged women entrepreneurs to challenge the dominant institutional logics due to the limited interactions with the mainstreaming actors who carry them since the alternative options (women-only networks, social and solidarity economy (SSE) networks) are positioned inferiorly to the mainstream actors. The findings of this study corroborate those of De Clercq and Honig (2011) in that they highlight how disadvantaged women entrepreneurs grapple between the two expectations of complying with and challenging the entrepreneurial ecosystem and how their ability to challenge the institutional template is restricted by their lack of access to symbolic capital (recognition or reputation) in the entrepreneurial ecosystem.

Finally, the last study (chapter 4) found evidence on the disadvantaged women entrepreneurs' personal agency to navigate the entrepreneurial ecosystem during the COVID-19 pandemic and use the resources at hand (i.e., the reliance on informal support networks and private coaches) to bounce back. Indeed, despite the more exacerbated negative impacts of the COVID-19 pandemic

on disadvantaged women entrepreneurs – notably those living in rural areas and/or from economically deprived households – findings reveal that their difficult life situations, combined with their characteristics of resilience and self-efficacy, influenced their identification and seizure of opportunities emanating from the pandemic and contributed to their business models' pivot. Thus, this study highlights the key role of resilience and self-efficacy. It demonstrates that disadvantaged women entrepreneurs displaying higher levels of self-efficacy and resilience in the face of crisis experienced a more successful recovery from the impacts of the COVID-19 pandemic than their counterparts displaying lower levels of self-efficacy and resilience. Furthermore, these findings also highlight the importance of the EE in supporting disadvantaged women entrepreneurs to address the crisis's effects and enhance their entrepreneurial resilience.

5.2. Contributions

5.2.1. Theoretical Contributions

The thesis offers several theoretical contributions through each study. The first two studies (Chapter 2 and Chapter 3) contribute to the ongoing debate regarding the contextualisation of entrepreneurship (Zahra, Wright, and Abdelgawad, 2014; Welter and Gartner, 2016; Welter et al., 2017; Welter, 2019; Welter and Baker, 2020) and contextualising women entrepreneurs experiences (McAdam and Cunningham, 2021), by shedding light on the diversity of women entrepreneurs within the French ecosystem and on how they interact with the EE to develop their entrepreneurial activities. Their lived experiences of tensions within the EE highlight the need for EE to be more inclusive of the diversity of entrepreneurship. Additionally, their coping strategies

in the face of institutional complexity reveal the interplay between their agency and how they enact these tensions to foster institutional change (Walter and Baker, 2020). Similarly, in line with the emerging literature regarding COVID-19 (Birchall, 2021) and the recent call to adopt an intersectional lens to approach the pandemic impacts and recovery plans (Martinez Dy and Jayawarna, 2020), the last study (Chapter 4) provides further insights by examining disadvantaged women entrepreneurs' lived experiences and coping strategies during COVID-19 pandemic.

Also, as mentioned in the prior chapters, entrepreneurial ecosystem is a concept that has been undertheorized in the literature (McAdam et al., 2019). Thus, Chapter 2 contributes to filling this theoretical gap by conceptualising the entrepreneurial ecosystem as an institutional field following Auschra et al. (2019) and by examining the interactions within the field with the institutional logics' perspective. Adopting the institutional logics' theory offers a key contribution to the current literature, as it is a meta-theory enabling further development of theory and research at different levels of analysis (Thornton and Ocasio, 2008). Thus, as Chapter 2 integrates the micro and meso levels of interactions within the entrepreneurial ecosystem, the institutional logics brings new insights to better comprehend how the interactions within the entrepreneurial ecosystem constrain disadvantaged women entrepreneurs' entrepreneurial journey and activities, with their competing institutional logics. In this sense, it unveils how social structures and social positions in which the actors are embedded can reinforce oppressions and disadvantages for disadvantaged women entrepreneurs and hinder their entrepreneurial journey and activities. Thus, the institutional logics perspective applied to the EE leaves room for future studies to further develop the conceptualisation of the EE as an institutional field and to further explore the institutional logics relationships within the entrepreneurial ecosystem to build a more inclusive EE.

In addition, by focusing on disadvantaged women entrepreneurs' response strategies and agency, Chapter 3 contributes to the call to further examine individual responses to institutional complexity in the literature (Greenwood et al., 2011; Pache and Santos, 2013; Svenningsen, Boxenbaum, and Ravasi, 2016). This study adopts Pache and Santos' (2013) typology in the context of the French entrepreneurial ecosystem as an institutional field. It provides key insights into additional factors, other than the degree of adherence to competing logics and the degree of hybridity of the context, that influence the response strategies of individuals - i.e., disadvantaged women entrepreneurs - to institutional complexity in the entrepreneurial ecosystem.

Finally, Chapter 3 contributes to the further development of Newman et al. (2022) entrepreneur-focused model of SMEs' response to an unexpected crisis by integrating gendered and intersectional perspectives into the model and by revealing the role of factors such as individual and psychological traits (notably self-efficacy and resilience), life situations, and the EE policy and support infrastructures that influence individuals' – i.e., disadvantaged women entrepreneurs- interpretation and reactions to the unexpected crisis. Moreover, considering that disadvantaged entrepreneurship literature and entrepreneurship literature in challenging times emphasise on disadvantaged entrepreneurs' entrepreneurial intentions, this study also contributes to providing further insights by highlighting how existing disadvantaged women entrepreneurs interpret and adapt their business model in times of crisis to survive and sustain their businesses, as well as the crucial role of the high level of resilience and self-efficacy in enabling them to do so.

5.2.2. Policy Implications

In line with the prior chapters, this thesis also provides managerial and policy implications. As highlighted by the three studies and per the literature (Henry et al., 2021), adopting an intersectional perspective in policy support is vital to better address the challenges women entrepreneurs face at the intersection of several disadvantaged social categories. In this sense, to better address the institutional tensions hindering disadvantaged women entrepreneurs' entrepreneurial activities within the entrepreneurial ecosystem, it is important to involve policymakers and governmental institutions. Thus, to support disadvantaged women entrepreneurs, they need to promote more gender mainstreaming training for stakeholders with access to public procurement, as well as include criteria that are more sensitive to gender-related challenges and include more intersectional dimensions to evaluate stakeholders' performance and impacts. In a similar vein, regarding the COVID-19 pandemic, it is also crucial for policymakers to provide more inclusive and intersectional measures and support in times of crisis. In addition, given the barriers disadvantaged women entrepreneurs face, reviewing certain public policies is important to better support them in accessing financial resources in the entrepreneurial ecosystem. To this extent, Johnston, Danho et al. (2022) suggested reviewing some of the requirements related to the French benefit system, as they reinforce some of the institutional tensions experienced.

Furthermore, while it is important to review policies, it is also essential for the government to invest in hard infrastructures, such as affordable childcare facilities, to support women entrepreneurs having caring responsibilities and foster their greater participation in the activities promoted within the ecosystem.

5.3. Limitations

Since the thesis is based on empirical data from the EU INTERREG-funded Accelerating Women's Enterprise (AWE) project, the French ecosystem related to this project is the context through which the research questions are examined, and the interpretivist approach was adopted as the appropriate methodological choice. Thus, the thesis is predominantly context-specific, and the studies' key findings cannot be generalised across all entrepreneurial ecosystem contexts. However, these insights remain important for the literature as there are increasingly more calls to develop research contextualising entrepreneurship (Baker and Welter, 2020) and contextualising women entrepreneurship (McAdam and Cunningham, 2021). Moreover, the literature suggests that entrepreneurial activities are a local phenomenon (Stam, 2015). In this sense, the findings still contribute to further understanding of disadvantaged women entrepreneurs' lived experiences within the EE and the interactions between actors within the EE that produce entrepreneurial activities. This thesis' contextual dimension paves the way for future cross-cultural studies related to the EE and disadvantaged women entrepreneurs.

In addition, the interpretivist approach is subject to critiques related to the subjective nature of the participants' responses as it focuses more on interpreting their lived experiences (Giddens, 1986). However, these critiques have been addressed in the three studies by applying the methodological rigour provided by Gioia et al. (2013).

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Appendix

Appendix 2.1. Disadvantaged women entrepreneurs' descriptive table

Participant referring code	stage of business	Neuro-diversity/ mental or physical health condition/ disability	caring responsibilities	Rural area	socio economic area	qualification level	other employment	approx hours worked in other employment	hourly rate in other employment	economically inactive	Ethnicity	Migrant (self-identified)	age range
UoE-ENT-001	Over 42 months	n/a	Parent	Yes	n/a, but she lives a great economic precariousness	postgraduate (finance)	Yes	n/a	n/a	No	French - White	No	over 50 years of age
UoE-ENT-002	Under 42 months	n/a	Parent	No	n/a	graduate (HR)	No, unemployed for 1 year before starting business	n/a	n/a	No	French - White	No	under 35 years of age
UoE-ENT-004	Pre start (nascent)	n/a	Parent	Yes	Yes	graduate	Unemployed	n/a	n/a	Yes	French - White	No	between 35 and 50 years of age
UoE-ENT-005	Pre start (nascent)	n/a	No	No	No	graduate	Unemployed	n/a	n/a	Yes	French - White	No	between 35 and 50 years of age
UoE-ENT-006	Pre start (nascent)	n/a	No	Yes	No	graduate	Yes	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-007	Under 42 months	n/a	Parent (but grown children)	No	No	graduate	No	n/a	n/a	Yes	French - White	No	Over 50 years of age
UoE-ENT-008	Under 42 months	n/a	Parent	Yes	No	graduate	Yes	n/a	n/a	Yes	French - White	No	Between 35 and 50 years of age
UoE-ENT-009	Under 42 months	n/a	No	Yes	No	graduate (engineering and agri-food)	No	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-010	Over 42 months	n/a	Parent	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-011	Under 42 months	n/a	No	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-012	Pre start (nascent)	she had a stroke at 22, but without sequelae	No	No	Yes	graduate	No	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-013	Under 42 months	n/a	Parent (but her son is 25)	Yes	No, but she has huge financial difficulties	undergraduate	No	n/a	n/a	No	French - White	No	Over 50 years of age
UoE-ENT-014	Under 42 months	n/a	Parent	No	No	undergraduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-023	Under 42 months	n/a	Parent	Yes	Yes	undergraduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-022	Pre start (nascent)	n/a	Parent	No	No	undergraduate	No	n/a	n/a	No	African	Yes	Over 50 years of age
UoE-ENT-019	Under 42 months	n/a	Yes	No	Yes	undergraduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-021	Over 42 months	n/a	Yes	No	Yes	graduate	Yes	n/a	n/a	No	French - White	No	Over 50 years of age
UoE-ENT-024	Over 42 months	n/a	Yes	Yes	No	graduate	No	n/a	n/a	No	French - White	No	50 years of age
UoE-ENT-025	Over 42 months	n/a	Yes	No	No	graduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-026	Over 42 months	n/a	Yes	No	Yes	graduate	Yes	n/a	n/a	No	French - White	No	Over 50 years of age
UoE-ENT-027	Over 42 months	n/a	No (grown children)	No	Yes	graduate	No	n/a	n/a	No	French - White	No	Over 50 years of age
UoE-ENT-028	Pre start (nascent)	n/a	Yes	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Over 50 years of age
UoE-ENT-029	Pre start (nascent)	n/a	No	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Over 50 years of age
UoE-ENT-030	Over 42 months	n/a	No	No	Yes	graduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-038	Pre start (nascent)	n/a	Yes	Yes	No (but low income)	graduate	No	n/a	n/a	No	African	Yes	Under 35 years of age
UoE-ENT-039	Under 42 months	n/a	Yes	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-041	Under 42 months	n/a	No	No	No (but low income)	graduate	No	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-042	Under 42 months	n/a	Yes	No	No (but low income)	graduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-015	Pre start (nascent)	n/a	Yes	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Over 50 years of age
UoE-ENT-016	Over 42 months	n/a	Yes	No	No	No undergraduate degree	No	n/a	n/a	No	French - White	No	Over 50 years of age
UoE-ENT-018	Pre start (nascent)	n/a	Yes	Yes	No (but low income)	graduate	Yes	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-031	Under 42 months	n/a	Yes	Yes	No	graduate	Yes	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-032	Under 42 months	n/a	Yes	No	Yes	graduate	Yes	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-033	Under 42 months	n/a	Yes	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-017	Over 42 months	n/a	Yes	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-034	Pre start (nascent)	n/a	Yes	No	Yes	graduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-035	Over 42 months	n/a	Yes	No	Yes	graduate	No	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-036	Over 42 months	n/a	Yes	No	Yes	graduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-037	Pre start (nascent)	n/a	No	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Under 35 years of age
UoE-ENT-020	Under 42 months	n/a	Yes	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Between 35 and 50 years of age
UoE-ENT-043	Over 42 months	n/a	No	Yes	No	graduate	No	n/a	n/a	No	French - White	No	Over 50 years of age
UoE-ENT-040	Under 42 months	n/a	Yes	Yes	No	graduate	Yes	22h/week	n/a	No	French - White	No	Over 50 years of age

Appendix 2.2. External Committee members and Stakeholders' characteristics

Acronyms meaning:

- STA: Stakeholders
- EXC: External committee members
- PUL: Local government organizations (regional councils, etc.)
- MEM: Official membership bodies (chambers of commerce, etc.)
- PRF: Private finance (banks, accounting firms, private investors, etc.)
- PUE: Public Education organisations (universities, colleges, etc.)
- PRT: Private sector training and support (coaches, private providers, networking clubs, etc.)

External Committee Members' characteristics

Participant number	Category	Organisation code
1	EXC	PUL
2	EXC	PRT
3	EXC	MEM
4	EXT	MEM
5	EXC	PRF
6	EXC	MEM

Stakeholders' characteristics

Participants number	Category	Organisation code
1	STA	PRT
2	STA	PRF
4	STA	PRT
5	STA	PUE
6	STA	PUE
7	STA	PRF
8	STA	MEM
9	STA	MEM
10	STA	PRT
11	STA	PUE
12	STA	MEM
13	STA	PRT
14	STA	PRT
15	STA	PRT

16	STA	PRF
17	STA	PRF
18	STA	PRF
19	STA	PRF
20	STA	PRT
21	STA	PUE
22	STA	PRT
23	STA	PRT
24	STA	PRF
25	STA	PRT
26	STA	PRT
27	STA	PRT
28	STA	PUL
29	STA	PRT
30	STA	PRT
31	STA	PRT
32	STA	MEM

Appendix 2.3. Interview guides

Appendix 2.3.A. Interview guide for disadvantaged women entrepreneurs (Original version / French)

Question Générale :

(Durée pour la question : 10-15 minutes)

- Pouvez-vous me parler de votre parcours en tant que travailleuse indépendante ou en tant que créatrice d'entreprise ?

Instructions :

- À quel stade de votre vie étiez-vous lorsque vous avez envisagé pour la première fois de créer votre propre entreprise (y compris les responsabilités domestiques) et pourquoi vouliez-vous créer votre propre entreprise (par exemple, pour des raisons financières, de statut, d'ambition, de désir d'indépendance, de passion, de produit, d'opportunité/nécessité, de chiffre d'affaires/de croissance de l'emploi, de méthodes de travail flexibles, d'absence d'autres options d'emploi) ?
- Quelle était votre Vision de ce à quoi ressemblerait le succès ?
- Quelles qualités et ressources clés pensiez-vous avoir pour aider à démarrer votre entreprise ? (Par exemple, l'éducation, l'expérience professionnelle, l'expérience de vie,

une idée/produit innovant, des finances, des réseaux, des compétences commerciales, de l'ambition).

- Avez-vous / Avez-vous des inquiétudes/des craintes concernant la création de votre entreprise ? (Par exemple, manque de confiance, manque de compétences / d'éducation / d'expérience professionnelle, peur de l'échec, manque de financement, de réseaux, de compétences commerciales, manque de temps) et d'autres personnes ont-elles exprimé des préoccupations / craintes - si oui, qui et quoi ?
- Avez-vous bénéficié d'un soutien pour vous lancer ? (Il peut s'agir d'un soutien financier, managérial, de formation, de recherche, de marketing, de vente, de marchés, de réseautage, de mentorat, et peut provenir d'amis, de la famille, d'un partenaire ou d'un soutien commercial, etc.)
- Quels sont les impacts du processus entrepreneurial sur votre santé, votre bien-être émotionnel et mental.
- Avez-vous fait l'expérience dans le cadre de votre vie professionnelle d'une perception particulière de vous en tant que "femme entrepreneure" ou "femme entrepreneure en difficulté/défavorisée" ? Pourriez-vous fournir des exemples/incidents spécifiques ? Votre identité en tant que "femme entrepreneure en difficulté/défavorisée" a-t-elle fait la différence ?

i. Compte tenu de vos expériences, comment percevez-vous la manière dont l'écosystème entrepreneurial officiel perçoit votre nouvelle entreprise / votre création d'entreprise potentielle ?

(Durée pour la question : 10-15 minutes)

L'écosystème réfère aux entrepreneurs et autres parties prenantes impliquées dans les entreprises. Cela inclut donc les pourvoyeurs de ressources comme les financiers, les fournisseurs, mais aussi ceux qui ont les ressources telles que les connaissances et les compétences, qui sont cruciales pour le développement entrepreneurial, ainsi que ceux qui peuvent soutenir le développement de réseaux et faciliter les relations d'affaires des entrepreneurs.

Instructions :

Selon vous,

- Que pensez-vous de l'écosystème entrepreneurial "officiel" ?
 - Que pensez-vous l'importance de la diversité, de la densité, de la connectivité et de la fluidité de l'écosystème entrepreneurial ?
 - Que pensez-vous de l'importance de l'écosystème entrepreneurial en termes de développement de la politique, de la culture, du soutien, de la finance, des marchés et du capital humain.

- Quelle est la perception que l'écosystème a de vous en tant que femme entrepreneure en prédémarrage/ou ayant nouvellement créée son entreprise (y compris l'idée de votre entreprise, le secteur d'activité, et le potentiel de croissance) ?
- Dans quelle mesure ces perceptions sont liées aux perceptions de votre âge / statut de migrant / socio-économique / santé / niveau d'éducation / responsabilités familiales / statut d'emploi / secteur d'activité).
- Quels sont les impacts ressentis de l'écosystème entrepreneurial officiel sur votre bien-être (santé, émotionnel et mental) via les impacts sur vos activités entrepreneuriales.

ii. Dans quelle mesure interagissez-vous avec l'écosystème entrepreneurial officiel ?

(Durée pour la question: 10-15 minutes)

Instructions :

- Types d'interaction (par exemple, financement, soutien à la gestion d'entreprise, etc.)
- Quantité d'interaction
- Qualité de l'interaction
- Raisons sous-jacentes à la quantité, à la qualité, et au type d'interaction
- Impacts de ces interactions sur votre santé, votre bien-être émotionnel et mental

iii. Pouvez-vous décrire comment vous avez obtenu les ressources pour soutenir le démarrage/la création de votre entreprise ?

(Durée pour la question : 10-15 minutes)

Instructions :

- Finance (de qui, combien, quand, où, pourquoi, à quel point cela a été bénéfique/satisfaisant)
- Conseils, (de qui, combien, quand, où, pourquoi, à quel point cela a été bénéfique/satisfaisant)
- Formation (qui, de, combien, quand, où, pourquoi, à quel point cela a été bénéfique/satisfaisant)
- Réseautage (qui, de, combien, quand, où, pourquoi, à quel point cela a été bénéfique/satisfaisant)
- Mentorat (qui, de, combien, quand, où, pourquoi, à quel point cela a été bénéfique/satisfaisant)
- Soutien à la gestion d'entreprise pour le démarrage / le maintien / la croissance des entreprises (qui, de, combien, quand, où, pourquoi, à quel point cela a été bénéfique/satisfaisant)

Soutien au bien-être (santé, émotionnel, mental) (de qui, combien, quand, où, pourquoi, à quel point cela a été bénéfique/satisfaisant).

Appendix 2.3.B. Interview guide for Stakeholders and External Committee members

(Original version / French)

Question Générale :

(Durée pour la question : 15 minutes)

- **Pouvez-vous me parler un petit peu de votre parcours professionnel, et de votre dans votre rôle actuel au sein de votre organisation, en tant que responsable des bureaux ?**

Instructions :

- Expériences d'emploi antérieures
- Formation

- **Quel est votre point de vue sur l'écosystème entrepreneurial dont fait partie votre organisation ?** (Sachant que l'écosystème réfère aux entrepreneurs et autres parties prenantes impliquées dans les entreprises. Cela inclut donc les pourvoyeurs de ressources comme les financiers, les fournisseurs, mais aussi ceux qui ont les ressources telles que les connaissances et les compétences, qui sont cruciales pour le développement entrepreneurial, ainsi que ceux qui peuvent soutenir le développement de réseaux et faciliter les relations d'affaires des entrepreneurs.)

Instructions :

- Comment vous voyez l'importance d'avoir un écosystème entrepreneurial sain, et par sain j'entends, un écosystème avec une diversité en termes des groupes d'entrepreneurs, avec des parcours différents, présents ?

Instructions additionnelles (si nécessaires) :

Au sein de l'écosystème actuel, dans lequel fait partie votre organisation, que pensez-vous du coup de la :

- Diversité, en termes d'opportunités créées et de variété des acteurs dans l'écosystème ?
- Densité, donc de la proportion d'entrepreneurs qui mènent leurs projets jusqu'au bout ?
- Connectivité, donc de connexions entre les acteurs de l'écosystème et l'existence de réseaux favorisant l'entrepreneuriat ?

- Et de la fluidité, donc le flux d'entrepreneurs à l'intérieur et à l'extérieur de l'écosystème qui favorisent son inclusivité et son dynamisme?

- Également, comment voyez-vous l'importance de l'écosystème entrepreneurial sur le plan du développement de politiques, de culture, de soutien, de finances, de marchés et de capital humain ?

iv. Quelles sont vos attitudes et perceptions à l'égard des femmes en processus de création d'entreprises et des femmes ayant créé leurs entreprises ?

(Durée pour la question : 10-15 minutes)

Instructions :

Selon vous,

- Quel est l'impact de l'entrepreneuriat féminin sur le territoire ?
- Quelles sont les perceptions générales des femmes en création d'entreprise (incluant l'idée d'entreprise et le secteur) et des femmes ayant créé leurs entreprises (incluant le secteur engagé et le potentiel de croissance)
- Quelles sont les perceptions spécifiques des désavantages (âge, migrants, socio-économique, santé, niveau d'éducation, responsabilités familiales, situation d'emploi, secteur concerné) encourus par les femmes en processus de création (y compris l'idée d'entreprise et le secteur concerné) et les femmes ayant créé leurs entreprises.
- Quelles sont les impacts de l'entrepreneuriat sur la vie des femmes entrepreneurs désavantagées (en processus et novices), en ce qui concerne les finances, la santé, les émotions, la santé mentale et le bien-être.

v. En tant que partie prenante de l'écosystème entrepreneurial, comment votre organisation interagit-elle avec les femmes défavorisées en processus de création et les femmes en difficulté qui sont propriétaires d'une nouvelle entreprise?

(Sachant que l'écosystème réfère aux entrepreneurs et autres parties prenantes impliquées dans les entreprises. Cela inclut donc les pourvoyeurs de ressources comme les financiers, les fournisseurs, mais aussi ceux qui ont les ressources telles que les connaissances et les compétences, qui sont cruciales pour le développement entrepreneurial, ainsi que ceux qui peuvent soutenir le développement de réseaux et faciliter les relations d'affaires des entrepreneurs.)

(Durée pour la question: 10-15 minutes)

Instructions :

- Quelle est la quantité des interactions (nombre de femmes accompagnées par année, nombre d'interactions par femme entrepreneur) ?
- Quelle est la qualité des interactions ?
- Quel est le type des interactions ?
- Quelles sont les raisons sous-jacentes à cette quantité, qualité et ce type d'interaction ?

vi. Quels processus votre organisation utilise-t-elle pour soutenir les femmes défavorisées en processus de création d'entreprise et les femmes en difficulté qui sont propriétaires d'une nouvelle entreprise ?

(Durée pour la question : 10-15 minutes)

Instructions :

Processus pour les aider à accéder à/aux :

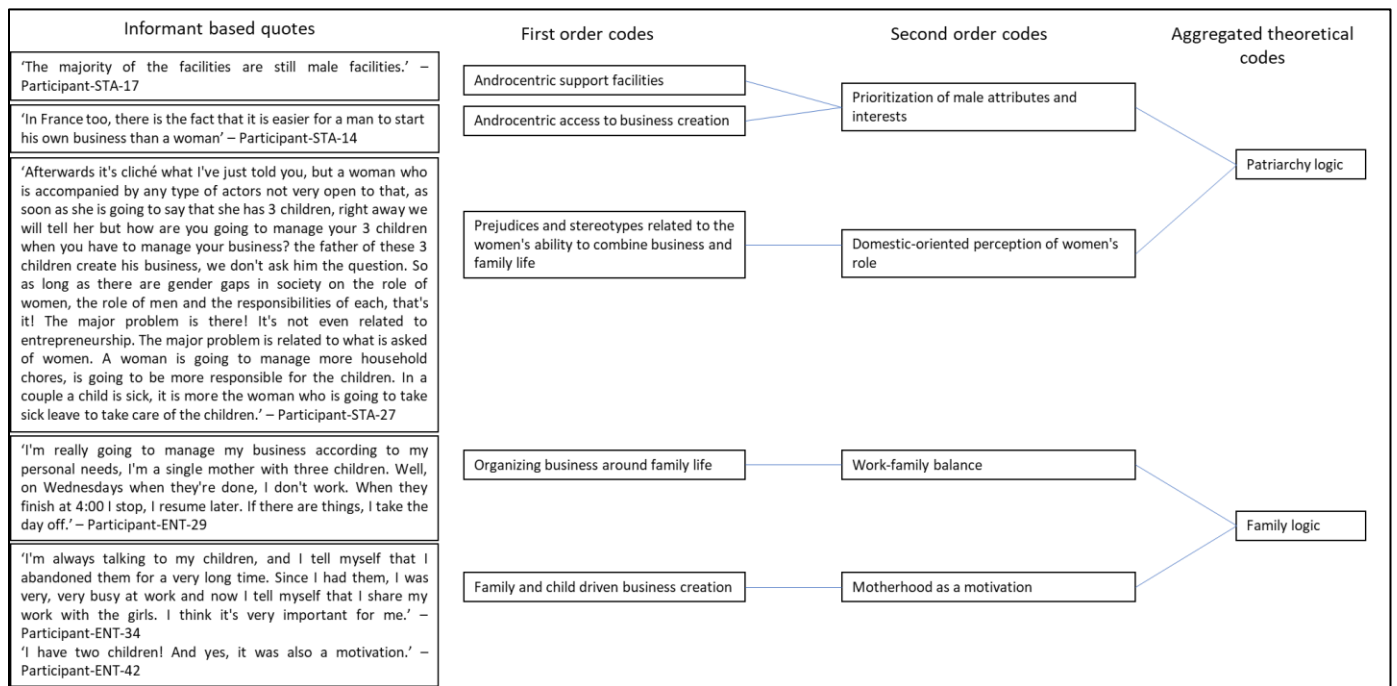
- Finances,
- Conseils,
- Formations,
- Réseaux,
- Mentorat,
- Soutien au démarrage et à la croissance d'entreprise,
- Soutien sur les effets sur la santé, le bien-être émotionnel et mental des entrepreneures défavorisée

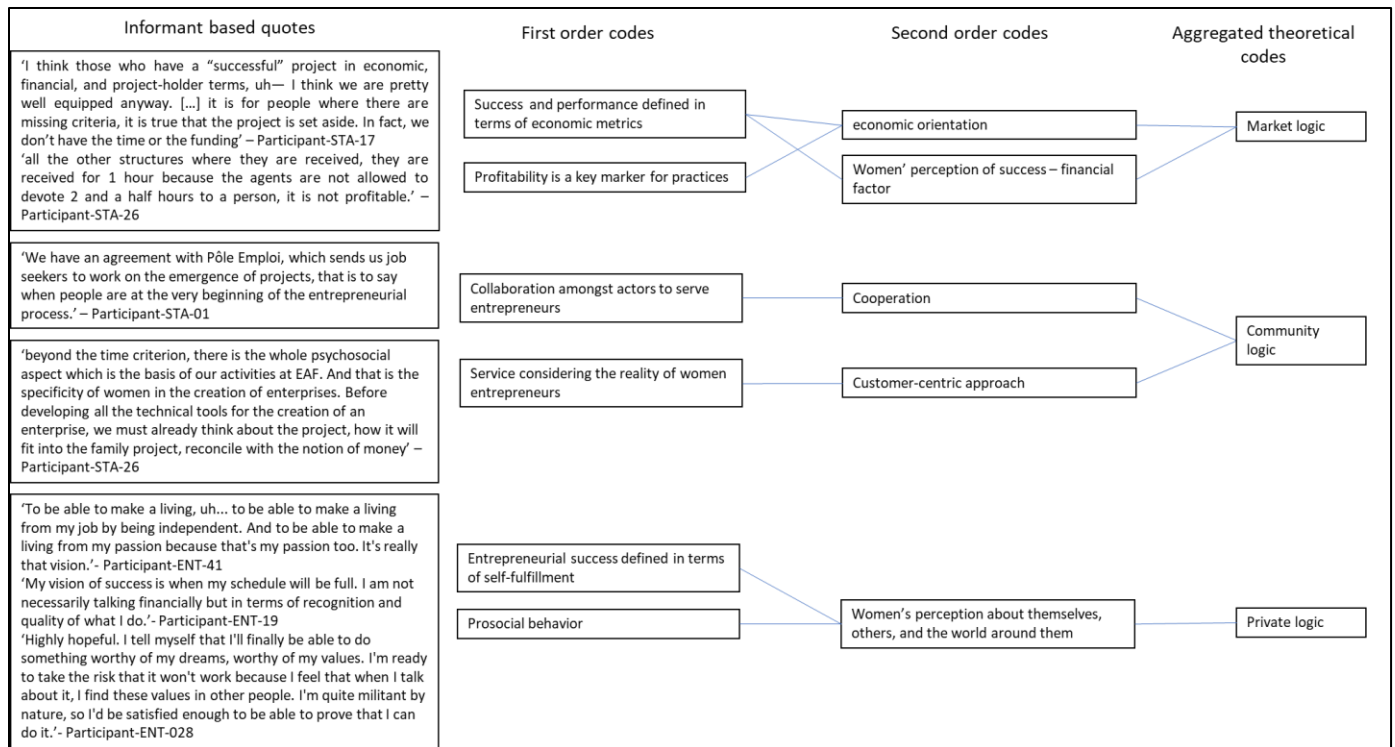
Appendix 2.4. Evidence for analysis and findings in chapter 2

Appendix 2.4.1. Hierarchy of chart

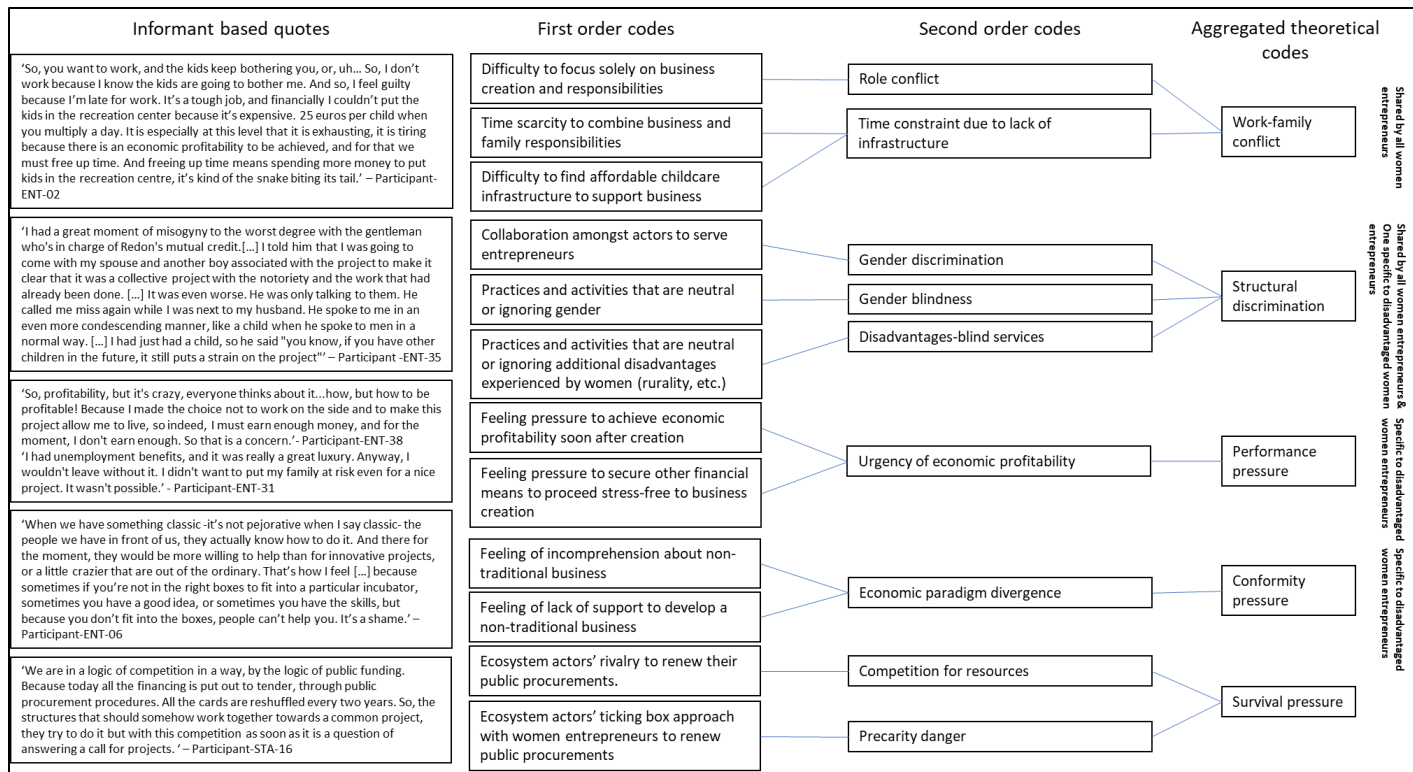


Appendix 2.4.2. Gioia Type Institutional logics underlying EE's actors and women entrepreneurs' behaviours and interaction.



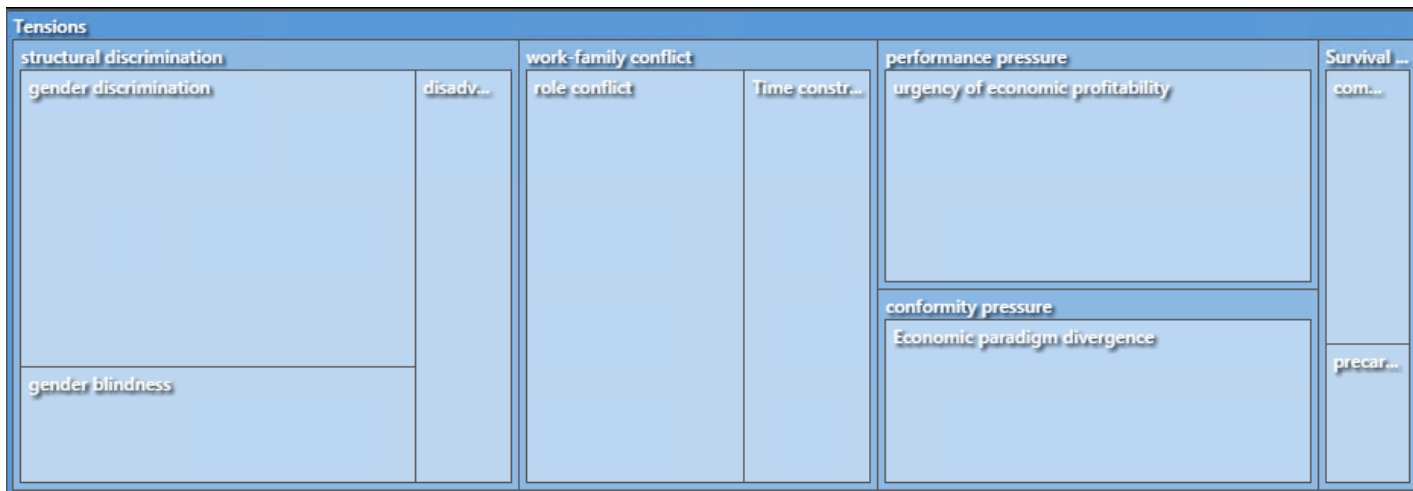


Appendix 2.4.3. Gioia type of the tensions identified from interaction between disadvantaged women entrepreneurs and ecosystem organisational actors.

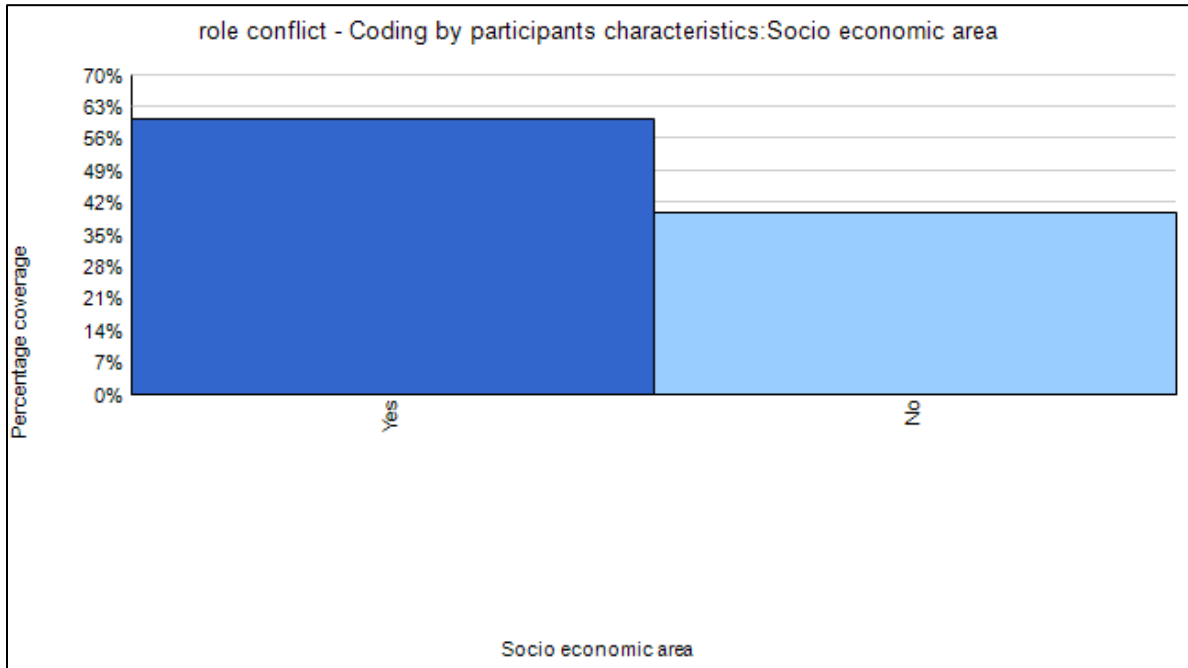


Shared by all women entrepreneurs
 Shared by all women entrepreneurs & Specific to disadvantaged women entrepreneurs
 One specific to disadvantaged women entrepreneurs
 Specific to disadvantaged women entrepreneurs

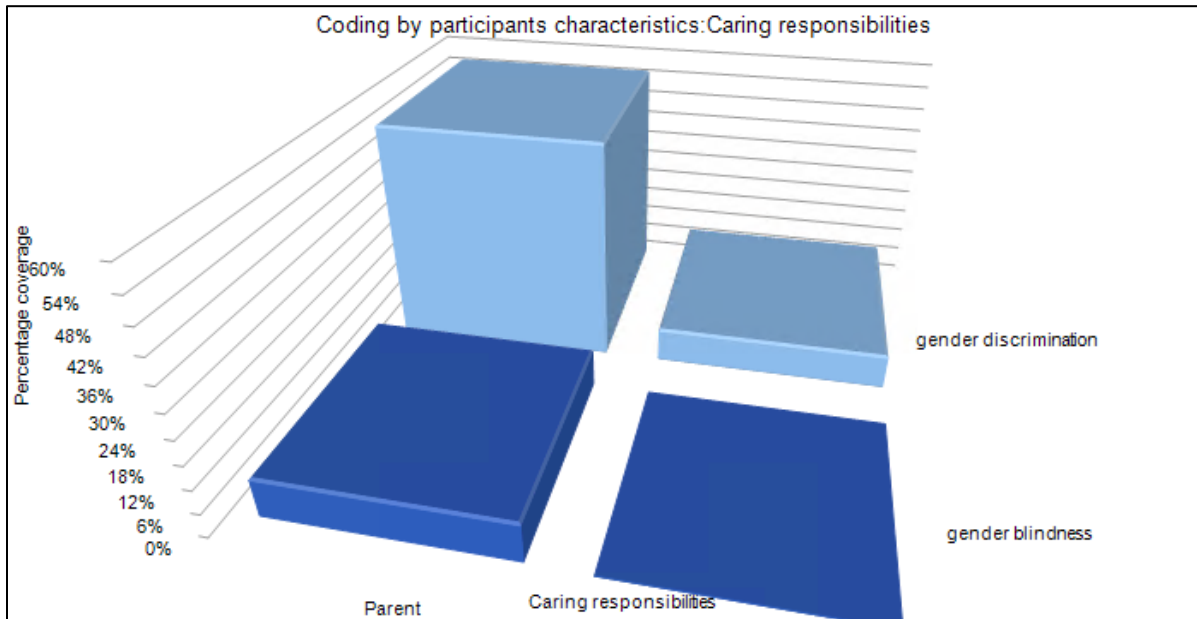
Appendix 2.4.4. Nvivo Hierarchy of chart – tensions



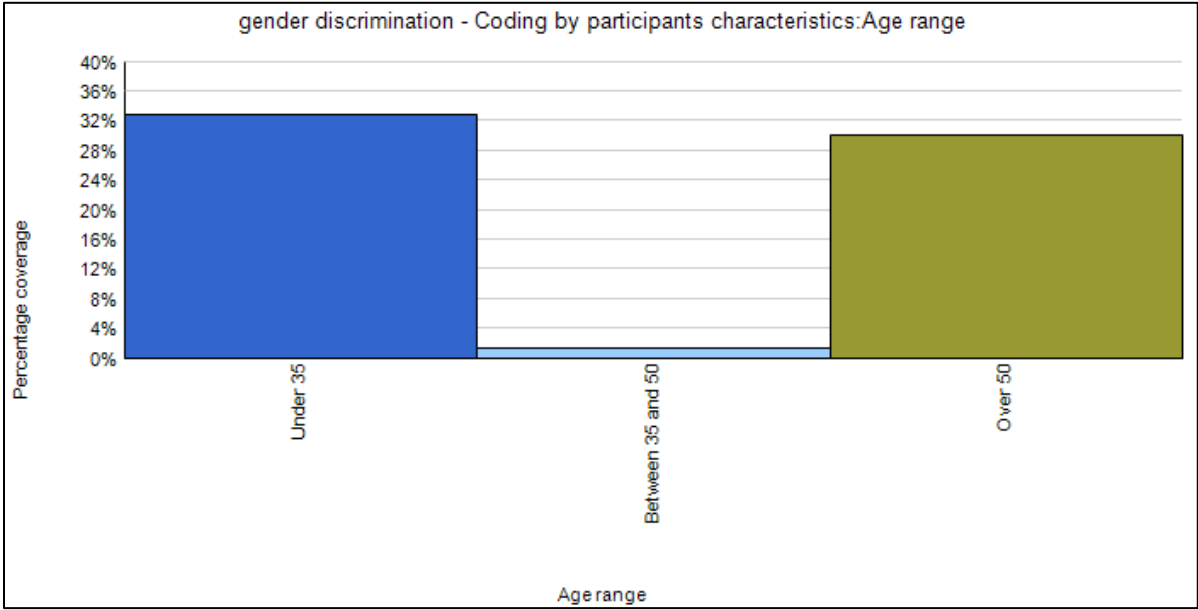
Appendix 2.4.5. Proportion of participants from socially deprived areas affected by role conflict tension.



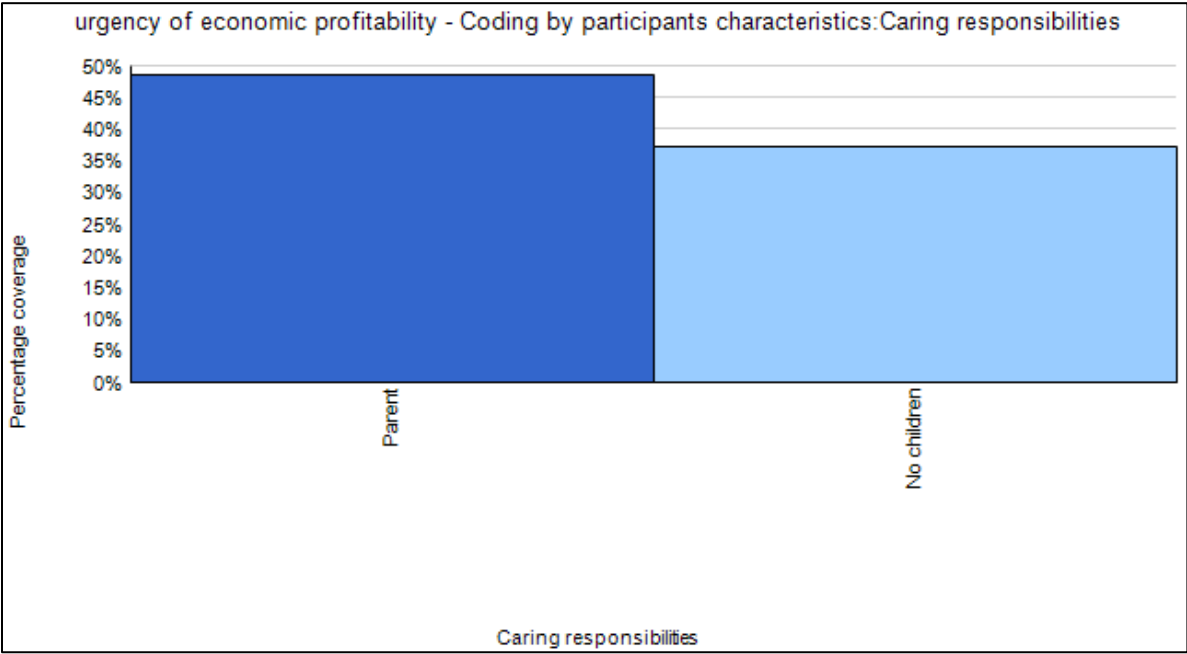
Appendix 2.4.6. Proportion of participants with caring responsibilities (i.e., children’s responsibilities) affected by gender discrimination and gender blindness tensions.



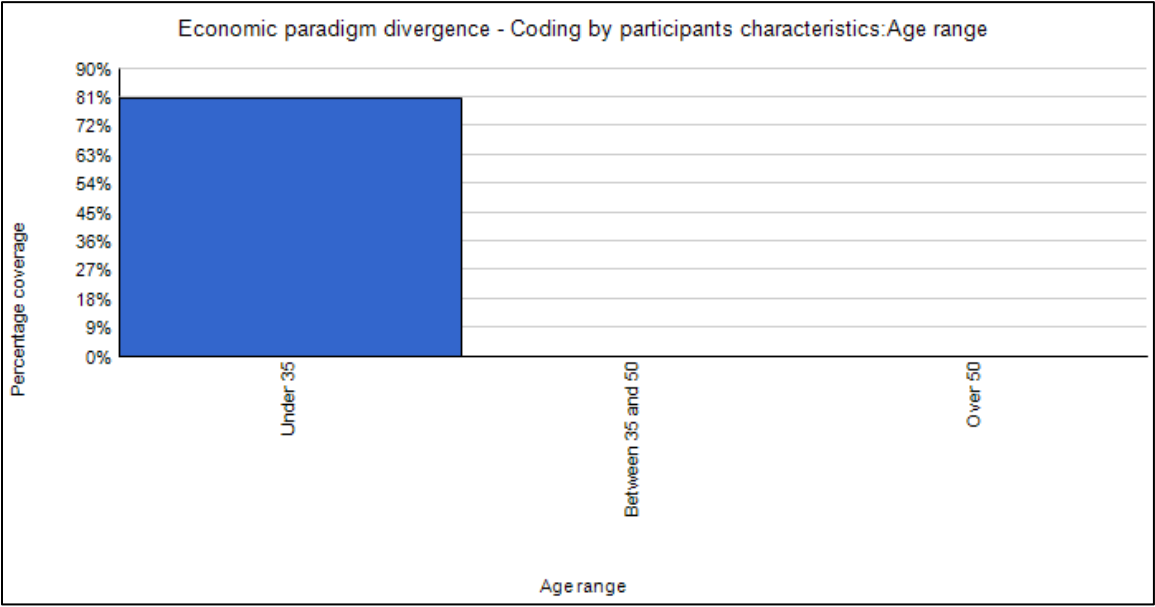
Appendix 2.4.7. Proportion of participants with their age groups affected by gender discrimination and gender blindness tensions.



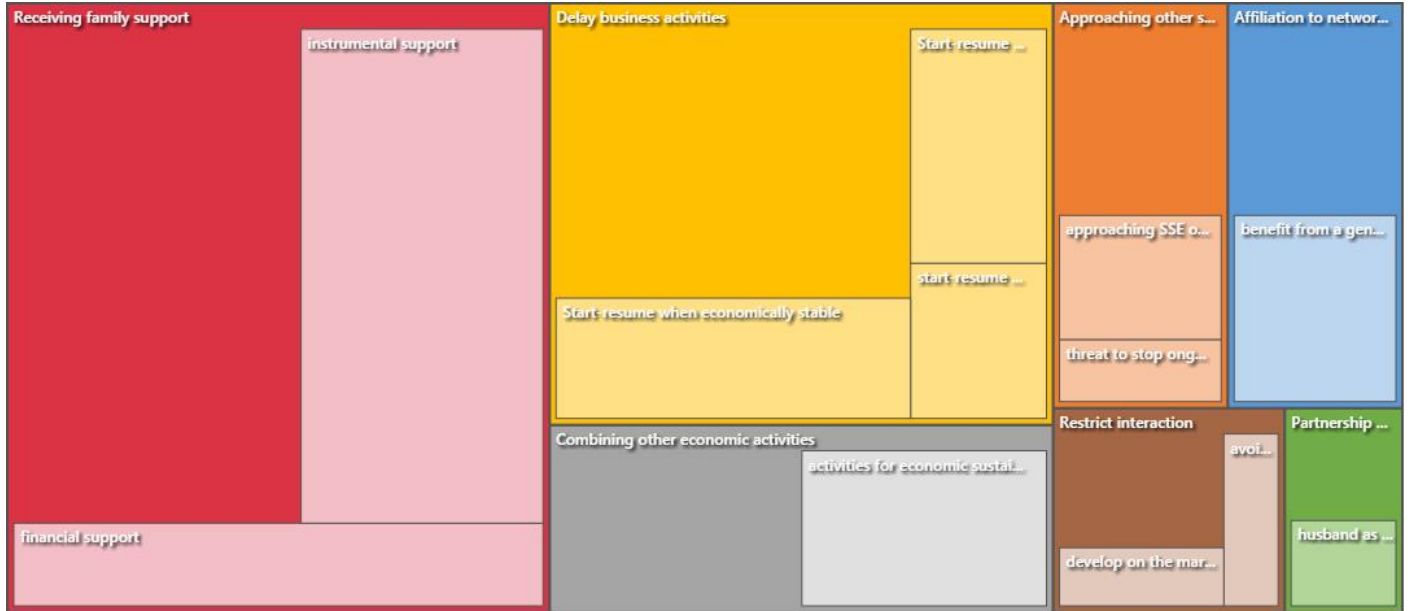
Appendix 2.4.8. Proportion of participants having caring responsibilities (i.e., children’s responsibilities) affected by performance pressure tension.



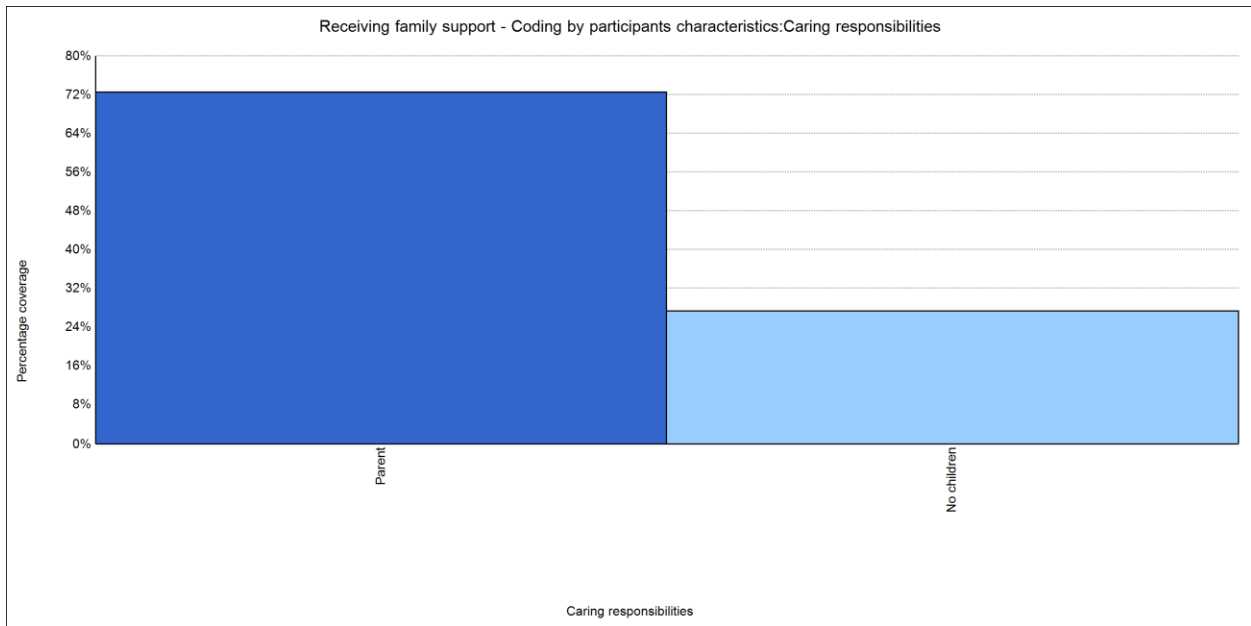
Appendix 2.4.9. Proportion of participants with their age groups affected by conformity pressure tension.



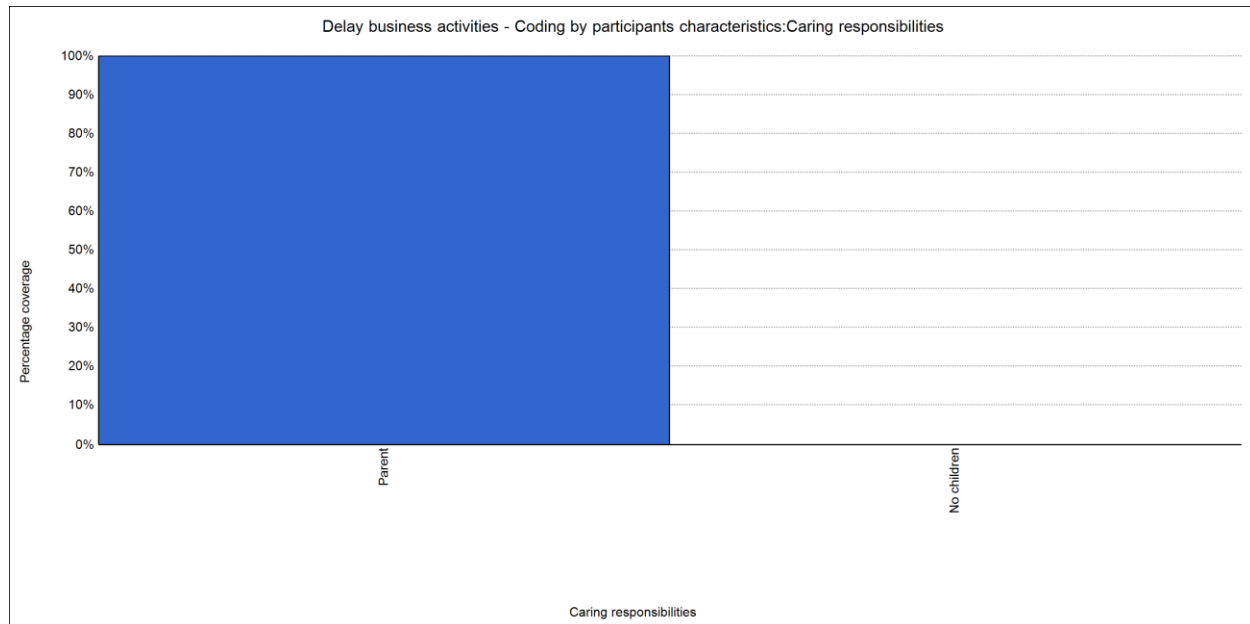
Appendix 3.1. Hierarchy chart of the themes



Appendix 3.2. Receiving family support strategy and caring responsibilities



Appendix 3.3. Delaying business activities strategy and caring responsibilities



Appendix 4.1. Interview guide for disadvantaged women entrepreneurs' lived experiences during the pandemic (Original version / French)

NB : *L'écosystème fait référence aux entrepreneurs et aux autres parties prenantes impliquées dans les entreprises. Il inclut donc les fournisseurs de ressources tels que les financiers, les fournisseurs, mais aussi ceux qui disposent de ressources telles que les connaissances et les compétences, qui sont cruciales pour le développement entrepreneurial, ainsi que ceux qui peuvent soutenir le développement de réseaux et faciliter les relations commerciales des entrepreneurs.*

Pouvez-vous nous dire comment votre participation au programme AWE vous a permis de développer (et/ou de maintenir) votre entreprise ?

Instructions:

- Quel type d'entreprise développez-vous ? / Dans quelle mesure votre entreprise s'attaque-t-elle aux inégalités ou aux problèmes sociaux dans votre environnement ? (Si entreprise à mission sociale)
- À quel stade de développement se trouvait votre entreprise au début du programme et à quel stade se trouve votre entreprise aujourd'hui ?
- Faites-vous les choses différemment depuis votre participation au programme ?
- Quels changements le projet AWE a-t-il apporté au développement de votre entreprise ? (Quelles sont les raisons de ces changements ?)

- Avez-vous eu accès à plus de et/ou nouvelles ressources ?
- Avez-vous eu accès à plus de et/ou de nouvelles opportunités ?

Pouvez-vous nous dire comment votre participation au programme AWE vous a permis de développer votre entreprise en tant que femme entrepreneur ?

Instructions :

- Comment votre participation au programme AWE vous a-t-elle permis d'assumer votre identité de femme entrepreneur ? (Quels changements avez-vous expérimentés dans ce sens ? Par exemple, en lien avec l'équilibre entre vie professionnelle et vie privée, la gestion du temps, etc.)
- Dans quelle mesure votre participation au programme AWE vous a-t-elle permis de surmonter les défis rencontrés en tant que femme entrepreneur ?
- Quels acteurs de l'écosystème vous ont aidé en ce sens ?

Pouvez-vous nous dire comment le programme AWE vous a aidé à relever d'autres défis que vous avez rencontrés au cours de votre parcours entrepreneurial dans l'écosystème ?

Instructions :

Comment votre participation au projet AWE vous a-t-elle permis de surmonter les défis rencontrés liés à ... ?

- Neurodiversité/ état de santé mentale ou physique/ handicap
- Responsabilités familiales
- Zone rurale
- Niveau d'éducation
- Zone socio-économique
- Ethnicité
- Tranche d'âge
- Quels acteurs de l'écosystème vous ont aidé à relever ces défis ? (Quels changements avez-vous expérimentés dans ce sens ?)

Globalement, comment considérez-vous les impacts du programme AWE sur votre parcours entrepreneurial dans l'écosystème ?

Instructions :

- Quels ont été les impacts sur votre parcours entrepreneurial ?
- Quels ont été les impacts sur votre situation économique ?
- Quels ont été les impacts sur votre bien-être ?
- Que pensez-vous que l'écosystème pourrait mieux faire pour vous soutenir ?

Comment la pandémie de covid-19 a-t-elle affecté votre parcours entrepreneurial ?

Instructions :

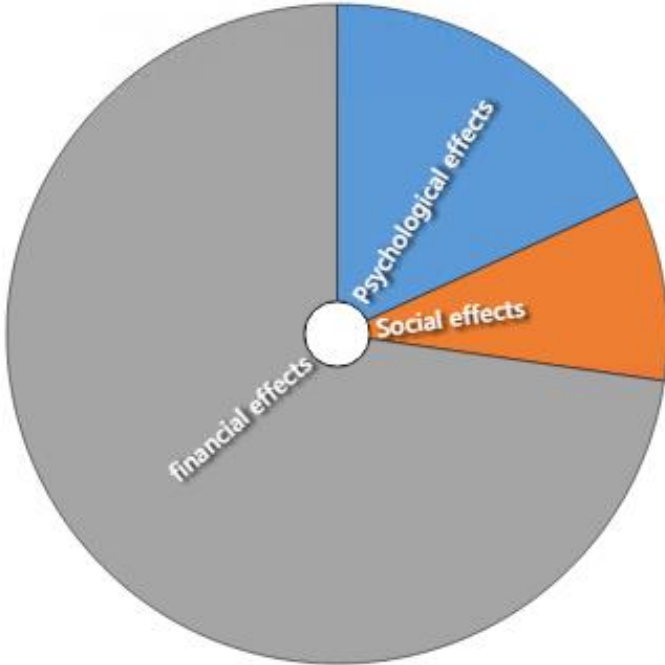
- À quel stade de votre entreprise étiez-vous lorsque la pandémie a commencé ?
- Quel impact a-t-elle eu sur votre activité et sur le développement de votre entreprise ?
- A-t-elle été une source d'opportunités pour votre entreprise ?
- Quels défis avez-vous dû relever ? Avez-vous rencontré des difficultés liées à l'équilibre entre votre entreprise et votre famille ? Si oui, pouvez-vous nous en dire plus sur ces défis ?

Comment la pandémie de covid-19 a-t-elle affecté votre interaction avec les acteurs de l'écosystème entrepreneurial ?

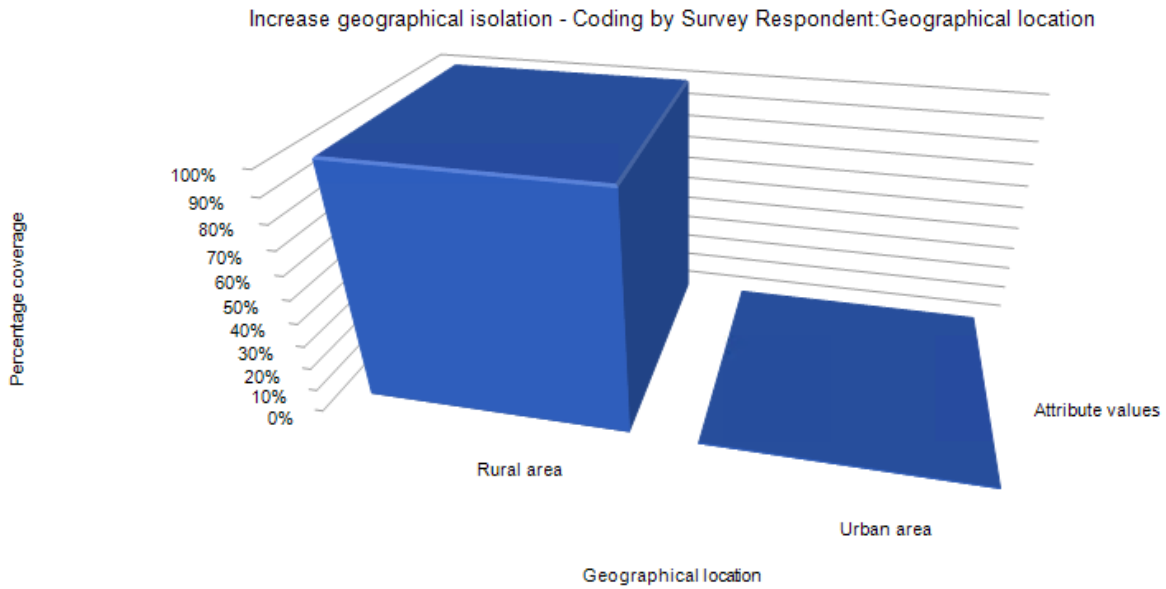
Instructions :

- Types d'interaction (par exemple, financement, soutien à la gestion de l'entreprise, etc./ aussi f2f, zoom, etc.)
- Quantité d'interaction / considérez-vous que vous interagissiez moins ou plus qu'avant la crise ? (Si applicable) / pourquoi ?
- Qualité de l'interaction / considérez-vous que ces interactions soient plus ou moins satisfaisantes qu'avant la crise ? (Le cas échéant) / pourquoi ?
- Impacts de ces interactions sur votre santé, votre bien-être émotionnel et mental, et le développement de votre entreprise.
- Avez-vous le sentiment que ces interactions vous ont aidé à relever certains des défis que vous avez rencontrés pendant la pandémie en ce qui concerne votre entreprise ?
- Avez-vous reçu des ressources/soutien de la part des acteurs de l'écosystème ? Quel type de ressources/soutien ?

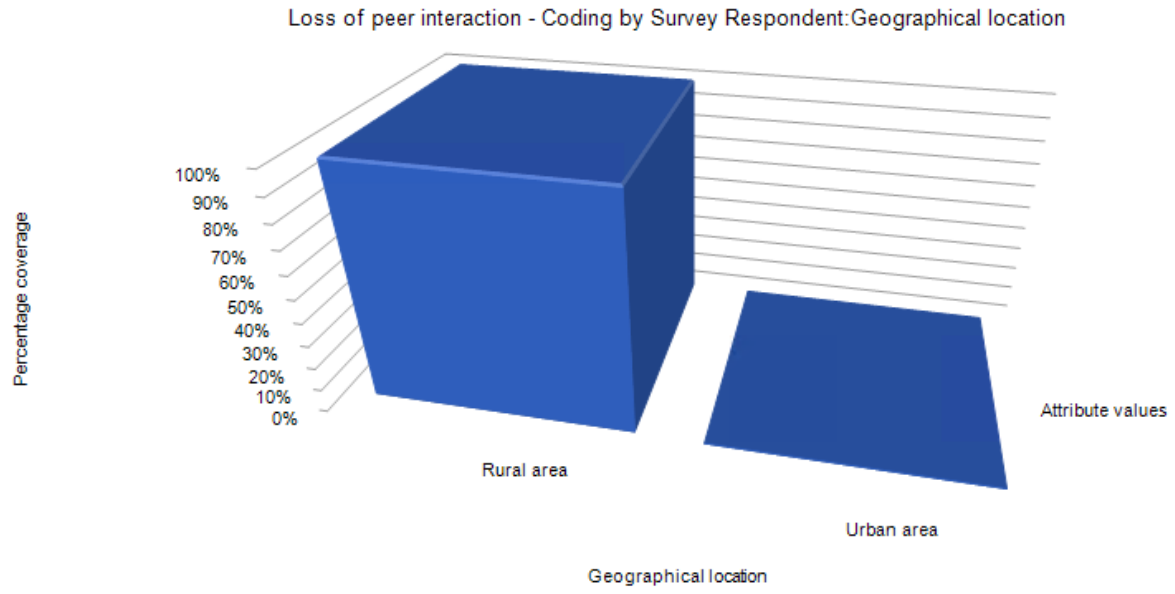
Appendix 4.2. Hierarchy of effects of the covid-19 pandemic crisis



Appendix 4.3. Geographical isolation according to participants' location



Appendix 4.4. Loss of peer interaction according to participants' location



Appendix 4.5. Participants' coping strategies.

