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**Master Thesis U.S.E.**

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**How perceived regional culture affects female  
entrepreneurship in masculine culture country?**

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## **Abstract**

By conducting an exploratory research on 15 female entrepreneurs from 7 regions in Indonesia, this study illustrates the relationship between regional culture and gender-role congruences for female entrepreneurs in the country with high masculinity cultures. As the masculinity cultures are high, it leads to the higher level of injunctive gender role norms in both males and females which decreases and increases the risk taking behavior in both genders respectively. As a result, it decreases the males' intention to do entrepreneurial activities. On the contrary, with high contextual support and high risk taking behavior for females leads to a high number of female entrepreneurs in Indonesia.

## **Keywords**

Female entrepreneurs, Entrepreneurship, Indonesia B45 M20 Z10

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## **Chapter 1**

### **Introduction**

In recent years, there is the emergence of female entrepreneurs all over the world (Langowitz and Minniti, 2007). Global Entrepreneurship Monitor (GEM) (2021) reported that one of the five women surveyed globally have an intention to start a business in the next three years. The key reason behind this, women reported to have less job opportunities than men. Despite this recent emergence, we still observe a large difference between the rates of female entrepreneurs in between countries. While a myriad of macro and micro factors may influence the prevalence of female entrepreneurs in entrepreneurial ecosystems, at the country level culture stands out as one of the most significant factors that affect women entrepreneurial activities. GEM (2021) reported that the total early-stage entrepreneurial activities of countries that have higher supportive culture rate (e.g Central and East Asia) are higher than the countries that have lower supportive culture. Culture can be defined as a collective programming of the mind which distinguishes the members of the human groups from the other (Hofstede, 1984). There are some literatures that correlate culture with entrepreneurial activities (e.g. Stuetzer et al., 2016, Shinnar et al., 2012, Liñán et al., 2020). In addition, past research found that there is correlation between supportive culture that leads to higher entrepreneurial activities (e.g. Fritsch and Wyrwich, 2014 and Obschonka et al., 2015). Stam (2015) stated that supportive entrepreneurial culture plays a big role in fostering entrepreneurial activities. The countries that have a high supportive culture towards female entrepreneurial activity naturally have more female entrepreneurs (GEM, 2021; Naguib and Jamali 2015) since their society portrayed a positive image of female entrepreneurs hence entrepreneurs have become an appealing job for women (Gento et al., 2021).

Specifically, prior research found that culture has a negative influence on women's entrepreneurial activities (as compared to men's) especially in the early stage of business (eg. Shneor et al., 2013; Panda, 2017). It resulted from the social mechanisms that have institutionalized gender disparities and women's subordination both formally and informally (Heise, 1998; Ellsberg 2005). Formally, there is a lack of a supporting structure that allows women to start business. For instance, in the African region, there are some unsupportive government policies for women to register businesses, and on top of that there are favoritism that

create more gender gap for women to start their business (Panda, 2017). Informally, women have lack of social emancipation where most women are expected to do housework for extended family and often excluded from main decision making (Ali et al., 2011). For instance, research reveals that the patriarchal socio-cultural environment in Saudi Arabia tends to constrain females' entrepreneurial activities (Ahmad, 2011; Dechant and Al-Lamky, 2005). Similarly, Javadian and Singh (2012) find that Iranian women face particular difficulties because of the "negative perception and costumes of Iranian society regarding women". Commonly, it is argued that we observe these effects because in such cultures, the gender-role congruences are stronger than in, for example, some Western cultures, which strengthens the belief that entrepreneurs have more male than female characteristics and qualities (Baughn, 2006).

Despite these observations, in some regions with a patriarchal society, the rate of entrepreneurial activity is quite high. According to GEM (2021), Brazil, Indonesia and Poland show the rate of female early stage entrepreneurial activities higher than male activities. The result is astonishing since, particularly, Poland and Indonesia are characterized as having masculine and patriarchal cultures (Kots et al., 2016; Purwanti, 2015). In these countries, women face particular struggles in the regular workplace. For example, in Indonesia specifically women are perceived as less professional than the men due to the development of Islamic conservatism there are less policies that support women entrepreneurial activities (Purwanti, 2015). On the contrary, we observe higher women to men ratio in the total early stage entrepreneurial activity (GEM, 2021) in Indonesia (1.1) if we compare with non-patriarchal countries (e.g. Germany 0.8 and Netherland 0.7). Moreover, GEM (2016) provided the data that in the eastern part of Indonesia in which the degree of masculinity is higher than the western part, the rate of women's self-efficacy in creating business is higher than the western part. Given current theoretical perspectives on the effects of country culture, past research only focused on country level perspective, and regional culture can explain how it affects women entrepreneurial activities and bring a different perspective on actions that women take despite the gender role congruences on each regional culture.

Hence, it is arguable how each regional entrepreneurial culture differs from the other and to what extent women perceive these cultural norms and how women react to prevailing cultural norms.

This raises the primary research of this thesis:

*“How is perceived regional culture impacting female entrepreneurial activities in a masculine country culture?”*

Females play a big part in entrepreneurship. Women’s entrepreneurial activities not only contribute to economic growth but also play an important role in creating new job opportunities for women hence reducing gender inequality (Zhu et al., 2018). Therefore, understanding how women nowadays perceive their regional entrepreneurial culture will be examined to, first of all, emphasize how the gender role congruences affect women entrepreneurial activities. Secondly, how their culture could constrain or create opportunity for women to be involved in entrepreneurial activities. Last but not least, how their perceived culture affects their gender role congruity against entrepreneurs, which element could increase or decrease entrepreneurial activities. This research could give insights both for policy makers on how to improve regional entrepreneurial culture and also offer support for women entrepreneurial activities and also could encourage other women to enhance their entrepreneurial activities.

To address this research question empirically, an in-depth exploratory case study was done on 15 female entrepreneurs (Yin, 2018). In this paper, we seek to examine how perceived regional culture could affect women entrepreneurial activities and what action the women take despite the gender role congruences towards entrepreneurial activities. The previous research mainly focused on how gender-role could affect entrepreneurial activity. The aim of this study is therefore to explore the differences on gender role congruences and how women perceived their supportive culture on entrepreneurial activities in each region. To analyze the influence of perceived culture, the characteristics of the shared national culture may exert an effect. To overcome this, the research was conducted in Indonesia, with diverse cultural features. Indonesian Central Bureau of Statistics (2020) stated that there are more than 30 ethnicities that live in Indonesia. As a result, Indonesia has become a multicultural country with diverse cultural features (Saifuddin, 2017). Data was collected through several interviews with female entrepreneurs from 7 different regions and ethnicities. The data was structured using open coding (Corbin and Strauss, 1990). Next, a grounded process model was developed through inductive data analysis, which illustrates the impact of gender role congruences in the region with

masculinity culture (Glaser and Strauss, 1967; Yin, 2018). Validity is ensured through the triangulating of emerging first-order categories and second-order themes within and across data sources (Glaser, 1978).

The findings show that masculinity culture in the region increases the social pressure in gender role congruences, leading to male having more social pressure in their occupation which leads to the decrease in the number of male entrepreneurs. Moreover, the social pressure in gender role congruences lead to the unequal opportunity for women in the workforce and females behave congruently which lowers their future orientation in their occupation. As a result, combined with stronger social ties among females, high family role models, and supportive external environment, females have more self efficacy and pivot to become entrepreneurs. The findings contradict with current female entrepreneurship literature that risk taking behavior is associated with masculine behavior (Camelo-Ordaz et al., 2016). The result concludes that masculine societies create injunctive gender role norms, which decrease the risk taking behavior of male.

While recent reviews of the literature that correlate gender role and the entrepreneurial activities (eg. Goktan and Gupta, 2015; Gupta et al., 2009; Mueller and Conway Data-On 2008) have sought to highlight the gender role congruence effect on entrepreneurship; we advance on these works in three key ways. First, we link gender role congruence theory to the cultural dimensions of entrepreneurship. Second, we confirm the gender role congruence theory in which both male and female faced social pressure in their occupation. Last but not least, we develop a new typology contradiction of risk taking behavior that was associated with masculine behavior. This paper integrates the element of cultural and gender role congruence theory through female entrepreneurship. This research could give insights both for policy makers on how to improve regional entrepreneurial culture and also offer support for women entrepreneurial activities and also could encourage other women to enhance their entrepreneurial activities. By increasing role models and providing regulations that are favorable for entrepreneurs lead to higher entrepreneurial activities.

## Chapter 2

### Theoretical Framework

#### 2.1 Gender Role Congruences and Entrepreneurial Activities

Gender roles defined as “shared expectations regarding the qualities and behaviors that applied to individuals based on their gender” (Eagly, 1987). The gender role congruences rooted from how our society has a strong gender stereotype rampantly (William and Best, 1982). Men are often identified as strong, aggressive and independent while women are often identified as soft, kind, and emotional (Gupta et al., 2009). These stereotypes resulted in relating each behavior to the gender and expected each gender to behave in such a way (Shinnar et al., 2018). Therefore, gender role congruences can be described as how men and women are expected to behave and think as masculine and feminine correspondingly with socially constructed stereotypes (Mueller and Conway Dato-on, 2008).

There are past literature that analyzed the correlation between gender role stereotype and entrepreneurial activities (eg. Goktan and Gupta, 2015; Gupta et al., 2009; Mueller and Conway Data-On 2008) in which defined entrepreneurship as risk taking, competitiveness and related it with masculinity behavior. Moreover, entrepreneurs are often associated with leadership which people perceive as masculine behavior (Liñán et al., 2020). Although there are improvements in the last decades related to the various literature in feminist theories, male are still considered to be a better entrepreneur than female, because of the societies stigma that masculinity is the ideal type of successful entrepreneur (Tzinerr and Barsheshet-Picke, 2014). To become an entrepreneur, being assertive and competitive are the two main qualities that people must have (Harrison et al., 2015). Moreover, these traits are generally associated with men, according to the “think boss, think male” paradigm (Schein, 2001). The masculine character of entrepreneurship can result in a negative perception towards female entrepreneurs as they will not be viewed as a serious entrepreneur if they adopt feminine leadership style (Lewis, 2013). As a result, female entrepreneurs confront a dilemma: adopting male leadership style will alienate their subordinates. They might be perceived as charismatic and become successful leaders, but there is a chance that they will be disliked (Tzinerr and Barsheshet-Picke, 2014). Furthermore, many



individuals believe that using authority, persuasion, and setting and organization's agenda are not women's fields (Tzinerr and Barsheshet-Picke, 2014).

These dilemmas are consistent with the concept of gender role congruences that includes female gender role identity as opposed to adopting male entrepreneurs' style (Tzinerr and Barsheshet-Picke, 2014). Women entrepreneurs faced a trade-off between the femininity and masculinity identities (Phillips and Knowles, 2012). Some of them will create an inner conflict of this identity while some others do not experience the discordance in doing entrepreneurial activities (Díaz-García and Welter, 2013). Ahl (2002) suggested that femininity can be viewed as a discursive activity that perpetuates the notion of women as fundamentally different and so inferior to males.

Gender egalitarianism is a cultural factor that represents the degree of differentiation in men's and women's mandated gender roles (Lyness and Judiesch, 2013). Males are expected to prioritize work over family and women are expected to prioritize family over work in low egalitarian cultures, and in high egalitarian cultures, there is less differentiation of gender roles and expected priorities by gender (McDaniel, 2008). However, a study by Chow (2005) showed that despite the high gender egalitarianism culture, in some societies, the relative portion for entrepreneurial activities of females and males remains unequal. Another study indicated that in lower gender egalitarian cultures, females were evaluated worse in work-life balance by their supervisors than males (Lyness and Judiesch, 2014). Hence, the gender role norms in the societies with higher masculinity culture could lower females' interest in entrepreneurship (Camelo-Ordaz et al., 2016). In addition to that, unfavourable environment also has an impact on the overall entrepreneurial landscape, women entrepreneurs are disproportionately affected by gender discrimination especially in the countries that have gender segregated societies (Panda S., 2018). This unfavorable environment will lead to lowering women's entrepreneurial activities. However, based on GEM (2021) Indonesia has a higher rate of female entrepreneurs than the countries with desegregate societies. Due to that fact, it could be argued how gender-role congruence will affect females' action in entrepreneurial activities.

## 2.2 Perceived Regional Culture and Entrepreneurial Activities

Entrepreneurial culture is defined as “a positive collective programming of the mind” of the population toward entrepreneurial values such as independence and achievement (Beugelsdijk, 2007, Freytag & Thurik, 2007). Since assumptions are mutually reinforced, culture has a lot of power. It is nearly impossible to change culture without high levels of angst until they are challenged or debated (E.H. Schein, 1992), and yet this is what is required for females to transgress the accepted behavioral standards for their gender. Hofstede’s initial work (Hofstede, 1980) served as the foundation for the GLOBE measurements, which were divided into nine societal-level cultural dimensions: future orientation, in-group collectivism, institutional collectivism, power distance, uncertainty avoidance, gender egalitarianism, performance orientation, assertiveness, and humane orientation. This research will focus on the context of how individuals perceive these cultures in their region and how it affected their entrepreneurial activities because there is tremendous variety in how culture is seen among individuals within a same country (Jaén and Liñán, 2013; Leung and Morris, 2015).

Country-level cultural perceptions will barely be able to forecast how culture affects individuals to create new business. Understanding entrepreneurial culture will be challenging without comprehending its cultural and societal context (Isenberg, 2010). In this context, this research will be focused on investigating regional levels of culture since Breazeale et al. (2015) suggested that capturing culture towards entrepreneurs will be more effective from a regional levels perspective. Since capturing local culture might overlap, it is better to create different cultural spheres.

In the Indonesian context, there are some differences of entrepreneurial culture in every region. The women at the west side of Indonesia, Sumatra Island, is known for their capabilities in creating new business ventures (Hastuti P. et al., 2015). It resulted from their culture with high entrepreneurial awareness, and their positive effect on entrepreneurial motivation, intention, and behavior (Fretschner and Weber, 2013; Levie et al., 2014). Hence, a high entrepreneurial culture characterized by high awareness of entrepreneurial activities. However, GEM (2021) stated that the self efficacy of females in doing entrepreneurial activity in the eastern part of Indonesia is higher than the western part of Indonesia. This result is astonishing since the masculinity culture

is perceived to be higher in the eastern region of Indonesia rather than in the western part. Due to that fact, it could be argued how women perceived their culture and whether it became an opportunity or a constraint for them to be involved in entrepreneurial activities.

Culture is composed not of specific isolated attributes but of the interactions among them. Thus, some attributes can be assumed as an important role in facilitating the interactions in between culture and entrepreneurial activities. In some cases, one of the cultural dimensions can stimulate the emergence of female entrepreneurs.

### 2.3 Perceived Regional Culture and Gender-role Congruences towards Women Entrepreneurial Activities in Indonesia

Entrepreneurship is not supported equally by all cultures (Liñán and Fernandez-Serrano, 2014). Some cultures that place a greater emphasis on masculinity are perceived to be less supportive of women entrepreneurial activities (Liñán et al., 2020). In this case, the culture with high levels of gender-role congruences could lead to more differentiated social roles between male and female. In result, women that are actively involved in entrepreneurial activities may perceive that they need to trade off in doing a professional career with their family interest. These trade-offs between a professional career and family interests are influenced by the cultural background (Hofstede, 1998).

Moreover, leadership roles in the region that have masculinity culture, always associated with masculine gender roles (Garcia-Retamero and López-Zafra, 2006). Research has shown that regardless of the leader's gender, research has demonstrated that masculine attributes are essential predictors of leadership and assigned to leaders in various circumstances (Schein, 2001). In the region with masculinity culture, men are given more power by society, and men are more influential in this region rather than women (Carli, 2001). Hence, women are also discriminated against in many leadership positions, such as entrepreneur, because women are perceived as incompatible with their gender roles (Garcia-Retamero and López-Zafra, 2006). As a result, past research suggested that in the country with higher masculinity culture, the rate of entrepreneurial activities will be lower than in the country with lower masculinity culture. However, in Indonesia, the rate of male entrepreneurs is higher than female entrepreneurs. Due

to that fact, it could be argued how women perceived their regional culture and whether it affects them to be involved in entrepreneurial activities.

#### 2.4 A glance of culture diversity in Indonesia

Indonesia is an archipelago country with a lot of different cultures, often mentioned as one of the world's most diverse nations with more than 250 million population and more than 1,200 self identified ethnic groups. The Javanese are by far the most populous ethnic group, accounting for 40% of the population, followed by the Sundanese (15.5%) (Ananta et al., 2013). Even though there are more than 1,200 self identified ethnic groups in Indonesia, the cultures of the inner islands are more homogeneous, with only five major cultural groups: Balinese, Batak, Javanese, Minang, and Sundanese (Mangundjaya, W. L. H., 2013).

Hofstede & Hofstede (2005) defined a society as masculine when emotional gender roles are clearly distinct; women are expected to be tender and obedient while men are expected to be tough, assertive, and focused on material achievement. Since Indonesia has different cultures, there are also differences in defining each region as masculinity vs femininity. Even though Indonesians hold nationalism, they can not deny that culture plays a significant part in creating gender role stereotypes in Indonesia. For instance Mangundjaya, W. L. H. (2013) summarizes the perceived stereotypical values and culture of each ethnicity in Indonesia and the result is even though in general Indonesia holds femininity, some regions in the rural area such as Batak and Balinese still have more masculinity culture than other regions. Even though Javanese people in general have a femininity culture, some Javanese culture in rural areas is still perceived to be more masculinity and expected men to be involved in entrepreneurial activities (Mangundjaya, W. L. H., 2013). Hence it is not surprising that based on GEM (2020), in general, women expected to have lower growth than men in early stage entrepreneurial activity.

## Chapter 3

### Empirical Strategy

#### 3.1 Research Design

The research methodology uses an inductive and qualitative approach, the main aim is to know the context and attempt to explore the factors that affect women entrepreneurship from an integrative multilevel research design. Also, this research aim is to explore women's interpretation and perception towards their experience in starting new ventures. Hence, qualitative research is more suitable as it allows to analyze contextual coherences (Leech and Onwuegbuzie, 2007).

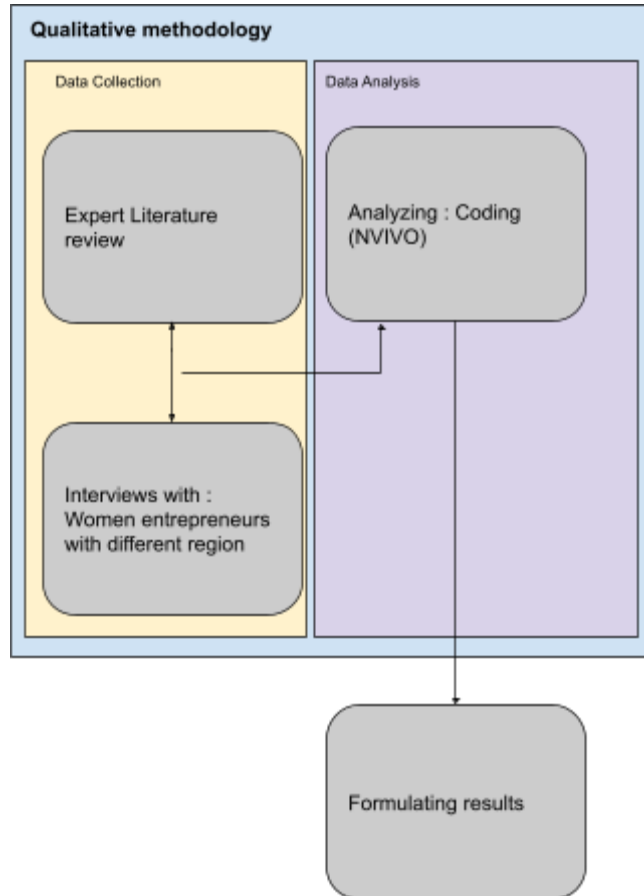


Figure 1 : Research design

### 3.1 Data Collection

In collecting the data, both primary and secondary are both required for this study. Hence, we used both the primary and secondary in conducting this research.

Primary data refers to all information that is acquired by the researchers (Sekaran and Bougie, 2013, p. 113). The primary data collected through in depth interviews. To increase the trustworthiness of this research, purposive samples used, hence, the person that we interviewed were selected carefully and they have a prior knowledge about the topic of the research question. Purposive sampling means that only merely particular groups can provide the information needed.

Purposive sampling is applied in order to gather information from specific target groups that are chosen based on some characteristics. The main purpose is to focus on particular characteristics of a population which best enable them to answer the research questions. As in this case the precise group would be women, who are in the productive age, 20-55 years old, and come from across regions in Indonesia. These women need to have initiated new ventures focusing on small medium enterprises. The reason to choose this precise group, is to have a clear view of women that are actively involved in creating new ventures, and to have multiple views from across the region in Indonesia. According to Patton (2002) qualitative research typically focused on 4-10 in depth samples to gather rich insight about a certain phenomenon. Since if you use less samples than 4 it will be biased and if it exceeds 20 it will create confusion to process the rich insights. Therefore, this study gathered 15 in depth interviews.

To find the participant, the writer uses her existing connection and several social media such as Instagram Message and LinkedIn Message to find approximately around 15 women entrepreneurs. All the interviews were recorded and transcribed. Initially, the writer asks interviewees to sign the agreement that all of the interviews will be recorded and only be used for academic purposes. The main purpose is to make the writer easier in transcribing the result and prevent the interviewee's concern of misused data. Since all of the samples are Indonesian, the writer uses Bahasa to minimize the misunderstanding. An interview guide was prepared based on the existing literature review, which uses a secondary data approach to gather. At the first interview, the writer asks to explain the process of the interviewees in starting her business.

After that, the writer uses the interview guide. This interview guide addresses the components of the gender-role stereotype in Indonesia and the perceived regional culture. The main aim to use this interview guide is to have a discussion around each variable.

**Table 1** Interview Guide

	Dimension	Description
Cultural	Regional Culture	How interviewees identifying her regional culture regard to entrepreneurial activities
	National Culture	How interviewees identifying herself and compare between regional and national level based on Hofstede and GLOBE
Gender Role Congruences	Male vs Female Role	How interviewees identifying roles in between male and female
Entrepreneurial Activities	Opportunity Identification	How interviewees identifying opportunity in creating new business

### 3.2 Data Analysis

The approach to analyze the data uses a codification of data, the analysis focused on detecting patterns and commonalities of agreement in the statements provided, but the divergence is equally noted/highlighted. The results of interviews were analyzed in three ways. The first order analysis focused on adhering faithfully to informant terms and creating categories for the answers (Gioia et al., 2013). After we create a category, we seek the similarities and differences among the categories. The second order analysis focused on how the categories will help the writer describe and explain the phenomenon the writer is observing. Finally, in the end of the analysis, the writer revisits the data to make sure that the various terms coded are understandable. If the respondents consistently underlined dimensions in the context of the talks, it is considered as the most important note. Aligned with a grounded theory analytical approach by Glaser Strauss (1967) the participants tended to repeat serving to augment or support particular theoretical insights. Patton (2002) described that qualitative research findings are

judged by their substantive significance, which is determined by how solid, coherent and consistent the evidence is and how the findings increase or deepen our understanding the phenomenon in question, and to what extent the findings are consistent with other knowledge.

### 3.3 Sample profile

As mentioned above, a purposeful sample comprising 15 women entrepreneurs were used for this research. This research selectively included 15 women entrepreneurs with relevant entrepreneurship experience. The sampling was purposeful in the sense that only women entrepreneurs who had initiated new ventures and accumulated relevant experience with start up business were approached. Moreover, the cultural background of each sample was analyzed selectively. As illustrated in Table 3, the women entrepreneurs were drawn from different age groups (e.g. 24 years old to 40 years old) and different sectors (e.g. food and beverages, music production house, fashion, consumer goods, cattle, construction, biodiesel, personal care) thus bringing a variety of vantage points and perspectives. 11 are single and 4 were married which have caretaker responsibilities. Most of the women entrepreneurs in the sample also have relevant academic qualifications (the majority hold a degree in management). There are also 7 different cultural groups which are Javanese, Sundanese, Minang, Betawi, Indonesian Chinese, Balinese, Batak which each one of them have very different cultural characteristics.

**Table 2** Sample profile overview

<b>Women entrepreneur</b>	<b>Line of business</b>	<b>Education</b>	<b>Age</b>	<b>Children/marital status</b>	<b>Cultural group</b>
1	Bakery Shop	Bachelor of Management	25	Single	Javanese
2	Bakery Shop	Diploma of Civil Engineering	24	Single	Sundanese
3	Restaurant	Bachelor of Social Science	25	Single	Minang
4	Distributor of Consumer Goods	Bachelor of Communication	25	0 / Married	Indonesian Chinese
5	Bakery Shop	Bachelor of Management	24	0 / Married	Betawi
6	Music Production	Bachelor of Arts	28	Single	Batak



	House				
7	Fashion Store	Bachelor of Engineering	24	Single	Sundanese
8	Chicken and Egg Cattle Business	Bachelor of Management	40	2 / Married	Betawi
9	Bakery Shop	Bachelor of Management	23	Single	Minang
10	Bakery Shop	Bachelor of Engineering	25	Single	Javanese
11	Construction Business	Master of Science	25	Single	Javanese
12	Biodiesel Business	Bachelor of Management	25	Single	Javanese
13	Fashion Store	Bachelor of Management	24	Single	Sundanese
14	Feminine Hygiene Care	Bachelor of Communication	29	Single	Balinese
15	Hair Care	Master of Science	24	0 / Married	Javanese

## Chapter 4

### Findings

#### 4.1 Research findings

In this paragraph, we present our in-depth interview results, which reveal the relevance of Hofstede, GLOBE cultural dimensions, and also gender role congruence theory to women entrepreneurial activities. Women entrepreneurial activities can be viewed through the dimensions of culture in the combination of Hofstede and GLOBE and also the gender role congruence theory.

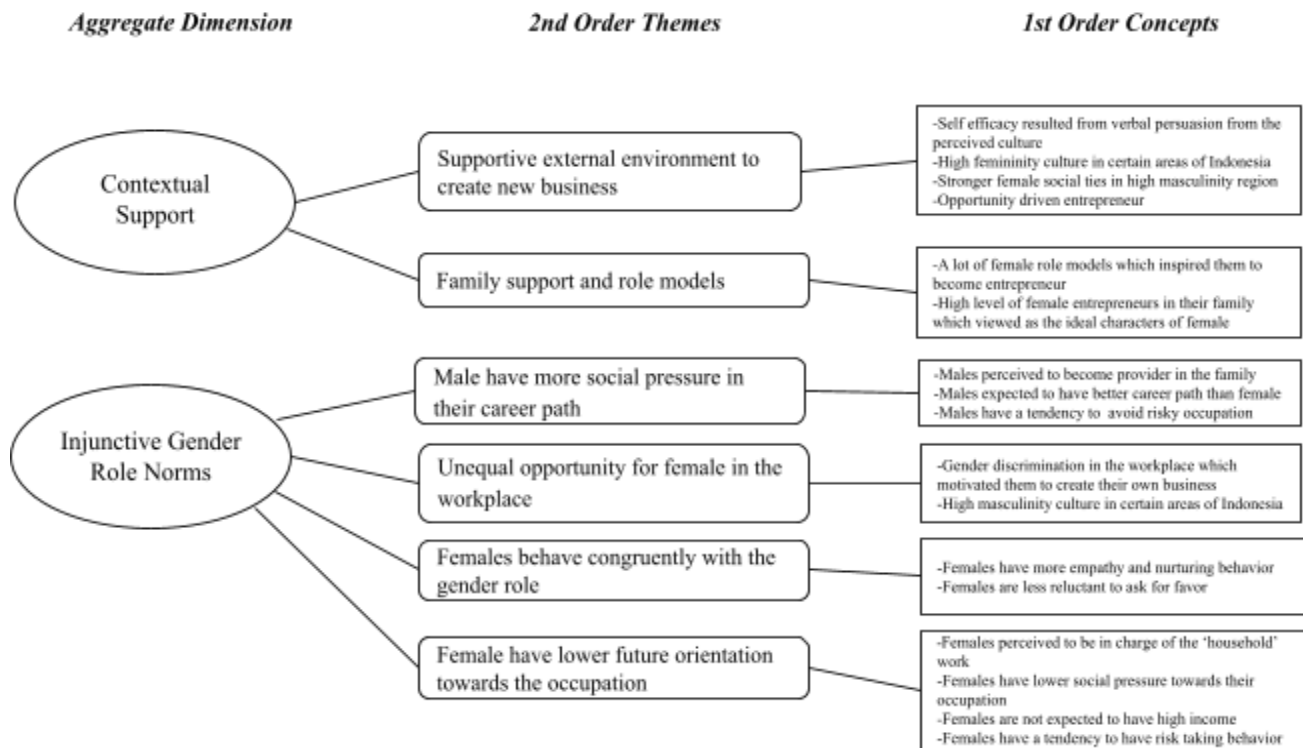


Figure 2 Data Structure

##### 4.1.1 Contextual Support

With respect to the contextual support dimension, in masculinity culture, females received stronger support from other females. Due to a lack of support from the perceived culture, female entrepreneurs create a community to encourage women empowerment. This increases a female's social ties among other females. Moreover, females are believed to have more collectivist culture

while men have more individualist culture. Hence, the verbal persuasion from the community increases their self efficacy in creating the business.

*'I faced a lot of struggles during my first 2 years of business. It is hard to find financial support, everytime I pitch, the question that is asked is what will happen to my family. However, ever since I met the community of women entrepreneurs in my region, everything changes. I met a lot of new network that help me find financial support for my business'*

*'I did not even think that I would be an entrepreneur since society and my family expected me to be a housewife. However, when I started this egg and chicken cattle business, a lot of people supported my business and the demand increased significantly. This situation made me more confident to become a female entrepreneur'*

*'Living in a region with a high masculinity culture makes my social ties with other females stronger. They know what it feels like to become a female and how hard it is to fulfill the social pressure. That's why they supported me a lot while I was starting a business'*

Some of the females also can not deny that they found the opportunity in creating new ventures, the opportunity itself has an effect in increasing her self efficacy.

*'I found the opportunity in create business in the music industry, my family also very supportive since this is what I have been dreaming since I was a kid'*

*'My mentor taught me how I can create my own mining business, the profit is higher than working full time, this makes me confident in starting the business'*

*'It is hard to find a water bottle that comes with a strap. Since I like to create art, I made my own water bottle strap. I got a lot of compliments, and people started to ask me to sell it. When I opened the pre order method, more than 20 people ordered it. After that, I know that my art have a lot of demands. That is how I create this venture'*

Another case, in Minang, West Sumatra, Indonesia, they have a high femininity culture in which females are expected to become a leader and backbone of the family. All the inheritance will go to the daughter rather than to the son.

*'It is quite common in Minang that females are expected to be the backbone of the family. That is why my parents already prepare me a good education and business capital to start the business'*

Another contextual support that is mentioned during the interview is that they have a big family support and female role models that drives them to become entrepreneurs. These existing female role models perceived by the existing culture that being female entrepreneurs gave them a 'room' to have the best of both worlds without neglecting female gender roles.

*'My grandmother, mother, and aunts are all female entrepreneurs that are very successful. They also did not neglect the gender roles and perceived to become the ideal housewife'*

*'Since I was in high school I already helped my mother in managing her business, she was perceived as an ideal type of mother by society because she always works at home. This is what inspired me to become an entrepreneur'*

*'Society criticizes me since my business is male dominated industry. My business involved a lot of male, however, my mother always support me since she was also had a business within the same industry'*

#### 4.1.2 Injunctive Gender Role Norms

With respect to the injunctive gender norms dimension, based on the interviews, the shared expectations not only applied to females. Male also faced shared expectations and social pressure regarding the qualities and behaviors that applied to individuals based on their gender. The ideal character of male is to be assertive, logical, and provide income to the family. The regional culture creates higher uncertainty avoidance for male since male expected to be the backbone in the family. Hence, male expected to pursue the career and have a tendency to avoid risk in the context of the occupation. On the contrary, females are expected to be more nurturing, soft, and

agreeable. Being a career woman is perceived negatively in society. On top of that, there are few opportunities for females in the workforce. Females have the social pressure to start a family and to have 'femininely' responsibilities as primary caregivers of their children. As a result, females have more risk taking behavior in their occupation. Female pivots to become entrepreneurs since society did not expect them to have a better career path than the male.

*'My family treats me and my brother differently. While my brother expected success in his career, my brother is not allowed to create his own business. My parents think it is too risky. While for me, because I am a female, it is okay since my future husband will provide for me anyway'*

*'The way societies portray me and my brother are different. In the early stage of business my brother was always being asked why he did not become a doctor since he took a medical major, and instead he preferred to start risky businesses such as oil and gas. On the contrary, societies never judged my decision on become entrepreneur, they just asked me when I will starting the family'*

*'I think the differences between me and the male-owned entrepreneur is the way that they took decision, male have a tendency to avoid risk taking actions, I asked my friend that also a male entrepreneur and he said he really needs a fixed profit so he avoid risk taking actions, on the contrary I always have took risk taking actions in managing my business because I know my husband will provide me anyway'*

Female participants referred to various crises and challenges and how regional culture perceived the gender role norms for females. For instance, even in the region with low masculinity culture, gender discrimination still exist in the workplace. This gender discrimination resulted in overarching drivers for female to do entrepreneurial activities.

*'I received an unfair salary with the same position in the company due to my gender. I received a lower salary compared to male employees within the same position. They perceived female have lower skill which inspired me to create my own business'*

*'I got rejected from the company during a job interview. I asked for a feedback/reason for rejection and the company clearly says that it is because I am a female. They perceived*

*female will be more difficult to do this job since it requires the employees to relocate in every 1 year, this situation make me want to create my own company'*

*'I have always been passionate about music. However, during my first job as a musician, I expected to use inappropriate clothes to attract more consumers. This makes me want to create my own music production house because I don't want female faced the discrimination as I had'*

*'I always got the double standard question in my job interview, while the company only asked male candidate about their capability, they always asked me what happen if I start a family, or having a children'*

All of these women came from the region (Jakarta and West Java) with less masculinity culture, but they still faced a lot of gender discrimination in their previous workplace which inspired them to create their own enterprises. Another challenge for females in the region with masculinity culture, females face a lot of constraints in starting the business, especially in their leadership style. However, it did not stop them from becoming female entrepreneurs, she wanted to inspire other females and try to break the gender stigma.

*'I always get compared in managing my business, especially with my brother since we both are entrepreneurs. My brother always gets praised for leading his company, while I always get underestimated. It has also become a challenge to lead the company, while my brother gets praised for his assertive leadership style, I get a lot of judgemental comments. However, I never actually listen to them, and change the way I lead my team. Finally, my nurturing nature as a female has helped me to get to know my employees better.'*

*'Initially it is quite a challenge to lead male employees, I feel like if I am being assertive, I perceived negatively, however when I adopt nurturing leadership style, I often feel underestimated, it is quite a challenge to become a female leader'*

In addition to that, the participants said that the high level of masculinity in their culture shaped the way they act in entrepreneurial activities. They usually have a tendency to behave more femininely, which helps them to be more adaptive in doing entrepreneurial activities.

*'I think female entrepreneurs have advantages (if I compare with male owned enterprises), since our culture shaped us to be the nurturing one in the family and made me put others' needs above me, I overthink every input from our consumers, which makes our business have higher consumer retention and last longer. We also have high flexibility to pursue another strategy'*

The behavior associated with femininity in females also impacted them to build a strong community, and they were less reluctant to ask for help due to the gender role on how male and female expected to behave.

*'The difference between female and male entrepreneurs is that we tend to be less reluctant to ask for help. We live in masculinity culture, where male shaped to be more independent while females are expected to be more dependent. I think it affects the way we approach our friends or community for business partners. For example, in the same friend group, me and my male friend are both entrepreneurs and we do have another best friend who is a very popular influencer. While I am not reluctant to approach her and ask for a business partnership, he said he is more reluctant to approach her'*

Females are also perceived to be more flexible about the future. Regional culture shaped them to become less future orientated since females expected to follow their spouse rather than follow her career path. This makes females have more adaptability in doing entrepreneurial activities and drives females to have more risk taking behavior.

*'What makes me different from the male entrepreneurs in Indonesia are, male prefer businesses that have lower risk, while I personally can explore more risky fields. The reason behind this, because I was not really afraid of failure since my husband will provide for my living anyway.'*

*'I perceived male are more logical and reluctant to change, this is what makes them afraid to take risks and explore new markets in doing entrepreneurial activity. I think it is because our culture shaped them to become the provider of the family male are really afraid of failure, hence, male prefer to pursue careers rather than doing business.'*

*'I feel more freedom in exploring business strategy, after all being a female entrepreneur has its own advantages, I do not really overthink my business decision, I am not really afraid to fail honestly. I feel like even though I fail, I can try again next time without thinking what happen next since I will my follow my husband anyway'*

#### 4.2 Theoretical Development

### High Masculinity Culture

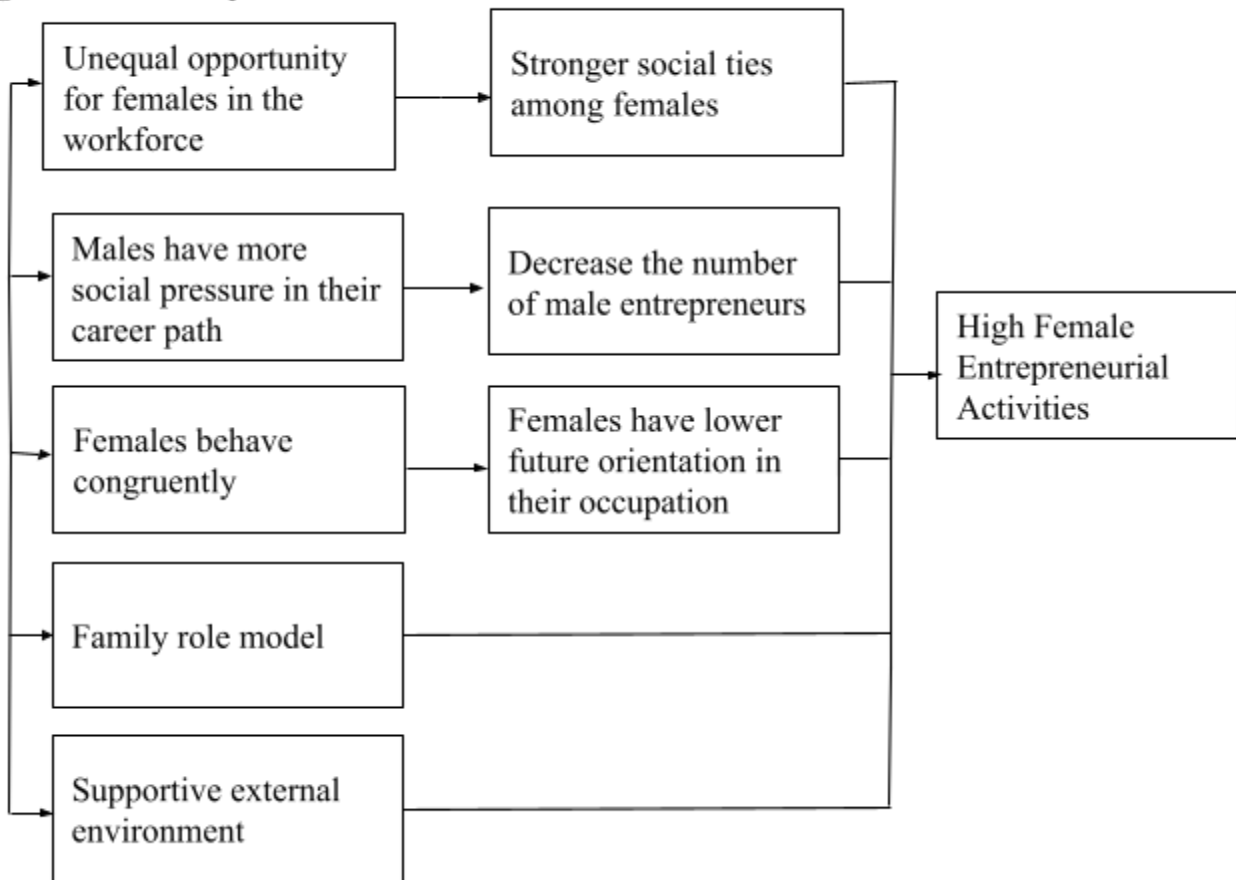


Figure 3 Conceptual Model

*Proposition 1:* Increasing contextual support in the country with high masculinity culture will increase female entrepreneurial activity

In the country with a high level of masculinity culture, females have more limitations in doing entrepreneurial activities. Increasing female role models will encourage females in doing entrepreneurial activity. Moreover, the supportive external environment such as stronger social



ties between females and favorable environment for females leads to increased entrepreneurial activity. To have a positive impact on a female's entrepreneurial activities, it is important for females to have role models they strongly identify with and feel they can achieve similar levels of success to. This relates to the previous literature from Bakker and Demerouti (2007) that females that have stronger support from various kinds including social support from a mentor can help females to increase self efficacy.

*Proposition 2: Masculinity cultures will increase injunctive gender role norms*

In the country with high masculinity cultures, the expectation towards each gender role norms will be higher. Males will be expected to behave and think as strong, aggressive and independent and expected to become a provider in the family while females will be expected to be soft, kind, and emotional and in charge of houseworks. This is in line with the past literature that masculinity cultures will lead to work-family conflict in which females are overwhelmed in maintaining career and family (Panda, 2017).

*Proposition 3: Injunctive gender role norms will decrease risk taking behavior of males*

The higher level of injunctive of gender role norms will increase their uncertainty avoidance towards their occupation. The ideal stigma of males becoming the provider in the family will lead to decreasing their risk taking behavior. This is contradicted with current literature in which risk taking behavior is often related to the masculine behavior (Camelo-Ordaz et al., 2016). Males will have more social pressure in their career path. In result, male prefer occupations that have more financial security and are less risky, and the number of male entrepreneurs decreased.

*Proposition 4: Injunctive gender role norms will increase risk taking behavior of females*

In the context of the region with the high degree of masculinity culture, the gender norms caused social pressure for females. Females expected to follow their spouse upon marriage rather than to follow their career path. Moreover, the gender role congruences in the country with high levels of masculinity, will create a gender gap in the workplace, since females will not be expected to work or pursue the career path. This is also in line with Hakim (2000) literature about the 'adaptive preferences' phenomenon in why women opt out from full time work upon having children. This will result in lowering future orientation towards their occupation. Females will be

more flexible in deciding their occupation which leads to increased entrepreneurial activities. In addition, in doing entrepreneurial activities, due to their low future orientation, females are more adaptive in terms of business strategy.

## Chapter 5

### Discussion and Conclusion

#### 5.1 Discussion

Previous literature has noted the difficulty to analyze cultural dimension within a country and how it affected female entrepreneurial activities (Liñán, F., & Fernandez-Serrano, J., 2014). Thus, capturing national culture attributes may not be sufficient; the characteristics of the shared national culture may exert an effect (Liñán, F., & Fernandez-Serrano, J., 2014). The goal of our research has been to provide theoretical insights that address these questions by focusing on the application of cultural dimension and gender-role congruence theory to better understand female entrepreneurial activities. This study is an endeavor to document not only theoretically but also empirically the entangled interplay of a specific mix of regional culture in shaping female entrepreneurial activities in masculinity culture. The findings highlight the importance of taking into consideration the regional culture more comprehensively and systematically when trying to analyze its effect on female entrepreneurial activity. Given the complexity of the female entrepreneur phenomenon, through this exploratory study, we have endeavored to illuminate the driver of female entrepreneurial activities by focusing on the role of regional culture.

The originality of our research lies in the intersection of theories on gender-role congruence and cultural dimension. Methodologically, by applying a holistic, theory-based approach, we provide preliminary evidence for better understanding the overarching drivers for female entrepreneurs. In line with the entrepreneurship literature, we show that cultural dimensions and gender role congruences are relevant to female entrepreneurial activities. More precisely, we propose that focusing on the contextual support in the region with high masculinity culture will enhance access to resources and to optimize female potential in entrepreneurial activities. Moreover, providing a supportive external environment will increase female entrepreneurial activities. Since a favorable environment also has an impact on the overall entrepreneurial landscape, women entrepreneurs will have more self efficacy in doing entrepreneurial activities (Panda S., 2018). We propose that a high masculinity culture will result in increasing the level of injunctive gender role congruence in the country. The gender roles involve expectations about what is desirable for each sex, especially through injunctive (what ought to be ideally) norms

perspective (Ritter and Yoder, 2004). This is in line with gender role congruence literature in which male participated more in career path development through the traditional views compared to the females (Perrone et al., 2005). As a result, male have higher societal pressure to pursue a career that has more financial security and avoids uncertainty. High level of masculinity also creates lower future orientation for females. This result is aligned with the culture literature in which females are associated with lower future orientation (Alomair, M.O., 2015).

Furthermore, the gender gap between male and females is also high even in the regions with a low masculinity culture (Wu et al., 2008). This is proven by many female from the region with low masculinity of Indonesia faced a gender discrimination at their workplace which motivates them to create their own ventures. From the contextual support perspective, most females in the interviews testify that social ties for female entrepreneurs are higher because of the perceived masculinity culture. Moreover, female family role models also play a significant role in prevailing gender norms (Diehl, 2014).

Our interviewees focused on the regional culture that being their push factors as becoming female entrepreneurs. This research suggests that increasing the focus on the contextual support of the regional culture will increase the pull factor to become female entrepreneurs. It is because in general pull factors have been more widespread than push factors in general (Segel et al., 2005; Shinnar and Young, 2008). This is relevant because enterprises founded by entrepreneurs who were motivated by push factors are less financially successful than those founded by entrepreneurs who were motivated by pull factors (Amit and Muller, 1995).

## 5.2 Implications and Contribution

As noted above, the main contribution of our study to future research derives from gaining a better conceptual understanding of female entrepreneurship through cultural and gender role congruence theory. Thus, the results of our study have both theoretical and practical implications. The results confirm previous research demonstrating that cultural dimensions are a key contributor to the performance of female entrepreneurship (Liñán et al., 2020; Lyness and Judiesch, 2013). Gender role congruence theory plays a significant role in understanding female entrepreneurship especially in the country with a high degree of masculinity culture. Male participated more in career path development through the traditional views compared to the

females (Perrone et al., 2005). In result, male have more uncertainty avoidance in doing entrepreneurial activities. Contextual support in the region with high masculinity culture will enhance access to resources and to optimize female potential in entrepreneurial activities.

We contribute to the literature by (1) linking gender role congruence theory to the cultural dimensions of entrepreneurship (2) enabling a theorization and a better understanding of female entrepreneurial activities and (3) justifying using a holistic approach through the dimensions of culture. This paper integrates the element of cultural and gender role congruence theory through female entrepreneurship by confirming the gender role congruence theory in which both male and female faced social pressure in their occupation and also developed a new typology contradiction of risk taking behavior that was associated with masculine behavior (Camelo-Ordaz et al., 2016). This research could give insights both for policy makers on how to improve regional entrepreneurial culture and also offer support for females' entrepreneurial activities and also could encourage other females to enhance their entrepreneurial activities. By increasing role models and providing regulations that are favorable for entrepreneurs lead to higher entrepreneurial activities.

### 5.3 Study Limitations and Future Research Opportunities

Because this study was based on exploratory research, we note certain limitations related to our use of a qualitative methodology. In this paper, we have opted to study local female entrepreneurship that includes regional culture that may have an influence on the performance of the female entrepreneurship. However, this study focuses only on 7 regions' culture in Indonesia, and therefore we cannot generalize these results to other regional cultures and other countries. In this paper, we exclude the female necessity driven entrepreneur as our sample to understand more the effect of regional culture and gender-role congruences in female entrepreneurial activities. Thus, the explorative nature of this study required us to code and analyze a large dataset of verbatim responses from study participants. Future research may overcome this process limitation by improving the construct, the approach, and the quantification of our database. In attempting to relate engagement with the cultural dimensions theory to female entrepreneurial activities, we relied on the perceptions of our respondents with respect to perceived culture, and this should be considered a limitation of this study. We suggest that

researchers develop female entrepreneurship case studies from the country with high degree and low degree masculinity culture derived from qualitative and quantitative research. More cross-country research is needed to investigate whether and how the variability of regional culture may impact female entrepreneurship in functioning. This initial exploratory study focused on female entrepreneurship could be expanded via similar studies centered on other types of cultural dimensions to generate a comprehensive vision of female entrepreneurship.

We conclude our paper by declaring our hope that future entrepreneurship scholars will test our propositions. In this way, we may collectively achieve our goal of theorizing the concept of female entrepreneurship and achieve its acceptance as an emerging research stream in the field of entrepreneurship. We also wish to advocate for the value of using qualitative methods to develop a deep understanding of the composition and functioning of gendered entrepreneurship, given their complexity.

## Appendix

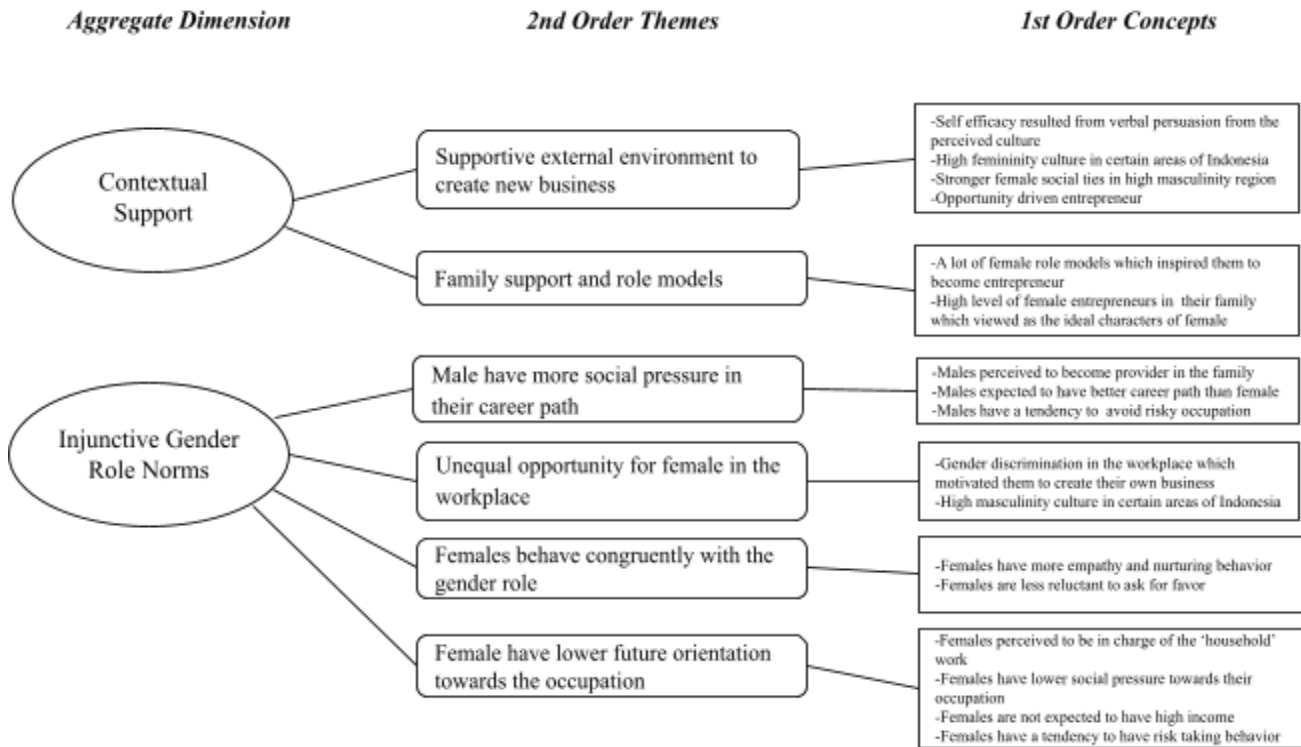


Figure 2 Data Structure

**Table 4** Evidence Table

Aggregate Dimension	Perceived Dimension	Cultural	Illustrative Quotation
Contextual Support	Supportive external environment	external	<ul style="list-style-type: none"> <li>I faced a lot of struggles during my first 2 years of business. It is hard to find financial support, everytime I pitch, the question that is asked is what will happen to my family. However, ever since I met the community of women entrepreneurs in my region, everything changes. I met a lot of new network that help me find financial support for my business (BL, #1)</li> </ul>

- 
- I did not even think that I would be an entrepreneur since society and my family expected me to be a housewife. However, when I started this egg and chicken cattle business, a lot of people supported my business and the demand increased significantly. This situation made me more confident to become a female entrepreneur (BTW, #2)
  - Living in a region with a high masculinity culture makes my social ties with other females stronger. They know what it feels like to become a female and how hard it is to fulfill the social pressure. That's why they supported me a lot while I was starting a business (BL, #1)
  - I found the opportunity in create business in the music industry, my family also very supportive since this is what I have been dreaming since I was a kid (BTK, #1)
  - My mentor taught me how I can create my own mining business, the profit is higher than working full time, this makes me confident in starting the business (J, #4)
  - It is hard to find a water bottle that comes with a strap. Since I like to create art, I made my own water bottle strap. I got a lot of compliments, and people started to ask me to sell it. When I opened the pre order method, more than 20 people ordered it. After that, I know that my art have a lot of demands. That is how I create this venture (S, #2)
  - It is quite common in Minang that females are expected to be the backbone of the family. That is why my parents already prepare me a good education and business capital to start the business (M, #1)



Family support and role models

- My grandmother, mother, and aunts are all female entrepreneurs that are very successful. They also did not neglect the gender roles and perceived to become the ideal housewife (J, #2)
- Since I was in high school I already helped my mother in managing her business. She was perceived as an ideal type of mother by society because she always works at home. This is what inspired me to become an entrepreneur (S, #1)
- Society criticizes me since my business is male dominated industry. My business involved a lot of male, however, my mother always support me since she was also had a business within the same industry (J, #4)

Injunctive Norms

Gender Male have more social pressure in their career path

- My family treats me and my brother differently. While my brother expected success in his career, my brother is not allowed to create his own business. My parents think it is too risky. While for me, because I am a female, it is okay since my future husband will provide for me anyway (J, #1)
- The way societies portray me and my brother are different. In the early stage of business my brother was always being asked why he did not become a doctor since he took a medical major, and instead he preferred to start risky businesses such as oil and gas. On the contrary, societies never judged my decision on become entrepreneur, they just asked me when I will starting the family (J, #4)
- I think the differences between me and the male-owned entrepreneur is the way that they took decision, male have a tendency to avoid risk taking actions, I asked my friend that also a male entrepreneur and he said he

really needs a fixed profit so he avoid risk taking actions, on the contrary I always have took risk taking actions in managing my business because I know my husband will provide me anyway (M, #2)

Unequal opportunity for female in the workplace

- I received an unfair salary with the same position in the company due to my gender. I received a lower salary compared to male employees within the same position. They perceived female have lower skill which inspired me to create my own business (BL, #1)
- I got rejected from the company during a job interview. I asked for a feedback/reason for rejection and the company clearly says that it is because I am a female. They perceived female will be more difficult to do this job since it requires the employees to relocate in every 1 year, this situation make me want to create my own company (J, #5)
- I have always been passionate about music. However, during my first job as a musician, I expected to use inappropriate clothes to attract more consumers. This makes me want to create my own music production house because I don't want female faced the discrimination as I had (BTK, #1)
- I always got the double standard question in my job interview, while the company only asked male candidate about their capability, they always asked me what happen if I start a family, or having a children (BL, #1)

Females behave congruently with the gender role

- I always get compared in managing my business, especially with my brother since we both are

entrepreneurs. My brother always gets praised for leading his company, while I always get underestimated. It has also become a challenge to lead the company, while my brother gets praised for his assertive leadership style, I get a lot of judgemental comments. However, I never actually listen to them, and change the way I lead my team. Finally, my nurturing nature as a female has helped me to get to know my employees better (J, #4)

- Initially it is quite a challenge to lead male employees, I feel like if I am being assertive, I perceived negatively, however when I adopt nurturing leadership style, I often feel underestimated, it is quite a challenge to become a female leader (S, #3)
- I think female entrepreneurs have advantages (if I compare with male owned enterprises), since our culture shaped us to be the nurturing one in the family and made me put others' needs above me, I overthink every input from our consumers, which makes our business have higher consumer retention and last longer. We also have high flexibility to pursue another strategy (S, #2)
- The difference between female and male entrepreneurs is that we tend to be less reluctant to ask for help. We live in masculinity culture, where male shaped to be more independent while females are expected to be more dependent. I think it affects the way we approach our friends or community for business partners. For example, in the same friend group, me and my male friend are both entrepreneurs and we do have another best friend who is a very popular influencer. While I am not reluctant to approach her and ask for a business partnership, he said he

is more reluctant to approach her (BTW, #2)

Female have lower future orientation towards the occupation

- What makes me different from the male entrepreneurs in Indonesia are, male prefer businesses that have lower risk, while I personally can explore more risky fields. The reason behind this, because I was not really afraid of failure since my husband will provide for my living anyway. (S, #2)
- I perceive male are more logical and reluctant to change, this is what makes them afraid to take risks and explore new markets in doing entrepreneurial activity. I think it is because our culture shaped them to become the provider of the family male are really afraid of failure, hence, male prefer to pursue careers rather than doing business. (M, #2)
- I feel more freedom in exploring business strategy, after all being a female entrepreneur has its own advantages, I do not really overthink my business decision, I am not really afraid to fail honestly. I feel like even though I fail, I can try again next time without thinking what happen next since I will my follow my husband anyway (J, #2)

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*J* javanese, *BL* balinese, *BTK* batak, *BTW* betawi, *M* minang, *S* sundanese

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