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# How family and institutional networks contribute to the empowerment of women-owned small businesses

*Cómo las redes familiares e institucionales contribuyen al empoderamiento de las mujeres dueñas de pequeños negocios*

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## Resumen

Este estudio investigó cómo las redes familiares e institucionales pueden contribuir al empoderamiento de las mujeres dueñas de pequeñas empresas en contextos rurales y periurbanos. El estudio adoptó una metodología cualitativa utilizando 20 grupos focales para construir mapas de red y realizó entrevistas a profundidad. Se utilizó el análisis temático que combinó las narrativas de las participantes con los mapas de red. Los hallazgos mostraron que las redes familiares son esenciales para las emprendedoras rurales y periurbanas nacientes. La autopercepción del empoderamiento para las emprendedoras rurales se basa en el significado que las mujeres le dan al contenido de la red en el equilibrio entre el trabajo y el cuidado de la familia, lo que las mantiene

en un nivel de ganancias muy bajo. En cambio, para las emprendedoras periurbanas que tienen redes de apoyo más amplias y logran el crecimiento de su negocio exhiben un comportamiento de red afiliativo y expansivo motivado por ellas mismas y por las conexiones que generan. Para ellas, el apoyo familiar pierde importancia relativa para el éxito empresarial en la interacción general de la red.

**PALABRAS CLAVES:** Mujeres dueñas de pequeñas empresas, redes empresariales de mujeres, empoderamiento de las mujeres, metodología netmap, Bolivia.

**JEL CLASIFICATION:** O17, O54, J16, D85.

## **Abstract**

This study investigated how family and institutional networks may contribute to the empowerment of women-owned small businesses in rural and peri-urban contexts. The study adopted a qualitative methodology using 20 focal groups to build Net maps and conducted in-depth interviews with rural and peri-urban women-owned small businesses in Bolivia. The thematic analysis combined the participants' narratives with the Net maps. Our findings showed that family networks are essential for rural and nascent peri-urban entrepreneurs. The self-perception of empowerment for rural entrepreneurs is based on the women's meaning of network content given to work-life balance, which keeps them in the status quo at the poor entrepreneurial level. Female peri-urban entrepreneurs who achieve business growth exhibit affiliative and expansive network behavior motivated by themselves. For them, family support loses relative importance to business success in the overall network interplay.

**KEYWORDS:** Women-owned small business, women networks, women-empowerment, netmap methodology, Bolivia.

**JEL CLASIFICATION:** O17, O54, J16, D85.

## **Introduction**

In several countries, women-owned enterprises have grown faster than national economies (Rusdianti *et al.*, 2018). Women own and manage over one-third of the world's companies, and Latin America has one of the highest rates of female entrepreneurship ('GEM Global Entrepreneurship Monitor,' 2019; Avolio, 2020). An interesting case is Bolivia, where women are highly represented in the labour market (57%), and almost half the entrepreneurship in the country (47%) is headed by women (Wanderley and Vera Cossio, 2017; Querejazu, 2021). However, most run small businesses, of which 72% are in the initial phase (Querejazu, 2021).

As in many developing countries, gender inequality is a prominent development issue in Bolivia. The labour income gap between men and women in the non-poor and poor populations is 27.5% and 38.9%, respectively (Yañez and Echenique, 2019). Despite a more significant labour insertion, the characteristics of women's businesses do not seem to have

changed. The young population carries them out and is settled chiefly informally in the service sector with little expectation of business expansion (Querejazu, 2015). According to Uriona (2022), 80% of women aged over 20 years cannot access credit services, and 91% cannot access savings services, which reduces their opportunities to access consumption and investment goods and services and diminishes the possibility of business growth.

Women have relied on various survival strategies in the creation, reinvention, and transformation of their small businesses (Arancibia and Valencia, 2022). These strategies have become crucial due to the COVID-19 pandemic and economic recession. One essential strategy they have employed is social network support. These networks serve as valuable resources for business growth, trade, improved financial capacity, overcoming business isolation, accessing information, and seizing promotional opportunities (McGregor and Tweed, 2002; Bogren et al., 2013; Kerr and Coviello, 2019). Additionally, these networks offer benefits such as problem-sharing, a sense of belonging, and even support for childcare (Ekpe et al., 2015). All these intangible assets have significantly improved the quality of women's lives. Female networks play a crucial role in the survival of small businesses, as it is challenging for them to thrive without support from network actors (Surangi, 2021).

While there has been increasing examination of the characteristics of successful entrepreneurs and the factors associated with the decision to become an entrepreneur (Bernat et al., 2017; Bogan et al., 2021), less attention has been given to entrepreneurs' ability to build social networks for business growth. Most studies on entrepreneurs' social networks focus on differentiating networking and motivations between women and men (McGregor and Tweed, 2002; Solesvik et al., 2019; Constantinidis, 2021).

Feminist critique has argued that most studies that incorporate the theory and methodologies of social network analysis do so in a manner that has been historically and culturally constructed for and by men. These narratives have

omitted specific experiences of women entrepreneurs (Foss, 2010; Constantinidis, 2021; Topić *et al.*, 2021). A systematic literature review of 78 studies pointed out the need to study networking with a focus on the distinct position of women and its impact on them (Topic *et al.*, 2021). There is a lack of research on women entrepreneurs' barriers, particularly in Latin America (Corrêa *et al.*, 2022), and on female entrepreneurship in Bolivia (Arancibia and Valencia, 2022; Querejazu, 2021).

From a practical point of view, the understanding of female entrepreneurship and its support networks generates particular attention in policies due to the evidence that exists in women's empowerment and economic autonomy contribution towards closing gender gaps and alleviating poverty and income inequality (GEM, 2019). In recent years, development agencies and governments of different countries have increasingly recognized female entrepreneurs' role as development agents. They have implemented policies and assigned large amounts of resources to support entrepreneurs (Bernat *et al.*, 2017; GEM, 2019), providing business skills training, financial resources, cash or in-kind transfers, and other services (Laszlo *et al.*, 2020). However, these measures do not necessarily lead to women's empowerment. A review of 35 randomized evaluations and quasi-experimental studies in 20 low- and middle-income countries found that access to financial resources and services did not consistently improve women's economic empowerment (Abdul Latif Jameel, 2021). One reason was restrictive gender norms and domestic dynamics that limited women's abilities to benefit from and direct the use of funds. Consequently, interventions aimed at economic empowerment seem insufficient on their own.

From the perspective of social network theory, this study aims to understand how family and institutional networks can contribute to women's empowerment among female entrepreneurs leading small businesses in rural and peri-urban contexts. As noted by Foss (2010), understanding the support networks of women entrepreneurs should be analyzed in a situated manner, going beyond feminist empiricism and theory in researching entrepreneurs'

networks. Accordingly, we examine two categories of female entrepreneurs, specifically those in rural and peri-urban areas.

This research is essential as it addresses the gaps in the literature, explores the role of family and institutional networks, and advances theoretical understanding by adopting a situated analysis. The findings of this study can inform policy and practice, leading to the development of targeted interventions that support the growth and empowerment of women entrepreneurs in developing countries.

## **Method**

The research undertaken employs a qualitative methodology framework, specifically utilizing the case study design. A purposive sampling approach was employed, as it best suited the purposes and objectives of the research, thereby enhancing the rigor of the study and the reliability of the data and findings (Campbell et al., 2020). Consequently, a sample of 45 women was obtained, with an average age of 45.76 years. The average entrepreneurship profits amounted to USD 163 per month, which is lower than the Bolivian minimum wage. The participants represented a range of stages in their entrepreneurship journeys. Peri-urban communities showed higher levels of entrepreneurship profits and monthly incomes compared to rural areas. Additionally, an important characteristic of the participants was their dual role as mothers (94.6%) and caretakers for someone in their families (84.4%).

We contacted the participants through two NGOs that provide services to strengthen women's businesses and empowerment. These services include business skills training, in-kind transfers, business planning assistance, and support for participation in market fairs, among others. They offer workshops on women's rights and the prevention of gender-based violence. Each participant in this study received at least one type of service from these NGOs.

The participants were recruited from two localities with different characteristics: The peri-urban area from Oruro and two rural communities

from Tarija. In rural contexts, both communities are known for specializing in the manufacture of local products. The Padcaya community specializes in pastries. The Rosillas community specializes in dairy products. In the peri-urban context, the main businesses were food production and the production of fabrics, embroidery, and sewing.

### **Data collection**

The main data collection methods included Netmaps drawings, focus groups, and semi-structured interviews. Netmaps were used to map the social network support of women entrepreneurs. This method, developed by Schiffer and Hauck (2010), involves interviews that help understand, visualize, discuss, and improve situations where multiple actors influence outcomes. Participants describe network relationships based on their perceptions, providing insights into intersubjective meanings and the support or restrictions for female entrepreneurship (Hauck et al., 2015).

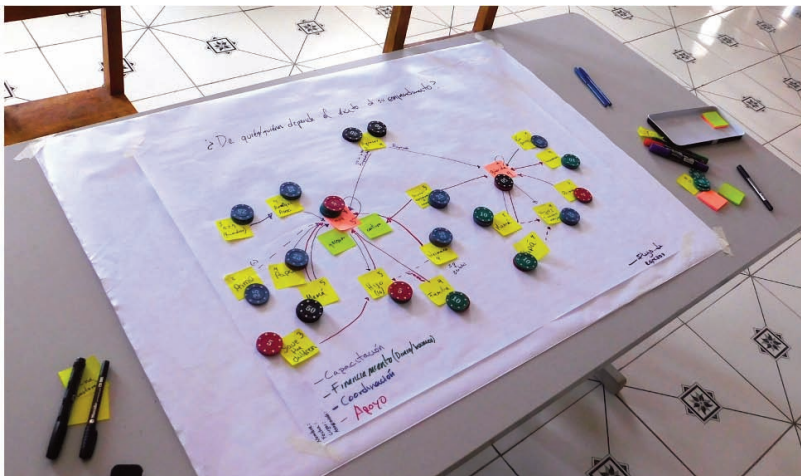
A total of 20 focus groups were conducted for the study, with 12 taking place in rural communities in Tarija and 8 in peri-urban areas of Oruro. The primary aim of these focus groups was to collaboratively create a visual representation of women entrepreneurs' support networks, referred to as a collective Netmap. Furthermore, four semi-structured, in-depth interviews were conducted with selected rural women to gather supplementary information that complemented the Netmaps and allowed for data triangulation.

During the Netmaps process, participants drew their networks on a flip chart with "women entrepreneurs" at the center, thus representing an egocentric network focused on one individual (Golbeck, 2015). The following question guided the discussions in the focus groups: Who in your family, state, or non-state entities influenced the success or failure of your business? We used the generic steps in the Netmap tool, with questions that guided the drawing of the Netmap: 1) Who supported your entrepreneurship? How did they do so? 2) At what stage of your business did you receive support from

these actors? 3) Who decides your business, what to invest in, and what to spend profits on?

Actors were placed on the chart and connected with colored lines to represent their relationships. We use a flexible participatory approach to discuss the mapping process, positions and linkages were corrected according to the narratives. The links indicated the type of support provided, such as training, financing, information flows, and family involvement in business and childcare. Exploratory questions were introduced to deepen the analysis, including discussions about the roles and support provided by family members and institutions. Participants assigned a score to each actor's influence on a scale of 1 to 5, allowing the measurement of perceived influence within the networks and facilitating discussions on empowerment

**Figure 1: Net-map example**



Author's elaboration, [2023]

### **Data analysis:**

The data were analysed using qualitative methods, combining network and thematic analysis. Firstly, while creating the network, participants were

encouraged to engage in discussions about their entrepreneurship and provide comments on the system. The participatory approach aimed to facilitate the exploration of networks and their associated meanings (Hauck et al., 2015). Secondly, we digitized the networks in UCINET 2.0, which enabled us to gain a visual understanding of network structures and narratives.

Finally, we employed thematic analysis, which involved comparing the testimonies with the Netmaps and examining evidence from the relevant literature. All the participants' information was utilized, and the transcripts were encoded in Atlas Ti 22.0 for analysis. The thematic analysis aimed to identify themes and patterns that enhanced the understanding of the phenomenon under study (Clarke and Braun, 2017). We identified the main themes within each narrative and explored the differences and similarities in relation to the study objectives. To ensure accuracy and consistency, the original narratives were revisited and cross-referenced with the Netmaps. With thematic analysis, we gained a more in-depth understanding of the content of the links generated in the Netmaps, further enriching the analysis process.

### ***Ethical considerations***

The participants were informed of the purpose of the study, the potential benefits, and the lack of risk in choosing to be part of it. They were told that they could leave the study at any time, and they gave their written consent. They were assured anonymity and confidentiality.

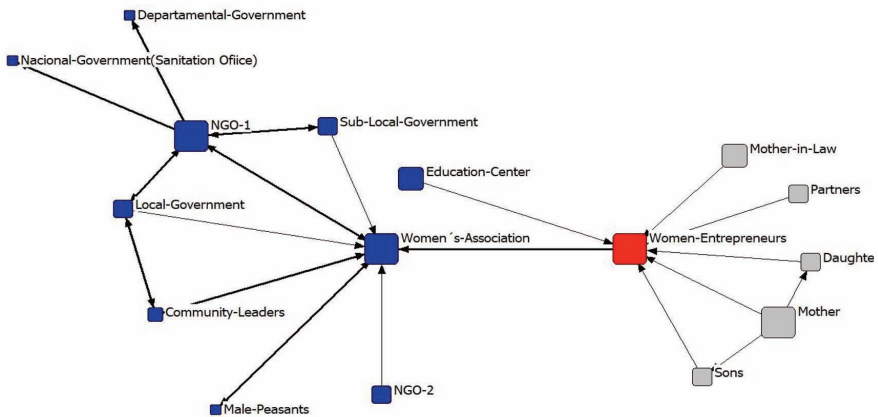
## **Results**

### ***Rural women-owned small businesses***

The results presented in this section pertain to the two rural communities. The products manufactured by female entrepreneurs are sold in their communities and itinerant markets in the city. In both communities, these businesses are small and traditional. However, they are not incipient as they

are family businesses, where older women have inherited production know-how. Even though the businesses of both communities are different, we found that their support networks were very similar. Thus, we used a sample network to detect the emergence of common elements of analysis. The Figure 2 represents the social network, where a node indicates each actor, links between actors are ties, and the node's size indicates the influence an actor has over the others. Overall, 15 actors were identified by the participants, with institutional actors outnumbering family ones (10 and 5, respectively).

**Figure 2. Rural Netmap women-owned small business**



Author's elaboration, [2023]

The homogeneity of the rural participants' social networks might be closely associated with how they structured their business, as all participants belonged to an association of small business producers, and their businesses were an extension of the activities they carried out at home and fit perfectly with rural communities' current gender norms. We understand homogeneity as the resemblance among the behaviors of the actors so that the internal structures in the network allow us to predict similar behaviors (Lönnqvist and Itkonen, 2016). Therefore, it could be inferred that these entrepreneurs have similar behaviors vis-à-vis the composition and position of their

support networks. Despite some of them engage in the business out of choice whereas some by circumstance, all receive the same support and assistance from the other members of the network.

Figure 2 shows the preponderant role of the dyad, namely the NGO-Women Producers' Associations, with both having high levels of influence and a high number of connections. The Association and NGO centralize the most significant number of links and serve as a gateway between individual female entrepreneurs and other institutional actors. Without its presence, a break is generated in businesswomen's connections with other institutional actors. The NGO intervenes and interacts directly with the association, which, in turn, is linked to the rest of the institutional actors, such as local and sub-local governments, educational centers, and community leaders (mainly men). The interview partners described NGOs as highly supportive. Participants benefit from NGOs through training opportunities, in-kind transfers, access to fairs and markets, and advice on marketing their products. The training for business and in women's rights was most valued:

*'Everything you learn gives you confidence so you can do whatever you want, (training) gives you a lot of security and you start to love yourself. (FEG 4, Padcaya).*

The participants ranked NGOs as the strongest in terms of influence owing to the perceived usefulness of training for knowledge and rights enhancement. In the study context, NGOs intervened through Associations. One participant said:

*'...being in an association means that you can access more courses, trainings, incentives, and group trainings' (EWI 1, Rosillas).*

In Figure 2, the Association, like the NGO, was ranked as having the strongest influence. Participants recognized several benefits from being part of the association, such as capacity enhancement, additional market

opportunities, friendship, and encouragement from other women in similar circumstances.

*‘Well beyond economics, (the Association) is a place where we come to de-stress and chat, and it is a way of keeping the organisation alive’ (FEG 1, Rosillas).*

The Association centralized links with other institutional actors. As the Association was the only social structure for mobility and market access outside their communities, collective efforts did not offer individual entrepreneurs the opportunity to influence other institutional structures. The Association-NGO dyad acted as a mechanism for controlling and redistributing profits, maintaining a business at an inertial point. This was also based on participants’ descriptions of how the Associations worked, as all women in the community produced and sold the same products. This practice was reinforced by NGOs’ support and Association’s social control. For example, the Padcaya community has a rotating system in which entrepreneurs have a market quota. On certain days of the week, they can sell in the local market, and on certain other days, they can move to the itinerant markets in the city. In the Rosillas community, the Association is a single entity and functions as a micro-enterprise. Thus, women work for the Association, and the members distribute the profits equally. In the former case, the Association regulates the profits, and in the latter case, it redistributes them.

Besides the NGOs-Association dyad, Figure 2 shows the lack of support from local authorities due to a low perceived influence (small nodes in the graph). The participants also reported a significant absence of banking and financial institutions, which implied different situations, ranging from not hearing from financial institutions to failed attempts to interact owing to complex processes and requirements. Women have no other option than to borrow money from other women within the group or from their families. Which was notoriously limited, especially if they shared the same poor backgrounds.

Additionally, rural entrepreneurs face significant challenges vis-à-vis commercializing their products in places outside their communities. According to our participants, they have barriers to selling their products. The transportation of products does not depend solely on them but on other actors in the network; in some cases, they rely on their partners and the vehicle the NGO may provide occasionally. The cultural context of rural communities must be highlighted as cultural norms act as barriers that directly affect gender equality and female mobility. Beliefs that forbid women from traveling alone or without their partners are prevalent in the rural context, which leads to female entrepreneurs being restricted in their movements. Participants in the study shared their experiences and highlighted the male chauvinist bias in the country. Women are generally told to stay at home and take care of the household, which affects their ability to sell their products and grow their businesses

The results showed that the social networks encouraged female small entrepreneurs to access resources and markets and to overcome business isolation. However, support is limited as women face market, financial, and mobility barriers. The institutional network acts as an inner circle through the Association with little room for expansion.

### ***Peri-urban women-owned small businesses***

The results presented in this section are based on the participants from peri-urban areas. Small businesses were primarily focused on gastronomy, crafts, sewing, and knitting. Despite the variety of businesses, network structure and support for female entrepreneurs were heterogeneous in size and composition.

Most participants initiated their business owing to the COVID-19 pandemic and related lockdowns. They implemented survival strategies by creating new businesses or modifying existing ones. The networks of these incipient peri-urban entrepreneurs were similar to the rural networks, with minimal access to institutional networks that were mainly connected only to one

NGOs. They were beneficiaries of the training but could not overstep into other institutional structures. The interviewees were predominantly mothers (79.2%). Most interviewees stated that the motivation to start and sustain their business came from their children. Their entrepreneurship helped them to meet their children’s needs and consequently fulfill the responsibilities of motherhood.

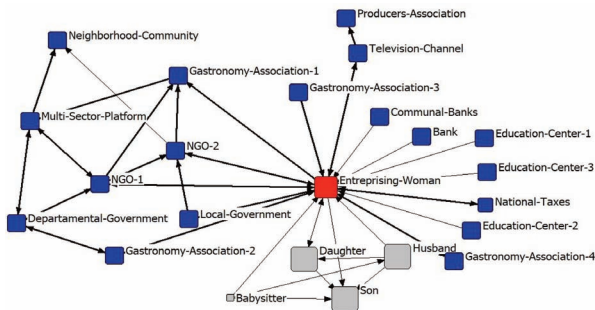
*‘I have to get ahead because my oldest son is my son from when I was single. So I have to support my son, right?’ (FEG 5, Oruro).*

Nevertheless, Women with more extensive social networks showed a different motivation. The inspiration to continue their business mainly came from within, as they sought to commit to growing their business and achieving greater empowerment.

*‘(Referring to the reason for starting her business) Well, my business was born thanks to my own concern’ (FEG 7, Oruro)*

Figure 3 shows that the size of the network of a self-motivated entrepreneur triples the size of rural entrepreneurs. It is evident, for example, that self-motivated entrepreneurs connect several NGOs. They were also trained in various public and private educational centers, belonged to several Associations and accessed to financial credits.

**Figure 3. Peri-urban women-owned small business with high self-motivation**



Author’s elaboration, [2023]

For the majority of participants, the bureaucratic procedures involved in the formalization of enterprises, together with financing, were reported as the most significant barriers and discouraged women from formalizing their businesses. However, the self-motivated entrepreneurs found it necessary to break these barriers to grow and valued the advantage of having their documents in order to do business with larger companies.

*‘All those contracts require us to have the NIT to invoice (Tax registration), right? So with my NIT, I was able to sell to the Bolivian Brewery (big company), which is located here in Oruro... At the Brewery they also asked a health card (sanitation permit)’ (FEG 7, Oruro)*

In addition, access to the financial system broke the mobility barriers.

*‘I have not stopped working with my business, and when I already felt that it had grown so I needed transportation to take my products, so I have taken a credit to buy a car’ (FEG 7, Oruro)*

Self-motivated women who initiated contact with an entrepreneur’s network were more likely to participate in other institutional networks, showing and affiliative behavior. Figure 3 shows that the entrepreneurial woman is linked to four different ‘associations’ comprising men and women and to a social structure with higher incidence levels – as opposed to rural networks – ties in self-motivated entrepreneurs are based on instrumental support.

### ***Family Network Support in rural and peri-urban small entrepreneurs.***

This section provides essential insights into women’s roles in the family and the husbands’ ambiguous positions and motivations. All entrepreneurs in this study combined setting up and running their businesses with managing their households. Although women were business owners, their initiatives were often family businesses, as their older children, husbands, mothers, and/or mothers-in-law participated in the production process.

### ***Husbands' supporting role***

The literature has highlighted the role of husbands in the business success of female entrepreneurs, which ranged from providing emotional support to making financial investments (Awadzi, 2019; Essers *et al.*, 2021; Khan and Rusmiati, 2022). Our findings showed that the husband's role was ambiguous. In most cases, the man's support implied providing financial, instrumental, and technical assistance (e.g.: preparing materials, loading merchandise, and/or driving to different areas to sell the products).

However, the husbands' support may be conditioned to certain elements, such as entrepreneurship not being disruptive of gender roles. Supporting attitudes towards traditional gender roles and chauvinism were attributed to husbands during the focus group discussions. Sexist attitudes were a barrier for the participants, given that women traditionally assumed duties related to family care. At least in some testimonies, references to the lack of support from husbands were linked to the family-work conflict. Many testimonies reflected this conflict or difficulty in balancing family and work responsibilities.

*'My husband didn't like me going (to my training sessions) because he said that I was neglecting my daughter' (FEG 6, Padcaya).*

*'It's complicated because I had to choose between children and starting my business' (FEG 3, Rosillas).*

Participants' stories also reflected the resistance husbands showed when the entrepreneurial activity of women threatened notions of masculinity and men as economic providers. This phenomenon may, on one hand, generate violent and reactive behavior from the husbands and on the other hand, provide an opportunity to enhance supportive behaviors as long as the entrepreneurship can be able to prove financial growth to the family.

*‘No, at first (my husband) still denied it, and said that I was going (to sell) to waste time, but (today) my business has become a very important support for the family; That is why he began to help, to support, because before it was “no, full-stop”, now not anymore and, yes, he generated violence, but he changed.’ (D14, Padcaya)*

*‘Then the husband told her: “Go to your training sessions, I am going to stay and take care of the wawa (baby).” However, she had to show that they could generate income’ (FEG 8, Oruro).*

### ***Support for women in the family***

Faced with the specificity of technical support provided by husbands, and in some cases its absence in care activities, the presence of entrepreneurs’ mothers, sisters, daughters, friends, and female work partners stand out. When there is no one available for caregiving and household chores, women from among the participants’ network tended to assume this unpaid care work.

*‘When they were little (the children), I would leave them with my mother-in-law (...) now that they are grown up, my mother sees them’ (FEG 1, Cirminuelas).*

In most cases, the daughter ended up handling home responsibilities, whereas the son may assume business-related obligations or may be exonerated from any task altogether. This may be decisive of the girls’ futures, as they end up assuming a caregiver’s role and may not aspire to reach as high as boys, both academically and professionally.

*‘My son helps us. For example, if we are filling the empanadas, he helps. He knows how to bake and with the (money) we get, I am going to make him study. (...) [While referring to her 10-year-old daughter]: She takes care of the housework’ (FEG 3, Padcaya).*

Most participants agreed on the significance of mothers’ influence on their entrepreneurial journeys. They provided emotional and moral support and

encouraged their daughters to invest time and effort in their entrepreneurship.

*‘As my mother has not studied but knows... she has been one of my strongest supporters. She encouraged me the most to take up the training courses’ (FEG 2, Oruro).*

Women served as facilitators to help participants acquire technical abilities. In most cases, mothers introduced their daughters to traditional and ancestral production skills such as pastry production, knitting, and sewing, which became a source of income in adulthood.

*‘My mother taught me, and my daughters now learn from me’ (FEG 6, Padcaya).*

### ***Self-perceived empowerment***

Regardless of the nature of the business, each family member plays a role in supporting entrepreneurship, where women lead the process. In the netmaps none of the family members was connected to the institutional network. This supports the entrepreneur’s ownership and decision-making power in the business ecosystem. All participants said that they had decided on the destination of their profits. One part was invested in the business, and the other was mainly used for education and health expenses for their children and families’ well-being.

*‘I could save a little more but then... I had to give pay for the school, my sister was in school, and also for my child, for food, for the house...’ (FEG 4, Padcaya).*

*‘(Referring to the investment of her earnings) I spend for my children; for their studies, food, their clothes and sometimes it (profits) gives a little to save’ (FEG 5, Padcaya).*

There were distinct meanings of empowerment between Cases 1 and 2. First, although rural entrepreneurs face various barriers that limit their power to

control and transform action, all participants rated themselves as having the maximum influence in ensuring the success of their business. In doing so, they exhibited a self-perception of empowerment. They perceived their business as a means for their family's well-being and not as an end. That has been possible to the extent that their businesses are not disruptive and the feeling of empowered through the achievement of a work-life balance. Meaning that achieving a sense of harmony between the demands of their small business and fulfilling the needs of their children and family gives them social recognition and creates a sense of empowerment.

In Case 2, it was interesting that peri-urban women engaged in networking, giving them a sense of empowerment. Self-motivated entrepreneurs were determined to use their networking instrumentally to achieve career goals, which gave them a sense of belonging and recognition as 'entrepreneurs'. Although they were aware that the growth of their business was attributed to them, they believed that they could still do much better, displaying their ambitious nature. This shows that self-motivated women have an entrepreneurial spirit with affiliative behavior and recognize the power of networks outside the family for their business growth. Thus, for them, the self-perception of empowerment is a dynamic process based on the goals they want to achieve beyond the family aspects.

## **Discussion**

From the case study, we built netmaps to show evidence of how egocentric networks, namely the connections or relationships that women entrepreneurs have with families and institutions, can be their primary resource or content to contribute to their empowerment and agency capacity, thus contributing to their business growth.

Concerning rural participants, the Association-NGO dyad not only centralized most of the connections and served as a gateway between individual female entrepreneurs and other institutional actors but also had growth opportunities under their control. The lack of support from local authorities and the absence of banking and financial institutions meant that

women had no other option than to rely on the association and the NGOs to maintain their businesses. These results align with other researchers (Silva et al., 2021, Wang et al., 2022) small businesses owned by women are significantly less likely to seek external social capital.

As the rural market lacks transportation facilities, transportation costs are high (Vinay Prasad and Naveena, 2021; Das and Pal, 2022). Women's mobility and product transportation rely not solely on them but on other actors in the network, such as NGOs and/or their partners. Depending on other people for transportation and mobility may reduce the frequency and chances of selling more and increasing their income. And, having such dependency on others constitutes a broker in a network with structural holes that allow, in some cases, the partners to control the flow of selling and, in others, to expect that the NGO will fulfill this hole, creating a dynamic power limiting the possibility of business growth.

The Association-NGO dyad was ranked as the most influential for its several benefits such as capacity enhancement -in full agreement with other studies on rural female entrepreneurs (Jadav et al., 2013; Araar et al., 2019); showing that training is an important aspect of empowerment, market opportunities and social capital, this dyad might also represent an inner circle in which strong ties prevail among the same female entrepreneurs, restricting innovation and conditions to improve business growth, as it acted as a mechanism of controlling and redistributing profits, maintaining a business at an inertial point and limiting participants' chances of expanding their social networks.

Moreover, in contrast with the homogeneity and non-disruption of gender norms of rural social networks, in peri-urban areas, heterogeneity was undermined by the access to other institutional actors and by the motivation of the female entrepreneur. As Idris *et al.*, (2014) argued, motivation can influence behavior, and networking strategies, shaping the form and composition of support networks and allowing them to break gender barriers to some extent.

The study also found that bureaucratic procedures involved in the formalization of enterprises, together with financing, were perceived as the most significant barriers for peri-urban participants, discouraging them from formalizing their businesses (Querejazu, 2015; Arteaga and Valencia, 2022). However, self-motivation, besides mere motivation to sustain children or face family expenses, helped to access the financial system, to reduce the mobility barriers, and to allow entrepreneurs to invest in their businesses.

Another element that requires further consideration is that similar to other research (Rondi, 2015; Silva et al., 2021), all entrepreneurs combined setting up and running their businesses with managing their households. The fact that these women had to decide whether their time and efforts would be invested in their family or entrepreneurship reflects what previous authors have addressed as the interface between female reproduction and production or as the work-family imbalance as a result of unpaid care work (Ogando et al., 2022). This phenomenon decreases chances for economic empowerment, as women tend to limit their entrepreneurial activity to avoid conflict and fulfill gender expectations vis-à-vis care (Gohar et al., 2018). However, achieving family balance gives an advantage and legitimizes and gives recognition in their community and a self-perception of empowerment. Thus, empowerment should be regarded carefully as the “meaning” they attach to work-life-balance and the legitimization provided.

However, concerning family social support for enhancing the chances of empowerment among the female entrepreneurs, some testimonies that referred to changes in the husbands’ supporting attitudes replicated the findings of previous studies (e.g. Essers et al., 2021) pointing out a latent resistance to female entrepreneurship as it threatens the husbands’ notions of masculinity and may lead to unsupportive and aggressive behavior (Finnoff, 2012; Guarnieri and Rainer, 2018). This was especially evident when the men’s roles as economic providers were challenged. Nevertheless, as Ranganathan et al., (2022) mentioned, men may be willing to abandon their authoritarian roles as providers only upon acknowledging that the profits from the venture were necessary for the family’s survival. In that

sense, we may also acknowledge that research shows (Chaudat et al., 2016; Awadzi, 2019) that husbands' supporting attitudes and behavior are important components for entrepreneurship success, family-work balance, and empowerment of female entrepreneurs.

When referring to support from other family members, the female family members were highlighted as the leading providers of support and companionship for the participants. For example, as (Balasubramanian *et al.*, 2019) pointed out, the daughters or mothers end up handling home responsibilities. In contrast, the male members (e.g.: male sons) may end up assuming business-related obligations or may be exonerated from any task altogether. Furthermore, the ancestral inheritance of skills reported by rural participants seems to be determinant as they were passed from one generation of their maternal family lineage to another, similar to other rural environments. However, besides the pros and cons that intergenerational knowledge transfer may imply for the participants, it is a fact that this inheritance of skills is just an extension of the women's household duties and has not been perceived as work but rather as a way of contributing to the household income. Therefore, besides the support women may receive from female family members, they also face a clear disadvantage vis-à-vis innovation, as their entrepreneurial activity is not appropriately recognized and does not disrupt traditional and gender roles, a situation encouraged by their own families.

## Conclusions

This paper contributes to the emerging knowledge of support networks for women-owned small business. In the traditional rural and emerging peri-urban business contexts, the role of the family is essential for entrepreneurs who mostly have homogeneous networks that keep the status quo, and forces them to stay afloat economically, oftentimes bordering the poverty line. The feeling of empowerment is regained based on the meaning of work-life balance, as long as their businesses are not disruptive. However, in peri-urban businesses with heterogeneous networks, family support had lower

relative weight in their support network. The construction of these networks over time is an asset based on the motivation to grow the business by themselves, which breaks many institutional and gender barriers. Despite this, the self-perception of empowerment is insufficient because they envision continuing their growth.

This study has several practical implications. First, interventions must support networking opportunities, break barriers for formalization, enable access to markets, and improve mobility. Second, women-owned small business must be trained to re-balance their motivation towards an entrepreneurial spirit by fostering their incentives for achievement.

This study also has some limitations. First, the interpretation of the results only considers the women's perceptions. The other actors' perceptions may provide additional interpretations of the results presented. Nevertheless, to our knowledge, this is the first study to explore the social network support for female small entrepreneurs in Bolivia. Future research can analyze the practical ways female entrepreneurs build their networks.

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