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The role of female-only business networks in rural development: Evidence from NSW, Australia

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ABSTRACT

This qualitative paper explores rural women entrepreneurs' motives for joining a female-founded, female-only business network. Using a theoretical framework based on the collective identity, territorial capital and gendered networks, we found that rural women's underlying motives to join the network is to harmonise the perceived dichotomy between their roles as women and as entrepreneurs and pave the way for a successful entrepreneurial journey. Their narratives suggest they prefer to connect and learn in business networks that they feel are extensions of who they are; that is where their identities are maintained and produce a sense of belonging. Network members perceive each other as 'like-minded', which suggests interpersonal congruence and behavioural integration, where they expect social interactions to be conflict-free. Therefore, the women perceived the network as supportive and non-competitive, with the main benefits of building their self-confidence while mitigating the social isolation and feelings of loneliness that characterise rural contexts in Australia. The findings contribute to a better understanding of the role of female-founded FOBNs as neo-endogenous agents catalysts for shifting social paradigms and fostering a more diverse, equitable and inclusive rural landscape.

1. Introduction

Networking is a relational process embedded in a sociocultural context, where individuals interact with one another to form relationships of various kinds to obtain resources and benefits (De Carolis, Litzky, and Eddleston 2009; De Carolis and Saparito 2006; Greve and Salaff 2003). Identity influences this relational process as how individuals perceive themselves in relation to others and how others perceive them determines the compositions of their social networks and the following resources and benefits that can be obtained (Brands et al., 2022; Klyver and Foley 2012). Moreover, the benefits and resources entrepreneurs can obtain from their social networks are contingent upon their gender identity and competence in developing, nurturing and maintaining formal and informal relationships (Ritter and Gemünden 2003). In the case of women entrepreneurs, competence encompasses their ability to overcome gender stereotypes and cultural ideas about gender in their social networks. This is because gender stereotypes prescribe how the world should be, and not acting according to what is dictated by the stereotype can cause others to react negatively (Brands et al., 2022). For example, Kanze et al. (2018) found that investors asked male entrepreneurs promotion-focused questions and female entrepreneurs prevention-focused questions, hindering women's ability to raise startup capital.

Alarmingly, this situation is not new. Greene et al. (2001) observed a persistently low percentage of investments in women-led businesses over the past three decades, attributing this trend to the entrenched perception of heightened risk associated with being a woman. The underlying biases suggest that women entrepreneurs are often viewed as less committed, credible, or lacking in legitimacy than their male counterparts (Eddleston et al., 2016). The traditional association of entrepreneurship with masculine traits, such as ambition, aggression, and a propensity for risk-taking (Ladge et al. 2019), further compounds this gender bias, which not only undermines women entrepreneurs' ability to leverage their social networks for accessing vital resources such as funding but also perpetuates a disadvantage gendered narrative with negative long-term implications for diversity, equality and inclusion in entrepreneurship.

In recent years, there has been growing interest in the role of social networks in supporting the success of women entrepreneurs. Research has positioned networking and social capital as being crucial for the development and growth of women-led business ventures (Neumeyer et al., 2019; Aldrich et al. 2006) and has deepened our understanding of the networking orientations followed by women. Collaboration, fewer professional networks, smaller networks of strong ties and limited time

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to spend on networking because of the multiple roles they fulfil in society (e.g., mother, wife, and family manager) characterised these networking orientations (Neumeyer et al., 2019; Folker and Brigham 2008; Fielden et al., 2003). However, the existing literature on women's entrepreneurship and social networks has primarily focused on urban or developed country contexts, with less attention given to the experiences of women entrepreneurs in regional and rural areas (from now on, referred to as rural). Moreover, social networks in rural areas are an integral part of rural life but have been primarily male-dominated.

This is an important gap in the literature, as women entrepreneurs in these contexts face markedly distinct challenges rooted in sociocultural, economic and infrastructural dimensions that may require different networking and resource acquisition approaches. Furthermore, the digital divide is more pronounced in rural areas (Rooksby et al. 2008), aggravating women entrepreneurs' challenges in accessing market information, e-commerce platforms, and digital marketing tools, which are crucial for contemporary business success. Consequently, female-only business networks (from now on, referred to as FOBNs) have been increasingly established by government or private initiatives to empower women through socialisation processes to effectively overcome perceived personal disadvantages and the various challenges encountered in their environment.

In Australia, the number of FOBNs and women entrepreneurs joining and engaging with these networks is increasing, with the majority being private initiatives. These FOBNs are present in metropolitan and rural areas, and many are leveraging the properties of digital technologies to expand their geographical outreach. According to the Department of Industry, Science, Energy and Resources, 2021, as of October 2021, there are 137 networks to support female entrepreneurs with their entrepreneurial aspirations. These networks can be classified and differentiated by the nature of their existence (e.g., physical or virtual presence), location (e.g., cities or rural towns), ownership and sponsorship (e.g., government or privately funded by women), strategic objective (e.g., profit or not-for-profit), the industry sectors they promote (e.g., agriculture, food, fintech, hardware, energy), their purpose and mission (e.g., create and develop firms, support local development, strengthen the entrepreneurial ecosystem, social inclusion, and community building), and their target group (e.g., Indigenous or migrant female entrepreneurs).

The existing body of research, including the critical insights from McAdam et al. (2019), posits that establishing FOBNs as a government intervention may inadvertently perpetuate marginalisation, leading to the ghettoisation of women and undermining their legitimacy as entrepreneurial actors. This revelation underscores the imperative to shift the discourse towards privately initiated female-funded FOBNs, particularly in rural contexts. The current scholarly landscape exhibits a conspicuous paucity of research in this area, signalling a compelling need for empirical investigation into the motivations driving rural women entrepreneurial endeavours and the broader rural economies. Such an inquiry is critical for understanding these networks' unique dynamics and evaluating their potential as catalysts for rural development. Therefore, this study aims to address two pivotal research questions.

RQ1. What motivates rural women entrepreneurs to join the female-founded FOBN?

RQ2. In what ways do FOBNs, founded and funded by women, contribute to the socio-economic development of rural areas?

Australia presents a uniquely fertile context for studying FOBNs, mainly due to the recent upsurge in networks tailored to support rural women entrepreneurs. Its diverse rural landscapes and entrepreneurial ecosystems provide a robust backdrop for this exploration, offering insights that are likely to be both nuanced and broadly applicable. Therefore, this research contributes to our understanding of FOBNs in Australia and can inform global perspectives on women's entrepreneurship in rural settings.

In addressing these research questions, this study delves into rural women entrepreneurs' subjective self-evaluations in the intricate web of relational, territorial and cultural matrices that shape their interpersonal interactions and entrepreneurial endeavours (Shepherd and Haynie, 2009). These self-evaluations manifest as narratives, reflect the micro-dynamics of their identities (Knox et al. 2021) and serve as lenses to interpret their entrepreneurial journey within a rural context (Knox et al. 2021), providing us with the means to explain their motivations to join FOBNs, benefits for their entrepreneurial endeavours and the broader rural economies.

The contribution of this study is threefold. First, it highlights the importance of identity in women's entrepreneurship by shedding light on the interplay of ontological and contextual narratives in forming individual and collective identities and their influence on entrepreneurial actions, such as joining a female-founded FOBN. Delving into this interplay of narratives deepens our understanding of rural women entrepreneurs' perceptions of themselves and their socio-cultural environment.

Second, the study provides a nuanced understanding of FOBNs' role in fostering inclusive and sustainable economic growth in rural regions, contributing significantly to the broader discourse on gender, entrepreneurship, and neo-endogenous rural development. By contextualising FOBNs within the Collective Identity-Territorial Capital-Gendered Networks framework, the research underscores the transformative potential of local networks and territorial gender-centric capital in catalysing rural socioeconomic development. It positions female-founded FOBNs as pivotal in leveraging endogenous resources and networks, thereby contributing to the empowerment of women entrepreneurs and the vitality of rural economies.

Lastly, the paper critiques neoliberal assumptions, particularly the valorisation of open markets and competitive individualism and how these may perpetuate gendered inequalities. Critical analysis articulates how FOBNs subvert these norms by embracing a collective identity that fosters collaborative, inclusive, and community-focused entrepreneurial strategies. In so doing, this research not only enriches the narratives on gender and entrepreneurship but also champions female-founded FOBNs as instrumental in redefining the entrepreneurial identity and reinvigorating rural business landscapes in Australia.

The paper is structured as follows. Following this introduction, the subsequent section elucidates the study's theoretical framework. This is followed by a detailed description of the research methodology, encompassing the interview process, participant selection, and data analysis techniques. The core of the paper interprets and discusses the data derived from semi-structured interviews, revealing the motives of rural women entrepreneurs for joining the female-founded FOBNs and providing empirical insights into the role of these networks in rural socioeconomic development. The paper concludes by acknowledging its limitations and suggesting avenues for future research.

2. Theoretical framework

We put forward a conceptual framework that integrates women's network orientations with the barriers they face, either real or perceived, in the rural context where they live and work. The' rural' concept is more than a geographic location. It is a relational space (Cejudo and Navarro 2020) where personal and collective identities are formed and expressed. This relational aspect emphasises the interconnectedness of individuals within their community, highlighting how social relations and narratives are integral to understanding the motivations of rural women entrepreneurs, especially in their engagement with FOBNs. The conceptual framework comprises three interrelated factors: i) ontological narratives, ii) contextual narratives, and iii) territorial capital, with gender identity embedded in each. Identity is influenced by gender dimensions, which prescribe how one should be or should not be in terms of behaviours, traits and roles (Brands et al., 2022). For example, women are stereotypically seen as communal (Brands and Kilduff 2014) and hence kind, helpful, altruistic, cooperative and sympathetic to others' needs (Brands et al., 2022). Therefore, they are expected to form or inhabit social networks characterised by attributes of the femininity dimension, such as cohesion, communality and interdependence (Brands et al., 2022).

This conceptual framework enables the exploration and analysis of how people (in this case, women) articulate and understand their ascribed social roles while acting as entrepreneurs. It also allows for rich contextual insights into being in rural settings. Indeed, we argue that rural women entrepreneurs' motivations for joining the female-founded FOBN must be understood within the context of their social relations and narratives. People construct their identities using personal stories in which they interrelate the meaning of their lived experiences with the dominant discourses that characterise the cultural surroundings to which they perceive some affinity (Hammack 2008). This fusion of meaning is more salient among marginalised or disempowered groups within social structures (Hammack 2008), as in the case of rural women entrepreneurs.

For example, it has been revealed that women, due to their more holistic worldview, prefer to develop collaborative networks with a broad range of people (networking), as these networks can potentially lead to greater access to resources (social capital) (Sorenson et al. 2008). For these reasons, one would expect that rural women entrepreneurs join either mixed-gender networks or networks that include members from metropolitan cities. However, this is different for women entrepreneurs in rural Australia. We anticipate that lack of self-confidence and gender bias are crucial factors that influence whom these female entrepreneurs choose to relate with. Both elements are reinforced through repetitive experiences that influence how women perceive themselves (ontological narratives). They also reflect the rural context's systemic institutional barriers and socio-cultural challenges in a given time and space (contextual narratives). The women's identities are constituted by and revealed in the life-story narratives they have constructed (McAdams 1995) to make sense of their social lives, entrepreneurial efforts, and business outcomes.

2.1. Ontological narratives

Ontological narratives define who we are. These narratives are the stories people use to make sense of their lived experiences, which become a prerequisite for acting and responding in preconditioned ways (Somers 1994). This acting in the present produces new narratives that might reinforce or challenge current understandings and meanings and hence offers the potential for both continuities of existing actions (if understandings and meanings are reinforced) and the emergence of new actions (if understandings and meanings are challenged). In other words, 'ontological narratives affect activities, consciousness, and beliefs and are, in turn, affected by them' (Somers 1994, 618). This is because ontology and narrative are related in a mutually constitutive and processual manner in that they are both conditions of each other (Somers 1994). In addition, the formation of ontological narratives is social and interpersonal and 'occurs in the context of a deep and meaningful social process' (Hammack 2008, 235). In other words, ontological narratives 'can only exist interpersonally during social and structural interactions over time' (Somers 1994, 618). Accordingly, social actors modify their reality to fit their stories and alter their stories to fit their identities (Somers, 1994).

To understand and explain rural women entrepreneurs' motives for joining female-founded FOBNs, it is first necessary to recognise the place of ontological narratives in their social lives. According to Somers (1994), we must remember that the stories through which people form their identities and their embeddedness in structural and cultural relationships that make up their lives guide peoples' actions. Hence, their identities are 'best understood as an adaptation to a particular developmental context' (Hammack 2008, 227; Baumeister and Muraven 1996).

2.2. Contextual narratives

Contextual narratives are public narratives ascribed to the social, institutional, and spatial context. These narratives range from one's family stories to those of the workplace, government, and nation (Somers 1994). Contextual narratives are resonant stories, usually with emotional connotations, that are remembered and constantly repeated in the community. A critical characteristic of contextual narratives is that they have been maintained through history, so they must be temporally and spatially explored (Somers 1994). For example, in Australia since the 1980s, the fundamental tenets of neoliberal political rationality (e.g., open markets, competition with minimal market intervention and self-interest in the form of individual pursuit of financial gain) have profoundly shaped the national economic landscape (Beeson and Firth 1998) favouring an entrepreneurial archetype associated with masculine traits such as assertiveness, risk-taking and competition, neglecting collaborative or community-oriented business approaches, which women entrepreneurs often adopt.

The ideal view of the entrepreneur in developed and developing countries is usually normalised and disseminated through the media, influencing individuals' identities and perceptions of how likely or appealing it is to engage in entrepreneurial activities (Lounsbury and Glynn 2001), which is currently dominated by small, aggressive, competitive and innovative male-lead firms dominating their markets (Urbano et al. 2023). Not surprisingly, this idealisation of the entrepreneur as male has perpetuated a gendered disparity in entrepreneurship, which underscores the importance of neo-endogenous initiatives like FOBNs aimed at counteracting these entrenched biases and providing women entrepreneurs with the support, resources and advocacy needed to succeed within – and perhaps reshape – the prevailing economic model.

2.3. Territorial capital

Territorial capital is a comprehensive concept encompassing various tangible and intangible assets of a particular geographic area. It integrates aspects such as natural resources, cultural heritage, social cohesion, human capital, and infrastructural endowments alongside networks and social capital specific to that territory (Cejudo and Navarro, 2020). We extend this concept to include the gender identity aspects of the social fabric, acknowledging that the role and influence of gender within a territorial context significantly shape economic and social outcomes. Territorial capital, the embodiment of a region's cumulative assets, is therefore imbued with gendered connotations. Accessing and mobilising these assets—natural, cultural, social or economic—can either empower or constrain women's entrepreneurial efforts, depending on the extent to which gender identities are integrated into or marginalised by the prevailing economic discourse.

Gender stereotypes are often more entrenched in rural societies where women are regarded as feminine and communal (Byrne et al. 2019). For example, child-rearing and household responsibilities are primarily assumed to be the role of women (Greguletz et al. 2019; Lyonette and Crompton 2014), and not acting according to what is dictated by the stereotype and its subsequent social role can cause others to react negatively (Brands et al., 2022; Martin and Slepian, 2018; Ellemers 2018). Neoliberal assumptions, focusing on market-led development and competitive individualism, often fail to acknowledge the communal forms of capital women entrepreneurs bring, thereby perpetuating their marginalisation within the entrepreneurial sphere. Therefore, the favourable effects of networking and social capital within a territory are gender-dependent (Neumeyer et al., 2019; Brush et al. 2009).

3. Methodology

To answer the research questions, we used a single case study that delved into women entrepreneurs' perception of themselves and their social reality (i.e., interpretivism epistemology), where identity and social reality are seen as a constantly shifting outcome of perception (i. e., constructionism ontology). Through a qualitative research strategy and semi-structured interviews, we elicited richly detailed narratives to understand and explain their motives for joining the female-founded FOBN.

The interviews were conducted between 27 July and August 13, 2020 using an interview guide and occurred via Zoom (N = 16) or phone (N = 8) according to the participant's preference. Interviews lasted between 40 and 110 min and were recorded and transcribed for data analysis. Both demographic information (e.g., age, marital status, education level and years of business experience) and business details (e.g., location, legal structure, industry sector, years in operation and products or services offered) were collected. Subsequent questions captured narratives about the challenges faced before joining the FOBN, what attracted them to join the FOBN, how they network with others, what challenges they found when networking with others, what they have learned, in which ways their start-ups or businesses have improved; and the extent that their expectations were fulfilled. We stopped interviewing once we reached theoretical saturation.

The questions evolved as each interview progressed (Mills et al. 2010), allowing greater flexibility for participants to discuss issues and topics pertinent to them (Choak 2012). This resulted in richer explanations of their perceptions, social identity and subjective reality (Minichiello et al. 2008) as we investigated their lived experiences in context (Roos 2019; Spedale and Watson 2014). This study illuminates the process of person-culture co-constitution, often obscured in qualitative identity studies (Hammack 2008).

3.1. The FOBN

The case study is a for-profit female-founded FOBN established in 2015 to provide networking opportunities, holistic education (i.e., business, technology, and personal development), and ongoing support to nascent and established female entrepreneurs in rural Australia. Given the geographical barriers in rural contexts, this FOBN has successfully leveraged the properties of digital technologies to create a

Table	1
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Demographic characteristics of the participant	Demographic	characteristics	of the	partici	pant
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virtual networking community where its members interact online to exchange information and resources relevant to their entrepreneurial pursuits. In this FOBN, support is not unidirectional but rather multidirectional, flowing among all community members. In other words, more experienced women provide support to those who are less experienced in the network. The founder's expectation was and continues to be that the FOBN will lead to the creation of profitable business ventures that contribute to building entrepreneurial capacity and community resilience through diversifying their local economies.

3.2. Participants

Participants in this study were the founder of the FOBN and 24 members, all of whom self-selected into the study and three of whom were past rather than current members. Current members were either in the process of starting a business (nascent female entrepreneurs) or wanting to grow their business (established female entrepreneurs). Most of the entrepreneurs are sole traders located in New South Wales. The demographic characteristics of participants are presented in Table 1.

3.3. Data analysis

We started the analysis by reading the narratives of each participant at least twice to reach an in-depth understanding of their perceptions. Narratives were analysed using the two-stage inductive qualitative approach proposed by Gioia et al. (2013). In the first stage, open coding, we coded statements and phrases from the transcripts with the research questions in mind, which were then condensed into categories (Gibbs

Table 2

Classification of categories as either ontological or contextual narratives.

Ontological narratives (Perceptions of self)	Contextual narratives (Perceptions of context)
Women as supporters, not providers Holistic beings Lack of self-worth Lack of self-confidence	Social isolation and loneliness Lack of privacy Unreliable digital connectivity Limited access to quality and specialised services
Need for support, guidance, and accountability	Underrepresentation in rural networks

Name	Age group	Education	Location	Industry sector	Business Structure	Membership
FE1	46–50	Bachelor	NSW	Agriculture	Partnership	Current member
FE2	46-50	Master	NSW	Health	Sole trader	Past member
FE3	46–50	Bachelor (Honours)	NSW	Information technology	Sole trader	Current member
FE4	66–70	Bachelor	NSW	Accommodation	Sole trader	Current member
FE5	51-55	Advanced Diploma	NSW	Education and training	Sole trader	Current member
FE6	51-55	Bachelor	NSW	Information technology	Sole trader	Current member
FE7	56-60	Master	NSW	Manufacturing (clothing)	Sole trader	Current member
FE8	46-50	Certificate IV	NSW	Transport	Partnership	Current member
FE9	46-50	Bachelor	NSW	Tourism	Trust	Past member
FE10	41-45	Bachelor	NSW	Professional services	Partnership	Current member
FE11	41-45	Bachelor	NSW	Food services	Sole trader	Current member
FE12	46–50	Bachelor	VIC	Retail	Company	Current member
FE13	56-60	Bachelor	VIC	Agriculture	Sole trader	Past member
FE14	46–50	PhD	NSW	Agriculture	Partnership	Current member
FE15	46–50	Diploma	QLD	Retail	Sole trader	Current member
FE16	51-55	PhD (in progress)	NSW	Information technology	Sole trader	Current member
FE17	36-40	Master	VIC	Health	Sole trader	Current member
FE18	46–50	Bachelor	VIC	Professional services	Company	Current member
FE19	21-25	Bachelor	NSW	Professional services	Sole trader	Current member
FE20	36–40	Associate degree	VIC	Manufacturing (upholstery)	Sole trader	Current member
FE21	56-60	Bachelor	NSW	Arts	Sole trader	Current member
FE22	46–50	Bachelor	NSW	Recreational services	Sole trader	Current member
FE23	36–40	Graduate Certificate	WA	Health	Sole trader	Current member
FE24	51-55	Bachelor	NSW	Retail	Sole trader	Current member

2018). These resulting categories are presented in Table 2 and grouped according to whether they represent the self (ontological) or the context (contextual). This grouping is the bridge into stage two, where 'researcher-centric concepts' (Gioia et al., 2013 p.20) are brought more into the analysis.

In the second stage, we engaged in axial coding to identify the relationships between the categories identified in the first stage. We examined the categories to determine which ones and in which ways they were different, similar or otherwise interrelated. For example, in some cases, we found that contextual narratives (i.e., social isolation and loneliness) influenced the formation of ontological narratives (i.e., lack of self-confidence and self-worth), and thereby, identified the different types of challenges these narratives gave rise to (i.e., personal, business and contextual). We also examined participants' perceptions of the FOBN and linked these perceptions to their underlying needs and challenges to obtain a high-level view of their experiences. This is summarised in Table 3.

Using narrative analysis in both stages enhanced the subtleties and complexities inherent in the emerging themes and aggregate dimensions (Larty and Hamilton 2011). The four aggregate dimensions, to be empowered, to belong, to feel safe, and to feel supported, are emblematic of how rural female entrepreneurs craft their pathways within – and often in opposition to - the neoliberal discourse. We can infer that these rural women want to develop a stronger sense of their entrepreneurial identity and succeed as entrepreneurs, where success is defined on their own terms. Therefore, narrative analysis was suitable for uncovering rural women entrepreneurs' past and real-time experiences and their expectations as they carry out entrepreneurial activities in their rural communities (Hawkins 2017). Notably, the analysis considered the sociocultural context, which significantly impacted the development of these rural women's collective identities: how they view themselves and others and their perspectives on society's views on them. Furthermore, we transpose these themes to the female-founded FOBN to infer its role,

Table 3

Categories	leading to	2nd or	der themes	and ago	rregate d	limensions
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Ontological and contextual narratives	Underlying needs	Actions and expected outcomes (2nd order themes)	Why do rural women entrepreneurs join FOBNs? (aggregate dimensions)
Limited access to specialised and quality services (inferiority complex, rural towns as 'second class') Lack of self-confidence	The need to act to make a difference: For myself, for my business, for my community	Acquiring knowledge (learning from business programs, learning from role models and self-improve through personal development programs)	To be empowered
Social isolation and loneliness Unreliable digital connectivity Underrepresentation in rural networks	The need to seek like- minded people: Being accepted and valued for who I am	Feeling understood Connecting to others (make friends and collaborations)	To belong
Holistic beings, the individual and the business are intertwined Lack of self-worth	The need to express personal vulnerabilities	Seeking an environment that is inclusive, supportive, and non-judgmental	To feel safe
Women as supporters not providers	The need for support, guidance, and accountability	Getting the right support	To feel supported

demonstrate its benefits and explicate its recent popularity surge. The themes related to the FOBN are *empowerment as praxis* (to be empowered), constructing communal cohesion (to belong), safe spaces for innovation (to feel safe), and support systems redefined (to feel supported).

To facilitate the analysis, NVivo software was utilised. Direct participant quotes were used to illustrate the themes inductively arrived at. Reporting findings using narratives is valuable for voicing alternative values of social realities otherwise hidden in the individual experience.

4. Findings

The presentation of the findings is organised around the four main themes that emerged from the 24 interviewees' narratives: first, to be empowered; second, to belong; third, to feel safe; and fourth, to feel supported.

4.1. Theme 1: to be empowered

Entrepreneurial actions are required to successfully establish a new business venture or move a business forward. Intentions, motivations and passion alone may not suffice in this regard. The women became entrepreneurs to find their place in their communities, control their destinies, and make a difference in their lives and potentially in the lives of others around them. However, most have low self-confidence despite tertiary qualifications and relevant professional work experience. This lack of confidence impedes them from acting. For example, with a bachelor's degree and 15 years of business experience, FE1 responded:

I didn't have much self-confidence and was living on a family farm with two small boys. I had a successful career before moving onto the farm and struggled to find my place.

In addition to FE3 mentioned:

I wanted to make a change in my life and to do that, I needed to learn to network and meet people ... I lacked the confidence to say a word to anybody about anything.

A generally perceived disadvantage of being in rural Australia also negatively influenced their confidence. For example, digital connectivity is still an issue in rural areas where the standard of service is significantly below that of well-connected urban areas. FE21 noted this issue:

Our biggest issue for remote women trying to set up another form of income, etc., is that we don't have reliable services, there aren't reliable services ... internet access, and phone access, so I had no access to any of them.

In addition, limited access to knowledge, networks, quality, and specialised services led to rural communities being regarded as secondclass and having an inferiority complex. This was noted by F16 and FE22, who respectively commented:

There's not much stuff around; you don't have the network facilities ... there is a lack of services.

There's been an inferiority complex for a long time ... if you live in regional towns or farms as opposed to the city, you are slightly backwards, and you don't have the same knowledge ... it's pretty intimidating.

The women improved their confidence and felt empowered when they acquired new business knowledge and applied it to enhance their economic activities. For example, FE7 commented:

I've got to know what my business is about even though I felt like I knew what it was at the beginning ... I've developed, um, knowledge about how to grow my business and, yeah ... I've learned about planning, management, time management, financial security, you know, financial planning ... as a result of being part of the community.

A. Saavedra

However, the knowledge they acquired in the FOBN is not limited to business knowledge aimed at improving their economic activities but includes knowledge about themselves. The more and the better these women learn and understand who they are, the more confidence they have in their judgements and abilities. In this regard, FE22 explained:

First and foremost, I want to understand myself and why I do what I do in my motivations for doing it because that leads to what I want to achieve in my business.

Many learned about the importance of self-care, which includes setting boundaries to focus on relevant activities, asking for help when required, expressing feelings and practising gratitude. For example, FE8, FE15, FE16 and FE5 commented:

I have learnt a lot about supporting myself personally, not just trying to push through and be a businesswoman with no downtime.

I think I've learned that it is ok to ask for help; you're not expected to know everything, and there are people out there who want to help you.

You are always learning stuff ... sometimes even if it's just learning to talk about what you're feeling, learning about you are not the only person in the same boat.

I've learnt to appreciate remote areas and, you know, the things we are doing.

Some more experienced women joined the FOBN to empower others through mentoring and recognised that mentoring others is a form of learning that also benefits the mentor. FE16 expressed:

I want to help other people ... I've offered to mentor groups myself. I've got a better idea now of what people would want ... as you teach others, this is how you learn yourself, and as you mentor others, that's also helping you.

4.2. Theme 2: to belong

Belonging refers to the sense of connectedness and inclusion in a group. This sense of connectedness is achieved by relating to likeminded people, which reveals participants' desire "to be" or relate to others. Many mentioned social isolation due to the remoteness of their rural location and expressed a desire to be more socially connected. For example, FE7 commented:

I was facing, you know, isolation, and I just wanted more connection with people, like other women in similar positions and support.

Despite digital technologies for communication, digital connectivity is still an issue, and many women expressed feeling lonely. FE16 commented about her loneliness:

The worst thing about having a business in a rural area is that you often feel alone.

The consequences of COVID-19 have been disruptive, with a dramatic and sudden loss of demand and revenue for most small businesses. Many participants felt even more isolated with social distancing and without reliable digital connectivity. In this regard, FE7 pinpointed:

We were doubly isolated now because we've lost all our outlets for, you know, many social outlets that most people, you know, rely on.

Some participants expressed discomfort in joining mixed business networks promoted by organisations in their communities because of the underrepresentation of women in these networks. F16 explained:

Like even our business chamber, we only got 20 members, and only two are females.

All women expressed a strong desire to be known for who they are

and want to be authentically understood. For this reason, the women preferred to relate to other rural women because men and non-rural women might not know what they were going through in life and business. This was of particular importance when seeking support within the FOBN. F18 expressed:

When I feel isolated or stuck or struggling, I want to connect with someone who will be empathetic and, you know, like-minded.

Collaborations and other forms of relationships can be unsettling when the people involved in these relationships perceive each other in a way that is incongruent with their self-perceptions, that is, their identity. The women avoided this discrepancy by relating to like-minded people and felt more comfortable forming social and business relationships. In this regard, FE1 and FE14 commented:

I've made some delightful friends ... I've met some lovely ladies from all walks of life and all different stages of life.

I've been involved with a group of women ... now we are working on a business together. That was unexpected and has been a very significant outcome.

4.3. Theme 3: to feel safe

The need to express personal vulnerabilities was commonplace among women, who could only tell their vulnerabilities if they felt safe. This is because they see their personal and business worlds as intertwined, and for their businesses to succeed, they need to resolve issues at a personal level. In this regard, FE4 mentioned:

The underlying issues of why a business may not be progressing the way it could be ... often those barriers are personal.

Likewise, FE22 agreed that these aspects of their lives are interwoven, impact each other and can't be separated; she stated:

I really could not think of the business side of it until I was able to address the personal side of what I was going through ... I've been able to look at my business and go well, I can now see that this wasn't a structural block, it was personal.

FE16 commented on how vital self-development is for business development:

The whole business is holistic because people are whole people, so the self-development stuff is just as important as the business stuff.

Some examples of personal issues are a lack of self-worth and imposter fears. The narratives of FE24 and FE3 exemplify these:

I don't have a business brain, so neurons are still building. You know, I've got no idea about marketing ... I think myself very bloody lucky that I'm getting customers.

After having met and spoken with some of these women, I realised that [pause] I was undervaluing myself and the other women I knew.

Many women referred to male networks as competitive and, therefore, unsafe. The feeling of being safe also implied no competition or rivalry. FE9 commented:

You feel supported by other women and encouraged ... there is no competition or rivalry.

4.4. Theme 4: to feel supported

Most women associate entrepreneurship with the male gender role and incongruent with the female gender role. This is perceived as an inherent limitation for women starting a business; therefore, various support forms are required. In this regard, FE17 stated:

A. Saavedra

You, as a woman, it's very rare; it's not even in our DNA to be the providers.

Traditional gender roles about family and work persist. For example, the view that a woman's role is to support their family and community rather than be the primary breadwinner was suggested by many women. For instance, FE18 commented:

Women are the backbone that keeps everybody else smiling, their communities, schools, and little sporting clubs ... they're trying to stay happy, to keep husband and kids and everybody else, you know, from going out with a gun.

Many recognised the need for an accountability buddy from their peers (despite being qualified with relevant professional experience) to ensure they were applying what they learned to their professional lives and businesses and to encourage them to stay on track. FE17, who joined the FOBN to learn, stated:

You are very much on your own, and when you sign up for a program, there needs to be some accountability associated with it.

5. Discussion

This paper was motivated by the realisation that most women entrepreneurship studies focused on urban contexts, governmentfunded FOBNs were found to be inefficient, and the number of rural women entrepreneurs in Australia joining FOBNs is increasing. The findings show that the decision by female entrepreneurs to join the female-founded FOBN is a nuanced response to the prevailing neoliberal ethos. This ethos praises the virtues of open markets, fierce competition, and minimal state intervention underpinned by the pursuit of selfinterest and financial gain. Within such a discourse, the entrepreneur archetype is predominantly male (Ladge et al. 2019), imbued with characteristics that align with this neoliberal ideal-assertiveness, independence, and competitive drive. Against this backdrop, the emergent themes of empowerment, belonging, safety, and support highlight the response of rural female entrepreneurs to the multifaceted challenges they face, challenges amplified by the internalisation of a neoliberal narrative ill-fitted to their lived realities.

5.1. What motivates rural women entrepreneurs to join the female-founded FOBN?

5.1.1. To be empowered

The quest for empowerment among rural female entrepreneurs signifies a drive to reclaim agency within a framework that has traditionally excluded them. Neoliberalism's celebration of the individualistic male entrepreneur often marginalises the collective, nurturing, and collaborative approaches many women favour. In FOBNs, women find the means to redefine success, embodying an entrepreneurial identity that challenges and transcends the conventional male paradigm. For these women, transitioning from their current identity to the identity of the successful entrepreneur might entail undertaking activities perceived to be incongruent with the feminine gender roles, overcoming traditional societal roles and entering the unknown. For some, it may be necessary to deconstruct the current identity to embrace a new one. For example, some women perceived their role as predominantly a supporter rather than a provider, firmly believing that women are the backbone of their families and communities. The former implies that they are imposters in their role as entrepreneurs, and it is either not appropriate or more difficult for them to start a new business, whereas the latter results in an overload of tasks and responsibilities as they strive to meet their own and community expectations simultaneously. Transitioning to a new identity can be overwhelming and may lead to feelings of self-betrayal, high anxiety levels, stress and mental fatigue. These narratives align with unspoken cultural discourses in Australia about women and their role in their communities, such as being primarily responsible for child-rearing and household management (Dempsey 1987) and women putting marriage and motherhood before career (Dempsey 1987; Jones 1984). Pursuing entrepreneurship threatens their identities because the demands of being an entrepreneur make it challenging to satisfy the societal demands and own expectations of being rural women.

5.1.2. To belong

Neoliberal economies are often characterised by alienation instead of affiliation. Rural female entrepreneurs seek to belong not just for social connectivity but also as a form of resistance against the competitive market and the self-reliant ethos that it engenders. The female-founded FOBN offers a haven where communal values are promoted, and collective ambitions are nurtured. These values and collective ambitions are shared, fostering a sense of community that opposes neoliberalism's competitive, individualistic tendencies. The women joined the femalefounded FOBN because they wanted to be accepted, recognised and included. They strive for a stable sense of belonging that is not compromised as they move from one role to another. To achieve this, they drew upon conventional social categories (e.g., rural and women) to produce a collective identity they feel part of and belong to. The rural women expect to find, connect and interact with what were described as like-minded people. We interpret like-minded people as 'people like me' who share the same or similar ontological narratives. When these women regard each other as like-minded, they experience a high interpersonal congruence and greater behavioural integration (Polzer and Elfenbein 2003), where social interactions are likely conflict-free. They no longer need to conceal their identities, sublimate their femininity or act in a more masculinised way to fit in within the normalised masculine ideal of the entrepreneur, to be accepted or to feel that they belong (Stead 2017). Like-mindedness refers to the mutual feeling that both parties have accurately and reasonably recognised their identities and is an outcome of the identity negotiation process in social interactions. All of these generate a sense of belonging, inclusivity and psychological safety.

5.1.3. To feel safe

Safety, within the context of female-founded FOBNs, extends to the economic and psychological realms, providing a counterpoint to the risk-laden environments promoted by neoliberal ideologies. Here, women can experiment, innovate, and potentially fail without fearing jeopardising their individual and entrepreneurial identity. This safety net is essential in a neoliberal context that often penalises failure and overlooks the systemic barriers that disproportionately impact women. We revealed that rural women entrepreneurs prefer to establish relationships with, and learn from, other rural women entrepreneurs rather than their metropolitan counterparts. This aligns with previous studies that reveal women's preference to relate to other women (McAdam et al. 2019; Buttner 2001). However, we suggest that the distinction between "rural" and "metropolitan" also affects this preference. This is because being perceived as rural women better captures the essence of "us" relative to "them" (i.e., non-rural women). Therefore, participation in other networks can create identity threats because the meanings given to these new experiences may conflict with rural women's internalised collective narratives (Hammack 2008) and their shared social identity. This preference is also explained by the perceived power imbalance between rural women entrepreneurs and women entrepreneurs from major cities (Byrne et al. 2019).

5.1.4. To feel supported

The neoliberal narrative, with its emphasis on self-reliance, often leaves little room for the support structures that are critical for navigating the entrepreneurial landscape, particularly for women who may face additional cultural and institutional hurdles. The female-founded FOBN stepped in to fill this void, offering practical business support and the emotional and moral encouragement necessary to persevere amid entrenched gender biases and social paradigms. Experienced rural women entrepreneurs joined the network to mentor others through the provision of holistic support and valuable lessons and therefore were viewed as role models (Byrne et al. 2019). In line with previous findings, most women explicitly expressed having low self-confidence (Kirkwood 2009; Wilson et al., 2007; Fielden et al., 2003), and some narratives were self-deprecatory, pointing to a lack of self-worth. The analysis of the contextual narratives pinpointed how the challenges imposed by the spatial context influence their confidence and worthiness. Remote contexts can cause social isolation and loneliness, leading to feelings of worthlessness, lower self-confidence, and reduced coping abilities. Loneliness can also result in fewer and poorer relationships and a lower quality of life (Australian Psychological Society 2018). Moreover, limited service provision and the existence of a digital divide (Rooksby et al. 2008), are factors that led them to perceive their rural territory as 'second class' (Parliament of the Commonwealth of Australia, 2018), making them feel inferior. We argue that lack of self-confidence similarly influences how women relate to others, the relationships formed, and the benefits obtained. These constitute critical factors in their decision to join the female-founded FOBN.

5.2. In what ways do FOBNs, founded and funded by women, contribute to the socio-economic development of rural areas?

5.2.1. Empowerment as praxis

Through their engagement with the FOBNs, rural women entrepreneurs are dismantling ingrained systemic barriers. Empowerment is understood as praxis - an enacted, live experience where women engage in entrepreneurial endeavours, challenging and reshaping traditional gender stereotypes, gender norms and social roles. Hence, the network enables women to redefine and/or reclaim their entrepreneurial agency within the rural context. Within these networks, women leverage communal narratives of entrepreneurship, redefining success away from the aggressive, risk-taking masculine norms to include collaborative and community-focused strategies. By cultivating social networks that embody their gender identity, they can access resources (e.g., capital, knowledge and markets) previously obstructed by gender biases and neoliberal discourses, which valorise individualism over collectivism. This collectivist approach within FOBNs is not just a resistance to neoliberal narratives but also represents neo-endogenous principles that value local knowledge, strong commitment and active participation, creating a new entrepreneurial ethos that embraces inclusivity, collaboration and gender equity.

5.2.2. Constructing communal cohesion

Belonging is a fundamental human need, and for rural women entrepreneurs, FOBNs provide a sense of community and identity. These networks reinforce the rural as a relational space where membership transcends mere business connections, weaving a social relations fabric supporting personal and communal identity formation. FOBNs engender a community-centric approach where the rural entrepreneurial journey is shared, thereby enhancing social cohesion and contributing to the socio-economic structure of the rural community. This communal cohesion is vital in mitigating the feelings of social isolation and loneliness that characterised rural environments. Moreover, it is a cornerstone of neo-endogenous rural development, fostering a sense of place and emphasising the importance of social ties, community solidarity and common purpose.

5.2.3. Safe spaces for innovation

FOBNs have emerged as nurturing enclaves that bolster innovation and risk-taking among rural women entrepreneurs. By carving out spaces of safety and support, FOBNs enable these entrepreneurs to transcend traditional roles and engage in creative experimentation without fearing failure or external judgment. This safe environment is pivotal for fostering adaptability, building resilience, dealing with uncertainty and facilitating local innovation amidst the uncertainties of a free market—a cornerstone of neo-endogenous rural development. These networks thus serve as both a shield from competitive market pressures and a cradle for entrepreneurial growth and rural transformation.

5.2.4. Support systems redefined

FOBNs provide a robust support system beyond traditional business assistance. This network offers emotional, social, psychological and moral support tailored to their unique challenges, instrumental to building confidence and wellbeing. FOBNs assist in resource mobilisation and navigating the complexities of balancing multiple roles in a rural context. This support is particularly significant in challenging the neoliberal emphasis on self-reliance, advocating for a support framework that reflects the interconnectedness and interdependence inherent in neo-endogenous rural development strategies.

This investigation makes three substantive scholarly contributions that elucidate the complexities of women's entrepreneurship within the rural milieu. First, the study illuminates the intricate relationship between identity construction and entrepreneurial endeavour. It meticulously dissects the interwoven ontological and contextual narratives that sculpt individual and collective entrepreneurial identities, thereby influencing the propensity for women to join the female-founded FOBN. This introspective examination into the self-perceptions and sociocultural interactions of rural women entrepreneurs enriches our understanding of their motivations and strategic pursuits within the rural entrepreneurial domain.

Second, the research offers empirical evidence about FOBNs' role in nurturing an inclusive socioeconomic dynamism within rural landscapes. By situating FOBNs at the intersection of Collective Identity, Territorial Capital, and Gendered Networks, the study amplifies the significance of local networks and gender-informed territorial assets as drivers of socioeconomic advancement. It heralds the inception of FOBNs as pivotal for mobilising endogenous resources, galvanising women entrepreneurs' economic agency and invigorating the socioeconomic aspects of rural communities.

Finally, the paper critiques neoliberal rationality, with its exaltation of free markets and fierce competitive individualism, highlighting its propensity to reinforce gendered disparities. Through critical narrative analysis, the study elucidates how FOBNs contest these embedded norms by cultivating a collective identity that champions collaborative, inclusive, and community-centric entrepreneurial models. Thus, the research not only contributes to the existing narratives on gender and entrepreneurship but posits FOBNs as catalysts in reshaping the contours of entrepreneurial identity and reinvigorating the rural economic landscape, specifically within the Australian context.

6. Limitations and future research directions

While illuminating the motivations and impacts of female-founded FOBNs, this study acknowledges several constraints that open avenues for further scholarly inquiry. First, the research's focus on a single FOBN within rural Australia does not encapsulate the full diversity of experiences and identities of rural women entrepreneurs. Hence, although generalisable to many FOBNs, the insightful findings do not necessarily represent all rural FOBNs. Future studies could broaden the investigation to encompass multiple FOBNs across rural regions, comparing narratives across various FOBNs and including mixed-gender networks to understand the varying impacts on women's entrepreneurship in rural contexts. Second, the research methodology, centred around qualitative interviews, offers depth but may need a more longitudinal perspective to understand the evolving impact of FOBNs on rural women entrepreneurs' ontological and contextual narratives. Longitudinal research could trace the trajectories of these narratives and the sustained effects of FOBNs on entrepreneurial success and rural economic development. Finally, this study's critique of neoliberal assumptions presents an opportunity to explore how FOBNs, as neo-endogenous agents, can actively counteract and reshape the neoliberal narrative in rural contexts. Future research could examine the interplay between FOBNs and neoliberal policies, assessing how these networks can foster prosocial economic empowerment and community resilience in rural areas.

7. Conclusion

This research has unveiled that the narratives rural women entrepreneurs construct about their identities, deeply influenced by their environment's economic, political, and cultural contexts, act as significant determinants in their motivations and decision to join femalefounded FOBNs. The women's inclination towards FOBNs is rooted in their pursuit of a robust entrepreneurial identity that harmonises the perceived dichotomy between their roles as rural women and as entrepreneurs. The study elucidates the potential of FOBNs in offering a fertile ground for rural women entrepreneurs to nurture their business ambitions while still honouring their family and community roles. This aspect contrasts the neoliberal ideals of competition and individualism, which often neglect the collective and collaborative spirits inherent in rural communities. By participating in FOBNs, rural women challenge these prevailing economic models and create new social paradigms celebrating diversity in entrepreneurial expressions and approaches. The study thus calls for a re-evaluation of policy strategies and a shift towards more localised, identity-informed initiatives to bolster the role of women in entrepreneurship, ultimately contributing to a more diverse, equitable and inclusive rural economic landscape.

I, Angelo Saavedra, at this moment, declare the following potential interests in my submission of the manuscript titled "The Role of FOBNS in Rural Development" to the Journal of Rural Studies.

Financial Interests:

- o I have not received any financial support or funding from organisations that could have influenced the work reported in this manuscript.
- o No financial holdings or affiliations pose a conflict of interest with this submission.
- 2. Non-Financial Interests:
- o I have an academic and professional interest in the field of entrepreneurship, particularly in the context of rural development. However, these interests do not conflict with the integrity of the research and findings presented in the manuscript.
- o No personal relationships or affiliations are influencing this research.

3. Other Interests:

o No additional interests, relationships, or affiliations pose a conflict of interest in the context of this manuscript submission.

I understand the importance of full disclosure and the potential impact of any conflicts of interest on the review process and research publication. Therefore, I have disclosed all relevant claims to the best of my knowledge and belief.

Yours Sincerely.

CRediT authorship contribution statement

Angelo Saavedra: Conceptualization, Data curation, Formal analysis, Investigation, Methodology, Writing – original draft, Writing – review & editing.

Data availability

The data that has been used is confidential.

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A. Saavedra

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