Entrepreneurship and its Meanings for Low-Income Women in Aotearoa: A Culture-Centred Approach

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Abstract

Meaningful work has been associated with positive large-scale outcomes such as life satisfaction and overall well-being, along with workplace-specific outcomes like job satisfaction and engagement. Despite growing interest in the field of organisational communication, few studies have examined the constructs of work meaning and meaningfulness in low-income settings. There are also relatively few studies in organisational communication focussed on the context of entrepreneurship.

This research employs the culture-centred approach (CCA) metatheoretical framework with the specific aim of creating space for voices from impoverished, marginalised, and subaltern communities due to their erasure in post-colonial landscapes. Semi-structured interviews were conducted with twenty-five women at various stages of their businesses to identify emergent needs, uncover work meanings, recognise wider influences on those meanings, and pinpoint if meaningful work could occur in impoverished contexts.

Using grounded theory analysis, three interrelated meanings emerged for low-income women when thinking of their work: beneficent service, identify affirmation, and a sense of accomplishment with costs. The analysis also revealed how women's experiences in organisational employment, contact with support workers, and wider societal discourses shaped the meaning(s) of their entrepreneurial work. This thesis draws from the CCA's concepts of culture, structure, and agency in offering a theoretical model of transformative well-being for low-income entrepreneurs as well as practical implications for greater research impact.

Keywords: organisational communication, meanings of work, meaningful work, culture-centred approach, marginalisation, entrepreneurship, gender, agency, critical theory, poverty

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Chapter One: Introduction

Meaningful work has long been associated with the positive workplace-specific outcomes such as job satisfaction, engagement, and workplace well-being, as well as positive larger-scale outcomes such as life satisfaction and overall well-being (Steger, Dik, & Duffy, 2012), which suggests it is critical that circumstances for meaningful work are explored and understood by governments and policymakers. Structural barriers often faced by women in traditional career trajectories (Eagly & Carli, 2018) are among the reasons pushing more women toward the expected autonomy of starting their own businesses or social enterprises. Additionally, marginalised, or subaltern[1] women (Dutta, 2011)– those from lower socioeconomic groups or groups who have suffered historical oppression – have in some cases found entrepreneurial ventures a means of rising out of difficult social or financial circumstances (Sutter, Bruton, & Chen, 2018).

The aim of this research is to create discursive openings for women entrepreneurs in marginalised and subaltern communities to better understand circumstances in which meaningful work could occur as a transformative space. My thesis is that marginalised women find entrepreneurial work meaningful in certain conditions, in part by challenging power structures and lifting themselves, their families and communities out of difficult circumstances.

To situate this research within the organisational communication discipline, meaningful work is fundamentally about an issue central to communication studies: meaning. For this study, I

[1] Subalternity refers to the systematic erasure of cultural communities or groups from discursive spaces. Marginalised reflects an array of practices through which social structures limit the resources or opportunities to a person, or group that is needed for participation. In doing so, they are treated as insignificant or peripheral (Dutta, 2008)

define meaningful work as an individual's intersubjectively created construction of work – paid or unpaid - as personally or socially significant and positive in valence. Organisational communication scholars have long been interested in identifying factors associated with communication at work but have given less consideration to the various meanings workers themselves associate with their work and how those meanings contribute to job and life satisfaction. Cheney, Zorn, Planalp, and Lair (2008) coined the term meaning/ful work to encompass two concepts (meaning of work and meaningful work) to reflect a simultaneous focus on both and to suggest the two are closely interrelated. In addition, Cheney et al. (2008) called for organisational communication scholars to bring further attention to this area of study, stating that because of "our historic emphasis on meaning and social interaction," we would be better able to connect with "the work people do, how they feel about it, how work can be more dignified, and how these issues relate to broader, social, political, and economic trends" (p. 172).

Beyond giving greater attention to meaningful work is the need to ask probing questions of the construct itself. For example, Broadfoot et al. (2008) argue that current understandings of meaningful work 'problematise' the boundaries of organisational communication, and scholars attempting to study meaningful work must acknowledge that what we study is inherently raced, classed and gendered. These authors urged future studies of meaningful work to recognize the centrality of these three discourses and the assumptions of what counts as meaningful that stem from them.

This research responds to Broadfoot et al.'s (2008) call by problematising meaningful work in several ways. First, it aims to address the gendered nature of such research by focusing specifically on women's perceptions of the meaningfulness of their work. Second, it aims to address the intersectionality of class and/or race by focusing on the issues important to

subaltern communities. The subaltern voice is marked by its absence in mainstream discourses; therefore, this research sought to create alternative ways to open discursive spaces to marginalised voices (Dutta, 2008). As past research (Broadfoot et al., 2008; Lair, Shenoy, McClellan, & McGuire, 2008; Rosso, Dekas, & Wrzesniewski, 2010) has highlighted the inherent elitism in meaningful work scholarship, studies have typically focused on meaningful work of people who have the privilege of choosing work that is meaningful (e.g., non-profit work) and largely ignored the meanings of women from diverse social classes, with the exception of a few studies (e.g., Shenoy-Packer & Buzzanell, 2013). An ideal context for addressing some of the absences in meaningful work research is women starting businesses, especially given that entrepreneurship has been pushed as a pathway to poverty alleviation (Sutter et al., 2018).

This research adopts the culture-centred approach (Dutta, 2011), which questions the mainstream constructions of women's entrepreneurship and enterprise as inherently positive for meaningfulness, poverty alleviation and social change. The culture-centred approach is grounded in critical theory, examining the systematic erasure of the cultural voices of marginalised communities in their constructions of enterprise, entrepreneurship and work meaning.

This thesis is structured into the following five chapters. First is a thorough review of the literature on the areas of organisational communication, meanings of work, meaningful work and entrepreneurship. Section one of the literature review provides an overview of meaning/ful work: first situating the construct in organisational communication and highlighting past approaches used to analyse meaningfulness, then reviewing meaning/ful work in the context of poverty and finally, considering meaning/ful work in entrepreneurship. Section two outlines the entrepreneurship literature: first identifying contemporary

conceptualisations of entrepreneurs and entrepreneurship, then reviewing entrepreneurship and poverty alleviation, conceptualising entrepreneurship as social change, and highlighting the literature on women entrepreneurs and indigenous entrepreneurs. The third chapter, Methodology and Methods, justifies the use of the culture-centred approach as a theoretical framework for understanding poor women's entrepreneurship in Aotearoa and provides a detailed explanation of the methods used to collect and analyse data. The fourth chapter outlines key findings from the data collection concerning the research questions and emergent insights from participants. The fifth chapter, Discussion, summarises key findings in relation to the culture-centred approach, highlights theoretical and practical contributions from this study, and offers reflexive methods notes. The sixth chapter, Conclusion, summarises key insights of the project.

Chapter Two: Literature Review

This literature review will discuss previous studies on entrepreneurship and meaning/ful work, focusing on studies that relate specifically to the aims of this research. The first section presents an overview of meaning/ful work, including situating the construct in organisational communication, highlighting past approaches used to analyse meaningfulness, and defining the two constructs separately. Then a review of the concepts of meaning/ful work in the context of poverty is presented, and, finally, theorising entrepreneurship as an opportunity for meaningful work. This will be followed by an outline of the entrepreneurship literature: first identifying contemporary conceptualisations of entrepreneurs and entrepreneurship, then reviewing entrepreneurship and poverty alleviation, conceptualising entrepreneurship as social change, reviewing studies related to women's entrepreneurship and finally, reviewing indigenous entrepreneurship studies from Aotearoa and the Pacific.

Organisational Communication

W. Charles Redding (1985) first marked organisational communication as a field for scholarly study, and while the discipline remains focused on the two interrelated constructs, it has since grown to encompass a diverse hub of academics and practitioners with wide-ranging interests. Mumby and Stohl's (1996) essay outlined voice, rationality, organisation, and the organisation-society relationship as four problematics of the discipline, asserting OC research would "challenge prevailing, common sense notions of the social world, corporate or otherwise" (p. 57). Although previously US-centric, Broadfoot and Munshi (2007) presented a disciplinary shift to focus on global issues, arguing that the four problematics presented above "need to be reimagined, as does the nature of organising itself" (p. 253).

What Counts as Work?

We can view work simply as an essential means to secure sustenance for the overwhelming majority of the world's population. However, Timmermann (2018) postulates that since work is a key means of contributing to society, developing skills, improving people's overall welfare, and providing opportunities to obtain meaningful work should be a prioritised. Care labour, the role of a parent working to provide sustenance, education and love to a child, remains an unpaid job and is often assumed by society as a gendered, naturalised role, the terms of work, labour and leisure become a muddied web for definition. In fact, "no definition is satisfactory because work relates to all human activities, and one would have to exhaust all such activities to exhaust the provinces of work" (Applebaum, 1992, p. x). The terms labour, occupation, work, action (Arendt, 1958), and job are used interchangeably throughout this thesis.

Meaning/ful Work

The meaning of work and meaningful work, while related concepts describe two different phenomena. This conceptual ambiguity has resulted in a lack of cohesion in the literature, with many scholars using the terms interchangeably (Both-Nwabuwe, Dijkstra, & Beersma, 2017). Cheney et al. (2008) coined the term meaning/ful work to encompass the two concepts – to reflect a simultaneous focus on both and suggest the two are closely interrelated. This section will briefly compare and locate the two concepts in the organisational communication literature.

The meaningfulness of work is the amount of significance one ascribes to their work (Rosso et al., 2010). Meaningfulness, for humans, "is what guides, directs and gives values to our endeavours," acting as a platform to evaluate, cognitively and emotionally, what gives purpose or value to their working lives (Martela & Pessi, 2018, p. 3). Thus, to see one's work

as meaningful is a positive, valued and desirable experience. Due to the extensive time in which people are engaged in their working lives, now occupying 43.3 hours in an average worker's week in Aotearoa ("Hours worked," 2016), work often becomes one's primary means of contributing to society and a common source for meaning in people's lives.

Regarding organisational communication, Cheney et al. (2008) note that organisational communication scholars have paid little attention to the meanings associated with work itself, despite the robust literature associated with the quantity and quality of work. Following Cheney et al.'s call to investigate meanings associated with different work contexts, studies understanding the meanings of volunteers (McAllum, 2014), social entrepreneurs (Dempsey & Sanders, 2010) and encore careers (Simpson, Richardson, & Zorn, 2012) are among the many who responded.

Traditionally, organisational scholars have taken a subjective approach to meaning/ful work, assuming the perceptions of meaning are embedded in an individual's interpretation of experiences and interactions within the workplace (Brief & Nord, 1990). This subjective approach grants agency to the individual to interpret and create meaning in their work experience. Some studies (e.g., Martela & Pessi, 2018) have rejected the notion of macro-level factors, such as economic, political, and socio-cultural environments, as having shaped people's understandings and perceptions of meaning and meaningfulness. Instead, they assert that meaningful work is an entirely subjective experience for individuals, adding that there is widespread agreement in the literature on this notion. Rosso et al.'s (2010) literature review on the meanings of work also chose a subjective approach in their definition but referenced macro-level forces and their influences throughout the review. This micro-level approach was challenged by Westwood and Lok (2003), describing it as both limiting and inadequate in the attempt to gain a holistic understanding of the complex and multifaceted nature of meanings.

Mitra and Buzzanell (2017) also described the 'messiness' of meaningful work, asserting that while the agency of a worker is crucial in naming what is meaningful to them, it would be impossible to ignore the macro-level "organisational, professional, political and economic constraints that both enable and restrain worker agency in different contexts" (p. 597).

A more holistic (and realistic) approach to understanding the complexity of meaning/ful work would be to not only appreciate the subjective meanings individuals ascribe to work but also examine how those meanings are socially influenced and shaped by cultural worldviews (Rosso et al., 2010). In other words, work is more likely to be regarded as meaningful when the sociocultural systems and Discourses that surround an individual ascribe value to that particular work activity. Gee's (2003; 1993) definition of d/Discourses helps explain this, whereas the 'little d' discourses refer to specific uses of language (such as talking or texts), compared to 'big d' Discourses, which refer to the fluid identity "kits" learned and embodied by actors. Subjective and objective approaches to meaning/ful work complement each other; understanding meanings and meaningfulness are subjective experiences while recognising that an ideological worldview is strongly (and often unknowingly) shaped by the social and cultural values that surround individuals.

Meaningful work

Because of the above argument, I present my definition of meaningful work for this research. This is defined as an individual's intersubjectively created construction of work – paid or unpaid - as personally or socially significant and positive in valence.

An intersubjective approach to meaningful work recognises the issue of adaptive preferences, that is, the tendency for individuals to focus on goals that they could reasonably reach under personal circumstances (Sen, 2009). Individual goals tend to acknowledge the existence of

barriers as ‘facts of life.’ Therefore, many individuals fail to recognise and resist labour injustices or pursue alternate forms of work (Timmermann, 2018).

Maslow (1971) argued that individuals who do not view their work as particularly meaningful are less likely to fulfil their professional potential and fully engage through their work and working lives. From this statement, we can clearly see how an organisation benefits from its employees developing a sense of meaningfulness in their work. Specifically, the organisation stands to gain interested employees who are fully engaging in the organisation and the work they are producing.

Additionally, studies show that ‘boring,’ repetitive work can influence how a person interacts with their community, choosing intellectually undemanding activities during their leisure time and making them more vulnerable to propaganda (Timmermann, 2018). Creating opportunities for meaningful work is a way to increase the well-being of the population and allow for more engaged, attentive citizens.

Historically, scholars have taken a top-down approach, studying how organisations structure work in the hopes of increasing meaningful work for their employees and, in return, receiving the benefits of increased motivation, satisfaction, and performance (Oldham & Hackman, 2010).

Meanings of Work

The construct meaning of work refers to how different people may attach different meanings to their work, and these meanings are a description of how one understands what work means to them, whether it be a positive, neutral or negative description. Meaning is quite simply “an output of having made sense of something” (Rosso et al., 2010, p. 94). For example, some

view their work as ‘just a job’ while others describe their work as a calling (Wrzesniewski, McCauley, Rozin, & Schwartz, 1997).

Culture, class and opportunity may influence meanings for work. For example, Aisenson, Legaspi, Czerniul, Valenzuela, Miguelez, and Virgilis’ (2022) case study on ten vulnerable, young Argentinian workers found a prominent distinction between personal interests and work in constructions of work meanings. In Argentina, “unemployment rates are 23% for young women and 18% for young men” (p. 23), creating an intimidating job market for young and inexperienced workers. The Argentine workers studied had few opportunities for personal development or pleasure in the jobs they held and thus did not associate these traits with work whatsoever. The predominant discourse among the group of ten was that “work and pleasure are entirely separate paths” (p. 47). From their perspective, “If you like something, then it’s not work, it’s a hobby” (p. 48). Despite interviewees holding well-defined future desires that could easily translate as entrepreneurial work, like tattooing or dressmaking, they did not associate these hobbies with earning money. Instead, participants perceived work and pleasure separately: “Doing what you like is not considered a job” and “Nobody has a job they enjoy” (p. 48). This division was portrayed as a natural, universal conception of work for young, vulnerable Argentines.

Many studies have attempted to measure, understand and describe the potential sources for the meaning of work. Understanding primary sources of meaning for people has pragmatic value as it provides an opportunity for governments, organisations and society to foster positive meanings for work. Rosso et al.’s (2010) review of the literature identified four main sources: the self, other people, the context of work, and spirituality. Given this study is the first of its kind to examine work meanings in the context of poverty and entrepreneurship, the

next two sections will outline how these four main sources of meaning may apply to such contexts with the help of past literature.

Meaningful Work in the Context of Poverty

If only a portion of the population is gaining access to work that they consider meaningful, while the majority are confined to repetitive labour work, why should scholars, citizens and policy-makers care about the notion of meaningful work? Meaningful work in the context of poverty is a contentious subject as scholars have raised concerns that the work meaningfulness literature is elitist, typically framed around privileged types of work and a social class that can afford the notion of work as self-fulfilling (e.g., Brief & Nord, 1990). With many studies focusing on types of work that promote human development (e.g., volunteer work, social entrepreneurship), participants in such studies typically have the privilege to choose types of work that go beyond 'paying the bills.' Broadfoot et al. (2008) assert that the subject of studies of organisational scholars is inherently raced, classed and gendered, and "present discussion of meaningful work cannot be had without recognising the centrality of these three pervasive discourses, structures, and experiences" (p. 155). In recognition that little research has analysed meaningful work in the context of poverty, I will briefly discuss three recognised sources of meaning (Rosso et al., 2010) in reference to the context of poverty.

Within the self, an individual's identity, motivations, beliefs and values play a large role in influencing their interpretation of meaning in their work. Rosso et al. (2010) say future research on the self as a source of meaning for work could "compare the influence of different facets and conceptualisations of the self on the meaning of work" (p. 99) to better understand how individuals' identities create and shape meaning. Interestingly, Nuñez and Sansone (2016) study of first-generation Latino college students appears to be one of the few

meanings of work studies to interview participants from a minority group. Findings from this qualitative study included how the students' family environment positively influenced their conceptions of work. However, the study lacked a discussion on how the intersectional identity of being a first-generation Latino student (an ethnic minority in the United States) may have influenced those meanings.

Other people were identified as a significant source of meaning for work, and this may include co-workers, leaders, groups/communities and the family (Rosso et al., 2010). While each of these has the potential to be influential on low-income women entrepreneurs, community and the family in particular warrant further attention, with the assumption that they may be especially important sources of meaning for marginalised women with little capital other than their social capital (Farr-Wharton & Brunetto, 2007).

Groups and communities that an individual is a part of have the potential to be a source of meaning and an influence on that individual's work, especially if group membership is salient. Much of the research in this area, unsurprisingly, focuses on the community environment that organisations create for their employees (e.g., Pratt & Ashforth, 2003). Much less research has been conducted on how particular group memberships foster meaning for their members, aside from one influential, mixed-methods study by Bunderson and Thompson (2009) on zookeepers' callings to their work. The authors outline how participants relied on their identification with the zookeeping community during demanding points of their work (sacrificing pay and personal time) and noted that this group membership allowed participants to "embrace the beliefs and ideologies of that community as their own and can therefore draw on these beliefs and ideologies to assign both personal meaning and social significance to their work" (p. 39). Therefore, the influence of community and its associated beliefs and ideologies warrant further attention in the meaning of work literature.

Interestingly, aside from Nuñez and Sansone's (2016) findings, the family has not been directly studied as a source of meaning in work, but Brief and Nord's (1990) review on the meaning of work speculates that a supportive home environment may allow for appreciation of the role of work in one's life, while a demanding home environment could put a strain on a person's relationship with work.

Finally, spirituality was identified as a significant source of meaning in the Rosso et al. (2010) review, which noted the 'timidity' in organisational studies on how to approach the intersections of work and spirituality. The works of Marjolein Lips-Wiersma are important to discuss briefly, both because of her prominence in the meaning/ful work discipline and because she is a New Zealand-based researcher, so her data is particularly relevant. Lips-Wiersma (2002) understands spirituality as a meaning-making construct that can influence and guide an individual's career in multiple, interconnected ways. Despite the range of religions and spiritualities in her study, she found several recurring themes prominent in the data regarding how spirituality influences constructions of work's meaningfulness; work was seen as meaningful within multiple faith traditions to the extent it inspired developing and becoming self, unity with others, expressing self, and serving others. It is likely that spirituality may also play a role in the working lives of women entrepreneurs experiencing precarity, especially those from strong religious or cultural backgrounds, and that similar themes may emerge.

To summarise, meaningful work has been described in the literature as elitist because of mainstream academia's focus on privileged types of work and the participants who have access to it. The self, other people, and spirituality are current sources of meaning that frequently appear in past research and hold the potential to manifest for marginalised women entrepreneurs. This proposed research not only answers Broadfoot et al.'s (2008) call to

recognise the raced, classed and gendered discourses that perpetuate our understanding of meaningful work but also contributes to our understanding of different facets of the self and their potential influences on work meaningfulness.

Meaningful Work in the Context of Entrepreneurship

This study interrupts the mainstream discourse that entrepreneurship is an unequivocally positive and praiseworthy endeavour by asking about the degree to which entrepreneurship is actually meaningful to the people doing it. A recognised source of meaning for individuals is the context of work (Rosso et al., 2010).

A meaningful work study in the context of entrepreneurship was conducted by Dempsey and Sanders (2010), who chose three popular autobiographies by social entrepreneurs to analyse, noting that these biographies "function as simultaneously inspiring and cautionary accounts of social entrepreneurship" (p. 452). The autobiographies' authors failed to negotiate a work-life balance, resulting in a loss of relationships and a decline in health. Self-sacrifice and unpaid labour were key themes from each of the autobiographies and, while prominent in the entrepreneurial literature, are not typically representative of meaningful work. Despite these perceived negative meanings, doing work that helps others, in comparison to work that only benefits oneself, has been shown to correlate with an increase in the work's meaningfulness (Allan, Duffy, & Collisson, 2018).

Pursuing entrepreneurial work for profit may be an inadequate source of meaningfulness alone. However, several factors should be considered here. First, Rosso et al. (2010) probed scholars to consider the national context of work and its possible influence on meaning and as previously noted, Aotearoa is a land of small businesses. Second, 'the entrepreneur' has been traditionally celebrated as a hero in countries dominated by neoliberalism (Imas et al., 2012),

including Aotearoa. The entrepreneur may be seen to embody the heroic spirit of individualism, as entrepreneurs are often assumed to be persons working individually and in isolation (Gill & Ganesh, 2007). However, even famous entrepreneurs who seem to embody these individualistic achievements (e.g., Steve Jobs or Jeff Bezos) were not simply acting as individuals but worked within networks of other people who provided many resources. Cruz (2015) urged organisational communication scholars to engage with the African feminist principles of holism, collectivity, and situationality when challenging masculinist interpretations of organisations, such as the importance of individualism in entrepreneurship.

To summarise, despite organisational communication scholars' interest in both creating organisations and work meaning, relatively little is known about whether entrepreneurship is actually meaningful to the people doing it, and even less on the specific meanings marginalised entrepreneurs associate with their work. The national context of work may influence worker meaning, but mainstream, neoliberal interpretations of the individualistic entrepreneur largely ignore the working realities of marginalised communities. This proposed research aims to question the centrality of individualism in entrepreneurship and attempts to understand and recognise the holistic, collective efforts of women and their situational resources in the creation of an entrepreneurial venture.

Entrepreneurship

Entrepreneurship research has grown to encompass a range of definitions, topics and perspectives in the hope of delineating both 'entrepreneurship' as a process and the 'entrepreneur' as an agent (Busenitz et al., 2003). Indeed, some question consider whether it's possible to separate the two; "How can we know the dancer from the dance?" (Yeatz, 1956, cited in Gartner, 1988, p. 47). Trait approaches consider the entrepreneur as a static set of personality characteristics that attempt to explain why one person has started a business

while others in similar positions did not (Ahl, 2004). Behavioural approaches, on the other hand, view entrepreneurs as a "set of activities involved in organisation creation" (Gartner, 1988, p. 11), going on to define entrepreneurship simply as the process of creating organisations. Aldrich (2005) highlights three further alternative approaches to the study of entrepreneurship: the study of high-growth, high-wealth business creation, the study of innovation and new products/markets, and finally, the study of the pursuit of profitable opportunities. Each of these perspectives assumes that wealth creation is the outcome of entrepreneurship.

The entrepreneur is central to neoliberal ideologies of work and has intrigued academics interested in 21st-century capitalism, characteristically being framed as elite, courageous, risk-taking and male (Gill & Ganesh, 2007). Zimmerer and Scarborough (2005) defined an entrepreneur as someone who "creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying significant opportunities and assembling the necessary resources to capitalise on them" (p. 5). Typically seen throughout the literature as a positive economic activity, Shane and Venkataraman's (2000) well-cited conceptual framework of entrepreneurship assumed that the core of entrepreneurship research surrounds analyses of relations between opportunity recognition and wealth creation. This has since been subjected to wide ontological and epistemological critique, most notably in Rindova, Barry, and Ketchens' (2009) reconceptualisation of the construct. These authors define the activity of entrepreneuring as "efforts to bring about new economic, social, institutional, and cultural environments through the actions of an individual or group of individuals" (p. 477), thus shifting the focus from opportunity recognition and wealth creation to a more context-dependent and complex activity that suggests a range of potential outcomes (Al-Dajani & Marlow, 2013).

Entrepreneurship in Poor, Low-Income, and Impoverished Contexts

Rarely does the image of an entrepreneur in the context of poverty come to mind when entrepreneurship and enterprise are being discussed in mainstream media. Yet, those who dwell at the margins frequently undertake entrepreneurial activities to survive (Dey, Gupta, & Singh, 2019), despite being neglected by the prevailing ideological discourse of entrepreneurship. This discourse privileges an economic system that legitimises the values and identities of the Western hero whilst ignoring the realities of poor or neglected communities (Imas, Wilson, & Weston, 2012).

The barefoot entrepreneur is a concept adopted from Nobel economic prize winner Manfred Max-Neef (2006), who proposed that the economic activities of the marginalised, who often rely on large, extended families and lack basic resources, cannot be understood through the theories and models that account for mainstream literature. Alternative knowledge is necessary to understand the conditions that continue to perpetuate marginality (Calas et al., 2009; Dutta, 2011). This alternative knowledge is produced by listening to the voices of the subaltern, whose standpoint at the margins emphasises expertise in the knowledge that challenges structures and creates transformative spaces (Dutta, 2011).

The distinction between necessity entrepreneurship and opportunity entrepreneurship was important to authors Lippman, Davis, and Alrich (2005), in their theoretical exploration into why high levels of entrepreneurship positively relate to high levels of economic inequality among nations, argued that necessity entrepreneurship occurs “when there are no other opportunities for gainful labour market participation” (p. 10), while opportunity entrepreneurship is undertaken to gain from perceived market opportunities. Despite their argument that this distinction “helps to explain the conditions under which financial resources affect entrepreneurial decisions” (p. 10), it suggests the questionable underlying

assumption that those undertaking necessity entrepreneurship do not look for opportunities in the market. In other words, individuals who are forced into entrepreneurship as a final effort to secure income are distinguished as "different" to individuals who willingly pursue entrepreneurship to profit from a perceived gap. While this distinction helped the researchers explain the relationship between a nation's wealth inequality and entrepreneurial activities, the main assumption is problematic. Low-income and marginalised individuals who are pushed into entrepreneurship likely still target perceived gaps in the market like their elite counterparts. Of course, the perception of market gaps is greatly aided by industry experience, which the authors assumed opportunists would have and necessity entrepreneurs would not. However, an understanding of market gaps could be aided by a poor woman's unique standpoint. Women who have experienced underserved or poorly served markets will certainly experience gaps and thus may very well perceive the gap as an opportunity.

Entrepreneurship as a Neoliberal Solution to Poverty Alleviation

Since the 1980s, women's entrepreneurial activity has been exploited by businesses and governments with neoliberal agendas (Mayer & Rankin, 2002; Rankin, 2002). Their standard arguments embrace entrepreneurship as a celebrated solution to extreme poverty, marginalisation and the subordination of women, and that entrepreneurship must be encouraged on an individual level to lift individuals out of poverty. However, this agenda may be seen as a way to absolve "governments of their responsibilities and transfer[s] the onus to the individuals to find a solution for their marginalisation and poverty" (Al-Dajani & Marlow, 2013, p. 519; see also Narain & Morse, 2008).

An important role in this proposed solution is played by microfinance companies. Microfinance companies such as the much-publicised Grameen Bank have provided 'opportunity' globally for women to receive small funds (e.g., $50 NZD) to grow their

businesses. With women as the target of this solution (totalling 97% of microfinance borrowers) and microfinance institutions (MFIs) such as the Grameen Bank emphasising their success (e.g., "5% of Grameen borrowers escape poverty every year"; Bateman, 2011, p. 5), women's poverty worldwide should have been abolished. As we know, this did not happen. Bateman (2011) describes the "awkward reality" of how microfinance models do not work as they were supposed to. Moreover, there is "substantial evidence that shows the microfinance model to be seriously destructive of poverty reduction and sustainable development" (p. 3). Shakya and Rankin's (2008) study of beneficiaries of microfinance programs in Nepal and Vietnam considered the ways in which the women borrowers contravene the programmes' protocols and procedures. The authors argued that the women's transgressions "reveal the extent to which microfinance programmes are governed by a set of rules that privilege financial sustainability over social outreach or empowerment" (p. 1224).

Considering the 'hype' that microfinance has created for entrepreneurship as the solution to poverty, it should come as no surprise that entrepreneurship as a pathway out of poverty is a growing area of study (Sutter et al., 2018). Sen (2009) argued that poverty is the inability or lack of opportunity to create income; addressing poverty extends to not only providing the basic material necessities but also allowing people to be capable of creating and maintaining normal, healthy lives. Entrepreneurship is seen as an alternative pathway to reducing poverty, promoting economic development and giving the capability to gain resources (Kumar, 2019; Wu & Si, 2018). In a recent literature review of over 200 articles focusing on entrepreneurship as a solution to extreme poverty, Sutter et al. (2018) highlighted three different underlying perspectives within the literature: remediation, reform, and revolution. Of particular relevance to this proposal is the revolution perspective, which was identified as the least common and most "radical" approach, critiquing the basic tenets of capitalism such

as “self-interest, individualism, and the primacy of economic outcomes” (p. 2). This approach suggests that poverty alleviation will occur within communities “as alternative models of economic organisation are identified, exploited and scaled through entrepreneurship” (p. 2). Additionally, the revolution perspective highlights that poverty is not only a lack of resources and social exclusion but a result of corrupt and broken systems that provide opportunities to some while denying others (Sutter et al., 2018).

A recent report released by Oxfam (*Public Good or Private Wealth?,* 2019) reveals how Aotearoa’s two billionaires, Graeme Hart and Richard Chandler, increased their fortune by $1.1 billion over the period 2017 to 2018, while the poorest fifty per cent of the country had their wealth decreased by $1.3 billion in that same period. Moreover, the richest 5% of New Zealanders have more wealth than the bottom 90%. These numbers may suggest a broken system when the Manatū Hauora report (*Household food insecurity among children in New Zealand,* 2018) revealed that one in five children live in households without access to enough food. Poverty in the developed nation of Aotearoa exists, and reports such as these suggest that inequality will continue to increase without the government appropriately taxing wealth.

To summarise, entrepreneurship for the purposes of poverty alleviation has been criticised by critical organisational scholars as perpetuating a neoliberal narrative of self-help for people who face the real and complex constraints of marginalised and excluded contexts. Additionally, the credibility and effectiveness of microfinance institutions are under criticism for their history of targeting women borrowers and the continuation of poverty that affects those communities. Indeed, this research proposal could be seen as a continued celebration of an entrepreneurial solution to poverty. Instead, I propose that critical research investigating marginalised women entrepreneurs is crucial to challenging the structural and cultural barriers (or lack thereof) that stand against transformative spaces for women. While not the

primary aim, this research offers insights into the extent to which entrepreneurship can alleviate the effects of poverty for women in the developed nation of Aotearoa.

Entrepreneurship as Social Change

The reframing of entrepreneurship as an act of social change and not just an economic activity (Calas, Smircich, & Bourne, 2009) allows for a more complex understanding of entrepreneurship. A key argument raised by Calas et al. (2009) was that the activity of entrepreneurship might benefit women by acting as a social site of potential opportunities for women's equality. This social site allows for the recognition of the different social values that women often bring to the workplace and that remain unrecognised in organisations structured by men for men.

An excellent example of research reflecting Calas et al.'s argument was Zapalska and Brozik's (2017) qualitative study of ten Māori female entrepreneurs in Aotearoa. The respondents described, "in contrast to males, Māori female philosophy is based on five interconnected pillars, called well-beings" (p. 162), which guide their approaches to directing their entrepreneurial ventures, specifically, spiritual, cultural, social, environmental, and economic well-being Also, respondents believed that resources should:

> Be responsibly and collectively allocated to continue providing traditional education about family values, Māori wisdom, unity, harmony, control, and preservation of the environment and natural resources as means of maintaining the Māori way of life and communal development (p. 164).

This excerpt conveys a view that entrepreneurship is not merely an economic activity that benefits a respondent's family alone but a place where she can exercise the "female Māori values and norms as they are based on how [her] ancestors lived their lives" (p. 163) and

create work that is meaningful to her and to her community. The creation of an entrepreneurial venture under the social values, agendas, motives and interests of the subaltern essentially emphasises writing history and creating knowledge from below (Dutta, 2008). The women entrepreneurs and cultural communities who seek this are enacting their ability to "challenge their marginalisation and envision possibilities of social change by imagining alternative worlds" (Dutta & Zoller, 2009)

Although Zapalska and Brozik focused on the implications these entrepreneurs held for the tourism industry, their data holds additional significance to the process of entrepreneuring and our understanding of women entrepreneurs' work meaning. These Māori women entrepreneurs run businesses based on the meanings that are important to them and their ancestors before them, challenging the neoliberal ideology that values profit maximisation at the expense of unrenewable resources, such as the environment. Their ventures also reject the value of individualism, which appears central to entrepreneurship in mainstream literature (Liñán, Moriano, & Jaén, 2016). Instead, their ancestors' knowledge, values and wisdom are guide their business practices and upholding the well-being of their community is the most valued outcome of their ventures. In contrast to this example, entrepreneurial growth has been criticised as harmful to communities at the margins when it embraces neoliberal discourse and perpetuates power differences (Calas et al., 2009; Imas et al., 2012).

The empowerment of women to gain access to the same economic opportunities as men increases organisational effectiveness, performance and growth, boosts GDP and strengthens economies. Despite these global benefits, women remain less likely to participate in the labour market worldwide and are over-represented in vulnerable employment positions (UN Women, 2019). The term 'empowerment' is challenged as having lost its original meaning and context after being "skilfully co-opted by… ideologies in pursuit of their agenda of

divesting big government (for which read: the welfare state) of its purported power and control by 'empowering' communities to look after their own affairs" (Batliwala, 2007, p. 558). Instead, empowerment can be viewed as a lens to understand the extent to which women's entrepreneurial activities counter marginalisation and exclusion (Al-Dajani & Marlow, 2013). Therefore, women must be the agents of change (not merely the recipients) for a process to be considered empowering to women (Malhotra, Schuler, & Boender, 2002) 2002). This is consistent with the culture-centred approach, which defines agency as the capacity to which one engages with the structures that surround one's life (Dutta, 2014).

Al-Dajani and Marlow (2013) developed an empirically informed conceptual framework that illustrates the relations between gender, entrepreneuring, and "socio-political empowerment in a context of the material, cultural and economic deprivation" (p. 504). The authors' longitudinal, qualitative study interviewed 43 Palestinian women who produced traditional, embroidered goods from their homes in a deprived neighbourhood in Jordan. This study contributes to our understanding of the possibilities of entrepreneurship to provide a transformative space for displaced women to become socially, politically, and economically empowered. Their framework consists of three critical components: contextualising entrepreneurial motivations (specific contexts are recognised as key to fostering entrepreneurial activity), an empowerment cycle (adopted from Longwe & Clare, 1994), and empowerment outcomes (potentially measurable economic and non-economic empowerment indicators).

In summary, a growing body of research conceptualises entrepreneurship as an act of social change which recognises that the values of an entrepreneur can impact the structuring and outcomes of ventures. Additionally, this conceptualisation acknowledges that the economic, political, market, and institutional contexts play a critical role in the fostering and enabling of

entrepreneurship. Empowerment through entrepreneurship that is situated in a context of scarcity must centralise the voices and standpoints of women as agents in the process of change. Finally, Al-Dajani and Marlow's (2013) empowerment process offers insight into what a transformative space may look like for the marginalised women entrepreneurs in this research.

Women Entrepreneurs

Women entrepreneurs have received much-needed academic attention in the last thirty years (Jennings & Brush, 2013; Yadav & Unni, 2016). Of particular relevance to this research is organisational communication research of women entrepreneurs, New Zealand women entrepreneurs, the concept of social capital and family business, women and environmental issues, and women's entrepreneurial identity.

Women entrepreneurs have received very little attention in organizational communication research. Gill and Ganesh (2007) conducted 23 qualitative interviews with white women entrepreneurs to understand how they "interpret and experience empowerment, and how are these experiences related to larger discourses of entrepreneurialism" (p. 274). The authors outlined how past research has assumed the entrepreneurial self has the following traits: autonomy, masculinity, whiteness, and essentiality. By essentiality, they meant that experience and the self are assumed to be separate categories; they argued past research has not considered ways in which the self is shaped by surrounding experience and discourses. Their research found that women were motivated to pursue entrepreneurship by autonomy, confidence, self-expression and embracing opportunity. They also found that women experienced numerous constraints in pursuing entrepreneurship, such as discrimination, employee management, and home vs. work and, despite constraints, were empowered by mental stimulation determination, living in a frontier state and supportive outlets. Finally, the

authors suggested the theoretical application of bounded empowerment for future scholars studying women in entrepreneurship.

One other study of women's entrepreneurship appeared recently in the organisational communication literature. Haseki, Scott and Gailliard (2021) studied 60 immigrant women entrepreneurs in New York City, focusing on the communication strategies they used to manage multiple, intersecting identities, such as gender, ethnicity, religion, and immigrant status. They found three key tensions that the women entrepreneurs had to navigate in negotiating their multiple identities: visible versus invisible (being physically visible or not with key stakeholders); expressive versus silent (determining whether to engage or disengage with customers and other stakeholders); and revealing versus concealing (determining what to reveal about their identity, especially in mediated contexts). The research found that the communication practices adopted to negotiate such tensions were instrumental in securing business opportunities and survival of their enterprises.

Within Aotearoa New Zealand, there have been several studies on women entrepreneurs, including studies of immigrant women (Pio 2006, 2007). Studies that compared men and women's entrepreneurial experience found little difference in terms of motivational factors and perceived entrepreneurial success but located a clear disparity in spousal support received between the two genders. Kirkwood (2009b) concluded that men and women have similar motivational factors for entering entrepreneurship, but women were less motivated by money than men and more motivated by the prospect of independence and a flexible work-life balance. Kirkwood's (2016) study concerning the perceived factors of success among men and women entrepreneurs in New Zealand showed little difference between the genders but identified what women considered to be success factors, including satisfied stakeholders, work and family balance, personal satisfaction, and financial success. Additionally, a study

on entrepreneurial spousal support (Kirkwood, 2009c) positioned the gendered entrepreneurial experience of women. The familiar theme that is often seen in business is a lack of confidence in women when comparing the genders (Kirkwood, 2009a); the study foundno women in the pool of participants started a business without their spouses' support. Women often commented that they were "lucky" to have their spouses' support, meaning they didn't assume they would automatically get it (while men rarely sought out their wives' support) and undertones suggesting some husbands had the final say on whether their spouses' business went ahead or not. Kirkwood argued that gender comparative studies are not altogether productive when comparing the female entrepreneur to the male norm. Instead, researchers should be focusing on the process of entrepreneurship (Kirkwood, 2009b).

The concept of social capital frequently appeared in the literature on women's entrepreneurship and was identified as a key resource, particularly for family business owners. Social capital is the potential ability to obtain resources, favours, or information from one's personal connections. It is seen as distinct from other financial capital, as it depends on the interactions and relationships among social actors (Shi, Shepherd, & Schmidts, 2015, p. 817). Nguyen and Sawang (2016) examined work-family interaction and well-being among small business owners (SBOs). The results of their quantitative study supported the literature in that social support had a moderating effect on work-family conflict, and the SBOs' perceived well-being. An important source of social capital for women entrepreneurs, as indicated previously, is a spouse. Semerci and Volery's (2018) research found that parenting stress directly interfered with entrepreneurial work, and the most crucial source of social support was the spouse of the entrepreneur. This is important because running a business venture often includes working long hours and increased financial risks—increasing parenting stress for entrepreneurs (Kirkwood & Tootell, 2008). Such research suggests that

entrepreneurial ventures do not necessarily have a positive effect on parenting stress and should not be assumed to be an easier option for work-life balance for parents (Khan & Rowlands, 2018).

A gender comparative study used a mixed method approach of both quantitative surveys and interviews from 'green business' programs to analyse whether women were more concerned about the environment than their male counterparts. The authors found that women participating in the program saw themselves as "agents of change in leading the greening of their own business into profound social change," while men saw the greening program as "an opportunity for leaner business practices and operational savings" (Braun, 2010, p. 254). Aotearoa is known for its ecotourism opportunities. Kirkwood and Walton's (2010) study of the motivations of New Zealand ecopreneurs (ecologically oriented entrepreneurs) revealed that green values, identifying a gap in the market, making a living, being their own boss, and passion were the five common drivers for ecopreneurs. These motivators are complex and interwoven, with social influences like green values as a foundation for many other motivations, showing that future ecopreneur research requires a sociological perspective.

Swail and Marlow (2018) critically analysed the relationship between gender, identity and entrepreneurial legitimation during the nascent phase of an entrepreneurial venture. Specifically, the authors focus on how women entrepreneurs undertake identity work to succeed in the beginning phases of their venture, given the elevated status of masculinity in entrepreneurship, to "bridge that gulf between devalued feminised identities and the masculinised prototypical entrepreneur" (p. 257). The women informants in their study actively associated masculine behaviours and male role models with entrepreneurial activities, and the authors argued that this was problematic as "women who adopt feminised replicas of masculine behaviours are contaminated by such practices and subject to sanction"

(p. 266) concluding that moving too far from expected gender performances could damage legitimacy. This is supported by extant research on the expected gender performances of women in the workplace and in leadership positions (Leberman and Hurst, 2017)

Often, migrant women undertake entrepreneurship as a final option when previous work experience or education is not recognised as legitimate by their host country's employers (Pio, 2010). Migrant women entrepreneurs (MWE) remain largely invisible in academic research (Collins & Low, 2010; Pio 2006, 2007), are not a homogenous group, have multifaceted problems and are arguably the most disadvantaged of entrepreneurs (Azmat, 2013). Collins and Low (2010) cautioned "against simplistic generalisations about female immigrant entrepreneurship" (p. 108) in their study of 80 MWEs in Australia, as their results varied greatly, but also confirmed that MWE face issues of qualification recognition that other (White) women entrepreneurs do not face. Azmat and Fujimoto (2016) study of 15 Indian MWEs and their partners' questions how being an Indian, a woman, and a new Australian influences their entrepreneurship experience. The authors describe MWE's experience as a complex and multifaceted phenomenon. Interestingly, their migration to Australia acted as a catalyst to 'pull' them into entrepreneurship with "passion, [a] strong desire for autonomy, freedom and independence to break away from the restrictions imposed by the home country's cultural norms" (p. 650). Pio's (2007) study of Indian women entrepreneurs in New Zealand found four stages that she described as a 'bittersweet' entrepreneurial process, with stage one describing the difficulty of entering the job market, despite good levels of education and English proficiency depicted in her twelve participants. Stage two described the underemployment that many migrant women experience, with low salaries and challenges, but "still holding onto the migrant dream of a better life in the host country" (p. 420). Stage three discussed the setting up of micro-businesses as solo enterprises

to serve primarily ethnic customers and the self-esteem regained from taking up a new challenge. Finally, stage four describes an expansion of business, reaching a broader customer base and the feelings of 'success' from overcoming obstacles. Despite serious risk and uncertainty, coupled with a lack of business knowledge, her participants were able to open solo enterprises in art, beauty, catering and retail. Of particular importance from this study is, first, the knowledge that there is a stage four—migrant, ethnic women without prior business knowledge are going on to open and expand their businesses. Second, "none of the women in this sample had access to or knowledge about government resources for their business," but instead found business information from family and ethnic networks (p. 425). Finally, each of the four papers discussed MWE (Collins, 2010; Pio, 2007; Azmat, 2013; Azmat & Fujimoto, 2016) recognised family embeddedness as a strong influence and motivational factor on these MWE lives and entrepreneurial ventures.

To summarise, past literature demonstrates that women entrepreneurs face many different and, at times, conflicting factors during their entrepreneurial ventures. First, women and family-owned businesses rely heavily on social capital. In lieu of financial capital, the women entrepreneurs in my research may also depend on their families and community for knowledge, resources and support. Second, spousal support is a factor that heavily influences whether women enter entrepreneurship in Aotearoa, and we could assume that a lack of support could be detrimental to their venture. Third, women appear to integrate environmental values into their business ventures more than their male counterparts and do so for reasons beyond strictly economic benefits. Fourth, women entrepreneurs often undertake serious identity work in the beginning phases of their venture in order to secure legitimacy in a male-dominated environment. Fifth and finally, Migrant Women Entrepreneurs (MWE) face many challenges in their process of entrepreneurship, have been largely ignored from the

literature, and recognise their family as a strong source of capital and motivation in their ventures.

Indigenous Entrepreneurs

In a country globally known for its ecotourism and indigenous Māori culture, past studies have documented Māori-owned enterprises as an effective means for delivering community well-being and environmental preservation (Amoamo, Ruckstuhl & Ruwhiu, 2018; Zapalska & Brozik, 2017). In 2015, half of the children living in poverty were of Māori or Pasifika descent, despite these ethnicities comprising only 15% and 7%, respectively, of the total population of Aotearoa (Dale, 2017). These statistics indicate the ongoing effects of colonisation continue to damage the well-being of the Māori and Pasifika communities. The co-option of key elements of indigeneity by the neoliberal state strategically restrains radicalism by drafting potential radicals within the system (Edwards & Moore, 2009; McCormack, 2012). With the understanding that this research includes these participants, I will briefly outline indigenous Māori and Pacifika entrepreneurship literature.

Research arguing for indigenous entrepreneurs to incorporate social and cultural values into their ventures is important to consider for this research, as indigeneity is likely a source of meaning for participants (Hindle & Moroz, 2010). A comprehensive study of Māori entrepreneurship in the mainstream screen industry (Henry, Dana, & Murphy, 2018) outlined how the social and economic benefits for an indigenous community are most often the result of entrepreneurship that is informed by cultural and social capital. Mika, Warren, Foley, and Palmer (2017) further this notion by analysing Māori entrepreneurship through an identity perspective. The authors conclude that for an entrepreneur "to practice in a legitimate manner in Aotearoa, New Zealand, they must take account of both Māori cultural values and wider

societal values in the construction of their entrepreneurial identity" (p. 879). This perceived legitimacy will ideally bring enterprise assistance to indigenous entrepreneurs.

There is a range of noneconomic factors that play a central role in the success or otherwise of indigenous-owned businesses (Gray, Kirkwood, Etemaddar, & Monahan, 2018). Meeting social expectations, gift exchange, and cash reciprocity are just some of the cultural practices deeply embedded in the economic activities of indigenous entrepreneurs of the Pacific (Scheyvens, Banks, Meo-Sewabu, & Decena, 2017). Cahn (2008) uses case studies from Samoa to demonstrate the 'embeddedness' of social and cultural issues in entrepreneurship activities for indigenous people. Particularly, a coconut oil production venture that was only economically driven and did not incorporate social and cultural values produced little enthusiasm from workers, and coconut oil output was less than ideal. Cahn (2008) stresses the importance of blended and interwoven social and cultural values in indigenous entrepreneurial ventures. Traditional Samoan cash gifting contradicts business principles in saving cash flow for the business, and reluctance to 'flaunt' their business means a lack of marketing. The author notes that these tensions between Samoan obligations and mainstream business practices often disadvantage Samoan entrepreneurs.

Henry, Newth, and Spiller (2017) focused on the illustrative story of a Māori social innovator to exemplify how indigenous entrepreneurship can shift power by increasing the agency of marginalised indigenous people and disrupting structural and social power dynamics. They argued that the concept of power has received limited attention in the social innovation and entrepreneurship literature.

To summarise, as this research is set in Aotearoa, cultural, institutional, and other contextual characteristics are important to consider in the study of entrepreneurship (Calas et al., 2009;

Rindova et al., 2009; Watson, 2011). Social and cultural values must be embedded within the structuring of a venture and within an entrepreneur's own identity, for an indigenous venture to gain legitimacy in their community. Although some cultural obligations may seem in opposition to mainstream business practice, these responsibilities also lead to positive economic benefits, such as increased worker enthusiasm and output. Finally, this research responds to Henry et al.'s (2017) call to the construct of power in the entrepreneurship literature by adopting the culture-centred approach (CCA). Rooted in critical theory, the CCA aims to increase the agency of marginalised people and disrupt structural and social power dynamics that perpetuate marginalisation (Dutta, 2008).

Research Questions

Three research questions are presented, with a brief summary of their location in extant literature:

1. What meanings do low-income women assign to their entrepreneurial work?
2. What might influence low-income women's entrepreneurial work meanings?

While few projects have studied agents' meanings for their work in low-income settings, many influential studies focused on a person's immediate social interactions, ignoring wider discourses (Martela & Pessi, 2018; Stryker & Burke, 2000; Wrzesniewski, 2003). This places meaning primarily on the individual and does not consider the interactions between structure, culture and agency. Broadfoot et al. (2008) proposed that:

> At the larger, more macro, societal level of communicative and organising practices, scholars … may consider the discursive forces that determine what kinds of work/worker become "meaningful/meaningless" and how these forms of work and workers have changed over time, influencing our understandings of meaningful

> work… In fact, critical organisational communication scholars might view dominant, often Eurocentric meanings of work as forms of oppression requiring illumination and transformation (p. 156).

A study focusing on the larger macro-level influences on the meanings held by a low-income workforce may further our understanding of the meaning(s) low-income people hold for their work, what makes their work meaningful and how influential culture and structures are for that meaning.

> 3. In what circumstances, if any, can meaningful work emerge for low-income women entrepreneurs?

Past research (Broadfoot et al., 2008; Cheney et al., 2008; Mitra & Buzzanell, 2013; Lair et al., 2008) have criticised the notion of meaningful work as being an elitist concept. In other words, those who are struggling to 'make ends meet' do not have the luxury of choosing work that is meaningful. A study of meaning/ful work focusing on a low-income workforce is necessary to strengthen or critique this notion. In addition, the culture-centred approach aims to find transformative spaces for the marginalised and the oppressed (Dutta, 2008). Although these circumstances may seem unlikely to emerge for women entrepreneurs living in poverty, if meaningfulness does materialise, it is significant to our understanding of transformative spaces. Broadfoot et al. (2008) identify the lack of knowledge surrounding these spaces in the era of technological advancement and globalisation:

> Reconsidering how individuals communicatively constitute what work is and what kinds of work are meaningful forces scholars also to consider diverse sites of communication labour and work such as the home, house of worship, backyard studio, and playground. What people may communicatively constitute as meaningful

> work now knows no occupational or corporate boundaries and, as a result, intersects in interesting ways with the structures and experiences of gender, race, and class in contemporary times (p. 155).

A better understanding of the transformative spaces that could emerge for women entrepreneurs living in poverty and the factors that influence potential meaningfulness should be fostered for future workers.

Chapter Three: Methodology and Method

This chapter outlines the strategy, design and methodology that framed the research project. The culture-centred approach guides the methodology to first focus on the voices, and by extension the standpoints, of the participants; second, to centralise culture and make appropriate methodological choices based on that centralisation; and third, to disrupt structures that continue to perpetuate marginality. These goals will be achieved by adopting a critical paradigm and a qualitative framework using semi-structured interviews for data collection, as this allows informants to produce and offer their own meanings and experiences to the research process (Lindlof & Taylor, 2011). The following chapter describes the metatheoretical framework, justifies the use of qualitative methods, and describes my role as the researcher. This is followed by a description of the participants and contexts they inhabit, and grounded theory procedures were undertaken for data collection and analysis.

Research Design

This section describes the overall research design, first, by discussing the overarching methodological framework– the culture-centred approach; second, by explaining and justifying using qualitative methods for collecting data; and third, by explaining my positionality, including my education, background, and role as a Pākehā researcher committed to decolonisation.

Culture-Centred Approach

The culture-centred approach (CCA) is centrally concerned with the voices of marginalised groups and aims to create space for the ideas, issues and viewpoints that are of concern to them. It reflects a critical paradigm by focussing on the hegemonic power that creates and

perpetuates conditions of marginality and on the current practices used to resist that power. The CCA's emphasis on resistance to dominant practices (which offer opportunities to some while denying others) allows for an entry point for a researcher to enter the activist world. This research focuses on women entrepreneurs experiencing poverty and other hardships in Aotearoa. Existing scholarship on meanings of work, meaningful work, and entrepreneurship seldom incorporate low-income workforce voices, despite a clear need to better understand the conditions that perpetuate marginality and the transformative spaces in which meaningfulness and/or empowerment could occur. Dutta (2004) argues that "this line of thinking foregrounds the importance of understanding articulations of meanings by engaging participant voices, fostering spaces for those at the margins to define problem configurations and to create solutions that are meaningful to them" (as cited in Pal, 2012, p. 7). Foregrounding marginalised voices in research creates space for participatory action and social change in favour of poor and previously erased needs. In the following three paragraphs, I will outline how the culture-centred approach is suitable for this research through its interrogation of power structures, definitions of culture, structure, and agency, and focus on the subaltern voice.

This project would be the first study incorporating enterprise and entrepreneurship concepts within the culture-centred approach. Some might argue that traditional notions of enterprise and entrepreneurship oppose what the culture-centred approach stands for and therefore, are inappropriate. After all, entrepreneurship has been a poster child for neoliberal governments to absolve themselves from the responsibility of collective, structural socio-political problems (Bromley et al., 2022). However, this argument is precisely why the culture-centred approach is appropriate for this project, as it emphasises interrogating structures that reproduce conditions of marginality. Interrogating these structures is important for many reasons. To

name a few, inequality and the wealth gap continue to grow in Aotearoa (StatsNz, 2019; Public Good or Private Wealth, 2019); there is a well-known business case for diversity ("Facts and figures: Economic empowerment," 2019), and previous critical research has challenged traditional viewpoints on entrepreneurship and allowed for alternative knowledge to be produced (Calas et al., 2009; Harding, 2004). An example of alternative knowledge may look like the questioning of what success looks like for women in the workplace compared to their male counterparts (Leberman & Hurst, 2017) or whether women's businesses are genuinely under-performing in comparison to men's, or if they reflect the constrained performance that most small firms navigate (Marlow & Mcadam, 2013). Interrogating structures that perpetuate marginality create space for alternative organising, transformative politics, and opportunities for social change (Dutta, Zhuo, & Pal, 2012).

From the culture-centred approach, I draw on the following key understandings of power, culture, structure, and agency. First, according to Dutta (2011), "power is differentially distributed and determines the nature and content of the dominant discourses, which, in turn, support the dominant positions of power" (p. 9). The dominant positions of power have created our societies' structures, the institutional frameworks that organise and control the people, resources, and ideas in mainstream culture. Dutta (2007) defines culture within the culture-centred approach as "a complex web of meanings that is always in a state of flux" (p. 6), constantly shifting and interacting with structure and agency; this notion is particularly relevant to a consideration of the meaning(s) of work. This study's focus on marginalised women's voices and women's creations of organisations through entrepreneurship brings the concept of agency to the forefront of the discussion. In CCA, agency is understood as the capacity to engage with the structures surrounding one's life (Dutta, 2011). As structures can define or limit the possibilities and opportunities available to an individual, impoverished

women's agency is shaped and determined by the dominant positions of power (Yehya & Dutta, 2015). This brings my discussion to the central concern of the culture-centred approach, the voices of marginalised women and the transformative spaces that could occur due to this attention.

Dutta's (2011) culture-centred approach focuses on the voices of the marginalised and oppressed, whose lived experiences in the margins, interacting and negotiating with their culture and the structures built by and for others, allows for a more complex understanding of the conditions that create subalternity. Dutta, Ban and Pal (2012) describe this engagement with the "silences and absences in neoliberal discourse" as "generat[ing] meanings through a participatory framework" (p. 4). A strong example of this is Kim's (2008) study of farmer activists in Korea, which explored the resistive practices and mobilisation strategies of the farmers who challenged unfair global policies, "disrupting the Eurocentric notion of what constitutes public relations in the service of neoliberal power structures." The culture-centred approach argues that the undermining of agency in subaltern groups is essential to the erasure of their voices and standpoints. Therefore, discursive openings must be created within projects for dialogue and the co-construction of knowledge "from below" in order to define a transformative space in that community (Dutta, 2008).

Kaupapa Māori

Kaupapa Māori research offers a framework by Māori researchers, for Māori researchers, that asserts that Māori is the norm, is valid and is legitimate, and that Māori knowledge is owned by the Māori community (Pihama, Cram, & Walker, 2002). Given that I am a Pākehā researcher, it would be inappropriate to use the Kaupapa methodology in full, especially considering that my participants will be from multiple cultures. However, because my research is set in Aotearoa, some of my participants were likely to be Māori, and the culture-

centred approach centralises culture at the forefront of the conversation (Dutta, 2007), Kaupapa methodology offers some important considerations. First, Kaupapa Māori research aligns with the culture-centred approach in that it seeks to expose power relations that perpetuate oppression. Second, the principle of whanau (extended family) is centred in Kaupapa Māori research and is recognised in my literature review as an important concept. Third, the assertion that Māori is the norm is valid and is legitimate is an important concept when interviewing Māori participants.

Smith (2013) proposed decolonisation as a critical part to Indigenous peoples' development, with decolonisation being defined as a "process of revealing how colonisation has influenced beliefs and social practices that influence and contribute to the social construction of what it means to be Māori, creating power dynamics that privilege the colonising forces" (Pihama et al., 2002, p. 40). To assert that Māori is the norm is to understand that Aotearoa is a colonised state that has historically oppressed other cultures to create Pākehā culture as the norm and as legitimate.

Qualitative Methods

Following the aims of this research set within the framework of the culture-centred approach, a qualitative research method was chosen to explore and understand the meanings women entrepreneurs in poverty associate with their work. Tracy (2013) describes the opportunity for qualitative research to be both rich and holistic, focusing on participants' lived experiences in specific contexts, allowing for participants' meanings to be honoured. Qualitative research recognises the multitude of interpretations possible from data collection, but as Tracy summarises, "Some are more theoretically compelling, morally significant, or practically important than others" (2013, p. 5). This is ideal, given this study's focus on creating space for voices that have previously been erased from academic literature and public platforms and

will allow for the co-construction of knowledge between myself (the researcher) and the participants (Dutta, 2011).

Tracy (2013) defines a discursive interview as examining how participants' answers are created and shaped within discourses and power relations. In addition to PhD data collection and 115.111 coursework, I worked as an interviewer on two C.A.R.E. projects, *Racism in Aotearoa* and *The Prevention of Sexual and Family Violence in Aotearoa*. These were valuable experiences practising interview methods, the ethical considerations in interviews with vulnerable participants, participant relations and reflective practice, and the CCA's methodological influences on the interview process, like research question design and demographic surveys.

Grounded theory is a frequently used method for data analysis in organisational communication, but it also holds important implications for collecting data. I align my approach with Charmaz and Belgrave (2012), who define grounded theory as a "systematic method for constructing a theoretical analysis from data, with explicit, analytic strategies and implicit guidelines for data collection" (p. 347). As grounded theory is an inductive, iterative and interactive method, it emphasises the researcher's role in the interview stage of data collection. In short, interviews must be both in-depth and constantly reshaped to fit the experiences and values of the interviewees (Charmaz & Belgrave, 2012). Interview questions were continuously reconsidered and edited throughout the interview stage of this research to include the comments and concerns of past participants. Witz (2006) advocates for participants to be brought into the project as allies, and I consulted willing participants throughout the interview stage as emerging ideas developed. Specifically, I included questions toward the end of the interviews to encourage participants to reflect on the interview process and make suggestions.

About the Researcher: Confessional tales

Confessional tales situate the field experience of the author while humanising the research process (Van Maanen, 2011). In recognition of the qualitative understanding of the researcher as an 'instrument' in the co-creation of data with the participant (Tracy, 2013), I offer my own tale of learning leading to this project.

In a cultural landscape where Western researchers have "fragmented, appropriated, and objectified Māori knowledge" (Carlson, 2019, p. 78), Pākehā researchers must be acutely aware of their position in research intended for social justice due to the historical abuse and erasure of Māori knowledge in favour of Western ideologies. My childhood in the Waikato had no lack of exposure to other cultures and included a strong education in global issues. However, still, my Whiteness felt normalised and largely invisible throughout my teenage years. Only once I was studying for my undergraduate degree in the U.S. did I begin to challenge and understand my privilege, partly credited to anthropology professors and partly to working as a 'foreigner' in the U.S. hospitality industry. Here I was able to witness the constant microaggressions BIPOC (Black and Indigenous People of Colour) people encounter daily—managers over-policing BIPOC tables or waiters refusing to serve BIPOC families because of tipping stereotypes. It was deeply upsetting and frustrating to witness and fight against, and the behaviours were not even directed at me. In fact, I directly benefitted from my colleagues' racism as the host quickly learned to seat BIPOC customers in my section, meaning I had more tables than the other servers to profit from (and I received some of my largest tips from BIPOC customers). Still, dealing with ingrained and normalised

racism at work was infuriating and fuelled my passion for the anti-racist scholarship and critical theory taught in my anthropology courses.

As many classes focussed on Native American history, culture, and archaeology, I further advertised my naivety by repeating discourses taught to me, such as "New Zealand has GREAT race relations!" We have Te Tiriti, the Treaty of Waitangi, and the government has been actively negotiating Treaty settlements in recent decades; surely, in comparison to the examples of genocide and desecration of indigenous American cultures, New Zealand was ahead of the rest? Fast forward to 2019, I sat in on a two-day Te Tiriti workshop to first learn of the translation issues between Māori and English texts. The signed Te Tiriti o Waitangi preserved absolute power and authority to Māori people, compared to English texts asserting Rangatira ceded sovereignty of their land, power, and people to the crown. Learning of the resulting land wars and theft, violence, theft, marginalisation and persecution of Māori by British immigrants was a confirmation of my naivety in the cultural and institutional power I held as a Pākehā woman in Aotearoa. Roen and Oliver (2022) synthesise various Māori and Pākehā researchers' insights on the role of Pākehā researchers committed to decolonisation.

> Pākehā researchers should ideally build relationships over years, suspending judgement, being humble, being at ease in Māori contexts and familiar with te reo Māori (Māori language) (Jones, 2012, 2017); we should be able to position ourselves as non-Indigenous (Smith, 2012) while being reflexive of our own identity and its effect in a Māori space (Black & Huygens, 2016); we should critique Pākehā / colonial constructions (Cram et al., 2006) and we should be able to work towards solutions that are consistent with Māori values (Curtis, 2016).

With these insights in mind and the understanding that I belong to and represent the dominant culture, I acknowledge that by entering this research space, I am not the expert but instead there to learn, support and co-construct solutions in decolonisation. “Decolonisation is about refusing to legitimise the dominance of Western knowledge and instead seeking power in [Indigenous / Māori] philosophies, truths, and stories” (Jackson, 2017, as cited in Carlson, 2019, p. 85). For example, I have been raised and socialised to value individualism, competition and ‘winning,’ as indicated by nearly a decade of competition on rowing teams. However, engaging in this research process firmly challenged my value of individual achievement. Those women with a high level of meaningfulness in their work discussed the team they relied on and a two-way flow of support.

My mother, father and I moved to Hamilton from the U.S. in 1996 for my father’s work in academia. I was an only child raised in a traditional household (mother as homemaker and father as breadwinner) with some of my fondest memories as running up and down the halls of Waikato University on weekends, dumpster diving for forgotten student gifts and old textbooks to squirrel away in my dad’s office. I saw my dad’s work as something he got up early to do, truly loved, and felt passionate about, and I aspired to have something similar when I was older. Our friend group was made up of other migrants (mostly academics) and acted as our family in Aotearoa, celebrating Christmas and New Year’s together. For me, they acted as a support system. Therefore, being raised around academia and by communication and management academics (namely my father, Ted Zorn, Shiv Ganesh and Trish Corner) has been an advantage in navigating postgraduate school. University attendance was always presented as a non-optional expectation of me, but I was always given

the freedom of choice in what I wanted to study. The choice of 'What do I do with my life?' became somewhat anxiety-inducing as graduation grew nearer. Still, I felt a massive sense of relief when rowing offered the opportunity to attend a University in the U.S., which allows for a year of general education courses before entering a major. I enrolled in classes on History, Biology, Business, and Politics, discovering a love of and passion for learning. I volunteered as a social media manager for the university's Sustainability Club. Through one of their well-funded initiatives, I received a free road bike to get to campus with, and I became more mindful of my impact on the planet. Beginning my sophomore year as a business school major, I walked into Dr John Hale's lecture hall for his underwater archaeology course. It was enthralling, and I was fixed. The knowledge that my sports scholarship would allow me to graduate without debt gave me the freedom to switch majors.

I am thankful my anthropology degree and undergraduate professors equipped me to critically recognise my privileged context and the underlying structures in my past achievements. For example, rowing is arguably one of the most elitist, expensive, and exclusive sports. While I reflect proudly on my eighteen-year-old self who set a goal to row at a division one University in the U.S., reaching out to U.S. coaches, organising online meetings, and eventually accepted a full sports scholarship (with an accommodation supplement) to the University of Louisville. However, would this scholarship ever be offered to a coxswain with fewer credentials? Due to my dad's work as a professor and prioritising education, I attended a *very* expensive private high school, which, compared to other teams, could afford coaching expertise, newer boats, a nicer boathouse, and a history of winning national titles. Due to this, I won many national medals as a coxswain and graduated high school with four years of experience leading winning

teams, both of which were likely very attractive to U.S. recruiters. So yes, hard work helps, but personally, working from privileged foundations was integral for my access to (and agency in) the pursuit of opportunity.

Like rowing, archaeology doubled as a means to travel. Dr Jonathan Hall's research grant covered six other U.S. students and me for a 2-month Portuguese archaeological excavation in the 2013 and 2014 summer semesters. I worked as a zooarchaeology lab technician on a 3-month contract in Saint Augustine, Florida, before flying to Belize to volunteer (covered expenses) for the AFAR group's Mayan Archaeology programme. Along with other archaeologists, I led U.S. high school students through a 2-week excavation on a Mayan pyramid in Cahal Pech. I worked alongside students to document the site, clean lab materials, and write a report of our findings. Of course, we also led field trips to Xunantunich, Caracol, and Actun Tunichil Muknal archaeological reserves.

As much as 90% of archaeological work in the U.S. is carried out in the field of Cultural Resource Management (CRM) by scientific field technicians (aptly named shovel-bums by those who do it). Shovel-bumming means accepting short-term contracts across the U.S., whether work involved artifact analysis in the lab, surveying for potential sites in the field, or the various phases of archaeological excavation. I worked (and lived in hotels) with many life-long shovel bums for over a year on multiple contracts before driving cross-country to a Californian naval air weapons base survey. While I loved the travel and knowledge gained from this work, I became disillusioned with archaeology as a field. The technology we used to record sites felt inadequate, and the consistently short budgets often meant areas were left partly unsurveyed or skipped entirely. I encountered constant sexism in the field, mostly

from other women archaeologists who expected me to discard my femininity to "fit in" to what an archaeologist should *look* and *act* like. Did I want to return to do this work in Aotearoa? Well, of course, I did—but it didn't feel right. I was most attracted to CRM by the idea of preserving indigenous cultures, and it became clear that we were a tick in the box before big business destroyed a site anyway.

That brings me to the PhD, my research, and its inception. My postgraduate degree in management explored the barriers to women achieving upper leadership positions in organisations. I organised a literature review for the entrepreneurship research group, and from that synthesis, I theorised entrepreneurship as a possible avenue for meaningful work. I taught Communication Theory and Practice, first as a tutor and then as a lecturer, and worked for the C.A.R.E. centre in data collection. I gained new insight into my archaeological career path from Linda Tuhiwai Smith's book, *Decolonising Methodologies*, which reassured me in my decision to pursue an anthropologic communication topic instead of a PhD in archaeology and inspired my commitment to decolonising research. While I originally submitted a proposal focussing on Māori entrepreneurship, my supervisor, Professor Dutta, and I refocused on women's low-income entrepreneurship as an understudied area and something I could more meaningfully contribute to as a Pākehā researcher.

Data Collection

The snowball sampling method was used to reach the difficult-to-access, subaltern, and 'hidden' populations of women entrepreneurs (Tracy, 2013). The advertisement used to recruit a sample of the population encouraged people to contact the researcher if they identify as a woman, are over eighteen years old, experienced hardship or poverty, and "had a tough

time making ends meet" before or during the creation, ownership and operation of a business or entrepreneurial venture. It also specifically noted "No Multi-Level Marketing (MLM) Companies" due to the suspected number of respondents in MLM-structured companies, which often use social media to recruit, and adopt entrepreneurial language to entice vulnerable women in, such as "Be the CEO of your own business!" Although this message was in bold font, MLMs were still present in the data, with one participant in her fifties supplementing her venture through MLM sales through personal networks.

Methods to reach potential participants involved reaching out to my personal network, posting an advertisement to online business networks, and approaching entrepreneurship groups on various university campuses. Three online Facebook groups yielded the most introductions to interviewees. I used my personal account (providing validity and assurance to interested participants) to post advertisements in the "Girls in Business" group, founded by New Zealand entrepreneur Iyla Liu, and the "Girls in Business NZ" group, both of which had over 4,000 members each in March 2020. Interested respondents were asked follow-up questions through Facebook Messenger or email (See Appendix four to view the template). Once respondents confirmed their eligibility from the description or in the follow-up questions, we organised a convenient time and place to meet. I sent an email calendar invitation to help mitigate scheduling errors.

Aotearoa entered its first lockdown in the COVID-19 (C19) pandemic directly after my first three interviews with participants. I planned to conduct all interviews face-to-face as my travel and viewing of their workspace would help co-create data between participant and researcher. Additionally, C19 and the resulting lockdown were likely to put additional stress on already vulnerable participants. By necessity, I applied to amend my original ethics application to include the use of Zoom technology and other ethical considerations and

adjustments in the emerging pandemic context (See Appendix Five: Ethics Application Addendum due to COVID-19). Once approved, interviews 4 through 11 took place over the first lockdown, creating an opportunity for discursive openings for participants to voice their emergent needs. For example, I was able to track who applied and successfully received the government's C19 wage subsidy. Approaching universities' entrepreneurship groups was initially aimed at finding participants in the early stages of their entrepreneurial ventures accessing local university resources for assistance. However, as this approach was via email during the C19 lockdown, no interviews resulted from this, and professional staff were visibly strained in email communication. Following the lockdown, interviews 12-14 were recorded in participants' homes/ workspaces. Interviews 15, 16, 18, 20, and 25 were recorded over Zoom due to the interviewees' location outside of Auckland's border closure, while 17, 19, 21, 22 and 23 were in-person. In total, there were 11 F2F interviews and 14 over Zoom.

During interviews and in follow-up communication, participants were asked to suggest a contact from their network who may fit within the target demographic. Tracy (2013) notes that an issue with snowball sampling is that it can often skew to one type of demographic, as participants often suggest others who are similar to themselves. This was mostly a desirable feature, given the emphasis on a fairly narrowly defined demographic. However, it may have contributed to the number of social entrepreneurs in the participant pool. Social entrepreneurship is an activity rooted in opportunity identification and established for a social purpose (Luke & Chu, 2013).

A form of koha (gift, donation, or offering) to each participant is seen in New Zealand, especially among Māori, as a culturally appropriate way of offering thanks for their time, opinions and energy given to my project. Thus, each participant received a $20 supermarket voucher of their choice (Pak'n Save or Countdown). Three participants chose to donate their

vouchers to their choice of charity (KidsCan and Women's Refuge). I'm grateful for Massey's PhD student research fund, which covered the cost of these vouchers. There were a few participants who went above and beyond in their hospitality during my visit, and I returned my appreciation with an additional koha of chocolate.

Sample and Context

This research is informed by twenty-five women entrepreneurs who self-identified as low-income, experienced extreme hardship, marginalisation in opportunity access, and, in some cases, subalternity in Aotearoa. As qualitative research aims to contextually understand (not quantify comparisons of race, gender, and sexuality), demographic information was pulled from researcher field notes and interview recordings/transcripts. Any missing demographic information was marked as DNS ('Did Not Say'). From this method, demographic information on participants' ethnicity, religion, birthplace, education, relationship status, and second sources of income were provided. Please view Appendix Six: Participant Demographic Information for an anonymised table of participants and their venture contexts.

Subalternity can be viewed as an extreme form of marginalisation, and categories can then be used (i.e., indigeneity, extreme poverty, disabilities, etc.). Not only has a subaltern participant been placed at the periphery, but they have also been largely erased from discursive spaces (Dutta, 2018). To access subaltern participants for this research, participants self-identified with economic and material hardships, and within those participants, I explored who at the margins has been erased from discursive spaces.

Of the twenty-five participants, 64% were Pākehā (White/ European). I use the term BIPOC as a descriptor for Black and Indigenous People of Colour (36%). 12% were Māori, 12% were South Asian, 8% were Pasifika, and 4% were Dominican. Christianity (12%) and

Hinduism (4%) were the only religions mentioned. 80% of participants were New Zealand-born, while the other 20% could be labelled as migrant entrepreneurs.

Only one voice represented Generation Z (under 21 years old), with a total of three participants in their early 20's. Six interviewees were over fifty-five years old. Of these women, two were married and four were single. All four single women raised children. Interestingly, all six mature interviewees operate their ventures in traditionally gendered contexts (i.e., selling baked goods, offering services like administration or home cleaning).

Only one interviewee (Angela) mentioned being in an openly queer relationship, with all other interviewees mentioning heterosexual relationships only. I use 'queer' as she did– an umbrella term to represent the multiple, overlapping elements of identity, biological sex, gender expression and sexual orientation that fall within the LGBTQIA+. Additional queer voices may have been represented; bisexuality, pansexuality and asexuality are considered stigmatised and misrepresented (even within the community) and often experience visibility issues (Garelick et al., 2017).

While this study aimed to create space for low-income and marginalised entrepreneurial voices, women were chosen as the target participant demographic, with the study's advertisement materials and information sheet clearly representing 'woman' as a gender identity. I define gender as a social construct with historically designated roles, spaces, and typed behaviours in a society that views gender as congruent with the phenotypic sex assigned to an individual at birth (Morrison et al., 2021). Sex has been used as a static, unidimensional, binary measure originating from the West in the 18th century to represent the multitude of biological complexities in humans (genotypic sex, internal sexual organs, external genitalia, hormones, etc.) and largely ignoring the variances within those binary

categories (Lacquer, 1990). Additionally, binary research overlooks change an individual's body experiences during puberty and ageing and may go through in pregnancy, menopause, gender affirmation surgery, cancer risk reduction surgery, or at birth for intersex infants. This is important to mention here, as I often find in my discussions with peers, colleagues and students that people who argue for sex and gender as synonymous terms are usually ignorant of the existence of intersex people. Intersex people, or people born with variations in sex characteristics, are difficult to quantify, although the United Nations estimates as many as 1.7% of babies born have intersex traits (UN, 2016). This is, at least in part, due to body normativity and prejudice in the form of normalised medical intervention in infants and the systematic oppression voiced in intersex narratives (Monro et al., 2021). Of course, phenotypic sex remains an important measure in research and practice– to predict medication responses, for example– historically, women have still been excluded from U.S. clinical trials, resulting in an accountability report revealing 80% of prescription drugs withdrawn from the market between 1997 and 2000 exhibited adverse effects and toxicity in women (Schiebinger, 2003; www.gao.gov, 2001). The historicity of the gender binary is pertinent when reviewing methods for researchers to challenge structures and norms that perpetuate inequality.

Despite the researcher's attempt to create space for intersex or trans voices in entrepreneurship, only cisgender women were interviewed. When the snowball sampling method did not identify any trans participants, I reached out to my rainbow community network for suggestions. Due to pandemic and time limitations, no entrepreneurs identifying outside of the binary norm were interviewed. This could be mitigated with additional interviews before beginning the publication process.

For anonymity purposes, only the key venture as identified from the participant's standpoint will be discussed, but it is important to note that women often pursued multiple income avenues, including sex work ("I paid taxes on that, too"), psychic medium readings ("I started out just doing basic psychic clairvoyant work when I was young, and it just built up very quickly, it was something I found easy"), and sales within multi-level-marketing companies ("This past month, for example, my income from [MLM sales] was about $450, which doesn't pay the rent, let alone anything else, and you've still got websites and things to pay for as well"), etc. Below is a description of the four spatial contexts inhabited by low-income entrepreneurial women: home, online, client's home, and commercial spaces.

Entrepreneurs' homes acted as offices, product storage, and shop sites, as well as a space for families and children to inhabit. Jade laughed about the consequences of a shared work-home space, "It's taken over my whole house— my garage is full of donations. But my kids are like, 'will we ever drive in the garage?' I'm like, 'no, never probably.'" A shared work-home space often meant women were unable to "switch off" from entrepreneurial work. This created additional challenges for women with children, as meetings with clients were often interrupted or postponed depending on children's schedules. Lisa, who describes herself as "basically a single mum" due to her husband's eighty-hour work weeks, describes constantly rescheduling Zoom calls, "That is a challenge for me because I just don't have any other childcare… So even when I really need someone, no one is here to help." In the few cases where women had access to family-owned land, money was pooled together to invest in building additional space for business, whether that be for storage, meeting clients, or a commercial shop. Aroha describes her reasoning for investing in a commercial space on family-owned property: "This project just to renovate our shop actually was in the pipelines since August… we started the gift shop so I could sell and incorporate [multiple family businesses] underneath."

Women inhabited online spaces for specialist skills and services such as art and design, virtual administration assistance, communication, content writing and marketing work, bookkeeping, and accounting services, physical training, psychic readings, and other coaching services. Some women interviewed even offered these services without home internet, meaning they would work from their car in Wi-Fi hotspots, community spaces like libraries, and commercial spaces like cafés that offered internet access. The C19 lockdown created a unique opportunity for women to move to an online space as an additional platform for their products or services. Margaret describes her learning curve in her online move from selling at markets,

> When you sell a lot at markets, it's quite easy just to do a bit of this and a bit of that, but now it's online, it has to be more structured. If I put a design up there, I have to know that I've got that ongoing supply of that fabric so that I can make that design.

Along with product alterations, an online move usually meant access to a new community of makers and customers. Rue describes this adjustment, "With a lot of our orders coming in, they're our regulars from markets. I'm still trying to create that online community following." Women utilised online courses for tips on building an online community, and a few participants received the digital small business grant to fund computers, websites, and other needed software.

Client's homes were a common space inhabited by low-income women entrepreneurs and offered services like alterations, cleaning niches, dog training, tuning large instruments, sex work, music therapy, etc. Angela, who has travelled to regular clients' homes for close to a decade, enjoys watching her client's kids grow up and families evolve, but also found high-end clients to be "hit or miss" in their treatment of her, "I have someone who makes me use the service entrance to the house—I can't use the front door." Access to a car was necessary

for women to travel to clients' homes, as Aotearoa's public transport options were too inconsistent to meet professional standards. While the paid work was carried out in clients' homes, unpaid work resumed at entrepreneurs' homes to organise and administrate the following week's clients. Women often described this 'client's home-based work' as coming in "ebbs and flows," with some weeks fully scheduled with bookings and other weeks as having nothing to do.

Seasonal and local markets were attributed to the most utilized commercial space inhabited by low-income entrepreneurs. Markets were not only a space to sell products; women could connect with other small business owners; as Rue notes, "I've made amazing friends through regular markets, and they're good support because when you're having down days, they're the ones that can help pick you up, like 'Have you thought of doing this?' just to look in from the outside." Markets were also a unique opportunity to receive customer feedback and face to face contact with a target audience. Margaret describes the meaning behind her customer's feedback: "being at the market, somebody loving something and buying it, or somebody who's discovered you and they keep popping up to show their friends what you do because they love what you do… I guess those are the things you ultimately are in business for." Along with markets, a few interviewees inhabited other commercial spaces. 11 sold a niche product by attending conferences, expos and events for her target audience, creating connections and selling in bulk orders. Due to Aotearoa's strict food laws, Kailani and Ana both rented commercial kitchens, with recent moves as our interviews took place. Ana rented a commercial space in the heart of her established community, and Kailani rented space within a community co-opt where she shared her kitchen part-time with another owner. While markets worked to build community through connections with customers and other

makers, renting commercial spaces required an established community network to make it through the first year of expenses.

Semi-structured interviews

The primary source of data is semi-structured interviews, which range from 17 to 99 minutes (*M* = 55 minutes). Interviews were conducted over 16 months (March 2020 – July 2021) and were recorded and transcribed, yielding 340 pages of text in a single-spaced document with 12-point font. The interviews took place during a period of uncertainty and anxiety because of the pandemic; the first participant reported clients were beginning to cancel their booking due to fear of C19, the fourth interview took place in the beginning of the first national lockdown, and subsequent interviews in the various C19 national alert levels.

Each interview began with an open-ended question requesting their story in its entirety before asking open-ended and probing questions on topics raised by the participant in telling her story. This revealed rich, detailed accounts of participants' entrepreneurial experiences and their constructions of the meanings of their work, a conversation more than an interview, with questions serving only as a guide or prompt once the participant finished speaking. To get the richest data from interviews, participants led conversations with my follow-up questions informed by forceful voice prompts and the research questions list. Charmaz & Belgrav (2012) suggest a balance between listening to a participant's story and "probing for the analytic properties and implications of major processes" (p. 350). Therefore, the participants used their own words and terms to describe the hardship they experienced related to their cultural background, socio-economic status or otherwise. This research aimed to create space and listen to women entrepreneurs experiencing subalternity or marginalisation, not to define what hardship must look like for other women.

I aimed to practice a reflexive, pragmatist approach to the data, whereby reflexivity is considered as "conscious and consistent efforts to view the subject matter from different angles and avoid privileging a single, favoured angle and vocabulary" (Alvesson, 2003, p. 24). To achieve this, questions were rewritten and practised in a number of ways, so if an interviewee asked me to repeat the question, I could do so and offer the same question in substitute terms. For example, 'What meaning does your work hold for you?' confused the second interviewee, so I repeated it in the terms my first participant used as she pondered the question aloud, 'What does it mean for you to be able to do this work?'

The culture-centred approach aligns with Charmaz and Belgrave's (2012) symbolic interactionist theoretical perspective with constructivist methods, which assumes the following:

a) multiple realities exist,
b) data will reflect both the researcher's and the participants' mutual constructions,
c) by conducting this research, I will be entering the participants' world and may be affected by it but may never fully understand it.

These 'assumptions' were used as mantras during interviews, especially when I personally disagreed with a participant's statement. For example, when discussing government support for SBOs, a participant stated, "It needs to be focussed on business and not culture. Iwis have a lot of money for things, but I [don't] want this to be cultural, not for one person, not for just Māori, not for just Pākehā. It has to be the same for everybody." If this were a student in my course, I likely would have paused the conversation to critically debate this point, i.e., our current understanding of business *is* cultural in that it's rooted in Western European ideology and NZ's business landscape was built by and for colonizers. Iwis "have a lot of money" due to the British Monarchy dishonouring the Treaty of Waitangi, the stealing of land, and the attempted genocide of Māori. Instead of debating, I asked a question, and in doing so probed

her intended meaning: “Inclusive?” She immediately replied with “Yeah exactly, it’s gotta be inclusive. And that would be the same with disabled people as well or … Mental health, anything like that, just to give them that step up and to help them understand.” Multiple realities exist in her statements; she felt overlooked by culturally targeted resources as a White impoverished businesswoman. Perhaps she wasn’t aware of the history of the Treaty or was aware but could not empathise with Māori’s generational trauma due to her own cultural blindness.

The methodological choice to not include a demographic survey was made with the intention to highlight participant voices as subjective descriptions inform presentations of self. Also, in past qualitative work, I found surveys cumbersome in the interview process, taking valuable time away from the semi-structured questions and subsequent discussion. In past research interviewing vulnerable participants, I often recorded field notes of whākamā or shame displayed by participants when completing the demographic survey (sniggering at their answers, telling me not to look, or freezing up and leaving large sections unanswered). I felt my role as a co-creator in this research might be miscommunicated by the formality of demographic survey forms and instead began each recording with an affirmation along the lines of “You’re the expert. I’m really interested in this, and I’m here to learn from you.”

Secondary data

Primary interview data were supplemented with field notes, reflexive journals, and publicly available information on participants’ ventures. This resulted in approximately fifty pages of single-spaced data. Field notes transcribed useful bits of conversations beyond the recorded transcriptions and, when interacting face-to-face (versus Zoom), added contextual detail to the products and workspaces shared with me. Reflexive journaling focussed on interpersonal nuances of meaning noticed in interviews and often informed reworking questions to reduce

language barriers. Publicly available information included any website details, news or radio interviews and spotlights, and Facebook updates, comments and posts from the entrepreneurs themselves.

Data Coding and Analysis

Consistent with a grounded theoretical approach (Glaser & Strauss, 1967), data analysis involved "constant comparison," identifying similar and variant themes that captured prominent and salient experiences of low-income women starting entrepreneurial ventures. This was achieved through an iterative, reflexive process within both data collection and analysis stages in the hopes of generating new, inductive insights into meaningful work and low-income entrepreneurship scholarship.

As the first stage of analysis, an open coding process was employed during data collection, where I used descriptive coding to capture low-income women's experiences in entrepreneurial ventures. Statements were labelled and categorised as first-order codes within a working document table, with rows representing first-order buckets and columns containing relevant quotes from entrepreneurs. This allowed for a comparative, systematic approach to understanding the presence of first-order codes as interviews were transcribed. This coding structure was continuously updated throughout the collection and transcription process to accommodate emergent insights. For example, baking, cleaning, and design were coded as 'Utilising life skills' to encompass the skills women had previously fostered and could now use for their own venture's purpose, e.g., caring for a parent with cancer cultivated skills around deep-cleaning homes and an appreciation for non-chemical cleaning products, providing a niche business opportunity for one participant.

Following open coding and the conclusion of data collection, the second stage began: line-by-line coding was employed to identify significant or forceful themes missed in the open-coding process, ensuring data was grounded in participants' voices. Tracy (2013) notes, "An iterative approach does not require that the entire corpus of data be put through... a primary coding cycle" (p. 190), so only 'richer' interviews identified by the researcher were coded line by line. For example, Jade's interview was chosen for line-by-line coding because while the hardships she experienced mirrored those of other participants (domestic violence and resulting structural trauma), the 'richness' in her description of events allowed for a more comprehensive understanding by the researcher. In comparison, Caroline's interview was only twenty minutes long (the shortest in the dataset), and she readily admitted she feels 'nervous' in her interactions with others due to her autism. While her interview succinctly answered each question, richer data in her case was pulled from secondary sources (previous conversations we had had, reflective interpersonal notes, etc.). From the line-by-line coding process, there were over 230 first-order codes that revealed a multiplicity of concepts, some extending beyond the research's primary aim, to capture participants' understandings for their work.

The third stage of analysis involved axial coding, where similar and repetitive first-order codes were rearranged into second-order buckets. "Axial coding focuses on the relationships between categories and subcategories, including conditions, cause-and-effect relationships, and interactions" (Bitsch, 2005, p. 79). In this stage, codes were compared to each other and to the researcher's reflective journal notes to ensure key interpersonal and reflexive researcher notes were considered in this process. Within this process, codes were also individually labelled for culture, structure and agency as guided by the CCA metatheoretical framework. For example, 'writing words,' 'intention', 'organic', 'industry choice', and 'life

skills' were all put into the 'starting out' bucket to indicate the agentic steps taken and the cultural processes behind the beginning stages of a low-income business's formation. Similar to first-order coding, this iterative process involved repeatedly comparing and critiquing the buckets to each other in order to finalise second-order themes.

This process concluded in identifying seven second-order buckets, offering a more comprehensible cataloguing of first-order codes. These buckets were 1. Starting out, 2. Seeking funds, 3. Free and bartered resources, 4. Tensions, 5. Sensemaking, 6. Identity formation, and 7. Community creation. Initially, the seven buckets were arranged to portray the entrepreneurial process and to highlight forceful themes from participants, particularly around contact with support workers, resource accessibility and community organising. This version of the results did not clearly answer my research questions as it was grounded in themes most relevant to low-income entrepreneurs. Because of the CCA's emphasis on research giving back to participants, it was important to conduct the analysis with an eye toward categories that reflected their voices and would be most useful for their practice of entrepreneurship. In light of this, this analysis was developed for the targeted audience's use, which is discussed further in the implications for practice section of the discussion chapter.

The fourth stage of analysis involved directly addressing the initial research questions while highlighting salient themes for low-income women. Women's meaning-making processes (RQ1) and influences on those meanings (RQ2) were found throughout the seven 'bucket' categories and extracted through an iterative process of looking at the axial codes, re-examining transcripts when necessary, and referring to the CCA metatheoretical framework. The findings were reorganised under categories related to my initial research questions, identifying the meanings low-income women assign to entrepreneurial work, the structural influences on those meanings, and the cultural, structural and agentic circumstances in which

meaningful work may occur. The three meanings attributed to entrepreneurial work for low-income women were service, identity affirmation, and a sense of accomplishment; these meanings held positive, neutral, and negative connotations in certain circumstances and for certain women. The three major influences on those meanings were communication with support workers, negotiating organisational employment, and hegemonic discourses, and like meanings, these were complex and influenced women's meaning-making processes in a multitude of ways. While the vast majority of women discussed meaningful *moments* in their work as a form of service, either in supporting or being supported by others, these moments were limited due to the pervasive effects of poverty. From this and through the CCA's encouragement, I conceptualise what a transformative space might look like for marginalised women entrepreneurs to enact structural transformation (See *Diagram 1*, *Results model).*

Chapter Four: Findings

This chapter will explain key findings that emerged from data collection and analysis, addressing the initial research questions:

1. What meanings do low-income women assign to their entrepreneurial work?
2. What might influence low-income women's entrepreneurial work meanings?
3. In what circumstances, if any, can meaningful work emerge for low-income women entrepreneurs?

The first section, *Meanings for Low-Income, Entrepreneurial Work*, describes three overarching meanings that emerged from the analysis: viewing work as a service to help others, as a source of identity affirmation, and as a source of a sense of accomplishment. The value of service emerged most often in the data. It took multiple forms: in daily conversations affirming their work as a helpful service, in value-laden enterprises, and in the community involvement or community creation surrounding an entrepreneurial venture. Of course, serving others was not merely 'positive' and took neutral and negative forms, meaning women often found themselves burnt out, struggling due to being "time poor," and feeling "stuck" in the cycle of poverty. Women found meaning in the identity affirmation they received through their entrepreneurial work, specifically, affirmation of their cultural identity, affirmation of their identities as mothers, and affirmation of themselves as embodying valued skills. This process of identity affirmation was messy due to the nature of hardships encountered in this study – domestic violence, for example, stripped away one woman's identity and self-worth, and she was only reminded of her abilities as a mother and businessperson, through the work in her venture. Finally, the women viewed their work as symbolising accomplishment – an accomplishment of a thriving (or at least surviving)

entrepreneurial venture, despite large workloads and having to operate within a shoestring budget, with the accomplishment manifest as a material record of their work.

The second section, *Influences on Low-Income Entrepreneurial Work Meaning*, addresses three sets of influences that shaped their understanding of their entrepreneurial work: Negotiations with support workers, organisational employment, and hegemonic discourses. First, participants reported feeling shamed, discouraged, and barred from accessing support by the technical language, attitudes towards beneficiaries, and 'black and white' bureaucratic systems. Second, frustration with inflexible organisations was identified by participants as a significant factor in pursuing self-employment, and ultimately, informed meaning in their entrepreneurial work. Specifically, participants negotiated organisational pressure and energy expectations; on-site requirements despite increasing commute times and a housing shortage; and ageist attitudes in hiring processes. These factors were exacerbated in the stories of participants with dependent children (65% of the sample), all of whom took on the primary role of care labour in their families, either by personal choice or because of a lack of a father's presence. Finally, hegemonic discourses on gender, entrepreneurship, and beneficiaries influenced women's work meanings as they navigated multiple sensemaking paths to understand and resist harmful, deficit discourses.

Meanings for Low-Income, Entrepreneurial Work

This section focuses on women's meanings assigned to their entrepreneurial work, whether those are positive, neutral, or negative. Three primary meanings of low-income, entrepreneurial work emerged from the analysis and form the structure of this section. The women thought of their work as serving others, identity affirmation, and accomplishment

with a cost. These three meanings are intertwined, complex, and often conflicting, as shown in Table 2.

Serving Others

"It's never been about making money. It's about being able to make an impact in someone's life."

Serving, supporting, and being supported by others was the most recurrent meaning for women in low-income, entrepreneurial work. Holding meaning (as well as meaningfulness) in entrepreneurial work as a service took several forms. First, women saw their entrepreneurial work as an opportunity to serve, support and receive support from others. Second, 80 % of interviewees saw their work as a service that 'fixes' a societal problem that they personally experienced. As such, ventures were embedded with values informed by marginalised perspectives that served a community. Third, low-income women entrepreneurs spent time building a community, and through organising as a collective, a wider community was served. After explicating these three meanings, this section will end with some consequences of seeing work as service, with entrepreneurs being 'time poor' due to their values of service and one participant's journey in implementing 'good selfishness.'

The first form that entrepreneurship as service took was as the opportunity to serve, support and be supported by others. Entrepreneurial work offered low-income women the opportunity to connect with and serve their community members and receive support in return. Angela, a queer, BIPOC woman, reflected on the most meaningful circumstances in her work as providing a valued service to others, by excitedly explaining, "Okay, so a few of my favourite jobs…" and went on to describe many client interactions and their impact on her, such as learning Mandarin:

> I've noticed that my Chinese clients tend to speak the least English. So, um, I've started learning bits and pieces of Chinese because I've found that it really improves my relationship with them… it's actually been an unexpected perk of my job, learning all this Chinese, cause it comes in handy when you're tuning for someone and they're not home and their elderly parents are home and their elderly parents don't speak any English. You can say "Hi, how are you? Piano tuner. Can I use the bathroom? It was nice to see you, and goodbye." You can see their faces light up, it's probably a really lonely existence for them, and they're probably used to people ignoring them, cause they don't speak English…

Client relationships were significant to Angela because of the nature of her work, "I'm not hurting anyone or taking advantage of anyone." For her first six years in business, Angela lived below the poverty line due to unrealistic advice from her mentor. For example, when her guitar broke, and she had to buy a new one for her booked performances (a different side hustle), Angela reflected: "I was wracked with guilt. You know, you borrowed money from your parents to make rent, and then you go out and spend a grand on a guitar?! I'm a monster!" Although Angela was paid for her guitar performances, she still considered it a hobby—and found it hard to justify pursuing music when she had to borrow money from her family to make rent. Now nine years in business, Angela finds new meaning in her work by helping others:

> Because I'm self-employed, I kind of have the option to set prices according to other people's hardships. So I have some people that I tune for who are in really low-income neighbourhoods, and [instrument] tuning is not something I think they can afford on a regular basis. So often, I'll go in, and if I know that they're not going to call me back next year, I'll give them a discounted price and just do the best that I can, given that I know they're not going to do it as a regular thing. So, I'll give their [instrument] a tune because everyone deserves to be able to play instruments. That's the thing I really enjoy about being self-employed.

Angela now has the financial capability to adjust prices for her low-income clientele and believes that a person's wealth should not undermine their opportunity to play instruments. Angela sums up her view of her work as service by saying, "I'm facilitating people making art. So, that's, I think that's a really cool job. But also, people really appreciate me being there cause I'm doing something that's a luxury for them."

Serving the community, even at a loss to the individual, was a surprisingly common sentiment among participants, particularly religious and/or indigenous entrepreneurs in the dataset. Ellen, a Pākehā, Christian single mother, has spent the last decade building her charitable venture to support individuals with pregnancy hardships following her own trouble with conceiving and miscarriage. Throughout our interview, Ellen shared her own hardships (pregnancy loss, financial and verbal abuse, volatile divorce, court custody battle, etc.) she experienced alongside the running of her social enterprise. She asserted that support or answers to her problems would come from her Christian prayer and the memorable message from her dad (who ran his own business) to "go over and above" in service to others. For example, Ellen decided that she would need to start a for-profit business to offset the costs of her charity and provide for her children as a single mother:

> We had a lady approach us that was selling her company because I was kind of praying about it, and I was like, 'oh, am I supposed to do this? I don't have the money, I don't want to offset it,' and this lady came to me, and she's like, "Look, I'm not a Christian or anything, but something's telling me I've got to give you my business." I was like, "Sorry, what? What!" And so, that's literally just all been signed over to us, with all of the merchandise, everything…

Despite her charity's monthly shipping costs being almost double the charitable donations she received, Ellen found the funds needed to send out orders to vulnerable families each month. It was clear to Ellen that her charity desperately needed a for-profit component to

offset these costs, and she found that in the generous gift from the woman who donated her own business and remaining merchandise. This means Ellen can continue to serve families with premature children in hospital – an issue she personally experienced— and be able to provide for and raise her own children. “So, all three of my babies were [premature]… I know what those families are going through… just seeing so much hurt out there. I’m just trying to make a difference and trying to take some of that hurt away.” Ellen found meaning in helping other families going through the same hardship she experienced, and when support was given to her by a “good Samaritan” so that she could continue, Ellen felt reaffirmed in her work as purposeful with a high level of personal meaningfulness.

The second form that entrepreneurship as service meaning took was as a service that addresses a societal problem personally experienced. Jade’s (Pākehā single mother) charitable venture stems from her personal experience of fleeing domestic violence and the subsequent structural abuse to which her family was subjected. Her purpose for entrepreneurship began with an agentic need to fix what she experienced: “I have to try and figure out how I can help other people from what I’ve been through.” When I sat down with Jade over coffee for the interview, she told me, “I don’t tell all of my story. My story is way too horrific to share fully.” She noted that survivors of abuse are often made to recount their stories when applying for charitable support—understandably, a traumatic recount. Instead, she began by detailing her thoughts as she sat with her children in a safe house after fleeing domestic violence:

> We’re in the courts and stuck in extreme poverty. And I say, I’m going to do something about this. I’m not going to just leave this guy and not turn it into something. I have to do something about what we’re doing in this family violence arena. It’s not okay.

Jade uses the word ‘stuck’ as she was unable to leave the safety of the refuge to go back to her corporate job or take the kids to school. Her abuser’s use of the Australian courts barred Jade from returning home to Aotearoa. This ruling was under the ‘Hague Convention,’ and Jade’s family was “put into absolute, even more, horrific trauma through that process.” During this time, Jade was diagnosed with “PTSD, anxiety, and severe depressive disorder. And I became suicidal; I just couldn’t imagine how I could survive through it.” Years of being subjected to both domestic and structural violence became her purpose, in the hope of harnessing it as a platform to eventually help other families “stuck” in the system.

Interestingly, Jade’s previous corporate career equipped her with the necessary language to convince funding agencies of the gap which her venture fills. Her culmination of knowledge is now creating a positive impact on the most vulnerable members of the public, but only because she found the willpower and agency to “do something about this problem.” Jade’s own family continues to live lean and go without so that she can pursue this venture full-time, disclosing to me during our interview that she still relied on the WINZ benefit. “Financially, it’s been the worst thing I’ve ever done, but emotionally and professionally, it’s been the best thing I’ve ever done.” Jade was pushed into circumstances over which she had no control over and, at the same time, found meaning in her agentic use of that experience to create a venture that addresses a gap in the family violence arena.

The third form that entrepreneurship as service took was building a service-oriented community. Community organisation was either centred around a network of potential customers, like-minded business owners, or a combination of the two. Kailani, a Pasifika woman, established a for-profit venture with a social component (sugar-free/ gluten-free treats) which was motivated by her own health issues. Kailani’s decision to open her venture in her hometown highlights community service in her desire to offer more choices to

residents. She was pushed to enter entrepreneurship following a series of health issues in her corporate career and by her husband, who suggested, “You make raw desserts, and you love it. You constantly complain about having to go [into the city for raw desserts] … Why don’t you just start making it for people in [our hometown]?” Kailani and her husband are from an urban area with a relatively large Polynesian and Māori demographic, and lower incomes and has limited access to healthy foods. Kailani reeled, “This place just has so many fried foods. It’s congested with so much crap… Our [Māori and Pasifika] customers often have illnesses, and that’s why they come to buy our products.” Kailani recognised a market gap in her hometown, used her agency to draw on her support system, and left the corporate world. She is now using her newfound appreciation for health and creating an accessible space for those with allergies and illnesses to enjoy baked treats without having to travel elsewhere. “My business means, to me, the ability to give other women and families [in my hometown] the opportunity to try something different.” Kailani’s story repeats the motivation to help others through issues she personally experienced and highlights community creation in her choice to remain in her neighbourhood, despite push-back (“Some people think I’m crazy.. [they] don’t think that there’s a need for our food here”) that her product would be better suited to the city. Kailani mused over her future business goals, “In terms of where we try to service our customers, I would like to reach other places in New Zealand where it is similar to [my hometown] because I think, at the end of the day, those places are missing out on a lot that the world actually offers.”

The next two examples of Maree and Karen are an interesting contrast in community creation. While women like Kailani created a venture within an established community of customers and support, others worked to create a community. Maree is a Pākehā entrepreneur who owns a for-profit business with a social component to help others achieve

healthy relationships, again motivated by her personal experience with sexual violence. Maree collaborates with other women small business owners (WSBOs), even organising a group of creators who market each other's products. This held a surprising meaning for Maree,

> I never knew how much I could enjoy paying people. I've got this incredible team of women, and it's a joy to pay them. They've added so much value… they're so creative, and I want them to be able to continue doing this.

Supporting her WSBO network was seen as the most important use of Maree's finances as she acknowledged the meaningfulness and joy she received in helping others succeed. "I've had businesses in the past which didn't take off, and I know what it's like… you feel very unseen. And so, to be able to see other people for the incredible work they're doing is, yeah, I love it." In what she described as an otherwise isolating experience, entrepreneurship was now "exciting" and "very meaningful" with her creator group relationships. Maree's organisation of her network of WSBOs was a way to pool resources, gain accountability, and ultimately offer a sounding board for support and collaboration through an otherwise isolating work life. Maree describes collaborating with her creator group online,

> I've had to work a lot harder to work these things out myself, and one way that I've overcome that is I've connected with other businesswomen online, jumped on Zoom, and be like, "Hey, I'm at this stage of my business… Can you give me some intel here?" … There's a mindset of 'be a jack of all trades.' We need to throw that out the window. I think collaborating is fundamental.

In comparison, Karen, a rural-based Pākehā entrepreneur, describes her experience of isolation in self-employment:

> You feel like you're walking through real thick mud. It's like, I'm doing this all on my own for the first time. But I shouldn't feel like that because 97% of people in New

> Zealand are in [small] business. Yeah, they should be able to help each other out to grow.

Throughout our conversation, Karen described the business support she wanted; free space for SBOs to meet regularly and collaborate, "If you know your weaknesses, then you partner up with people that have got strengths in those areas so you can work together. Because the more I collaborate with people in business, the better I get, and the more I learn." Unfortunately, Karen lacked community, potentially from her age (struggles with online platforms) and/or her rural geographic location, and this isolation caused her anxiety. Much of our conversation centred around her confusion in business, the mistakes she made, and the money lost. Karen's story showed the yearning for and the possibility of creating community, but at the time of our interview, she appeared burnt out and unmotivated to organise one, whereas Maree exemplifies organising a group of peers (other WSBOs) who were more or less of equal stature as an informal, retail cooperative.

Organizing a community proved an essential resource for low-income entrepreneurs; whereas the women saw their efforts as building or serving their community, they also received benefits and support from the communities they served such as access to word-of-mouth advertising, collective resources, and a sounding board for business ideas and issues. Word-of-mouth advertising was a vivid theme within the benefits of community creation, considered by participants (who owned established ventures) as the most useful, free resource and a meaningful indication of community in entrepreneurship. Kara explains, "My clientele, like I said, was based on word of mouth. The people sharing their experience that they had with me into the community without my knowledge filled my calendar." In Kara's own words, clients' sharing their experiences with her to others "was the biggest resource I was given." Meera was proud her "fully furnished home studio" was paid for entirely by "word of

mouth" clients who sought affordable fitness training. Ana's massive network from her community involvement meant "We didn't have to do a lot of advertising, just word of mouth… I think we are very well connected and already had our network before we even started the shop. It was just a matter of telling them we finally have the shop up and running." In addition, resource sharing among community members was frequently discussed as a part of meaningful community support. "Sharing the knowledge I've learnt. I like to share things that people don't have access to."

This research suggests there are consequences to viewing entrepreneurial work as service. First, as Karen's story exemplified, viewing entrepreneurship as a service to others can be isolating without a pre-established community or the agency necessary to build such a collective. Second, viewing one's work as a service meant women without strong personal boundaries found themselves in servitude to others. Kara, a Pākehā, rural-based entrepreneur, reflects on over twenty-five years of various self-employed ventures that served her community and spoke of her journey to implementing what she coined "good selfishness:"

> I had to learn. I've been taught to serve everybody else before myself, like a lot of women; and especially having someone really disabled in my family and living in a very rural place… an isolated community. I took a lot of those good selfishness things [that had] never even occurred to me to ever do. It was just something I had to learn through trial and error, [after] exhausting myself completely to a point where I couldn't actually carry on.

Implementing 'good selfishness,' could also be described as setting boundaries, or 'learning to say no;' something that was in direct conflict with how Kara was raised, to put others before herself. Kara credits her upbringing with a disabled sibling and the familial messages to help and serve her community as a factor in her (volunteer and paid) work in music

therapy, work that is particularly meaningful for her. For Kara, operating her businesses on a sustainable level meant taking a step back and re-evaluating where her time and energy could be best spent. For example, Kara performed in a band, and "the guys always treated me as a mother, no matter what, and if they'd forget something, they'd come and ask me." Although she had children to provide for at home, her bandmates had the expectation she would perform this role for them, too.

> I had this mother/father role that I had to fulfil before I could even step towards the piano, whether it be before or after the performance. I spread myself very thin; I burnt the candle at both ends, and for the last three years of doing all that, I slept three and a half hours a night.

Establishing boundaries conflicted with the memorable messages Kara received at a young age but was described as a necessary step for her mental and physical well-being and business sustainability. "When I look back now, the amount of hardship was across the board… for me; the hardship came for being time-poor as well." Serving one's community through enterprise may be viewed as a selfless contribution, but Kara's experience questions the sustainability of such business operations.

To conclude, women viewed their work as an opportunity to serve others. Within this research, 80% of participants created hybrid ventures (charitable or with a social purpose) informed by past hardships, and women found their work to be meaningful in helping others going through similar hardships. This meaning was particularly powerful for those who had an established community or worked to create one. Community benefits included the daily, communicative interactions that affirmed women's work as a helpful service, resource sharing among community members, word-of-mouth advertising and access to collective

information. The negative consequences of valuing service are exemplified by Kara's life of serving others in self-employment, despite living in poverty herself.

Identity Affirmation

"I now have the opportunity to use all the skills that I've obtained in life to live the life I want."

Interviewees negotiated multiple identities during their entrepreneurial journeys, and an important meaning they held for their work was a source of affirmation for positive and valued identities. Discussing their work as identity affirmation took several forms. In some cases, they referenced a work identity specifically in relation to their role as a mother. Second, some women saw their entrepreneurial work as affirming an identity of having a unique skill set. Third, some women saw their work as an expression of their cultural identity. In this section, I will explore the stories of Marama, Ana and Jess, each of which illustrates one or more of these variations on identity affirmation.

Marama's story illustrates the notion of entrepreneurial work as an expression of cultural identity. Marama, a Māori woman in her early twenties, works full-time for an organisation and uses her nights and weekends to build her entrepreneurial venture, creating cultural artworks that share stories that are meaningful to her and her community. Marama explains her motivations for building an artistic venture alongside full-time employment:

> I've always known that the job - the dream job everyone wants - has to be in a creative field, and it has to eventually tell a story. My business and my idea and stuff came about because I wanted to share the beauty of Māori culture with everyone else because I think it's stunning, right?

Historically, art has worked to establish the identity of groups working together, and a continuation of that cultural art communicates the values that make up that group's shared

cultural identity (Evans & Sinclair, 2016). Choosing a creative venture to share cultural artifacts (and the values associated with those artifacts) allows Marama to utilise her skillset and achieve a social purpose. Marama's venture is not only her agentic cultural expression, but it also works to provide space for her to interact with a cultural community of creatives, highlighting the beauty of their culture through art shows and collaborative pieces.

Marama was insistent throughout our interview that her art *must* tell a story (indicating she would not accept 'non-story' commissions) and describes her process for commissions as "pretty much to get an understanding" of the culture, hobbies, and values of both the person gifting and receiver of the art. Marama describes her business mindset,

> To me, connecting with people is much more important than making the big bucks at the moment. If that ever leaves, then I would doubt why I'm doing it in the first place. Being Māori is such a great thing to be because some people don't have a culture or a story and have something that they can connect to, like this…A lot of people are struggling with their identity; it's a crisis... I know they just need something to come back to. I'm really lucky that I can come back to my whānau, I can come back to my culture, and to my land… I'll always have a home here… I try and share that with as many people as possible.

Marama finds purpose in utilising her skillset/creativity to help other people understand their identities, creating a 'safe space' to reconnect with one's values. Marama's motivations for *doing* entrepreneurship are more aligned with her valuing her cultural identity as a Māori woman and less with mainstream capitalist values around "making the big bucks." However, her self-critique— "I'm probably not as smart about it [business] as other people" — suggests she also fell prey to a deficit discourse.

Ana sees the new commercial space for her baking business as "a long-time dream" and an affirmation of an identity beyond motherhood. Interviewees often described their venture as a

‘dream’ and usually had a life-long history of developing the skills or experiences relevant to their enterprise, although very few participants had formal education or training in developing those skills. After immigrating to Aotearoa with her husband over twenty years ago, Ana’s Aunty advised, “When you have more than three kids, start baking.” While her husband’s income supported the family, Ana has been the primary care labourer and utilised her baking to meet cultural expectations surrounding community events, such as funerals and weddings. Ana speaks more on how this hobby grew out of necessity:

> With funerals, I could bake four cakes, and that’s less than $20 expense. I can’t take $20, it has to be either $50, or $100, but I have a better option, a cake was more presentable, and people love homemade stuff. [It’s better] than having to cough up the money, because we were living on one income.

In this quote, Ana highlights the cultural expectation to contribute either specific amounts of cash or presentable goods to each of these community events. Now, with Ana’s children “leaving the nest,” she’s motivated to continue cooking Island food and baking cakes for her community network by moving into a commercial space. Ana reflects on this recent lifestyle change,

> This is what makes me feel like a woman after being a mother for all these years, and they’re off to see the world, and I’ve got my own thing for my senior days because, at this age, I don’t want to spend my life thinking ‘what if’.

In this quote, she explicitly ties her identity as a woman to business ownership, indicating the agency gained from this risk. The agentic move to a rented commercial space is tied to the gendered, raced context within which Ana’s baking skills emerged (providing care labour and making food are traditionally viewed as ‘women’s work’) along with the cultural expression of sharing food and resources. Even now that Ana pays rent for her business space and an

hourly wage to a family member, she still has difficulty charging customers and is often generous with her food portions.

> I get told off… because… I'm too generous. I always give a lot of it away for free, and so that doesn't go down well with my family. I grew up seeing people in my family doing that because we had plenty to give. Now that I'm trying to make a business, I still have that mentality, and since I have something to give, I might as well give, but I get reminded and [get] told off, "No, you can't do that because this is a business. Your grandparents can do that because they were able, and there was plenty to go around."

Familial and cultural messages on sharing food continue to resonate with Ana's identity and are constantly negotiated (and sometimes in conflict with) her new identity as a business owner from the gendered, raced identity she's held for twenty-five years as a mother.

Despite her negotiations with her new identity, Ana says, "I'm very grateful that my family is treating my business as a business… I've never had anyone calling me [asking] for credit." She notes this may be different for other Pasifika SBOs: "We all know our own families are our own downfall for [Pasifika] businesses. Because even if they don't say it, they expect it out of you. It's not said out loud. It's expected of you." Again, Ana refers to the cultural expectation that "Once you have a business, you're expected to donate the most money… You're expected to be seen at every function, and every function expects a donation of money or food." This collective cultural view of resource sharing could be in direct opposition to Western notions of individuality in business ownership. However, there are benefits, too; the community support Ana receives means that she has never had to advertise for customers and can rely solely on 'word of mouth' within her community. Also, Ana's children help her negotiate this disparity in identities through playful scolding when she is hesitant to act as a profit-driven businessperson.

Jess's story bears some similarities to Ana's, also illustrating the meaning of entrepreneurial work as affirming a work identity in relation to her identity as a mother. In her case, though, entrepreneurial work affirmed her identity as both a 'good' mother as well as 'more than' a mother. Jess, a Pākehā single mother with a young son, is the sole provider of care labour in her household and is in the first year of her entrepreneurial journey providing natural home cleaning. Like Ana, Jess's venture developed from a gendered context and is heavily influenced by her role as a mother. Jess' venture means she can be more present as a parent, "Last year was the first time in his life I could start picking him up from school. He'd always gone to the before and after school care. Now I make my hours work around him." Being an entrepreneur allowed Jess to feel more confident in her identity as a mother due to the agency afforded by the flexibility of her venture. "I want to provide for my son; that's really important. I want him to have more than I had growing up." In fact, 65% of interviewees had dependents, and *all* were the main (or only) providers of care labour in their family, so this priority of being physically present while providing for dependents was prolific in the data. Whereas Ana's children are grown and Ana views business as her chance to prove herself beyond motherhood, Jess found value in being more present as a mother because of her business.

Because of the hardships interviewees faced – violence, loss, and marginalisation, to name a few—the women often grappled with self-doubt and mental health struggles. Therefore, they held meaning in their business as a sensemaking experience to work through trauma and develop positive identities. During our interview, Jess shared past struggles with anxiety and depression and how doing entrepreneurship has affected her identity and agency.

> I think it's given me purpose… an identity. Before doing this I really felt like I was just fading away in the background in all of life. If I did go on a date, I didn't feel I

> had much to share or much to say, and I wasn't very interesting… Now having a business; people are interested in that. I feel more confident talking to people.

Mental health (and other hardships) restricted Jess' agency in her interactions with others. Overcoming the daily challenges in running her venture, reliance on her Christian faith, and self-development courses bolstered her identity, which Jess explicitly links to her overall 'purpose' in life.

To conclude, low-income women held meaning in their entrepreneurial work as an opportunity to affirm their identity. Women discussed depression, guilt, self-doubt, and impaired mental health following hardships (such as marginalisation or sexual assault) and as ongoing effects of the poverty cycle. Therefore, operating a business provides daily opportunities for identity affirmation, whether that is a client communicating appreciation for their work ("Just seeing the look on her face. That was me when people did kind [deeds]" - Jade) or like Jess's personal realisation that she's more confident in talking to others now that she runs a business. As interviewees with dependents were the main or sole care labour providers in their households, motherhood was often discussed in conjunction with their entrepreneurial identity. For mature women like Ana, business was viewed as a new opportunity to "feel like a woman" after the sacrifices of motherhood. Women caring for young children valued the flexibility of entrepreneurship to be physically present and financially provide for their dependents while still acknowledging that being in business reminded them of their identities beyond care labour. Finally, women with strong cultural identities, like Marama, viewed entrepreneurship as an opportunity for cultural expression and an affirmation of their cultural identity—something not afforded to them in organisational employment.

Accomplishment with Costs

"You find a lot of value in your business when you actually stop, think, and see what you've done and how it has supported you."

Low-income women found meaning in the sense of accomplishment their entrepreneurial ventures afforded them. Accomplishment appeared vividly in the data as women's ventures often noted their achievements in serving others going through hardships they had personally experienced, offering a unique sensemaking tool in their own journeys. Like the previous meanings, accomplishment manifested in many ways and is often intertwined with the previous two meanings of identity affirmation and serving others. First, interviewees reflected on their business with pride, knowing they accomplished a service that helps others, despite their own hardships. Second, as the majority of interviewees were the sole operators of their businesses, women felt accomplished by the independence, autonomy and flexibility entrepreneurship afforded them. As the section title notes, this meaning of accomplishment came with costs, such as women needing to add monotonous work to an otherwise meaningful venture to achieve sustainable incomes or sacrificing luxuries (and sometimes necessities) due to a shoestring budget, or the long, unpaid hours common for entrepreneurs, which seemed to negate the 'flexibility' advantage of entrepreneurship.

Kailani, operating in the neighbourhood she was born in, notes the costs of her entrepreneurial accomplishment as a Pasifika woman. Coming from a successful career in corporate ("I've succeeded because I've had a white backing; I've had a white manager, I've had [white sponsors] … in white companies"), Kailani was continuously confronted with marginalisation and attempted erasure in her operation of a food-based venture involving daily customer communication and public visibility. "I thought it was going to be different coming into this role. I thought I was going to be winning— like how I was in my career, and

it's not." Microaggressions were noted in the form of questioning Kailani on her parents and grandparents' *difference* to other Pasifika families or Kailani's ethnic makeup. "People think I [will] think it's going to be a compliment, but it's like, no. My identity is probably the least thing I… I hate talking about it." To mitigate potential issues, Kailani always brings along her Pākehā accountant to business meetings:

> If I take her to places, then I get taken seriously, or if I mention her, I get taken seriously… She's an accountant; maybe it's seen that we've got our shit together. I'm not sure, or maybe it's the colour [of her skin], I have no idea.

Acutely aware of the impact her White accountant's presence has on how people view her business indicates the everyday negotiations (and hidden costs) for BIPoC entrepreneurs in Aotearoa. On top of the increased awareness of her own cultural identity and skin colour, Kailani talked of the lack of diversity among her community of support: "Our customer base is 93 per cent Māori and Pasifika," noting "that figure has not changed since conception." For Kailani, entrepreneurship as a form of identity affirmation has come at a cost in her increasing awareness of her ethnic marginalisation. "It's actually quite tough owning your own business with the colour of my skin."

Having abilities different to the societal norm can be a hardship, as individuals make sense of their uniqueness amidst negotiating ignorance and expectations from others. Caroline, a young, partially deaf student with autism, feels accomplishment in her work with animals. After working in a pet store through high school, Caroline noticed parallels in the fearful reactions between herself and the puppies she trained:

> They were arriving in this class full of 5-6 other puppies; a store full of fish tanks, birds, and lots of other people going, "Oh my gosh, cute puppy!" And [puppies were] freaking out. Super overloaded, couldn't do anything in class, and didn't get any benefit out of the class 'cause they were just so overwhelmed.

Caroline's personal experience living with autism and deafness meant that certain social situations could bring about overwhelming feelings of her own. "I know for myself, I have often been, and still often am, put in positions that cause fearful responses that the people around me don't understand." These past hardships provide Caroline with a lens to see behavioural issues where owners cannot:

> Being autistic myself, I see a lot of parallels between the ways that we're causing behavioural problems in our dogs and the ways that people have treated me that have caused issues in the long-term with me. So, I feel a lot of empathy for these puppies that are not being raised in a way that makes them feel safe and comfortable. That's pretty much me.

Caroline's standpoint as an autistic woman, and her compassionate understanding of reactive dogs, contributed to her agentic recognition of a "massive gap in the market," and she began her own niche dog training business. She feels very passionate about preventing "traumatic experiences" owners unintentionally create because of a lack of knowledge about early training. "The owners don't even realise that it's happening or why it's happening, but I can see so clearly that there's a problem."

Caroline's journey with autism to understand her boundaries and triggers put her in a unique position to recognise and empathise with fearful dogs. "I just feel a lot of empathy for [reactive] dogs, and I want to make a difference for them…" This has provided many meaningful, everyday moments in her business as she gets to see positive behavioural changes in her dog clients and the appreciation from their owners. Caroline spoke of a disabled client she visits weekly "because she can't take her out for adventures anymore, she loves seeing photos of all the stuff that [her dog] gets up to." Caroline developed meaningful relationships with members of her community by providing a niche service, personally informed by her own experiences of fearful responses in overwhelming situations. Her

reflexivity has provided an opportunity for meaningful work, and her agency motivates continued advocacy for empathy-based dog training.

While interviewees chose their venture for work that would be personally meaningful and gratifying, the data shows a noticeable 'pivot' to add monotonous work that they found necessary to survive. Caroline explains this negotiation:

> I was very lucky in the setup process that it's not a particularly asset-intensive venture, so I didn't have to go out and spend a whole lot on start-up costs… It's definitely a challenge in that it's not seasonal as such, but it runs in peaks and troughs a lot. So, my original plan was just to be doing the training… because I was like, "Nah I don't want to stuff around walking dogs. Not interested. Don't care." But very quickly I learned that there was no way that I was going to be able to sustain myself on an income that sometimes was zero and sometimes was hundreds a week. So, it did make me change my business a little bit to include dog walking as well just so that I had something a little bit more regular going for me.

Caroline's choice to form a business with low setup costs was her best option as a student, utilising the space and resources she already had available while living at her parents' house. For Caroline, dog walking was rather monotonous and not meaningful like training reactive dogs was. The agentic negotiations to keep her venture active meant adding monotonous labour to her weekly schedule. Therefore, the inclusion of dog walking in her business model helped Caroline to create a sustainable income throughout her university studies.

Despite low start-up costs, women's negotiations to add monotonous labour to their venture, and their accomplishment in their aim of serving others in their work, entrepreneurial work came at a cost in that it did not meet interviewees' expenses alone. Lauren, a university educated Pākehā woman, left her corporate job for an opportunity to write freelance for 10-15 hours a week for a health company; nutrition was her passion ("that's exactly what I want to

do") and focus of study at university. Initially, Lauren's freelance writing venture began with low start-up costs due to her university student debt: "I didn't go into it with a lot of money. I didn't go into it with a lot of planning. I had like a printer and my laptop in my room." She sourced a few smaller clients through outreach to her network and social media, specifically LinkedIn. Educational institutions provided her with the credibility, language, and network to both attract clients and secure contracts, but the accumulated debt inhibited her agency to live like her peers. "There were some very, very lean times… put house ownership on the backburner… It did mean giving up on some things that my friends took for granted." In her first year of business, Lauren negotiated debt and societal expectations of success by accepting most clients that came her way. The incongruence between her agentic motivations for entrepreneurship ("flexibility is massive for me") and her venture's reality ("I was working every weekend, really late nights") was further negotiated in the attempt to produce venture sustainability in the long term. During our interview, Lauren shared she had recently returned to organisational employment due to anticipated future hardship encompassing pregnancy and entrepreneurship. Lauren shares her reasoning for leaving entrepreneurship:

> This might sound a bit bad but being a female around parental leave… A lot of corporate companies will top up the six-month government parental leave… whereas when you're self-employed, that's never going to be an option. And I expect [to worry] about what's going to happen to my customers if I'm not around for six months.

Despite the impressive feat of a sustainable income within her first 2 years ("maybe not quite the same salary I've had, but pretty close"), the corporate paid leave benefits often afforded to educated and skilled women during parental leave affected Lauren's agency to do entrepreneurship. Gendered, discursive structures assume care labour as women's work, with female entrepreneurs consciously or unconsciously affected by the structures surrounding parental benefits. In comparison to other participants, the researcher believes Lauren had the

most access, pathways, or opportunities afforded to her due to her education, geographical location, and her family's skilled fields of work. Her resonance with the study's call for (impoverished) participants could reflect the current financial state of independent, university-educated millennials in Aotearoa. Still, Lauren was the *only* participant interviewed who was able to live comfortably off her venture's income within two years without outside monetary support.

Angela's negotiations in entrepreneurship reflect the 'pyrrhic victory' of costly accomplishments. The message Angela gleaned from her family's experience was that financial stability should not be taken for granted, having lost their savings and assets while she was growing up. Angela described her mentality: "I have this fear that money disappears, and you can never trust that it's going to be there, cause one thing could change and you could be out on your ass." Angela reflected on how this message shaped her beginning years in business, "I remember feeling really guilty that I was not more industrious, so I think I worked myself to the bone to feel like I actually was doing something." Angela described her fear as a "constant background noise" to keep growing her business. Her "harried and frantic" first steps in business stemmed from unrealistic advice from her apprenticeship mentor.

> He guaranteed there would be plenty of work when I went out on my own and there wasn't. So, after we finished the big project we had been working on, I said "What's next?" and he said, "What's next is you go out and find yourself a client base" and I said, "Well I don't know anyone. I don't know where to start." And he said, "Well, everyone has to start somewhere, so off you go."

The (unpaid) apprenticeship abruptly ended, so Angela began the laborious process of cold-calling potential clients. She recalls borrowing money from her girlfriend as "I couldn't afford rent." Her mentor's guarantee of sufficient, sustainable work ("he told me that in no time, *in no time,* I would be run off my feet") would not materialise until around Angela's

fifth year in business. “Whenever I saw him, he would ask me if I was GST registered yet. You have to cross a certain income threshold to be GST registered… I only got there last year (Angela’s 7th year in business).” The older male mentor’s business benefitted from a year of Angela’s free labour due to the lack of regulations surrounding niche industries like tuning. This could be a gendered issue considering Angela says of her industry, “I don’t know anyone who identifies as a woman who is doing what I’m doing.” In addition, the mentor’s sexist communication and bullying tactics, like frequently imposing his own “arbitrary goals” on Angela, calling Angela “weak” while tuning, and accusing her of “thinking like a girl,” may exemplify barriers that work to further gatekeep the industry from female hopefuls.

Eventually, Angela and her girlfriend built their own tiny house. “We basically went to a lot of trouble to lower our life expenses. That gave me a bit more freedom to build my client base… in a much more conscious way.” Angela says those initial (and drastic) steps to lower expenses were central to her enterprise today, considering she was borrowing rent money from her family and partner: “That created problems, and I felt really guilty about that.” A gendered, niche industry with gatekeepers enforcing industry culture and predatory mentorships impacted Angela’s agentic and emotional well-being. Meaningful work for Angela came at a cost, impacting her interpersonal relationships (borrowing money), her agency (self-doubt, guilt, and shame), and her finances (seven years before she reached a living wage).

The risks and sacrifices Angela and Lauren took on their entrepreneurial pathways paid off—now both homeowners— and Angela celebrated her ninth year in business as the youngest person and only woman in her niche industry. These risks were significantly aided by a few similar traits: a university education and therefore, a stronger sense of agency in navigating the business world, no dependents, an ability to lower expenses, and a relentless work ethic.

Both women had the educational background to negotiate structures, and their ventures' successes demonstrate that agency is constituted in relation to accessibility. Despite these agentic negotiations, only Lauren was able to independently finance herself and her venture, while twenty-four participants relied on additional monetary streams (for example, a partner's income, living with parents, WINZ assistance) to supplement their income. While interviewees felt accomplished in their venture and goals to serve their community and worked hard to negotiate living expenses and add monotonous work to their venture, this came at a cost with many women continuing to live in the poverty cycle, many years into business.

There was a noticeable tension between the advantageous flexibility of entrepreneurship and the reality of low-income women who spoke of long hours that allowed little true flexibility. Aroha was pushed away from organisational employment because her work hours would not bend around her and her children's additional needs. After discussing her process for product testing, marketing, and sales, she remarked, "I'm on my phone like eight hours a day." Angela reflected on her first year of business where she spent long hours cold calling in an attempt to build a client list, "It was an awful lot of work and it was unpaid work." Participants in this study agreed that their businesses afforded them the flexibility they desired, but from their explanations, it was apparent that many were working well over the 40-hour standard work week, and while the work itself may have been flexible, it also required long hours that were unpaid – thus seemingly negating at least some of the flexibility advantages of entrepreneurship.

To conclude, for BIPOC entrepreneurs, business ownership can be an opportunity for cultural expression and identity affirmation; but the associated visibility comes with a cost as women were increasingly aware of marginalisation and microaggressions. The flexibility, freedom,

and independence hailed in past entrepreneurial studies were significant here, too; women held meaning in the ability to work flexibly around care responsibilities with apparent tensions in the long, unpaid hours required by entrepreneurs. While women chose their venture for low start-up costs and work that would be personally meaningful, the data shows a noticeable 'pivot' to add monotonous work that they found necessary to survive. Still, women's ventures accomplished goals of service on a shoestring budget.

Influences on Low-Income Entrepreneurial Work Meaning

As participants were selected and screened for indicators of poverty and other hardships, this played a huge role in influencing women's meanings for their work. This section explores these influences and goes beyond, focusing on three major influences on work meaning derived from the analysis: communication with support workers, experiences with current and past employers, and hegemonic discourses.

Contact with Support Workers

> "You go to these people that are there to help you, and you're met with so much judgement and really bad, potentially life-threatening advice."

This section explores the communicative relationship between support workers and participants. It primarily focuses on interactions of participants with representatives of Work and Income New Zealand (WINZ), a service of the Ministry of Social Development that is responsible for assisting low-income citizens, because those interactions were by far the most prominent and frequent in the data. Additionally, this section briefly explores negotiations with representatives of two other organisations cited as providing support by a small number of participants.

Participants frequently mentioned accessing support from a government agency or government-funded institution during interviews; follow-up questions focussed on communication between the front-line worker representing the institution and the participant seeking support. Communicative interactions with workers representing these institutions that negatively affected participants are incredibly salient and not surprising considering participants were chosen for their personal experience of hardship and poverty and their use of entrepreneurship to attempt to mitigate those conditions– in other words, this data set is made up of a vulnerable population attempting to better themselves, and thus comprise a community these institutions were set up to serve.

WINZ is a government organisation that participants used often as their first point of reference when beginning their venture. From the dataset, 48% of participants discussed their negotiations with WINZ in search of financial support and self-employment advice. The front page of the WINZ website states: "We're here to help you financially if you're on a low income or not working, support you into work, and help you with housing" (www.workandincome.govt.nz/). Priya, who receives a benefit due to ongoing health issues, gave her perspective on the organisation, "I think they're really nice and supportive, especially my case worker. She's very understanding, and she always calls me on time." Priya informed her case worker about her business idea: "They said that because it's like a small business, it's not a regular income… I still get my benefit." Priya's strong relationship with her case worker meant she felt she could be open and honest and received practical advice to continue to receive financial support. "I just have to declare my income every week, like whatever I made from my business… It's good because some weeks I don't make anything at all from my business, so it's the only thing that I rely on." This financial support means that Priya can build her business into a sustainable income without the worry of a slow

week of no income. Priya's honest and supportive relationship with her case worker was, unfortunately, not the norm in this data set.

Angela accessed WINZ during her unpaid apprenticeship to cover living expenses. Her interactions proved favourable because of her university education, knowledge of the system, and what was required from her, but still, she felt guilt for her dishonesty. "I feel so embarrassed and horrified saying this, but I was definitely cheating the system. But from my own ethical standpoint, I felt like I wasn't doing anything wrong." Angela explains,

> According to WINZ, I should have been searching for jobs. And I didn't want to do that cause I knew that I would have a job at the end of the apprenticeship. It's just I couldn't sustain myself financially while I was training. So I sort of took advantage of the system and at the same time, I kind of felt like I didn't, cause it felt like a worthy investment. Because they do actually have funding for apprenticeships, just not for [instrument] tuning.

Angela knew she needed financial backing to finish her apprenticeship but would not receive it from WINZ unless she was actively searching for jobs. So, under the guise of job hunting, she continued to train with her mentor and received a small weekly stipend from WINZ.

Angela reflected on her reasoning for why this plan worked,

> I had a certain level of privilege cause I had *some* nice clothes. I mean, I had a blazer that I wore to my first interview there… so for the first few months, they just trusted that I was going to get a job. They told me that they didn't need to check up on me. I knew other people there who had to meet up with their case workers every week, but they just trusted that I was, you know, that I was doing what they told me to do.

Not only did Angela dress professionally for her interview, but she was university-educated, young, well-spoken, and "had, you know, a better sense of what they wanted from me and a better ability to deliver that." WINZ unknowingly facilitated everything Angela needed to finish her apprenticeship and begin self-employment. Angela concluded, "Ever since then I've

been really diligent with paying taxes…because there are other people who, I assume, are in the position that I was in, and they *need* it."

There is a glaring conflict between WINZ's mission of supporting vulnerable citizens and its need to adhere to the inflexible requirements typical of neoliberal institutions. Margaret, who was on the benefit during ongoing cancer treatment, said of WINZ, "I was treated incredibly badly by them, even to the point that when my tongue was stuck to the inside of my mouth, I was still expected to turn up for work-ready meetings." Work-ready meetings provide beneficiaries with job skills but are, at best, irrelevant and, at worst, a burden for citizens undergoing cancer treatment. "The guy running the meeting basically called me an old-aged pensioner, and at the time, I was 50 years old." To receive benefit payments, attendance was mandatory at these 'work-ready' meetings during her ongoing cancer treatment, but it was the ageism and lack of compassion from WINZ workers in their communication to her that felt particularly cruel, disrespectful, and damaging.

WINZ offers multiple avenues of support for new business owners, including support in developing a business plan, funding for essential start-up costs, and a subsidy to offset living costs in the first few months. When Margaret prepared her application for the small business support grant and met with WINZ, the case worker gave "a flat-out no" without looking at her application.

> She looked at me and said, "Well, you'll just have to go out and get a job at minimum wage like everyone else." Then she leaned back in her chair and quite loudly said to someone else, "What's the current minimum wage?"

The worker blocked access to application submission and further demeaned Margaret by announcing her situation to the office. The above interaction implies Margaret's motivations for entrepreneurship are an escape or avoidance from the work "everyone else" does rather

than as an alternate and legitimate pathway to cover her expenses and utilise her skill set. It's unclear whether the worker truly did not know the current minimum wage or was just using this as a tactic to embarrass Margaret and/or end the meeting. Neither the front-line workers nor the agency's operating procedures conveyed empathy or support for Margaret or her situation (cancer recovery) and actively blocked access to business support ("[Go] get a job… like everyone else").

Jordan had a similar experience to Margaret when discussing the small business grant with WINZ: "They pretty much just cut me off and said, "No." The WINZ worker told Jordan that "because I'd already started trading that I was not eligible." However, Jordan was prepared for the meeting with a business plan, had consulted other recipients of the grant, and had researched the terms and conditions to know that she was, in fact, eligible to apply. During our interview, I expressed my confusion over why the worker would say Jordan was not eligible, to which Jordan replied, "Obviously, that woman didn't want to go through the hassle, by the sounds of it." It seems that interactions between participants and structures like WINZ are further negatively impacted when front-line workers lack the resources, will or training to support vulnerable people seeking support. Jordan explained that a lot of her time was spent attempting to navigate the system of support before eventually enrolling in a second certificate so she could receive the loaned financial support students are eligible for.

When Jess reflected on her WINZ interactions, she said, "I absolutely hate it; absolutely. My tummy feels all tight and turny." She described two situations in which communicative interactions with caseworkers actively disempowered her.

> When my son was really young, I got my own job on my own accord sooner than I needed to... The guy at the desk like rang a bell; got everybody to start clapping in the office, and then handed me an envelope with a chocolate fish. I felt quite humiliated

> by that. You didn't need to do that. I really didn't want the attention and also I kind of felt belittled.

Again, announcing Jess's situation to the office without her consent worked to actively disempower her, regardless of the (potentially well-meaning) intentions of the worker. During these negotiations, she was a working mother, not a child incentivised by a chocolate reward. Additionally, Jess is a single mother who has no contact with her son's father, and he is not on her child's birth certificate. WINZ workers constantly "challenged" Jess on his absence: "That's very emotional and confronting. It's the only time in my life where that situation ever comes up… You feel a bit crucified for something you didn't have any control over."

In the process of recruiting and interviewing participants, no mention of domestic violence was included within the advertisements, follow-up prompts, or interview scripts, and yet five different participants voluntarily shared their experiences with domestic and/or sexual violence. The structural gaps in domestic violence survivor support, the structural barriers to safety from abusers, and the context of abuse, with the abuser's aim to remove all agency from their victim, were common themes in those accounts. Considering the richness of such contextual spaces, it is perhaps unsurprising that following their experiences with abuse, each of these participants decided to begin charitable enterprises and/ or businesses heavily focused on corporate social responsibility (CSR). The next two stories of Jade and Bonnie are of their interactions with WINZ during their most vulnerable moments of hardship and poverty and further highlight how the communication gap between worker and beneficiary influences low-income women's meanings for their work.

Jade went to WINZ for financial help once she was finally able to leave the safe house following her family fleeing from an abusive marriage. "I asked for some help to set up my

own home. The lady there told me to go around [to neighbours and local businesses] and ask for used tea towels and start there to fill a house because that's what she had to do." Jade's dignity and self-worth were negatively impacted by years of abuse, and she was constantly asked to share her story with institutions offering support. She approached WINZ asking for a small loan for essential household belongings, only to be told to go and beg around her neighbourhood for used items. Unsurprisingly, one year on, Jade believes, "It's the most abusive system I've ever come across. It is so horrific… And for me, I can't wait to be free of that system."

Similar to Jade, Bonnie's personal experience of domestic violence and resulting structural negotiations was a key contextual ingredient in her agentic decision to put years of her energy, time, and resources to serve a vulnerable population and address structural gaps. Bonnie shared her story of domestic violence and turning to WINZ for support:

> I knew I wasn't in a very good situation, and I didn't know how to get myself out of it… I went to WINZ for support and said that I was in a domestically violent relationship. I was scared for my life, "Could I get some support?" So, I could find a rental and move out. She said to me, "You should go back and steal money off him every week." She told me how to do it, "When you get to the counter, and if it's $130 on groceries, you get $50 out." Because he was controlling the money, it looked like you had spent $185 on groceries, but you had spent $135, "And you take the $50 and put it away, and after you've got enough for the bond then you move out." I remember thinking, 'how demoralising', that was to reach for someone to go, "I need help, I don't feel safe, and I'm scared for my life, and my child. I want out." Thinking these people would go, "This is how we get you out, here's a bond, or here's some sort of help." It wasn't like that; and so, I remember leaving and feeling like, 'There is no hope!' and then a week later he almost killed me. My daughter watched the whole thing; so that's when Women's Refuge stepped in, and they actually assisted me in getting support from WINZ, but no, [WINZ] weren't helpful at all.

Again, like Jade, Bonnie went to WINZ for financial support to escape domestic violence but instead received demoralising advice that proved to be not only useless but put her life in danger. It was interesting to note that once a second organisation, Women's Refuge, stepped in to assist Bonnie, she received the financial support from WINZ she originally asked for.

Aotearoa is plentiful in free, expert advice from a range of state-funded institutions. However, accessing such advice proved difficult for some participants, especially if they had little education or business experience and the knowledge that comes from such experiences. Both Ana and Kailani mentioned using the services of an organisation designed to help Pasifika business owners, but their experiences were radically different. Ana (who recently moved her business from an at-home service to a permanent location) needed a loan to buy an essential piece of equipment. "It's like trying to find your way through a maze," Ana said of her experience seeking support from the organisation. "There is help, but they can't help us. They are so strict and so black and white that there's no grey area." Ana had been operating from home for close to twenty years. She sought financial support from this organisation when she needed to move her business into a commercial space. However, she was told that she needed at least six months in operation before the organisation could give her the needed support.

> I might not be able to mentally handle going broke for another three months…. It's throwing us in the deep end and telling us to paddle for half an hour before they see whether you're eligible or good enough for them to help you.

A loan for essential equipment would allow Ana to produce four times as much product; without that, she would have been unable to keep up with the demand of her wide network of customers. But it was the meeting itself that caused her confusion and self-doubt. She was

required to provide a business plan, which she explained was unnecessary due to the simplicity of her venture.

> They're so much into that paperwork. Understandable, but they need [to] have someone to help with a business plan, and explain how to write it up…Now they interview us, like interrogating us, "Why haven't you got this, why haven't you got that?" "Because I don't have it, and I don't have the money." "But why? You know when you have a business you need to do this!"

Ana is hard-working and passionate about her products but lacks the formal education or corporate experience that this organisation assumed entrepreneurs should know and have. It was confronting, frustrating, and somewhat humiliating for Ana to be told she should already have a business plan and should know how to do one when she went to the organisation seeking support. This organisation is built to help and support women like Ana, Pasifika business owners, but their use of (White) corporate jargon, "black and white" inflexible structures, and front-line worker assumptions of what entrepreneurs *should* know and do create significant worry and self-doubt for Ana, disempowered her entrepreneurial identity and has the potential to negatively impact her agency to seek support from other organisations.

In comparison, Kailani found the same organisation "very helpful" in their interactions when she sought support for her business. When Kailani (who had past corporate experience) organised a meeting with the Pasifika support organisation, she noted, "I was prepared. I did my research on them, I knew what they could offer, and I knew what I wanted, and I went in with that." Kailani received the funding and advice she needed but recognised she may be in the minority of those receiving help. "I know what it's like to talk in a corporate room. I understand the conversations only because of my previous roles, but I do think if I didn't, I'm not sure how those conversations would go down." Understanding corporate talk and, in her

words, “spending time in White companies” greatly enhanced Kailani’s ability to receive business support. Kailani concluded, “I think what the agency needs is someone who has built a business from scratch to actually work in there.” This social organisation is bureaucratic and receives government funding, and therefore has the rules and regulations that government-funded organisations must follow.

It’s ironic that while both women are Pasifika, Ana (born in her home country) did not receive the support she needed because she lacked the formal business language and knowledge that Kailani (NZ born) gained from her time in predominantly White organisations. This could be seen as a missed opportunity for this organisation, who might find it useful to employ staff who could mentor and direct SBOs like Ana in creating a business plan and preparing for the 6-month mark of her business when she would be eligible for funding.

Te Wānanga business courses, which are rooted in Tikanga Māori values, funded by the government, and offered free to the public, were mentioned as a ‘gamechanger’ by multiple participants. Specifically, the leaders of these courses seemed to be knowledgeable in building their businesses from scratch and were generous with their time and energy. Rue said of one of the leaders, “I’ve always raved about her... She’s not invested in the course; she’s invested in helping your business. She’s really good at doing it.” Cori, who also completed the course referred to by Rue, said, “Everything just kind of started to make sense a little bit more. I could just be myself, just follow my instincts... It’s really empowering. You don’t get a sense of failure, whereas you can in the university environment.” Te Wānanga courses and the leaders who ran them impacted participants in at least two ways: first by fostering and empowering their entrepreneurial identity by providing and explaining the language needed to interact within the business world, and second, through working with

students to create a business plan document that can be used to apply for future funding and give the participants a sense of ownership and direction within their venture.

To conclude, WINZ services were accessed by more than half of the participants interviewed. Participants entered WINZ to receive financial support during a difficult life stage, but inflexible organisational structures and a lack of empathy from some caseworkers made this experience more damaging than supportive. WINZ offers many avenues of support for business owners, like the small business grant and Flexi-wage scheme, but few participants were able to successfully access these resources. Different levels of honesty were used in their interactions with caseworkers and the importance of the communicative relationship between WINZ workers and beneficiaries, unfortunately, was highlighted by the stories of the negative impact case workers had on participants' mental health and safety. Kara summarises the difficulty beneficiaries have in persisting their needs: "The reasons that brought them to the door of that institution are so fatiguing and tiring on every level" to "even have the physical and mental and emotional energy to persist." Besides WINZ, two further organisations were briefly discussed in this section. Ana and Marama each had contrasting negotiations with a Pasifika organisation, highlighting black-and-white organisational rules and the use of technical, corporate language as a barrier to accessibility. Finally, Rue, Cori, and Margaret had overwhelmingly positive experiences in the Te Wānanga business course due to the business expertise, empathy, and care displayed by support workers who worked to empower and affirm their entrepreneurial identities.

Experiences with Employers

"In my past jobs, there's always been quite high stress and long hours. I was pretty horrible to live with, I'm sure."

Women's meanings for entrepreneurship were often situated within their agentic negotiations of organisational structures. This section focuses on four issues related to organisational employment (past or current) that emerged from the analysis: organisational norms, housing and commuting, ageism in hiring processes, and workplace bullying. Each of these issues focuses on problems experienced in working for organisations prior to or during the start-up of the participant's enterprise. These problems shaped meanings for entrepreneurial work in that participants contrasted their real or imagined experience of having their own business with their previous experience working for others. Three women held full-time roles in organisations, along with their businesses.

Organisations establish norms as a key element of organisational culture. As Schein (2010) argues, they do so to solve problems that every group of people face in the process of organising, including creating common understandings of how to address recurring problems. However, norms solve some problems while creating others. For example, with most organisations today focused on ways to increase productivity – to do more with less – norms for work practices often lead to work intensification and resulting stress (Green, 2013).

Before starting her cleaning business, Jess experienced organisational norms of "high stress and long hours", which negatively impacted her mental health and personal relationships. "[In] 2018, I really hit rock bottom mentally. I was super anxious and super depressed." Anxiety and depression negatively impacted Jess's agency and removed all notions of self-worth. Doctor's visits and medication did not bring her out of that dark space; "I was just sick of living that way," and so, in a last-ditch effort, she took a personal development course from a local woman. Jess reflected, "I think if I hadn't had done that, I probably would still be really unhappy in my previous job." Jess made sense of past trauma through personal development courses and re-established her agency to make the move towards natural home

cleaning ("something I was very, very passionate about") and begin her business, offering new opportunities for identity affirmation. In comparison to the intensive work normalised in past organisations, Jess feels accomplished in her ability to be physically present for her young son.

Kailani (Aotearoa-born, Pasifika ethnicity) came to the decision that her organisation was no longer worth sacrificing her health and family priorities and left the corporate world to pursue entrepreneurship. The fast-paced, high-stress environment of corporate work has become the norm for many workers and workplace cultures. Kailani explained her reasons for leaving the corporate world, despite a successful career with mentors [and resources]:

> I made the decision after spending years, basically my entire career in corporate, and I got to a point where I was really exhausted, like mentally and physically exhausted. We were also going through periods where I was continuously miscarrying, so I had a feeling that being in a highly stressful environment wasn't helping me at all in terms of my health and holding a pregnancy.

The structural rigidity of the organisation negatively impacted Kailani's health to the point where she could not carry a pregnancy to full term and demanded so much of her energy that her family and home life were unsustainable. In addition (or due to) these structural demands, Kailani spent many years experimenting with her diet because of cystic acne and severe stomach pains. From this experience (and the help of a naturopath), Kailani created raw desserts for herself and her diabetic family members, which eventuated as her venture's product. Kailani recognised "White backing" during her time in corporate, but business ownership gave her a new lens on identity. "In the past, I would just ignore the whole race thing and then since being a business owner; I'm like, wow, this is real. I feel like I'm not hitting accounts because I don't have that boss backing."

Childcare responsibilities, especially for single mothers and particularly for children with additional needs, meant that the time organisations require from employees was unattainable for single mothers like Aroha. Aroha said of her new business: “It means a lot of flexibility, first and foremost, when you have kids with additional needs. At one point I had to pretty much give up work with the second child who was in and out of the hospital.”

Another single mother, Jordan, said that her business afforded her the flexibility that previous paid employment could not: “I can go by own schedule; I don’t have to be fixed to certain hours. I don’t have to put my kids into childcare so that I can go out and do a job.” Women within this study made agentic choices to find self-employment opportunities over the security of a consistent paycheck, but those agencies were often shaped by the inflexibility and demands of structural institutions.

The nature of organisational life in Aotearoa’s present neoliberal economy –like those of most other developed economies (Green, 2013) – is to seek total time and energy commitment from workers, especially if those workers mean to ‘rise up the ranks.’ Care work becomes an obstacle or a problem and, therefore, something to ‘contract’ out to care facilities rather than prioritise. It’s important to note that not all mothers *want* to use care facilities for their children but consider it as their only option (without the help of another parent for care labour) and an ‘unwritten requirement’ to work for and adhere to the demands of organisational life. Considering the financial burden of using care facilities beyond the government’s 20 hours of ‘Childcare Subsidy’ further exacerbates this problem. For example, in 2022, care facilities charge approximately $165 to $250 a week per child, while minimum wage workers bring in just over $700 per 40-hour work week, after tax.

Throughout our interview, Meera asserted how fulfilled she is by supporting clients' weight loss and providing an affordable service she wished she had access to. The researcher questioned how Meera could balance training clients, her own personal fitness, and the full-time job she holds alongside running her weight-loss business. In addition, she also manages a marriage and children. Meera casually answered, "I work at least 80 hours a week," and described a daily schedule that left about 4 hours for sleep. It turns out Meera's journey to find her "dream job" in administration was "really hard work," "I went to so many interviews," and now she feels incredibly loyal to her organisation. She asserted, "They're behind me… I'm not that kind of person – my business is going good, so I just leave the job?... They took a chance on me… I don't feel good about leaving like that." She's fixed her agency to the organisational entity that hired her, despite now having a profitable, viable (according to her accountant), and meaningful venture of her own.

The women noted organisational demands to be physically on site were a part of the inflexibility experienced in their past employment and was a further push to entrepreneurship. This demand for workers to be on-site in high-density areas mean participants faced a housing shortage, a high cost of living, and high-density traffic. With the ever-expanding population, commutes into cities like Auckland have become increasingly time-consuming, and Aotearoa has a well-documented housing shortage for renters. Much of the population has found themselves priced out of city rental housing near job opportunities and instead utilize the public bus system to commute into the city centre. For example, Margaret reflected on the long commute as a factor in her decision to switch from working for organisations to self-employment at home.

> Because of where I was living, I could get a temp job, but… I had to commute into the city each day and— I'm not a fan of public transport to start with— but on top of that, you were losing at least three hours a day just travelling.

Earning enough to cover rent and expenses is increasingly difficult to achieve for workers like Margaret when city rental housing is both competitive and unaffordable, and long commutes into the city reduce potential earning hours. Women within this study were not offered the ability to work from home and turned to entrepreneurship only after agentic negotiations with structural norms.

Like Margaret, mature women within this study had difficulty being accepted for organisational work in general, mentioning only temporary positions and minimum wage jobs that required longer work weeks to cover expenses. Layla had trouble finding paid organisational employment following redundancy and believes as an older woman, she is discounted from the job market:

> At my age…when you apply for a job, not that anyone asks your age, but as soon as they see your CV and your experience, they know that you're older. You don't get a look in. You literally don't get a look in because you're too old… And from my perspective, I think I've got a lot to offer … I've got a good work ethic. I think, 'okay, maybe they don't like the cut of my gib' or whatever, but I see so many of my peers in a similar situation.

It's particularly interesting to note that Layla earned a master's degree in music (entirely scholarship funded) in her youth. Due to pregnancy and single motherhood, she could not pursue the music industry further, but still had a long career of multifaceted work experience. Despite that and a postgraduate degree, she still struggled to find organisational work in her late fifties and was pushed to self-employment. Now, Layla's venture offers virtual administrative and media services to other small businesses: "For me, it means I can be usefully employed. I can be using the skills that I have to help others to build their business." Layla elaborated on the meaning her venture held for her and the challenges older generation kiwis faced in the current job market:

> And from my perspective, it means that I have that opportunity to work with other people that I know have got great skills— who've been made redundant or aren't able to get a job— because people are discounting them automatically because they won't fit in the team because they're of the older generation. So it means that for me that I have the ability not only to help customers but also to help my peers and people in my situation who are finding it tough out there. And there are lots of them.

Layla derives meaning from being "usefully employed" and helping others, affirming her identity. For her, entrepreneurship was not only an agentic choice to utilise her skills and connect with other older-generation business owners but also a necessity due to the structural factors preventing her readmission into the job market.

In summary, structures constituted entrepreneurship when employees could no longer negotiate with the demands of organisational norms. These motivations for moving away from the security of paid employment are particularly salient as we consider the precarious and impoverished contexts in which these moves were made. In other words, such structural factors were so mentally draining that those participants chose the pathway of entrepreneurship over financial security. While C19 may be changing the way we work and furthering opportunities to work from home, this will likely be reserved for skilled and high-paid employees and not for many labourers and minimum-wage workers who will be expected to continue to meet organisational expectations. For the single mothers interviewed, being home to raise their children while still financially providing for them was both a priority and a key point of meaning in their business and reduced the financial burden of relying on care facilities. Not only did experiences with inflexible structures push women away from regular employment but also acted as a motivational pull to the seemingly flexible path of entrepreneurship. Despite clear societal expectations for single mothers to both care for and provide for their children, this study highlights that their negotiations with uncompromising structural norms often hindered care labour, placing an unfortunate burden

on a vulnerable community. Only three women within this study (all established businesses by the interview stage) owned houses and all other participants either rented or lived with family who rented. Therefore, participants frequently had to deal with housing insecurity, which often doubled as their home and business quarters. Amy commented on her recent end-of-tenancy notice: "To not have housing security is challenging. I don't have that stability and it's almost like I'm trying to build a business on shaky foundations, because up until today, I didn't know where I was going to live." Mature interviewees felt an identity shift in their agentic use of entrepreneurship to stay working ("It means I can be usefully employed"). There were tensions between the flexibility of entrepreneurship and the overtime required for a financially successful venture.

Hegemonic Discourses

"I went through extreme poverty, really. When I was on the benefit, and I had the state house, nobody would ever have known, and I never wanted them to."

Hegemonic, societal discourses on gender, entrepreneurship and beneficiaries influenced women's work meanings. Discourses were evident in the interview texts, as participants recalled memorable messages learned from family, media, educational institutions and other sources.

Entrepreneurial discourses were evident within the memorable messages' participants received from their families. Some of the more well-known and researched hallmarks of entrepreneurs were frequently mentioned by participants, like risk-taking (Macko & Tyszka, 2009): "I quite like risk and I think probably most entrepreneurs do; otherwise, you wouldn't do this," and a strong work ethic (Dana, 2009): "Mum only just finished work this year at the age of 76; working 35 hours a week. So, for me, family influenced [my] work ethic." Lyla, a

young Filipino-Kiwi woman, shadowed business-minded family figures growing up and received memorable messages on entrepreneurship:

> My mum doesn't have her own business, but because she grew up in hardship… I guess I saw what it was like for her… When she was young, she was selling fruits so that she can earn money for her family… So back home [the Philippines], she would always bring me to her side businesses; she used to sell jewellery. I would always tag along. At the time, I didn't understand what she was doing… But I guess the learning that I got from her was it's important to have different sources of income because you can't just rely on one. Your company will not always love you or look after you in times of crisis, and we can see that clearly now in this pandemic situation. It's something that I got stuck up in my mind, that I can't always rely on one source of income.

Although Lyla and her husband both work in full-time organisational employment, creating an additional source of income was worth sacrificing her nights and weekends. Lyla utilizes the 3-hour round trip commute via public transport to her organisational job to grow her business. This work ethic and relentless 'hustle' mentality is a common romanticised feature of other studies on the entrepreneurial identity (Orser, Elliott, Leck, 2011), but within the backdrop of the current housing crisis in the city of Auckland (which by the government's measure is unaffordable for the vast majority of renters and first-home buyers), this work ethic becomes more of a necessity for those hoping to foster any sort of stability. Lyla's message that a singular income stream should not be relied upon was prevalent in transcript texts.

As reported in the previous section, participants felt a contradiction in WINZ's mission statement of providing support for vulnerable communities and the priorities of front-line workers in preventing "dole bludgers." Kara elucidates, "I think they [WINZ workers] are more trained to prohibit fraud than they are to connect with clients." This tension in priorities could be put down to staff training, but alongside this, workers are likely exposed to, and

purveyors of, deficit discourses of beneficiaries. Beneficiaries are often criticised in the media as 'dole bludgers,' which assumes a person is happy and content receiving financial support from the state instead of working. Similar sentiments are prevalent in the data, like Margaret expressing frustration over failed negotiations, "[WINZ] says they discriminate against people that don't want to work, yet every time I went there, it seemed to me that people that didn't want to work managed to stay on benefits" while Margaret was denied ongoing financial support. She conceded, "I don't know, maybe they just treat everybody that badly."

Women described feelings of shame and guilt over accessing WINZ services due to a multitude of factors, particularly the embedded negative perceptions participants held of beneficiaries from wider societal discourses. Jess recalled, "You kind of felt like you can't better yourself" over her interactions with WINZ. In fact, many participants who were eligible for financial support were deterred due to preconceived notions of beneficiaries. After the birth of her second child, Meera recalls standing in the line at WINZ before changing her mind, "Why am I standing here? Only because I don't have a job. I turned back. I came home. I felt so embarrassed, I felt like I was begging… It was embarrassing for me standing there in a queue for free money." Despite difficulty re-entering the job market following childbirth (and, likely due to biases on Meera's postgraduate degree from India) Meera was too embarrassed to access state financial support, comparing it to "begging." Aroha, who frequently volunteers to help local SBOs apply for grants, has never considered WINZ as an option, "I've done Government funding for years, but there's no way in God's green earth that I'm ever gonna do a WINZ one." Aroha notes, "there are too many hoops" with no guarantee of help, and entrepreneurs are getting "frustrated and put down mentality-wise" due to their confusion and inability to answer questions asked by WINZ. Whereas

Māori and Polynesian funding agencies are more inclined to support people in that development. Aroha offers how those conversations typically go:

> This is a really great plan, but if you just look at this section a little bit more, let's flesh it out a bit more. Let's see how you could better word it. Cause we know that you're great at doing it, but you might need some support in writing what you do.

The same feelings of shame and guilt described by subaltern participants appeared vividly for those who fell from relative affluence to being below the poverty line. Amy felt "humiliated" after asking the Salvation Army for food, and Christmas presents for her children. She proclaimed, referring to her previous middle-class self: "I was the giver! I'm not supposed to be here. It's just not me." Disbelief over sinking below the poverty line was a major dilemma for Amy, who grew up in a working-class family in the U.K. and started her venture as a charity for children living in impoverished countries. Amy gained weight, battled with depression, and even considered quitting her charitable venture that served hundreds of international children.

While on the benefit, Amy used her education, background, and network to create a business plan to apply for the Flexi-wage grant from WINZ and was successful. Instead of a benefit, the Flexi-wage grant provided a salary to her charity for six months as she worked to be financially stable. In other words, the regular benefit unemployed people usually receive would be rerouted to her charity where she could take a salary to pay the bills for her family. Amy said of the scheme, "It just gave me so much dignity to go off a benefit" and asserted the Flexi-wage grant "made a massive difference in terms of my entrepreneurship journey. Without that, I don't know that I would have made it." Amy believed the grant was a huge affirmation that people believed in what she was doing and believed in her.

While Amy credited WINZ for re-establishing her dignity, self-esteem, and pride after hardship, again, deficit discourses of beneficiaries appeared in our interview as Amy voiced her perceptions on the differences between herself and "typical beneficiaries." Amy emphasised how the Flexi-wage reinstated the dignity she felt she lost when asking the Salvation Army for food and Christmas presents for her children that year. Again, the impact of wider discourses on beneficiaries can be seen impacting Amy when she first entered WINZ to ask for help: "I'm degree educated, I'm qualified, I'm smart… I just cried and cried. And I thought I shouldn't be here, I shouldn't be on the receiving end of this, of needing a benefit. Like I just felt so humiliated." Notice Amy's reasoning around why she in particular should not be receiving a benefit as she was both educated and smart, subtly implying that typical beneficiaries are neither qualified, smart nor educated. Additionally, going from the benefit to a WINZ-supported salary made almost no financial difference, but the positive mental impact and reinstatement of 'dignity' was life-changing for Amy. This theme of separating oneself from the beneficiary group was only shared by middle/working-class participants whose hardships meant they fell into the poverty cycle.

Sandy left her career, home, and belongings behind in Asia due to custody disagreements with her child's father. Without income or community support, Sandy and her son relied on WINZ financially and lived in a state house. Sandy reflects,

> One thing I learnt being a professional my whole life, and then that was taken away from me, and I was part of the beneficiary gang; I lost every bit of self-confidence in myself. Look at me now; I don't give a fuck. This is what it is. This is how we operate. But when you're on a benefit, you're not earning. You're not working for that money; you're given it. You are controlled by the state… it really makes you feel sad that you're living like this, and you cannot get out of it.

Sandy's time on the benefit negatively impacted her self-worth, identified as part of the "beneficiary gang," which she viewed as people who are not working by choice and are "given" money from the state. Sandy mentioned being controlled by the state, which was a reference to the 'work-ready' meetings beneficiaries are required to attend, providing practical skills on budgeting, resume writing, and job interviews. Sandy attempted to hide her hardship from others:

> I'd been cleaning the whole day… and I was sitting on the steps of my state house and I'm pretending to be a business. I was like, "Right, I've got this business that I just need an accountant." And he goes, "Okay great, let's set up a meeting and we can do this, and we can do that." Then he hung up and I sat there, and I thought, 'Fuck, he thinks that I'm actually a real business and I've got no idea what I'm doing.' Anyhow his PA rang about 10 minutes later and I said, "Listen, I've gotta come clean. I'm actually just like this state house, single mum." And she goes, "Yeah, he worked that out already." And it was the best thing that's ever happened to me.

Interestingly, Sandy said she was "pretending" to be a business, although within that same story she had been "cleaning the whole day" and working to get the necessary support to make her business a reality. She even felt the need to "come clean" and let the assistant know of her circumstances in a discourse of deficit, i.e., *just* a single mum living in a house given to her by the state. At this moment, 'entrepreneur' and a single mum needing support were not compatible notions for Sandy. In her sensemaking, it was inconceivable that she could be *both* a single mum in a state house *and* a business owner. Her story demonstrates the essential sense-making women in contexts of hardship go through as they build their businesses and their identity as an entrepreneur. In our interview, tensions arose between her genuine need to receive a benefit to raise her infant and later condemning the benefit for allowing kiwis to "live off the state." It seems during this sense-making, Sandy chose to disassociate herself from others facing similar situations of hardship.

Following the advice of her accountant, Sandy rapidly employed people who were previously on the benefit to clean houses. For any beneficiary who worked for her for longer than six months, Sandy receives NZ $6,000 from WINZ under The Wage Subsidy Scheme (WSS). "One year I got $52,000.00 from them [in subsidies]." Essentially, the beneficiary provides cheap to free labour to grow her business, and in turn grow the skills, experience, and empowerment of the beneficiary. As profits grew, Sandy purchased a fleet of hybrid cars so her staff could travel to home cleans without a large petrol cost on the business. The systems and advice she received from the accountant were credited by Sandy as "the basis of how we've made money." However, placing beneficiaries as 'less than' is harmful to their empowerment and contributes to the wider societal discourses in Aotearoa of benefit bludgers. Often in the data, these remarks of beneficiaries had a racist tinge, such as: "They'd be at work one day, and there would be a tangi, and they'd be off for like a week." A tangi is a Māori funeral that requires consecutive days of collective grieving at the Marae. The well-being of workers is in jeopardy when transactional schemes incentivise hiring potentially vulnerable people for monetary purposes instead of genuine collaboration.

To conclude, hegemonic discourses affected women's meanings for their entrepreneurial work. The fact that every subaltern participant focussed on serving, supporting, and helping others in their discussion of meaningful work could suggest this is a shared cultural value, a gendered message received from childhood, or a combination of the two. Popular notions of entrepreneurship—as well as memorable messages from family—encouraged working long hours to create multiple income streams. Deficit discourses of beneficiaries discouraged some women from using WINZ altogether, despite living in poverty. The near consensus of interviewees who did use WINZ during hardship was debilitating shame and guilt. The Wage

Subsidy Scheme is seen here as a neoliberal tool to benefit owners and retain workers in the short term, placing people on the benefit as unskilled and unwilling to work.

Summary of Key Findings

While analysis of the transcripts and secondary data revealed many interesting themes on low-income women's communicative organising of entrepreneurial ventures, the key findings in relation to the research questions are noted here and expanded upon in the Discussion chapter. Three primary meanings for work emerged as prominent: work as service, as identify affirmation and as accomplishment with costs. Each of these meanings took multiple forms. Particularly noteworthy was the meaning of work as service – and the implied identity affirmation as someone providing a valued service. Nearly all participants (twenty-four out of twenty-five) reported personally meaningful moments in their entrepreneurial work due to the visual and verbal communicative affirmations from serving others. For these participants, seeing their work as serving others was key to seeing that work as meaningful.

Their communities of practice were instrumental in finding meaningfulness as they reaffirmed their skills, service and cultural expression as unique, helpful and needed by society. These communities were essential to women's sensemaking from past hardship, affirmed women's identities, and the sharing of resources.

In addressing the second research question, three primary influences on work meanings were identified: contact with support workers, experiences with employers and hegemonic discourses. Support workers from WINZ were particularly prominent in the data and the near consensus of interviewees who used WINZ was debilitating shame and guilt. Such experiences added to the 'costs' incurred in seeing their work as accomplishments. Experiences with employers, especially those with inflexible organisational norms, drove

many participants to entrepreneurship despite the financial security of a consistent pay check. Finally, hegemonic discourses affected women's meanings for their entrepreneurial work in multiple ways. Nearly every participant focussed on serving, supporting, and helping others in their discussion of meaningful work, which suggests this is a shared cultural value, a gendered message received from childhood, or both. Additionally, popular notions of entrepreneurship—as well as memorable messages from family—encouraged working long hours to create multiple income streams. Finally, deficit discourses of beneficiaries discouraged some women from seeking support (particularly from WINZ, despite living in poverty.

While the research questions did not focus on the effectiveness of entrepreneurship in poverty reduction, it is important to note that there was not a single case in the data of low-income women "bootstrapping" themselves out of poverty. Instead, women often had to rely on a partner's income, family-owned property, full-time organisational work or the WINZ benefit to supplement their businesses' income.

Chapter Five: Discussion

This chapter discusses key findings in relation to the literature and the three research questions:

1. What meanings do low-income women assign to their entrepreneurial work?
2. What might influence low-income women's entrepreneurial work meanings?
3. In what circumstances, if any, can meaningful work emerge for low-income women entrepreneurs?

The first section discusses the three interrelated work meanings (RQ1). The second section locates key influences on low-income women's work meanings (RQ2), focusing specifically on the state's dehumanisation of beneficiaries. The third section focuses on meaningful work and transformative spaces for low-income women (RQ3), offering a theoretical model and an applied communication method for greater research impact. Finally, I reflexively discuss my choices in methods and the potential limitations of this research.

Meanings of Entrepreneurial Work for Low-Income Women

Three overarching and interrelated meanings for entrepreneurial work emerged from the analysis: work as service, work as identity affirmation, and work as a sense of achievement with costs.

Holding meaning (and in some cases, meaningfulness) in entrepreneurial work as service took several forms: discursive resources, value-laden enterprises and collective organising. Each variant encompasses the notion of serving, supporting, and/or being supported by others. Past MoW scholars have identified 'the other' in influencing an individual's work meaning, with Rosso et al. (2010) defining the four main areas of 'others' MoW study as coworkers, leaders, groups/communities, and family. This research mirrors and extends this

list of others as a source of meaning by adding clients and customers as a significant source of meaning and meaningfulness for low-income entrepreneurial women.

Surprisingly missing from Rosso et al.'s (2010) literature review, women's interactions with customers and clients were the most recurrent source of meaning across participants in 'others' affirming their work as a useful, supportive service. This may look like a long-term customer promoting their venture through word-of-mouth advertising, or it could be visually communicated, as Jess observed after cleaning a busy mum's home, "You're helping her by giving back time that she can spend with her children or on something that she enjoys doing. That's probably the highlight." Of course, rude and disrespectful interactions with customers were a source of meaning, too. Like Angela (BIPOC) recognising her long-term, affluent clients "will just refer to me as 'the tuner,' even though I've been tuning for them for years. They don't even know my name."

In addition to customers and clients, the four main areas of 'others' identified MoW study were coworkers, leaders, groups/communities, and family; each of these will be discussed briefly as to how they affected meaning within this study. 'Coworkers' were entrepreneurial peers, defined as those in the same or similar industries and were given credit for contributing to positive work meaning by sharing industry knowledge, clients, and resources within communities of practice. In contrast, online bullying from entrepreneurial peers negatively impacted work meaning.

The only 'leaders' identified as influential to positive work meaning from the data were those leading the Te Wānanga business courses whereas mentors like Angela's who exhibited predatory, sexist and gatekeeping behaviours, negatively influenced her participation in her community of practice. Te Wānanga o Aotearoa began as an "educational alternative for the

large number of predominately Māori students being expelled…" from high school and is now tertiary accredited, grounded in Māori Kaupapa, and services eighty locations across Aotearoa (Te Wānanga, 2022). As a values-driven, Māori organisation operating within predominantly non-Māori systems, Te Wānanga acts as a critical space of support for low-income women's businesses – for both Māori and Pākehā interviewed. Women spoke to the clear and easy communication styles of Te Wānanga leaders, explaining concepts without the use of jargon or technical language and how leaders used their own entrepreneurial experience to support interviewees in the write-up of their business plan. Women compared their positive experience with Te Wānanga leaders to other business support institutions, polytechnics and universities, often speaking to their confusion and lack of understanding around concepts. For example, Cori (Pākehā- Māori) could not "get a grip on the economic system and how it works" in her courses at Waikato University. "And then I did a couple of courses through Te Wānanga, and everything just kind of started to make sense a little bit more. I could just be myself, just follow my instincts." Leaders from the Māori-led organisation, Te Wānanga o Aotearoa were a key source of business support to low-income and marginalised entrepreneurs, structurally built as an educational alternative in the context of Te Tiriti.

Online and in-person support groups (such as church groups, women's empowerment groups, and personal development groups) business communities of practice and communities organised through culture were credited as both a sensemaking tool in hardship and positive work meaning for participants. Whanaū (defined as children and extended relations) was also credited as a positive resource in uplifting individuals and reinforcing work meaning. However, not all participants (namely migrant women) were lucky enough to have living or close-in-proximity family members to rely on for support. This was especially difficult for

mothers, who assumed the bulk of care labour on top of entrepreneurial work. Lisa stresses how difficult it can be to organise meetings with clients around a young son: "Even when I really need someone, no one is here to help."

Due to this vivid meaning of service and, in some cases, hardships endured, women enacted value-laden enterprises as a tool to address a social or environmental issue. Values are considered as both a source of work meaning and a component of the methods connected to how low-income women achieve meaningful work. For example, Marama values her identity as a Māori woman and holds meaning in infusing her cultural expression in her artwork. Her example of meaningful work extends her value into an arena of service for vulnerable people:

> I was asked to be part of a fashion runway show— and this is where the helping in Māori is quite beautiful!— for victims of sexual and physical abuse… The print alone was very meaningful. It kind of connected with the idea of the show. It's about being strong, about people being vulnerable in this space. I created a print that [translates to mean], 'If you don't have a voice, I'll have the voice for you, and if you don't feel you can stand up for yourself, here's someone who's always got your back.'

Marama recognises 'helping' and service as a shared value of Māori culture. The opportunity to collaborate with other artists to help, uplift, and support victims provide a meaningful opportunity in her work. Marama held value in contributing to this art show – not for financial gains or free advertising – but because the art show represented a space to support vulnerable people.

Past organisational literature on values and the meaning of work is limited in that scholars lack well-defined and operationalised constructs, often conflate values with meaning, and have been traditionally biased towards positive work meaning and Western Eurocentric worldviews (Kuhn et al., 2010; Nord et al., 1990; Roberson, 1990). This research expands

our understanding of values and their role in women's constructions of work meaning/fulness. It highlights marginalised voices, offers examples of neutral and negative work meanings, and proposes entrepreneurship as a methodology for infusing values into work and creating meaningful work opportunities.

Low-income entrepreneurial women discussed meaning in their work as contributing to a positive self-concept and an affirmation of their identity. Assuming that all social realities, like identity, are socially constructed (Berger and Luckman, 1966) through d/Discourse, relationships, and encounters (Kuhn, 2006), entrepreneurship is an ideal space to reconstruct one's identity following hardship. Interviewees each described moments in their work as 'making sense' of their past hardship and their entrepreneurial identity as the guilt, shame and fear of the poverty cycle weighed heavy on their daily decision-making. For some, wearing their hardship like a badge of honour and allowing it to inform their business practices to create ethical, societal change and social procurement was the transformative space. For others, disassociating themselves from the struggling class of beneficiaries felt necessary to embrace their new identity. In either case, women felt a change in their 'perceived self,' a newfound appreciation for the skills they had built throughout their life, affirmed as helpful, positive, and appreciated in the communicative interactions within their communities of practice (Leonard, Beauvais, & Scholl, 1999).

In addition to the 'perceived self,' Leonard, Beauvais & Scholl (1999) distinguish 'the ideal self' and 'social identities' within identity theory. The social identity of an entrepreneur helped women classify themselves as businesspeople belonging to their communities of practice. This was especially salient for mothers, who took on the bulk or entirety of care labour in their households. It is important to note that Aotearoa's paid leave can be allocated

to either the mother or the father, so while policies support both parents, ideologies appear to remain significant to the gendered care labour dynamic.

While an extended conversation may have allowed discussion on the ideologies of motherhood interviewees ascribed to, Kahu and Morgan's (2007) Aotearoa study of identity construction in first-time mothers offers insights. Interviewing new mothers who were previously in paid employment, women drew strongly on the dominant, traditional ideology of 'intensive mother.' This was originally described by Hays (1996) as a gendered ideal that instructs mothers to expend their time, energy and money in raising their children, but values fathers for money alone. Kahu and Morgan note mothers' explanations were warranted by a "strongly biological chain of explanations…. [offering] reasons for the long-standing dominance of the intensive mother discourse: if it is biological, then it is immutable" (2007, p. 59). Additionally, "motherhood is constructed simultaneously as the most natural role, and the least valued" in society (p. 59), which is a no-win situation for low-income women with children. Whereas performing paid work is seen as a "socially valued sense of self" (Vincent et al. 2004, pp. 577), perhaps it's understandable that interviewees held meaning in their new social identity of an entrepreneur, considering the socially devalued but naturally expected discourses of motherhood in Aotearoa.

This 'intensive mother' discourse highlights many women's reluctance to use childcare. Women heavily valued the flexibility of entrepreneurship (despite longer, unpaid hours) and preferred this over strict organisational employment requirements. An intensive mother discourse creates a gendered moral rationality (Duncan & Edwards, 1977, as cited in Kahu & Morgan, 2007), which explains the power of identity to limit and constrain the choices women see as available to them.

Kirkwood's studies on entrepreneurial spousal support posit the gendered entrepreneurial experience of women in Aotearoa. The familiar theme – a lack of confidence in women when compared to men— was noted as reasoning behind why no women started a business without their spouses' support (2009b). Women often commented that they were "lucky" to have their spouses' support, meaning they didn't assume they would automatically get it (while men rarely sought out their wives' support) and undertones suggesting some husbands had the final say on whether their spouses' business went ahead or not (2009c). While spousal approval was not a significant theme in this dataset, very few women with children interviewed had husbands to offer support or approval. Therefore, spousal support could be a further barrier to low-income women entering entrepreneurship.

Women held meaning in the accomplishment of their venture serving others, in doing entrepreneurship on a shoestring budget, and in the autonomy of their work. However, that sense of accomplishment came with costs, namely in the continued cycle of poverty as women negotiated with various structures. While women's agentic choice in their venture was a balance of accessibility, low start-up costs, and work that would be personally meaningful, the data shows a noticeable 'pivot' to add monotonous work for venture sustainability. Despite these negotiations, twenty-four participants relied on additional monetary streams (for example, a partner's income, living with parents, WINZ assistance, full-time organisational employment, etc.) to supplement their income. Relying on a partner, family, and WINZ in order to stay in business was something women were uncomfortable with and felt guilt and shame over. Given that only Lauren achieved financial sustainability within two years of business operation (highlighted by the researcher as perhaps the only participant unsuited to the study due to the multiple pathways available to her), this study rebuffs the notion that entrepreneurship is a viable pathway to escaping the cycle of poverty

for individuals (Kumar, 2019; Wu & Si, 2018). Instead, the findings highlight the importance of social entrepreneurship in filling much-needed ‘gaps’ in community and individual care.

Regarding the costs of seeing their work as an accomplishment, previous studies have demonstrated that even valued work has costs and that such costs differ between men and women. For example, Dich, Lund, Hansen, & Rod discuss their findings:

> [Our] findings suggest that pursuit of meaning and purpose by engaging with work and family, which makes life worth living, may physically wear people out and compromise health. Importantly, however, we only observed negative health effects of meaningful work and caregiving reward in women. Gender differences in health effects of employment have long been known, and the health benefits of being gainfully employed alongside family responsibilities tend to be more pronounced among men, while women are more likely to experience role conflict and role strain from combining work and family duties (2019, p. 7)

The cost associated with low-income women’s accomplishment in their work could be mitigated through governmental policies. Of the participants who experienced extreme poverty, two directly stated their hope to leave generational wealth for their children. But this assertion was never a motivation to enter self-employment or an aspect of what made their work meaningful and purposeful; instead, it was seen as simply one of the many desirable outcomes of enterprise.

One barrier that was surprisingly (and thankfully) missing from the dataset was the use of microfinance institutions (MFIs) to fund ventures. The literature review exemplified the harm that MFIs create worldwide in low-income societies. Only one interviewee (Karen) received a large loan, and that was through a bank due to her mortgaging her house. Women often

applied for government funding, and some of those were loans that required repayment, but no participant described using loans or advances with high-interest repayments. This warrants further investigation as the researcher personally recorded instances when "quick cash" loans were advertised to her through the radio or social media. Despite the prevalence of microfinance institutions in Aotearoa, interviewees did not use MFIs to fund their ventures. With the study's limitations in mind, this may be due to education around such loans in Aotearoa. On the other side of the coin, interviewees may have fallen prey to similar advertisements and felt shame in disclosing the use of high-interest loans.

There are microfinance institutions in Aotearoa grounded in Kaupapa Māori values and specialise in interest-free loans for low-income people, such as Ngā Tāngata Microfinance. If approved for a loan with Ngā Tāngata Microfinance, individuals work with a financial advisor to pay the interest-free loan off over an agreed term. These types of "for the people" organisations would be an additional resource for low-income entrepreneurs looking to begin or grow their business. However, as only one participant was aware of Ngā Tāngata (Aroha), public communication of this resource would further benefit low-income entrepreneurs.

Influences on Work Meaning

The second research question asked what specific d/Discourses impact Aotearoa's low-income entrepreneurs' discursive constructions of work meanings and meaningful work. Kuhn et al. (2008) note organisational communication scholars who have "an uncritical preoccupation with 'meaning' can simply reinforce the prevailing capitalist "spirit," [whereas] d/Discourse-based research… is well suited to reshape how we make sense of work's meaning" (p. 168). As this research sought participants who experienced poverty, precarity or hardship during their venture's formation, perhaps it is unsurprising to see the prevalence of the following recurring themes in women's stories: domestic and sexual

violence, battling cancer or dependents with cancer, miscarriage and child loss, physical and mental health problems, disabilities (or different) abilities, bullying and TPS, alcoholism, etc. This paints a bleak picture of Aotearoa, questions the success of contemporary corporate capitalism, and visualises gaps in the structural role of care in citizen happiness and well-being. Participants reported venture stagnation, declining self-worth and agency subsequent to periods of hardship, that was often exacerbated by the pervasive effects of poverty. While hardship and negative emotions affected agency, those who relied on a cultural, religious, or business community used sensemaking techniques to inform and embed values into their venture.

This discussion extends the finding's second section on poverty and power structures' influence on entrepreneurial work meaning, grouped into two significant discoveries. The first finding interrogates the role of care in front-line support of low-income and marginalised communities.

State Dehumanisation of Beneficiaries

While over half of the participants accessed support from Work and Income New Zealand (WINZ) either before or during their business venture, the vast majority described their interactions as dehumanising, resulting negatively on their agency. Participants had vitriolic reactions to questions on the state processes surrounding the support they accessed (or attempted to access): "It's the most abusive system I've ever come across. It is so horrific," "You kind of felt like you can't better yourself," "I received no support whatsoever. In fact, there was a couple of staff members in particular that were incredibly horrible." In saying that, two participants had positive experiences, both hailing interactions with their caseworker: "They're really nice and supportive, especially my Case Worker. She's very

understanding, and she always calls me on time." Women who had a particularly difficult time with WINZ, like Margaret, saw this study's call for participants as an opportunity to contribute their experiences:

> It's water under the bridge now but when I saw you asking for participants, I thought… it would be good to get [my WINZ experience] out there as well. The whole culture of that place. If I'm one person, how many people have been through that there?

Upon analysis, it became clear that both the frontline worker and societal discourses surrounding WINZ beneficiaries contributed negatively to participants' agency and access. This section discusses two major issues, first focussing on the bureaucracy of WINZ and the role of front-line workers in State care, and second, discussing the Flexi-wage WINZ schemes participants reported using.

German social scientist Max Weber (1864-1920) described the dehumanising characteristics of bureaucracies and their inability to relate to people lived social experiences. WINZ, a bureaucratic state organisation, consists of a strong hierarchy, administration, labour division, codified written rules, and an impersonal system of administration. Weber asserts that bureaucracy 'develops the more perfectly [it] is dehumanised, the more completely it succeeds in eliminating from official business love, hatred, and all purely personal, irrational, and emotional elements which escape calculation' (Girth and Mills, 1974; p. 215–6 as cited in Gregory and Maynard, 2019). While bureaucracy enables organisations like WINZ to achieve complex, large-scale country-wide projects, the elimination of emotions leads to an impersonal approach for front-line workers. For example, participants were referred to as 'clients' by front-line workers. Simpson (2020) highlights how the use of this term leads to the depersonalisation of citizens seeking support:

> Such a term suggests a business exchange and breaks the citizen and State relationship. It also alludes to there being some level of choice in this decision to do 'business' – this not only undermines State responsibility to the citizen, it also downplays the situation of the beneficiary; suggesting they actively decided to seek out State services, ignoring in the process that they often do not have much of a choice. (p. 50).

Within this study, women sought support from WINZ during situations that were beyond their control (i.e., fleeing an abusive marriage, recovering from cancer, living with a disability, etc.). As Simpson stressed, the term 'client' suggests women actively chose to enter a transactional relationship with WINZ rather than the unfortunate reality that they did not have other pathways of support to access. Perhaps the reasoning behind 'client' is for front-line workers to avoid the term 'beneficiary' due to negative societal connotations. Suppose the data reported women's WINZ negotiations as positive, uplifting, and personalised. In that case, the term 'client' could instead empower agency, just like Amy describes the Flexi-Wage scheme, "It just gave me so much dignity to go off a benefit." However, as indicated in Amy's quote, the deficit discourse surrounding beneficiaries in Aotearoa's culture causes real harm for those in difficult positions.

The double murder of two WINZ front-line workers (and the near death of two others) had a profound impact on Ashburton, a small community on the South Island of Aotearoa. Margaret describes the terrorist attack on a WINZ office in 2014:

> It's interesting, because it wasn't very long after that the incident happened in the South Island, where the gentleman walked into the WINZ office with the firearm— which was an absolute horrific incident and should never have happened— but there's that little bit of me that understands the frustrations people can have.

Indeed, for Margaret to feel even a "little bit" of understanding for the terrorist's actions indicates the psychological distress she felt over her interactions with WINZ. With few episodes of gun violence (in comparison to other Western countries, like the U.S.) and a small population, Aotearoa's citizens are particularly susceptible to the widespread effects of violent events on the community. It is problematic to have a state service communicating messages of kindness and support while simultaneously 'othering' individuals who attempt to access that support. This extreme example of a violent terrorist act exemplifies the negative consequences of such communication.

Amy was the only participant to succeed in her application for the Flexi-wage grant from WINZ. Instead of the 'sole parent' benefit she received, Amy's charity was given a grant that could be used as a salary. Both the benefit and grant held the same value; approximately $400 NZD a week. Amy summarises her perspective on the scheme one year on,

> Those kinds of schemes where you're giving back dignity to people, I just think that has made a massive difference, in terms of my entrepreneurship journey; without that, I don't know that I would've made it, there was just no option. I think we think in black and white, 'go get a job, whatever it is, it doesn't matter, just get something.' But then my business would've suffered. So that's kind of exciting.

Despite little monetary difference between the sole parent benefit and the flexi-wage grant, the impact of receiving the grant on Amy's agency and self-worth is clear. The six month grant enabled space for Amy to take self-development courses and build her business into a sustainable income. Most vividly in her reflection, the 'dignity' reinstated from not being labelled as a beneficiary any longer. From this perspective, 'Dignity' – being worthy of honour and respect— is not synonymous with receiving state support. However, it is often the most vulnerable citizens whom seek state support. This deficit discourse is likely linked to Western hegemonic views on individualism and self-sufficiency and actively discourages

citizens from using such services. The flexi-wage grant is used as a tool to reward those 'bootstrap' citizens deemed worthy of support and dignity by removing the 'beneficiary' label. Modes of support, such as a Universal Basic Income would provide low-income people with the base income needed to grow their business in a sustainable way and dissolves the need for dignity-reducing beneficiary programmes.

Two participants reported using the flexi-wage scheme to employ staff. This tool incentivises business owners to hire beneficiaries by offering training and rewarding businesses up to $10,000 NZD if the beneficiary stays employed for 36 weeks or more (WINZ Website Nov 2022). From the state's perspective, beneficiaries will be more desirable to employers and receive at least six months of training and work experience, which could support future work opportunities. In reality, this scheme allows business owners to find labour at a taxpayer reduced cost. This neoliberal tool connects to the 1990 Welfare Reform changes to reduce state dependency (although, spending has only increased). There is no incentive for a business to continue employment beyond the subsidy period. In turn, the responsibility of care in the employer-employee relationship is reduced; workers likely know they're being employed primarily for monetary benefit, and employers assume workers are expendable.

Sandy researched this scheme on the advice of her account accountant and thought, "Right, there's a business model right there." She reported receiving over $52,000 in a single year in subsidies (reinvested back into the business, likely to avoid a large tax bill). Interestingly, our conversation took place during a "huge change" for Sandy; the first country-wide lockdown in the pandemic where Sandy secured a C19 related cleaning contract. "Every one of my cleaners stood up and says, 'I refuse to work during level four, I want my wage subsidy only' … which put that side of my company out of business… moving forward [this is going to] affect their jobs… I am absolutely gutted. I'm gutted, I'm upset, I'm hurt. I can't believe that

these guys have done that." Shortly following our interview, Sandy sold a repackaged version of her venture, effectively ending said jobs. This negotiation left Sandy feeling like she was "literally forcing them to work" and "nobody cared" about her business:

> That's the way that people with work ethic that has been drummed into them from young. You either go to university and win or you go to work, and you are the best at that job. You focus and you do it. But then there's that other part of society, and it has taken me a huge amount of time to work this out; they don't want that. They don't want the success; they don't care. Give them the money that they need for that week; that's all they care about.

Clearly, Sandy has experienced a shift in worldview, unable to relate her past as a beneficiary living in a state house to the current realities of the beneficiaries she employs. The assumption that people do not care about success as long as they are receiving "handouts" is harmful.

The WSS is particularly interesting as a neoliberal tool to incentivise business owners to employ beneficiaries. Beneficiaries may simply be lacking opportunity, in which case the WSS provides space for short-term employment and an enticing cash flow for the enterprise. However, beneficiaries can often be vulnerable, disabled, ageing, full-time parents or a myriad of complex identities – not simply unable to find work. In those cases, the WSS benefits the enterprise owner only, while workers are guaranteed only six months of employment with a company that could view them as expendable and temporary, while taxpayers supplement enterprise profits.

Meaningful Work and Transformative, Participatory Spaces

When meaningful work was discussed, twenty-four participants enthusiastically (and sometimes, tearfully) described moments of profound, positive impact on others. Phrases like

"creating a difference," "getting that feedback," "helping others," "seeing their face light up," and "changing lives" are prolific in the transcripts. Each of the phrases represent 'the feedback loop' in the discursive conversations women have with clients, customers, staff, and their business and/or cultural community. Interpersonal communication, whether visual or audible, plays an essential role in establishing work as meaningful in the minds of women entrepreneurs. The question remains, would the meaning of service be as vivid if the dataset included both men and women entrepreneurs? Kirkwood's (2009a) study in Aotearoa suggested that men and women have similar motivational factors for entering entrepreneurship, but women were less motivated by money than men and more motivated by the prospect of independence and a flexible work-life balance. A more recent example comes from an unpublished manuscript by Burbano, Folke, Meier, & Rickne (2022) that suggests women value relational elements of work more than men:

> We document a large and expanding gender gap in meaningful work, wherein women experience their jobs as more meaningful than men do. We find little support for explanations based in labor market decisions related to first parenthood or to women's under-representation in leadership jobs. Instead, the gap appears to be largely driven by sorting of more women into jobs with a high level of beneficence—the sense of having a prosocial impact. While both women and men experience such jobs as more meaningful, women do so by a larger margin, that may result from an alignment between beneficence and the stereotypical female role.

The authors suggest that the socialisation of women as 'natural' mothers, nurturers and caregivers manifests into women aiming for work that provides opportunities for identity affirmation, i.e. their work is aligned with their womanhood. Further research should examine more specifically the concepts of seeing work as service, beneficence, and the stereotypical female role.

The aim of service was an almost unanimous meaning for low-income women in their entrepreneurial work. However, meaningful work – defined as a sense of purpose and significance (Rosso, Dekas, & Wrzesniewski, 2010) – only appeared consistently in communities of practice. For example, Karen found it meaningful to see and hear that her products made a difference in dogs' health and by extension, their owners well-being. However, because she was so isolated in her rural location, with barriers to internet access, that this interaction was not typical of her daily work. Kuhn (2002) defines a community of practice as "a group with a common sense of purpose nested within a larger network" (p. 108). While women's entrepreneurship in Aotearoa could be considered a "network of practice" to encompass the concepts, technologies, theories, and individuals within that practice, signalling loose relations among members (Brown & Deguid, 2001), communities of practice are nestled within that network. They are manifested by local density or 'subnets' of purpose (Kuhn, 2002).

Within this study, nineteen participants belonged to, interacted with, and relied on a community of practice, while six women did not. Of those nineteen women with communities, six organised through local density alone, while thirteen held a common purpose and were organised either by local density or via an online platform. Interestingly, there appeared to be no difference in meaningfulness between members of a local density community of practice and members of an intentional community of practice; both communities offered collective information, affirmed women's entrepreneurial identities and shared resources. The following three examples of Angela, Caroline and Amy illustrate the organisation of communities of practice in the three modes described above: via local density alone, purpose via online or purpose via local density, respectively.

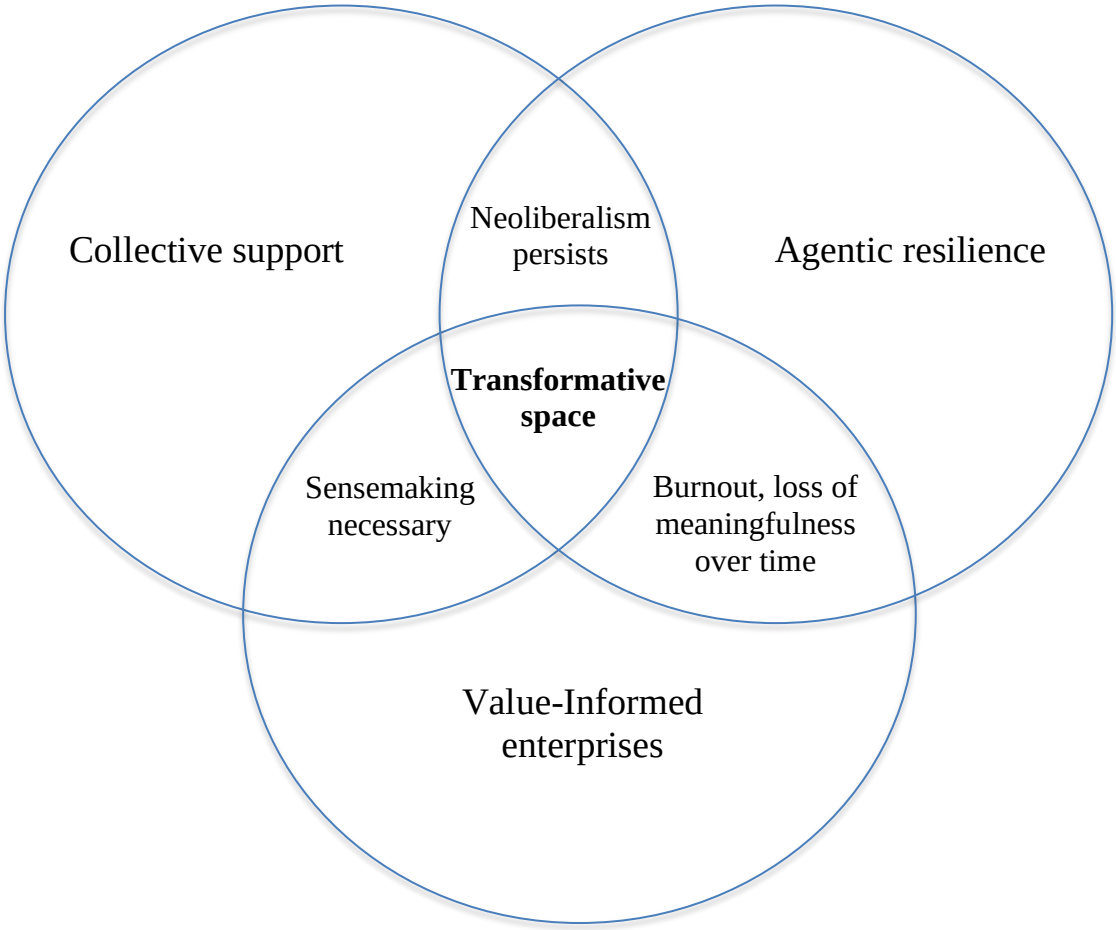
Angela referred to local tuners as her ‘colleagues’ despite tuners operating their ventures. She found meaningful work in their support and affirmation: “I feel so fortunate to work with the colleagues that I do.” Caroline relied on an online group of trainers who used a specific, ethical method for training reactive dogs. Not only did they work together on new concepts and theories related to dog training, they regularly shared and referred clients within the group. Another example is Amy’s network of entrepreneurs who aided her personal development following hardship. What began as a local density of small business owners turned into a corporate social responsibility (CSR) subnet because of Amy’s influence. It is likely that her story of hardship, along with the positive aims of her social enterprise, inspired others in more wealthy positions to incorporate a social component to their business. “Maybe three or four businesses I know have added some kind of impact measurement to their business because of meeting me and seeing what I’m doing… it goes way beyond what I can do.” Amy’s identity as a social entrepreneur was validated through others’ feeling inspired to take similar paths; despite the daily guilt and shame she described having to overcome due to her precarious circumstances.

Warren’s (2004) narrative analysis of four women entrepreneurs theorises communities of practice (CoPs) as valuable in developing and affirming entrepreneurial identity through a two-way communicative process between community members. Warren’s analysis mainly focused on women’s identity negotiations in nascent stages – first influenced by the mainstream gendered stereotype of an entrepreneur and then re-negotiated by their real-life entrepreneurial role models within CoPs. Within this study, low-income women’s identity negotiations focussed on past hardship (where they were often made to feel worthless) and were re-negotiated through the social process of entrepreneurship within CoPs as valued, helpful, skilled and *worthy*. Warren suggests identity could then be renegotiated at a network

level (not just individual), concluding, “the theoretical nexus between identity as a reflexive journey, entrepreneurship as a social process and identity within communities of practice, provides a powerful means of exploring the interplay between shifting identities…” (2004, p. 33). This research mirrors Warren’s conclusion and adds to the understanding of entrepreneurial CoPs as a powerful in exploring low-income women’s identity negotiations following hardship.

Considering the positive influence of communities of practice on low-income women in entrepreneurship, a practical implication of this research should encourage the further organisation of such unities. Kuhn (2002) purports that communities of practice act as a “vehicle for the generation of collective knowledge and identity” through the communicative resources they develop (p. 108). In this research, low-income women held meaning in the collective knowledge shared among members and the opportunity to have their identity affirmed as helpful, valuable and uniquely skilled, which was especially needed following hardship. Furthermore, it was desired by the six that did not have a community of practice in their descriptions of isolation, desperation for resources, and confusion over access to information. The findings discussed above have several important theoretical implications for the cultured-centred approach as well as the conceptualisation of the poverty-entrepreneurship nexus.

What would a transformative space look like for low-income, entrepreneurial women?



Drawing on key elements from the CCA, this model represents the interplay of culture (reliance on communities of practice), structure (operating a purpose-driven venture), and agency (cultivating agentic resilience) to create transformative spaces for low-income entrepreneurs to inhabit (Dutta, 2007). I argue a transformative space for subaltern women within entrepreneurship can be located in participatory communication practices, which encourage women to envisage themselves within a collective that challenges structures of inequity. This model posits that occupation of such a space occurs when entrepreneurs have the mental-wellbeing and emotional energy to continuously and reflexively negotiate their own as well as their community's values with their venture's needs for sustainable operation.

Thus, collectives of entrepreneurs occupying transformative spaces have the power to challenge and transform structures that no longer serve them. Therefore, the results model shown above envisions structural transformation as a redistribution of power from the minority C-suite of multinational organisations to the organised collectives of everyday citizens. Given the previous discussion on the model's communities of practice component, the following section discusses key findings in relation to the two interrelated components: agentic resilience and value-laden ventures.

Cultivating agentic resilience following the negative, pervasive effects of poverty and hardship on identity was a necessary process for low-income women in their entrepreneurial journeys. Hardship encompasses a multitude of complexities – not simply financial – and often was accompanied by periods of depression, anxiety, and self-doubt. Participants reported venture stagnation, a declining sense of self-worth and agency during periods of hardship, which were often exacerbated by the pervasive effects of poverty. Due to hardships' adverse, often destructive influence on identity and agency, numerous sensemaking tools and community support were employed in their processes of re-establishing self-worth and fostering agentic resilience. Sensemaking can simply be described as a meaning-making process emerging intersubjectively from chaotic and collective experiences (Shwandt, 2005). Women in this study named multiple sensemaking opportunities, including development and free community courses, crowdsourcing opinions through online support groups, chatting to a trusted friend or whanau member, and, surprisingly, the interview itself. "You find a lot of value in your business or value for working for yourself when you actually stop and think and see what you've done and see how it has supported you."

Through the process of fostering agentic resilience, participants emphasised the need to "do something" with their experience of hardship, materialising as either a purpose or outcome of their value-laden venture. As such, approximately 80% of participants from this dataset would be considered 'social entrepreneurs,' whose ventures had embedded values informed by marginalised perspectives. Structural gaps in the provision of care failed the well-being of many participants and their families, but in doing so, provided them with unique standpoints to address those same societal problems through enterprise. This process materialised in a range of diverse products and services (gut health, artwork, animal training, natural beauty, domestic violence survivor support, music therapy, etc.) with social ventures structured in a multitude of ways:

1. A for-profit enterprise with a niche social focus (paid product or service with a social purpose).
2. Hybrid (paid products or services added to supplement charitable products and services offered).
3. Entirely charitable (only Bonnie's venture, which had no payable products or services and was entirely supported through grants and public donations).

This finding is particularly valuable considering social enterprise is often connected and attributed to wealthy workers, voluntary sectors, and large corporations. Whereas this study's focus on low-income women would not have predicted 80% of participants being classed as 'social entrepreneurs.' However, I do not suggest social enterprise is readily achievable, viable, or sustainable for low-income, marginalised women (previous descriptions of hardships had considerable, long-lasting, negative effects on agentic self-worth and venture growth). I only want to highlight that women exiting precarity are seen here as actioning entrepreneurship to "do something" about the hardships they experienced.

Participants who enacted transformative-enterprise spaces rebuffed financial motivations ("It's never been about making money") and actioned a societal problem ("just from seeing so much hurt out there") while conceding a need for maintainable hours and income to continue operation. This research suggests low-income women view their entrepreneurial work as a success when it is sustainable for the owner and supports, helps, and serves others. In saying that, many impoverished participants who recounted their family's continued need to "live lean" and "go without" still viewed their venture as a success but did plan to refine and add additional income pathways to their venture. Women with small networks and little community interaction (i.e., Karen lives in a rural, remote, geographical area; Jordan operated solely online) had less opportunity for relational discourse and, by extension, meaningful moments in their work. These conversations were characterised by themes of entrepreneurs being 'time poor', indecisive, experiencing burnout, and isolation. In contrast, women with high community contact and a value-laden enterprise received daily discursive opportunities for meaning; for example, Bonnie believed, "Every day is meaningful and full of purpose and impact… I wouldn't do 15-hour days if I didn't absolutely love it."

This model envisions structural transformation as a redistribution of power from transnational organisations to local communities. The global wealth report (Credit Suisse) reports New Zealand experienced the most significant spike in average wealth per adult in 2020. With 60% of that wealth increase due to the rising house prices and only half of the adult population owning homes, the rise in wealth was unequally distributed. Shamubeel Eaqub, a leading New Zealand economist refers to this trend Aotearoa is facing as the "rise of the landed gentry, with wealth and housing opportunities becoming more hereditary." With corporate conglomerates like Costco and Ikea flocking to Aotearoa's growing marketplace and supermarkets oligarchs Foodstuffs and Countdown raking in $430m in "excess profits"

over 2021/ the pandemic, small business owners should be fearful (Rawlings, 2022). While almost 40% of adults and 19% of children experience food insecurity in Aotearoa, structural manipulations like Foodstuff and Countdowns' history of land banking prevent competition from entering the market (Rawlings, 2022). Chair of the commerce commission, Anna Rawlings, noted that while "there was an increasingly diverse fringe of other competitors in the sectors, they cannot compete effectively with Woolworths NZ and Foodstuffs on price, product range, and store location" (Rawlings, 2022). Low-income business owners do not have the cheap prices, range, or central location needed to compete with the rise of corporate conglomerates. They must find alternative ways to appeal to their communities. This study exemplified value-laden enterprises as an innovative alternative to the cheap, convenient, and diverse products/ services offered by big businesses.

Collectives of low-income enterprises can transform structures through their shared values. The shopping centre Kailani first operated from had no corporations and was "built through a local kaupapa, meaning there are all the local people that have come in and established this." Aroha created a brick-and-mortar and online shop selling local makers' products (with many being elderly, disabled, or otherwise limited in access) with her reasoning as "If we awhi others, others will awhi us. So if we support others, others will support us." Through community organising, small business owners can collectively challenge transnational organisations' rising economic and political powers. Therefore, the results model envisions structural transformation as a redistribution of power from the C-suite of multinational organisations to the organised collectives of everyday citizens.

While I do not disguise my criticisms of capitalist states, I recognise through humanity's historical events of global change that a sudden dismantling of complex, socio-political and economic systems often lead to poverty, famine, pestilence, war and, in some cases, the

collapse of civilisations. Past economic models built to intentionally replace capitalism (socialism, anarchism, degrowth, etc.) should be acknowledged for their contributions in the critique of capitalism's unsustainable use of our planet's finite resources, its profit-driven production of commodities (with insufficient attention to the exploitation of labour or environmental impact of said production) and the predatory practices as a cultural norm in the capitalist landscape. Similarly, my critical narrative of the increasing wealth gap and rise in billionaires could be seen as condemning the wealthy, rich, and powerful. Collectives of value-laden enterprises are a practical action that small business owners can take, not only for their economic growth but for the long-term structural transformation of systems built by and for others.

Implications for Theory

This project makes several theoretical contributions to the entrepreneurship and organisational communication literature. There are also implications for scholars using the CCA metatheoretical framework.

This research supports critiques of mainstream literature's focus on opportunity recognition and consequential wealth creation as the key outcomes of the entrepreneurial process (Al-Dajani & Marlow, 2013; Calas et al., 2009; Rindova et al., 2009; Watson, 2011). Women in this study held meaning in serving others as a key outcome of their business, particularly communities who are marginalised and underserved. Nearly all the women saw their work as service, which is remarkable given they were mostly experiencing challenging financial circumstances. That is, one might expect women in their position to focus primarily on paying the bills. This nearly universal view of their work as service to others adds emphasis to the critique of the mainstream entrepreneurship literature's portrayal of the entrepreneurial mindset.

Not surprisingly, given the power of deficit discourses, the participants often bought into and reinforced them, as in Marama's self-critique of her tendency to provide free or discounted services: "I'm probably not as smart about it [business] as other people". Her comment reflects mainstream conceptualisations of entrepreneurship as a profit-driven process that should lead to wealth creation and sees variation from that norm as deficient. This research posits that low-income and marginalised women are using entrepreneurship as a means for social change and structural transformation and finding personal value and purpose in doing so. This challenges entrepreneurship literature claiming otherwise and has implications for practitioners.

Low-income women created meaningful work by utilising entrepreneurship as a means of contributing positively to society. Broadfoot et al. (2008) posed the question, "Meaningful to whom? Is it possible… that some cultures never question the meaningfulness of work… or would value work's meaning to society or family as more important than its value to the individual worker?" (p. 156). This study provides rich, lived experiences of diverse women who created beneficent work that they considered to be meaningful. Low-income and culturally diverse women do want meaningful, purposeful work—so much so that they craft it for themselves – and find value in work's meaning to society as *just as important* as its value to individuals.

This project has theoretical contributions for scholars using the CCA framework. First, the CCA can be a valuable framework for stereotypically neoliberal contexts such as enterprise. CCA research identifies differences between individuals and communities in their access to communicative, participatory sites and "documents the discursive processes and messages through which [differentials of access] are maintained" (Dutta, 2012, p. 4). In this research, WINZ, an unnamed Pasifika support organisation, Te Wānanga o Aotearoa, along with

multiple universities and polytechnic institutions, were mentioned by participants as communicative, participatory sites for low-income and marginalised women entrepreneurs. However, and with the study's limitations in mind, only one of these – Te Wānanga o Aotearoa – was consistently seen by participants as offering widespread access across communities to actively empower agency in women. Although only three women (Pākehā - South African, Pākehā-Māori, and Pākehā, all ranging in age) spoke of completing the business course with Te Wānanga, further stories were shared by other participants of their friends' positive experiences with the course. By contrast, the stories women shared in their negotiations with the other organisations listed above highlights severe difficulties they faced in working with organisations that purport to provide support for women entrepreneurs facing hardship. Indeed, their stories reveal multiple points of inaccessibility, along with discursive 'othering' processes of beneficiaries, abuse victims and survivors, and marginalised communities.

The CCA recognises that "essential to the reproduction of these differentials is the privileging of certain forms of knowledge and… the simultaneous 'othering' of other forms… as backward or primitive" (Dutta, 2012, p. 4). Simultaneous othering of knowledge and knowledge claims while marking the margins as incapable of participation. Seen at the micro level, the communication of WINZ front-line workers and at the macro level in the deficit discourses of beneficiaries as incapable, unskilled, and unworthy of dignity.

As a Pākehā researcher, the CCA served as a form of 'defamiliarisation' (Alvesson & Deetz, 2000) in order to see these women's experiences and the process of entrepreneurship (with which I have personal experience) in new and unfamiliar ways. CCA cautioned me to rethink my interpretations and enable diverse voices to be represented over my own interpretations of the data. The CCA also pushed this research into the 'third stage' of critical research,

transformative redefinition (Alvesson & Deetz, 2000), with the goal of distributing findings in a plain language planner format and theorising the 'transformative space' results model.

Implications for Practice

This study interviewed twenty-five women business owners from vastly different settings and disciplines about meaningful work and, at the same time, gathered rich, insightful data on the entrepreneurial process. While many women interviewed held higher education degrees, only one participant graduated with a business-related degree. Therefore, participants 'paved their own path' in understanding the process of entrepreneurship through trial-and-error and utilising local networks, familial messages and free resources to overcome obstacles in entrepreneurship. Dutta notes that "one of the dismissive moves made by the dominant structure in ensuring its status quo is embodied in the delegitimising of critical theory, pointing towards the pessimism and lack of application…" (2011, p. 298). In retort, the CCA clearly aims to identify entry points for subaltern voices to participate, challenge and transform structures, and in conjunction, identify modes of erasure. For low-income entrepreneurial women, erasure could be seen in the formalised technical language and bureaucratic processes of organisations built to support but worked to further erase subaltern voices.

While there were numerous (free and paid) resources mentioned as helpful to participants, many of these were sought out reactively to address issues that arose for the participants. This reactive search often created costly mistakes – like Karen, who took out an additional mortgage on her home to pay for advice to get her product online, which proved in her view to be "a total waste." In comparison, entrepreneurs who have a strong understanding of their business purpose, plan and execution can proactively research solutions to problems before they arise and choose resources best suited to their situation. Although many free resources

were utilised, participants often found difficulty in translating that advice to their own venture due to difficulty in understanding corporate jargon and lacking the confidence to ask for clarity. Ana recalled her experience seeking support as, "It's like trying to find your way through a maze." Therefore, it's clear that further work in the area of applied business communication for public use is necessary for entrepreneurial success in low-income and marginalised communities.

Aroha is someone I particularly admire for her perspective on supporting low-income entrepreneurs. First, Aroha sources products from other local makers to sell and promote in her brick-and-mortar shop. Second, she volunteers her expertise to assist local entrepreneurs in writing grants and funding applications. The final question in the interview schedule *(Do you have any questions for me about the project, or would you like to add anything to the record that you think is important?)* received few meaningful responses beyond niceties; however, Aroha's comments exhibited holds 'forcefulness' (Owen, 1984).

> I think it would be really important to be able to use this as a resource, which is why I explained the process of stuff that we did. I think that it would be really helpful for every interviewee to have their shared experiences shared, but with suggestions underneath on how to support or assist if they had to do it again. Yep, you could tell their stories till the cows come home about how difficult it was to do X, Y, Z, but … there's actually no point to having research when it can't be used in a way that is just more meaningful [to communities].

Aroha urged me to consider additional ways to share the findings from this research in an easy-to-understand, helpful way for Kiwi entrepreneurs ("If this [the research findings] were able to be more utilised as a resource, that would be so helpful.") Over coffee, we joked about our differing viewpoints, with Aroha admittedly being into numbers more than people, while I recognised how my empathy for people's hardship could derail the more practical

benefits of a dataset describing rich, entrepreneurial processes. We agreed that both worldviews were necessary for understanding this process. As our conversation continued, she provided an example of a common exchange when helping other SBOs write grants and filling out forms:

> "I went for the small business loan, but it was declined."
> "Okay, why were you declined?"
> "Because I didn't have enough information in there."
> "Why did you not have enough?"
> "Because I didn't know how to write it."
> "Well there's actually the problem, not that you didn't get the loan. It was because you lacked the resources or the knowledge on how to complete the form or how to write it in a way that the funder would go 'tick, here's your money.'"

Aroha demonstrates in this exchange that the SBOs she helps often need to gain the writing skills (or agency in developing those skills) to argue their business case. Aroha continues,

> Most people don't know that budgeting services aren't just for personal use. You can go there with your business and you can say, "Can you assist me with writing a budget, because I need to put it in for a small business loan for WINZ." Those are the free resources that people need to know, that they don't know.

Through Aroha's volunteer work in her community of local business owners, she regularly encounters complications from SBOs that could be resolved through government-funded services. An encouraging "point in the right direction" empowers owners to work critically through future concerns.

Researchers, policy and business advisors interested in supporting small business owners need to be aware of the agency of an individual and that person's potential timidity (whakamā) in business and corporate cultures. Aroha shares, "It's easier to say, 'Let's have a Zoom.' But some people don't like their face being shown, or they're too whakamā or shy to

say anything, so in the end, they don't end up doing any of it." Interestingly, I observed the same behaviours as a PhD student and lecturer. As I studied overseas for my undergraduate degree and grew used to classroom discussions, I was surprised by the whakamā and discomfort of many Kiwi students. It prompted me to adjust my teaching style.

Aroha asserts that while "phenomenal" in specific contexts, case studies or real-life examples will not have widespread, ameliorating effects for low-income business owners, arguing "they're never going to have the time." Online networking events and advisory services run into the same issues and can be inaccessible to low-income people. As the culture-centred approach views participants as critical stakeholders in research, the dissemination of findings must consider accessibility. Informed by the forcefulness of Aroha's narrative and the fundamental tenets of the CCA (Dutta, 2007), a second document of the findings was developed in the form of a planner, focussed on actionable insights around the entrepreneurial process explained in plain language. This will be sent to this study's participants, who noted interest in the final results on the consent form.

As this research is the first to apply the CCA to enterprise, a further, potentially far-reaching action to disseminate study findings to the public would be the researcher's creation of a hybrid organisation. The plain-language document would be developed into a small business planner in both hard-copy brochure and digital form and marketed as a two-for-one programme. When a customer purchases one product, another product is donated to a low-income SBO. Ideally, a combination planner would explain the entrepreneurial process, point to resources that empower proactive solutions, and support small business owners in the beginning stages of their venture. This product and programme are primarily inspired by the social entrepreneurs interviewed and their use of hybrid organisations to 'fix' a societal problem.

Applying the CCA to enterprise offers further research opportunities and an additional platform to dis/confirm key findings. Seed funding of NZ$500 has already been secured via the 2022 Pitch.me competition hosted by the Massey University Ecentre to distribute hard copies of the small business planner to twenty-five participants, along with an invitation to continue contributing their opinions and experiences to this research. This fulfils CCA's obligations to treat participants as key stakeholders and provides the study's findings in an accessible, helpful format. Willing participants will take part in an initial focus group following planner delivery and provide periodical feedback over a year of planner use (supermarket vouchers offered as compensation). Both datasets work to dis/confirm language accessibility, inform product development, and advise the two-for-one programme.

There are a few things to consider in this application of the CCA to enterprise: research impact, researcher reflexivity, and business transparency. First, the proposed action offers an opportunity for this study to have a greater impact on key stakeholders and, more broadly, marginalised communities. Women who participated in this study will receive an accessible version of the results to use in developing their entrepreneurial ventures and are in no way obligated to participate further. Informed by the feedback of willing participants, a developed product launch allows the wider public access to research-based, tailored approaches to pursue meaningful work and foster well-being in entrepreneurship. Customer-purchased planners fund three avenues of outreach:

1. The proposed two-for-one programme and platform fees.
2. New, proposed research aimed to support and cocreated with Aotearoa's low-income entrepreneurs.
3. Additional communication channels created for wider public accessibility, such as the research findings presented in a concise video format with subtitles, social media

groups a website selling the planner/product with entrepreneurship-focussed blog posts, etc.

Reflexivity by the researcher is crucial in the next stages of proposed data collection and analysis, product development, sales, and the two-for-one programme administration. First, this planner is born from participants' experiences, stories, and vulnerabilities they chose to share with me. As such, for this hybrid venture to achieve its social purpose, it must maintain, reflect, and be informed by the voices of these participants and others in similar circumstances. For example, this could be achieved through periodic reviews of decision-making processes in product development to ensure the planner serves low-income entrepreneurs as the target audience. Proposed future datasets will inform the continuous improvement of the product itself and its accessibility. Second, a forceful word from the data was the use of "baby" as a metaphor by interviewees when describing what their business meant to them, each assuming a high level of ownership and control in decision-making. This hybrid organisation differs in the co-creation of intellectual property. It has the specific aim of meaningful research impact for key stakeholders and other marginalised communities to inform decision-making. Operating the venture with a high level of transparency acts as a reflexive process, challenges the status quo, and acts as a potential case study for public communication regarding hybrid enterprises.

Reflective Notes on Methods

Reflexive journaling and an iterative method of semi-structured interviews brought additional insights to qualitative research concerning researcher bias, COVID-19, entrepreneurship and subalternity in Aotearoa. My bias as a researcher regarding the perceived shame participants must feel around their poverty status could have affected data collection. The confirmation document stated, "Terms such as marginalised, impoverished, or subaltern will not be used in

the recruitment or interviewing phases." A fellow PhD student questioned my thought process around this choice at confirmation, and my reasoning centred around the discomfort and shame participants might feel in being labelled with such terms. Of course, participants will be marked as such if this research goes to publication, so they should have the opportunity to discuss this in the interview process. I altered the methods to clearly indicate the three key terms used to describe participants in the study's information sheet and advertisement. I transparently used and discussed terms with participants throughout data collection.

The method's omission of a demographic survey in favour of only recording details freely offered by participants aimed to centre marginalised voices and the issues of concern to them. This method has some benefits – like a smoother, relational interview— but, reflexively, it was a limit to data collection in a few ways.

I spoke in the methods section about empathising with vulnerable interviewees' discomfort when filling out surveys. This discomfort could be mitigated in a few ways, namely in my confidence as an interviewer and practical steps like extending the expected interview time I quoted to participants in initial exchanges. This prepares participants for the process to take closer to 2 hours if the expected interview time is 1 hour, allowing for informal conversation between the survey and recorded discussion and reducing interview questions being rushed after the survey eats up time.

While this study aimed to create space for subaltern voices, there were relatively few participants who could be classed as 'subaltern,' with a majority of participants holding higher education degrees, internet access, and familial entrepreneurs as role models/mentors. While arguably the most impoverished participant was a Pākehā woman from the South

Island who admittedly struggled with alcoholism for the better part of two decades. Only BIPOC and migrant entrepreneurs were labelled as ‘subaltern’ due to the stories of erasure, discrimination and inaccessibility of resources shared with me. In saying that, women’s agency was clearly reduced due to systematic and material hardships, questioning whether available resources were truly ‘accessible.’ Perhaps a looser interpretation of ‘entrepreneur’ and, more explicitly, defining what subalternity looks like in Aotearoa would help to increase the number of subaltern participants.

While Aisenson et al.’s (2022) meaning of work study focussed on vulnerable young people, they were still working and not “the most vulnerable that exists” due to their job status. The research team encouraged future scholars to focus “on those with no access to work at all, whose only income is derived from “odd jobs” (short-term, poorly paid, unregulated work)” (p. 48). Closely examining poorly paid, unregulated, and illegal work in Aotearoa could help identify subaltern entrepreneurs for further data collection. Kailani notes that “there are a lot of [people] out there as well who don’t have legitimate businesses. There are people who make food from their homes, and they don’t have compliance; they don’t have a registered kitchen and all that stuff.” Because of the highly regulated food safety laws in Aotearoa, everyone interviewed had legitimate businesses and had built multiple avenues of access by the interview stage.

While the aims of this research proposal remained firm in gathering an accurate representation of Aotearoa’s multicultural population from start to finish, this could have been monitored more carefully. While the snowball sampling method allowed me to reach BIPOC voices, respondents to my advertisements were mainly of European ethnicity (68%), and closer monitoring of ethnic representation would have prompted further avenues for outreach. For example, changing the advertisement to include Te Reo Māori and Pasifika

greetings would indicate this is a safe space created for them to voice their opinions. Again, the choice to include demographics within a survey sheet may have indicated the ethnic representation of my participants earlier and is a limitation to this choice in methods.

An important consideration for qualitative researchers interviewing entrepreneurs and small business owners is the possibility of impression management when discussing their business. I believe this was largely mitigated through the anonymity afforded to participants and the underlying premise of poverty/hardship as a key component of the study. Still, interviewees, particularly those who sold products (over services, charities), did get 'distracted' in the product description when discussing their story.

Chapter Six: Conclusion

This chapter will briefly conclude the themes presented from the three research questions, offer practical and theoretical contributions, and summarise takeaways for future research.

By interviewing low-income women about their entrepreneurial ventures, this research answered a multitude of calls (Cruz and Sodeke, 2020; Broadfoot and Munshi, 2007; Grimes and Parker, 2009) for diverse, marginalized, and subaltern voices to be centralized in organizational communication scholarship. Dutta's (2018) concept of the "margins of the margins" denotes those who are "erased" or unrepresented in academic and other dominant discursive spaces. With this focus, the culture-centred approach recognizes the intersectionality of marginalization in shaping privilege, representation, and access. Therefore, the representation of intersectional identities within the participant pool was pertinent for this piece of qualitative research to deliver an in-depth study of women's experiences. With this representation, the co-created themes offer insight into the emergent needs of marginalised women in Aotearoa.

This research exploring the different types of meanings and meaning-making processes of women from diverse cultures and social classes adds to studies on low-income workforces (Shenoy-Packer & Buzzanell, 2013) that have been largely ignored, "overlook[ed] or remain[ed] agnostic about" (Rosso et al., 2010, p. 117) in academic settings. In answering the first research question on what meanings low-income women assign to their entrepreneurial work, three intertwined meanings for work emerged: work as service, as identify affirmation and as accomplishment with costs. The notion that entrepreneurship is a viable pathway to escaping the cycle of poverty for individuals (Kumar, 2019; Wu & Si, 2018) is in conflict

with low-income women's work meanings. Instead, the themes highlight the importance of social entrepreneurship in filling much-needed 'gaps' in community and individual care. In doing so, it offers implications for practitioners serving low-income communities and policymakers considering strategies related to poverty, social entrepreneurship, and community engagement.

In answering the second research question, examining influences on low-income women's entrepreneurial work meanings, the themes of support workers, employers and hegemonic discourses had varying (positive and negative) effects on women's experiences. Particularly, the communicative barriers to accessibility for service providers offering entrepreneurial support. While inaccessibility could be mitigated through front-line worker training, a diverse service provider workforce, and educational resources on system navigation, voices point to a bigger issue; the societal deficit discourses surrounding beneficiaries of social services. My hope in concluding this qualitative research project is that the retelling of women's stories contextualises beneficiaries' struggles, validates their choice to approach service providers, and justifies State spending. The multi-dimensional, complex and compounding factors of the poverty cycle are often erased from the mainstream, discursive spaces. And, while I resent the need for a 'business case' to argue for compassion and care; "Facts tell, but stories sell."

The third and final research question (What circumstances, *if any,* can meaningful work emerge for low-income women entrepreneurs?) was posed with uncertainty, due to the conversation surrounding the elitism of the construct. In a 2008 MCQ forum, Broadfoot et. al posed a question for consideration: "Meaningful to whom? Is it possible... that some cultures never question the meaningfulness of work... or would value work's meaning to society or family as more important than its value to the individual worker?" (p. 156). In the same

volume, Lair, Shenoy, McClellan, & McGuire (2008) warned of the narcissistic elitism present in meaningful work theorizing scholarship, asking, “From what position can one claim that one type of work is ‘full of meaning’ while another is devoid?” (p. 172). Underlying much of this writing is a concern that the notion of meaningful work may only be meaningful to those who have the privilege of choice, elites who have the luxury of being able to assume their basic needs will be met. While this argument may have merit, it may be equally elitist to dismiss the possibility that people who are marginalized or struggling to meet basic needs do not consider the meaningfulness of their work. In this study, twenty-four out of twenty-five participants reported meaningful moments in their entrepreneurial work due to the communicative affirmations received from serving others. Communities of practice were instrumental in this and to women’s sensemaking from past hardship, construction of entrepreneurial identities, and the sharing of resources.

The theoretical implications for scholars employing the culture-centred approach are summarised in the following three points: disrupting the status quo, a theoretical framework for transformative space, and honouring community stakeholders. First, a critical, culture-centred approach exposes and contradicts mainstream assumptions of the constructs of entrepreneurship and enterprise. It’s clear in participant narratives that wealth creation is only one potential outcome of many in the pursuit of entrepreneurship. Other outcomes include the opportunity to help and be of service to others, sensemaking of past hardship and fostering community resilience. This contribution highlights the CCA can be employed in traditionally neoliberal fields of research to produce insights “from below” (Dutta, 2018) that challenge status quo assumptions. Second, a transformative model for low-income women’s entrepreneurship was theorised to disrupt systems that perpetuate marginality. This model aligns with the CCA’s concepts of culture, structure, and agency (Dutta, 2008), and imagines

women's occupation of transformative spaces as reflexive, agency-enacting, and community-led. Third and finally, I speak from my standpoint as a Pākehā student-researcher occupying a position of privilege in Western university settings.

The application of a metatheoretical framework, such as the CCA, to a new field, construct, or participant pool can be daunting. Tracy (2013) described the process of qualitative research as "creative and messy" (p. 191), but as a first-time researcher, it can be difficult to 'play' with data and constructs in a creative, messy form. My intention with the 'journal' outlined in the discussion was to offer a useful version of the results to participants and the public. Public resources, communication, and access were themes throughout the interviews and a personal interest for me in working as a lecturer. The CCA's focus on participants' voices, insights and emergent needs allowed me to creatively apply an often-overlooked step in the research process: reporting results to participants in way(s) that meets their needs and by doing so, involving stakeholders that are most impacted by the research's aims. To co-create data was to reconceptualise my role as an educator. Ako(na), the Māori kupu, means to both teach and learn; this lesson quickly permeated my experience in interviews and the classroom. I want to leave you with this final quote from Marama because it resonated with me so much during the 'messier' parts of this project.

> I guess I held myself back from even creating anything like this for years and years and years. and the huge doubt that I had was my confidence. I lacked in confidence so much, 'Maybe it's not good enough?!', or 'I don't even know if people want this kind of stuff?!' or 'Is it even cool?!' I just have to remind myself that yeah, 'People *do* like this stuff, people are asking me for it, people are coming to find you, so just put in the time.' Remind yourself about those things.

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Appendices

Appendix One: Interview Question Guide

You're the expert.
You can ask me to stop the recording at any time.
If you're interested, I can send you the results of the study once it's complete.

1. Could you start by telling me your story about beginning your business venture?
    a. Why this particular venture?

Meaning/ful work
2. What meaning does your business hold for you? / What does this mean for you to have your business?
3. In what circumstances did you most feel purpose (or value or meaningfulness) in your entrepreneurial experience?
    a. Can you tell me about a specific time when that seemed most apparent?

Community
4. Please describe the community that your business venture serves?
5. Please describe the community in which your business venture is located?
6. Please describe the relationship between your business venture and your community?

Information and Resources
7. Where do you receive your information about entrepreneurship?
8. What memorable messages have you received about entrepreneurship, and from whom?
    a. Why were these messages so memorable?
9. What resources did you have available to you in setting up your business venture?
10. What resources do you have available now in running your business venture?

Hardship
10. Could you describe the hardship that you experienced while setting up your business venture?
11. What hardships do you experience now in the context of your business venture?
12. What was the biggest obstacle(s) during that experience of hardship?
13. How do you think poverty has shaped your ability to be entrepreneurial?
    a. How do you think poverty has shaped your experiences in your enterprise?
14. What were your main sources of support during that time of hardship?
    a. What sources of family support did you have in running your venture?

b. What sources of community support did you have in running your venture?

15. Did you use any social or government services during that time of hardship? If so, could you explain how that was useful or otherwise to you?

Identity

16. What role do you think your identity as a woman plays in your enterprise?
17. Has your ethnicity/race affected your intentions and ability to be entrepreneurial?
18. Has your culture delivered any memorable messages on entrepreneurship?

Questions for me? Anything to add?
Please pass on my information to interested others

Appendix Two: Study Information Sheet

MASSEY UNIVERSITY
TE KUNENGA KI PŪREHUROA
UNIVERSITY OF NEW ZEALAND

School of communication, journalism and marketing

Experiences of entrepreneurship among low-income women

INFORMATION SHEET

Researcher Introduction

I'm Andee, a researcher at Massey University, and a candidate for the Doctor of Philosophy. The purpose of this study is to understand, describe and gain insight into the meanings low-income women ascribe to their entrepreneurial or business venture(s). This study aims to contribute to the literature on meaningful work and women's entrepreneurship.

Project Description and Invitation

Participation in this interview is voluntary and you have the right to withdraw at any stage. If you choose to withdraw, I will remove information relating you to any stage of the research.

Your voluntary involvement in this study will be an interview lasting around sixty minutes. Questions will focus on your entrepreneurship journey, any meanings or values you feel are important or influential surrounding this journey, and finally, how your specific experiences with financial hardship, or poverty, may have shaped your journey. This interview will be more of a discussion, with your thoughts and opinions dictating the direction of the conversation. A range of questions will be asked, including some with regard to financial success or failure. If at any stage you feel uncomfortable, please advise me, and the interview will be stopped. With your permission, this interview will be audio recorded. The recording will be kept completely confidential, as only I will know your identity. You may ask for the recorder to be turned off at any time during the interview.

As a follow-up to this interview, you will be asked if you would like to review the transcript and make any comments on it. You may receive a summary of the findings by contacting the researcher, Andee Zorn at the conclusion of the project. You can contact Andee at **A.Zorn@massey.ac.nz**

The findings of the project may be published. You are assured of complete confidentiality of data gathered in this investigation, including the audio recording and transcript. Your identity will not be made public at any point in or after this project. To ensure anonymity and confidentiality, only the researcher will know your identity. You will have the opportunity to choose a pseudonym during the interview stage to keep your interview anonymous. The supervisor, Professor Mohan Dutta will have access to the data only at the anonymised stage.

Participant Identification and Recruitment
To participate in this study, you must:

- *Identify as a woman*
- *Be over 18+*
- *Have created, owned or operated your own business or entrepreneurial venture (Excluding all multi-level marketing companies).*
- *Have experienced financial hardship or poverty during your business venture.*

We are looking for fifty participants for this study. You will be compensated in the form of a $20 voucher from the supermarket of your choice.

Participant's Rights
You are under no obligation to accept this invitation. If you decide to participate, you have the right to:

- decline to answer any particular question;
- withdraw from the study (prior to March, 2021);
- ask any questions about the study at any time during participation;
- provide information on the understanding that your name will not be used;
- be given access to a summary of the project findings when it is concluded by providing your contact details on the consent form;
- ask for the recorder to be turned off at any time during the interview.

Project Contacts
Andrea Zorn is carrying out this project as a requirement for the Doctor of Philosophy in communication under the supervision of Professor Mohan Dutta, who can be contacted at m.j.dutta@massey.ac.nz Both the researcher and the supervisor are happy to discuss any concerns you may have about participation in the project.

This project has been reviewed and approved by the Massey University Human Ethics Committee: Southern B, Application 19/04. If you have any concerns about the conduct of this research, please contact Dr Rochelle Stewart-Withers, Chair, Massey University Human Ethics Committee: Southern B, telephone 06 356 9099 x 83657, email humanethicsouthb@massey.ac.nz

Appendix Three: Screening Guides via Facebook Messenger

Kia ora/Hi,
I am a communication researcher at Massey University. We are conducting a research study to gain insight into work meaning for women entrepreneurs in New Zealand who began or operated their entrepreneurial venture during a time of financial hardship.

Before we proceed, we would like to ask you a screening question that will help us determine your eligibility for this study.

Are you experiencing difficulty in making ends meet at the end of the month?

Response: No.

[Please thank the respondent for her time].

Response: yes.

Thank you. The aim of this research is to understand how entrepreneurial women living in poverty in New Zealand view their work and the potential solutions they foresee in addressing the challenges they experience. As a part of this research, we will work on developing potential solutions to the challenges participants describe through their participation.

We will describe this research to you and answer all of your questions.

The interview will take 60 to 90 minutes, and you will receive a $20 grocery store voucher for your time.

Adapted from Dutta (XXXX)

Appendix Four: Screening Guides via Email

Email script

Subject line: Massey research project: Women business owners in low-income settings

Kia ora [NAME],

Thank you again for your interest in our study. The focus of the research is on women who have started businesses – even very small businesses – and have found themselves struggling financially at some point in the process. I've attached the study's information sheet to this email.

Let's book a time to chat! Let me know a time that works for you, and **I can give you a ring to further discuss your business and set up an interview time over the next few months.** Alternatively, we can set this up over email. I'm happy to answer any questions you have in whatever correspondence you're comfortable with.

Who can participate?
We're interested in interviewing women business owners in Aotearoa/ New Zealand to better understand the diverse experiences of entrepreneurs as they attempt to gain financial independence.

Have you found it difficult to meet rent payments, pay the utility bill or perhaps even to put nutritious food on the table before or during your experience of running your own business? If so, your experiences could be really useful in assisting us in developing insights to help Kiwi women in similar situations.

Thank you again for your interest so far. I look forward to sharing the results of this study with all who participate. I hope to hear from you.

Kind regards,
Andrea Zorn

Assistant Lecturer
School of Communication, Journalism and Marketing
Massey Business School, Te Kura Whai Pakihi
Office phone: +64 (06) 356 9099 ext. 83972
Email: A.zorn@massey.ac.nz

Appendix Five: Ethics Application Addendum due to Covid-19

April 16th, 2020

Dr. Harrison
Massey University Ethics Committee (Southern B)
Massey University, Palmerston North
New Zealand

Amendment to Ethics Application 4000020366

Dear Dr. Harrison,

I am writing to request a minor amendment to my ethics application number 4000020366, approved in the SOB 19/04 meeting.

Due to the covid-19 global pandemic and the subsequent level 4 lockdown, I am requesting to move my thesis data collection from face-to-face interviews to digital platforms interviews. As I am a PhD student in the communication, journalism and marketing department at Massey, I have met with my advisors, Prof. Mohan Dutta and A. Prof Margaret Brunton to discuss this change. I have also sought advice from the Head of School, Prof. Croucher and Acting Director of Research, Prof. Jonathan Elms. Following this letter is a summary of our conversations, which highlights the ethical issues we've considered and made appropriate adjustments for. I've also included an amended information sheet with support resources that I can point my participants to, if necessary.

Please let me know if I need to provide any further information to you. I look forward to hearing back from you.

Sincerely,
Andrea Zorn

Proposal attached:

Covid-19's effect on Aotearoa New Zealand impacts the local and global context in which my research is being carried out in. This purpose of this addendum is to adjust the methods used to collect qualitative data in the wake of this pandemic.

Participants sought for this project are women, over eighteen years old, who have created a business and experienced poverty, marginalisation or financial hardship. These participants are rendered potentially vulnerable in the wake of this pandemic, as many small to medium sized businesses are likely to suffer during lockdown restrictions. Prior to lockdown, I advertised my study and received over forty willing participants' contact details in reply to my advertisement. I had conducted three face-to-face interviews before lockdown restrictions were in place.

This project uses the culture-centred approach (CCA), a methodology that focusses on the voice of the participant and their negotiation of the interaction between culture, structures and agency. This methodology is pertinent in the current context of the pandemic as it seeks to create discursive openings for participants to voice their emergent needs. The following changes will be made to data collection in light of the restrictions in place during level 4 lockdown and the ethical issues that have emerged from these structural changes.

I organized a meeting with Prof Croucher, Prof Elms, Prof Dutta and A. Prof Brunton to discuss the ethical issues surrounding the continuation of data collection via phone or video calling to interview participants. We recognized that while some women may not want to talk to a researcher about their business during an uncertain time; other women may want to communicate with someone outside of their bubble who is keenly interested in their business. The research team will not know this until we ask, but communication going forward must continue to reiterate that this research is entirely voluntary, ensures anonymity, and is seeking to learn from these women's opinions and experiences, emphasizing their own expertise. As the CCA is a methodology created for intervention and practice, additional questions in the interview guide will seek to understand the emergent needs of these women participants. CARE produces white papers in topical global issues and often takes these to present to government for further intervention.

We also need to be aware of and be ready to introduce additional resources to support participants in need. We have a growing list of support organizations that range from free mental health counselling via phone, city mission and food delivery services, family violence and small business advice. If I recognize during the interview that one of these resources may be helpful, I can pass on the list of contact details as I am not a counsellor. These resources are crucial to my specific subjective position as a researcher whose well-being may be impacted by learning of the many emergent needs of participants. Additionally, I would like to offer a $20 digital data card on top of the $20 supermarket voucher for participants to meet with me virtually.

Reflexive journaling the interesting, impactful or uncomfortable interpersonal experiences of the interview has been a part of the research design. This will be increased over the lockdown period as the research team has encouraged me to journal on my own experiences as a female entrepreneur whose hospitality business has been affected. I will also contact organizations that act to support small businesses for an interview. This may provide additional data on the navigation of structures in the global pandemic. Ultimately, this project's data will be affected by covid-19 because of the effect it has had on New Zealanders, their businesses and lives.

Appendix Six: Table 1 – Participant Demographic Information

Pseudonym	Primary Venture Context	Age Range	Ethnicity (and religion, if applicable)	Years in*
Angela	Instrument tuning service	25-34	Dominican-Pākehā	9<
Amy	Consumable product funding charitable service	35-45	Pākehā British (Christian)	3>
Karen	Animal health product	46-55	Pākehā	10<
Lyla	Wedding vendor	25-34	Filipino	2>
Sandy	Cleaning products and services	46-55	Pākehā	8>
Meera	Physical training services	25-34	Indian	2>
Margaret	Textile alteration service and textile product commissions	55+	Pākehā	3>
Caroline	Dog training and walking service	19-24	Pākehā	2<
Jess	Cleaning service	25-34	Pākehā (Christian)	2>
Rue	Beauty and fragrance products	35-45	British South African	4<
Cori	Men's accessory product	35-45	Pākehā-Māori	3>
Jade	Hybrid service to support survivors of domestic violence	35-45	Pākehā	2>
Aroha	Clothing and gift products	35-45	Māori	4>
Priya	Yoga and life coaching services	19-24	Fijian Indian (Hindu)	1>
Kara	Music therapy service	55+	Pākehā	25<
Lisa	Accounting service	25-34	Pākehā	1>
Lauren	Communications service	25-34	Pākehā	2>
Layla	Virtual administration service	55+	Pākehā	2>
Bonnie	Charity service to support victims of domestic violence	25-34	Pākehā	5<
Jordan	Bookkeeping services	25-34	Pākehā	1>
Maree	Mental health products	25-34	Pākehā	3<
Ellen	Hybrid support of vulnerables	25-34	Pākehā (Christian)	6<
Ana	Desserts and island food products	46-55	Pasifika	1>
Kailani	Allergy-friendly dessert products	35-45	Pasifika	2>
Marama	Custom artwork products	19-24	Māori	2>

*Either by the interview stage, or when they left entrepreneurship

Appendix Six: Table 2 – Work Meanings for Low-Income Women

Meanings of Work	Definitions	Quote examples
Service	Serving, supporting, and being supported by others.	"Every single day. [I feel purpose]. I'm lucky to wake up and I get to do this… I can relate to every single person… even though I'll never meet them; I'll never see those people. I can't understand their journey. I think having someone's back and supporting them is such a crucial thing in their time of need" - Bonnie "For me, it all comes back to helping people. It's helping people past something that's causing them stress, inability to get it done. And [they're] in the same situation as me, not having a lot of money… Meaningful… translates to helping people" – Layla "There are many little kids … that have those dietary requirements and their parents come and seek us. For the parents, it gets to the point where they just hate seeing their kids suffer and this doughnut might just make their kid so much happier. It's crazy, it's amazing. It makes me want to cry. That makes me feel like yes, this is why I do this." - Kailani "I just like the fact that I make a difference for so many vulnerable dogs" - Caroline "It [DIY shop decorations] has meaning to us, they come from pallets of food that we gave out to vulnerable families." -Ana "The job is meaningful because I get to help out others, which I love… it gives me a lot of purpose to help out other people" - Aroha
Identity affirmation	The opportunity to have for others to recognise and affirm identity	"I like to make things with my hands, and I like to create things for people to look at feel and touch. I guess it's the Māori in me, and so, we like to create." -Marama "Everything that I practice in my work was a skill I'd had to build myself, and that gave me a sense of identity separate from being a mother, separate from being a teacher… [My venture] really did give me passion in a sense of who I am" - Kara "I'd been in an abusive relationship for three and a half years prior to that; and so, for me to feel I have the tools, and I can help other people have the tools, was an amazing experience" - Maree

		"I really see that for me it means I can be usefully employed. I can be using the skills that I have to help others" – Layla.
Accomplishment with costs	The 'pyrrhic victory' of entrepreneurship. Women held pride in their achievements of service, but there were consequences to passion.	"Those are the most labour intensive parts of my job, but when you do the work with those jobs, you *reveal* this incredible instrument underneath all the neglect" – Angela "I've been dyslexic, and it's the odds were stacked against me when I was a child; I had to show a lot of determination to get what I wanted to get in life. It's not easy owing your own business, especially starting it from nothing" – Lisa "Honestly, I'm really proud. Like, it takes a lot for me to say that because through my journey I haven't felt proud about what my kids and I have been through… man, I ended up with not even $1. And that's tough. But looking at where I've come now and what we're giving people, I'm really proud because of the impact that we have in these families" – Jade. "It means a lot of flexibility… when you have kids with additional needs. It's something that can fit around my own needs because I have concussion, memory loss, sometimes I can't move in the mornings. I have all this stuff going on, but I know that I can provide [financially for my kids]" – Aroha.