Female social-housing residents and pre-entrepreneurial identity: the first step towards entrepreneurship within local economic development

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Abstract
Placing entrepreneurship at the forefront as a path to employment for unemployed female social-housing residents, this paper reports on research carried out within Balsall Heath, Birmingham, UK. The field of entrepreneurship is fragmented and known for varied opinions (Keating and Higgins, 2016; Audretsch et al., 2007), with entrepreneurship and identity research growing, this paper aims to narrow these fragmented gaps. This paper seeks to contribute to limited research upon pre-entrepreneurial identity, as the first-step in forming a tailored entrepreneurship support programme and enhance understanding of identity at the pre-entrepreneur stage. A qualitative research methodology is adopted, through traditional storytelling, people naturally arrange their lives, events and experiences into stories as they are *'narrative thinkers'* (Graham et al., 2015:345). Grounded-theory analysis is applied in aiding the creation of a theoretical framework through practice-based theory (Rae, 2004b). Findings are presented through an emergent model of pre-entrepreneurial identity, classifying emerged themes through two characteristics: tangible and intangible.

Keywords: Pre-entrepreneurial identity, entrepreneurship support, social-housing residents, female entrepreneurship, entrepreneurial identity.

Introduction
Whilst still an emerging area of research and interest, the focus of identity in entrepreneurship largely centres upon entrepreneurial identity, consequently there has been little exploration of identities prior to entrepreneurship and understanding of how an individual evolves into an entrepreneur. Such as, Essers and Benschop (2007) examined existing entrepreneurial identity of Moroccan and Turkish women in the Netherlands, Murnieks et al. (2012) explored passion with a focus on self-efficacy and identity amongst existing entrepreneurs. Alsos et al. (2014) studied identity of nascent entrepreneurs at the start-up stages of enterprises. Chasserio et al. (2014) reviewed multiple identities amongst entrepreneurial identity female entrepreneurs, such as motherhood. Omorede et al. (2015) focused more on entrepreneurship identity through a psychology perspective, such as traits, characteristics and motivations and desires. Yitshaki and Kroop (2016) utilised grounded theory to compare entrepreneurial identity to understand individual identity, who they are and how entrepreneurial identity influences their perceptions of who they are. Finally, Leitch and Harrison (2017) identified a gap within entrepreneurship and identity research, highlighting that theories, research and understanding of this topic are scarce. Whilst these studies contribute to the growing body of entrepreneurship and identity research, as demonstrated these studies consequently neglect research on pre-entrepreneurial identity. This study focuses upon pre-entrepreneurial identity, the identity of an individual who

is not yet an entrepreneur, particularly of female residents of a housing association residing within one of the most deprived neighbourhoods of Birmingham, in Balsall Heath (Atkinson, 2012; Accord-informant 1) rather than a focus on the organisation itself. Interestingly, Balsall Heath lies next door to the contrastingly affluent Moseley, one of the more privileged areas of Birmingham creating a juxtaposition of the two districts. Balsall Heath retains a rich history, which can be described as a community led neighbourhood who overcame tough and challenging times and became rejuvenated in comparison to the 1980's. Balsall Heath is of significance as it is home to a large share of Ashrammmoseley's[1] housing residents, with 603 residents residing in Balsall Heath of which 23% are female, eligible to work but are unemployed (Ashrammoseley, 2016). This group are the focus of the research, whose pre-entrepreneurial identities were explored and their significance in shaping enterprise support needs for female housing association residents. Accord housing being the critical lead partners within this study, other informants of the research were their female housing residents residing in Balsall Heath and five local community organisations in Balsall Heath to examine the pre-entrepreneurial identity of female social-housing residents.

This paper begins with an overview of literature, particularly on identity within entrepreneurship, female entrepreneurship and ethnic minority entrepreneurship to provides context and understanding of existing research within this area of study. Particularly as prior entrepreneurship support research into female social-housing residents of Accord Housing in Balsall Heath focused on female entrepreneurship, ethnic minority entrepreneurship and the longstanding gender debate (Narayanasamy et al., 2011). To begin with, Richard Cantillon's definition of the entrepreneur was selected, as there was the need to define the entrepreneur. Cantillon who is understood to have been the first to use the term 'entrepreneur' '*in the early eighteenth century*' (Cantillon et al., 1931[2]) cited in (Gruber and MacMillan, 2017:273), he classifies a farmer as an entrepreneur. This definition was selected as this broadened the otherwise well-associated definition of an entrepreneur, where some may consider an entrepreneur as a superhero type or one-dimensional portrayal (Ahl, 2006; Essers and Benschop 2007; Short et al., 2010; Neck and Greene, 2011; Chasserio et al., 2014, Berglund et al., 2016). Also, there are several scholars who agree that there is no consensual definition of entrepreneurship (Hornaday, 1996; Chasserio et al., 2014), posing the same ambiguity in defining female entrepreneurship also (Pardo-del-Val, 2010). Finally, as there is little research focused upon identity, gender, ethnicity and entrepreneurship (Essers and Benschop, 2007) this paper seeks to contribute to this area through the introduction of an emergent model of pre-entrepreneurial identity.

Next the rationale of the research design and methodology are described, whereupon practice-based theory (Rae, 2004b) is introduced as the basis for the creation of a theoretical model supported through grounded-theory analysis. As a qualitative study, the methodology fulfils the need for detailed studies within this emerging area of research upon female entrepreneurship and identity (Greene et al., 2003). A narrative approach is adopted, through storytelling, as it is argued stories are a way of identifying, explaining and enriching entrepreneurial culture alongside providing deep understandings of people and their identities (Hansen and Kahnweiler, 1993; Essers, 2009). Through grounded-theory analysis the findings

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[1] At the start of study Ashrammoseley were part of The Accord Group, who during the research merged into one entity becoming known as Accord.

[2] The original citation is Cantillon, R., Higgs, H., and Jevons, W.S. (1931), *Essai sur la nature du commerce en general: Edited with an English translation and other material by Henry Higgs*. London, U.K.: Macmillan. It is acknowledged that Cantillon had passed away before 1931 and this citation is a translation of his original works.

emerge, from which an emergent model of pre-entrepreneurial identity is formed underpinning the key elements in the formation of identity for female social-housing residents.

The objectives of this study were as follows:
- To understand factors that inform pre-entrepreneurial identity within the context of unemployed, female housing association residents.
- To construct a theoretical framework by which pre-entrepreneurial identity can be considered when developing entrepreneurial support.

A subjective approach was adopted for this study, this was predominantly based upon the research design methodology and how much and what types of interaction took place with the female residents of Accord housing, as it was believed that each research participant would share their self-beliefs and how they view entrepreneurship support in this study (Whittemore et al., 2001). So, it was accepted and acknowledged that each research participant held individual experiences, expectations, beliefs and conceptions whilst taking part within this study (Foss et al., 2008). To compliment this, interpretivist thinking was applied as this facilitated the development of theory through *'life-world ontology'* of real-world observations (Leitch et al., 2010:69) tying in with the need to undertake identity related research within entrepreneurship, particularly at the pre-entrepreneurial stage. Not being rooted within theory testing or verification but rather giving significance to experiences through language, actions and gestures (Goulding, 1998; Leitch et al., 2010; Gray, 2013) thus allowing the formation of practice-based theory. This paper provides the first stage of theory development, specifically focussing on and presenting a theoretical framework to aid understanding of factors that inform pre-entrepreneurial identity for the female housing association residents.

Entrepreneurship Research Literature

Defining Entrepreneurship

There is ongoing conflict amongst entrepreneurship researchers with numerous definitions of entrepreneurship i.e. Fayolle and Gailly (2008), Kobia and Sikalieh (2010), Chasserio et al. (2014) available. Such as, Schumpeter (1934), Brazeal and Herbert (1999), Alvarez and Barney (2007), Short et al. (2010); Narayanasamy et al. (2011) each provide differing definitions of entrepreneurship. This paper draws upon Cantilllon's definition, of 'who an entrepreneur is'. Cantillon, after observing buying and selling behaviour of traders, proposed that a farmer is in effect an entrepreneur. As a farmer purchases or rents land from the landowner without knowing whether they will be able to grow on the land, harvest and sell crops (Cantillon et al., 1931) cited in (Hebert and Link, 1989). Cantillon defined entrepreneurship as risk-bearing behaviour, where the trader buys merchandise without the knowledge of how much they will be able to sell them for cited in (Gruber and MacMillan, 2017). In his farmer example, the farmer takes an economic risk in property investment without the guarantee of earning their investment back cited in (Hebert and Link, 1989). What Cantillon achieved with this definition, was an all-encompassing term opposing the more modern idealised heroic entrepreneur (Heilman and Chen, 2003; Ahl, 2006; Essers and Benschop 2007; Short et al., 2010; Neck and Greene, 2011; Chasserio et al., 2014, Berglund et al., 2016). Moving away from the idea of the heroic entrepreneur, it is important to distinguish that as an average individual, the entrepreneur is shaped by their *'personal life path, various experiences and social interactions'* (Chasserio et al., 2014:132), it can be added here that personal identity of the individual plays a central role within this. On this basis this definition resonated as applicable to female social-housing residents as potential entrepreneurs.

Women and Ethnic Minorities in entrepreneurship

It is often stated that the main body of entrepreneurship research largely focuses on the white male (Essers and Benschop, 2007). Heilman and Chen (2003) further maintain that certain ethnicities or groups are discriminated against, for example news affairs that may influence such perceptions such as extremism by Muslims. Chasserio et al. (2014) also argue that entrepreneurial identities are socially constructed through masculine norms, resulting in a disregard to women's identities. It is, arguably, because of these gender barriers that make it ever more challenging for female entrepreneurs (Chasserio et al., 2014). Moreover, as both ethnic minorities and women are often regarded as outsiders (Verduijn and Essers, 2013), thus ethnic minority entrepreneurs tend to face similar challenges and barriers as women. The discussion around gender and ethnicity has been long prevalent amongst researchers (Marlow 1997; Bruni et al., 2004; Ahl 2006; Jones 2010; 2012; Pathak et al. 2013). It is however, not the aim of this paper to distinguish the challenges and barriers, but rather to provide context that might inform entrepreneurship and identity.

There are also numerous comparative studies amongst men and women in entrepreneurship, often concluding that women's performance is weaker than men's i.e. Acker (1992); Marlow (1997); Smith-Hunter and Boyd (2004); Marlow and Patton (2005); Mueller and Dato-On (2008); Marlow et al. (2009); Narayanasamy et al. (2011); Slaughter (2012); Marlow and Swail (2014); and Thébaud (2015). Such studies result in not only marginalisation of women, but also affecting self-confidence and self-esteem i.e. Marlow (2006), Marlow et al. (2008), Sena et al. (2012) and Slaughter (2012). This is significant to acknowledge as identity has a strong basis of how one sees or deems themselves. Interestingly, the female housing residents further construct their identities through two different cultural contexts, which Essers and Benschop (2007) similarly explored within their study of female entrepreneurs. However, their research examined female entrepreneurs residing in the Netherlands who were of Moroccan or Turkish ethnicity. Their study differs in that they focused on the professional entrepreneurial identities of these women. Additionally, entrepreneurship research within ethnic minorities has neglected women (Essers and Benschop, 2007), highlighting the need for research to focus specially on female ethnic minorities.

Identity within the entrepreneurial context

Alsos et al.'s (2014) study recognised that there is more than one route towards successful entrepreneurship, although this largely depends upon what the individual wishes to gain or achieve (Watson, 2009). Such as the strong predisposition of the entrepreneur towards their personal identity, in proving to not only society or family but also to themselves. If the entrepreneur is the main ingredient to the process entrepreneurship, then to develop upon our understanding of these processes it can be viewed that knowing who the entrepreneur is of great significance; such as learning of their successes and failures, their culture and educational influences (Obschonka and Stuetzer, 2017). Agreeing with this view, Lewis et al. (2016) add that it is vital to know who entrepreneurs are, thus this type of identity is classified as personal identity (Chasserio et al., 2014), where the focus is upon the individual, their characteristics and personal qualities that define them. However, there is little focus on identity within entrepreneurship research, Essers and Benschop (2007) particularly highlight the lack of studies on entrepreneurial identity. As do Leitch and Harrison (2017), who emphasise that identity has been more prevalent within the wider social sciences disciplines, rather than more specifically within entrepreneurship. Whilst there is emerging identity research within entrepreneurship, these studies tend to focus on traits and external influences (Alsos et al., 2014), this paper seeks to identify the characteristics of the pre-entrepreneur which would then

form the basis of the required entrepreneurship support/education for female social-housing residents.

Identity enables the understanding of who an individual is and how they differ from another person, whilst fulfilling the naturalistic need of knowing who someone is, by which they can be defined through their identity (Howard, 2000; Leitch and Harrison, 2017). When related to entrepreneurship, identity is termed by Wells (1978) as a point of reference in understanding one's own actions and also amongst the wider social position cited in (Alsos et al., 2014). Finally, as entrepreneurial identity is defined by Yitshaki and Kroop (2016) as who the entrepreneur is, then personal identity can be defined as who the individual is. Thus, to provide personalised and tailored support to female social-housing residents, then it is important to understand and get to know who they are. Some contend that identity is a fixed state, in which it always remains the same (Chasserio et al., 2014), whilst some aspects of identity conform to this belief such as gender and ethnicity, other aspects will not always remain permanent i.e. location of where the individual resides, their status as a social-housing residents or dependence upon government benefits.

Research Gaps
Through the literature it emerged that there is a need for entrepreneurship research to focus upon female ethnic minorities, particularly as identity research in entrepreneurship is a growing area of interest (Essers and Benschop, 2007). Amongst more non-comparative studies to be undertaken in order to move away from the negative associations with women. Lastly, whilst the area of entrepreneurship and identity is relatively new, there is limited research upon pre-entrepreneurial identities. This paper focuses on female ethnic minorities, hoping to narrow the existing gaps and looks to provide an insight into the pre-entrepreneurial identities of female social housing residents, through the development of a theoretical framework. It was found that this female demographic did not hold the identity of nascent entrepreneurs, as they require support prior to entrepreneurship development, thus a stage before nascent entrepreneurship. A strength of this study is the result of having Accord as critical lead partners and a geographical focus upon Balsall Heath has allowed direction, contextualisation and shaping of the study.

Methodology
A practice-based theory (Rae, 2004b) was adopted in the development of this work. Practice-based theory focuses on the empirical world, through *'why it works or occurs, how it works, with and for whom it works'* (Rae, 2004b:196). Such as, entrepreneur behaviour within practice is largely ignored as the focus is instead on the creation and running of an enterprise (Higgins et al., 2013). Entrepreneurship being defined as a practice-based discipline, it seems only fitting that theory was formed through the experiences and interactions of the female social-housing residents, rather than vice versa.

A large consideration of this qualitative approach was its sample size, due to the number of Accord's social-housing residents that were eligible to take part, a quantitative study would not have been feasible. Eligibility requirements for research participants were:
- To be a female social-housing resident
- Residing in the wards of Balsall Heath (Balsall Heath West or Sparkbrook and Balsall Heath)
- Eligible to work but unemployed (students were excluded)

Additionally, because of the nature of this research, it was important to deeply examine the female social-housing residents to gain an understanding of who they are, then develop a path towards entrepreneurship support. Qualitative approaches allow a comprehensive study of lived experiences of social-housing residents (Sandelowski, 2000; Keating and Higgins, 2016). Triangulation was used, as three different groups of informants were drawn upon (see table 1), as this ensured that the data could be viewed from several perspectives in examining the identities of female social-housing residents (Patton, 1999; Thurmond, 2001). Five data sources are used to form the results of this paper: 1.) social-housing residents' longitudinal interviews, 2.) a successful entrepreneur and housing association resident 3.) a UK housing association (and critical research partner) interviews and case study, 4.) Housing association stakeholder key informants for example: local community organisations, and 5.) researcher observations collected throughout the study. This approach allowed the data to be collected and analysed through multiple lenses, creating a well-rounded representation and either confirming or developing upon the key-informants' emergent findings (Patton, 1999). Additional data sources in the form of researcher observations and key informant case studies were also used.

Table 1: Breakdown of the five various datasets involved in the study and which type of dataset they fall into based on Denzin (1970) cited in (Thurmond, 2001).

Relation to the study	Research participants/data	Type of dataset & approach
Critical Lead Partner	Accord housing	*People - in-depth interviews (open-ended questions), case study and observations*
Key-informants	Accord's female residents, unemployed	*People - in-depth interviews (semi-structured and open-ended questions), life stories and visual images*
Stakeholders	Local community organisations in Balsall Heath	*Space and people - in-depth interviews (open-ended questions), storytelling*
Key-informant	Self-employed Virtual Assistant in the Black Country	*People - in-depth interview (semi-structured and open-ended questions) and life story*
Observations	Research log/field diary, annotations and memos	*Time - at the housing association based in Moseley*

Storytelling
Storytelling allowed the key-informants, being female residents of Accord, to express themselves freely, where in other situations they may feel restricted and limited (Chasserio et al., 2014). Storytelling underpinned the approach and further allowed the unearthing of the key-informants' identities as non-entrepreneurs through the sharing of their personal lives. Furthermore, narrative methods allow new perspectives to be unearthed within entrepreneurship, benefitting entrepreneurs, entrepreneurship support providers, such as Accord who will provide support to their female residents, and those working within the field (Rae, 2000). Other than this, storytelling also allowed the key-informants to self-reflect and self-identify their needs through the process of self-discovery, which can link closely with identity (Raelin, 1998). Johansson (2004) relates that storytelling is a powerful tool in entrepreneurship research and theory, through rich insights of pre-entrepreneurial identity gained within the collection and analysis of the participants' stories.

Research participants were met with individually, except Key-informants E and F, to begin with, they were simply asked to tell their story through a semi-structured interview approach. Open-ended questions were there for guidance as a prompt tool, some participants were asked the questions where they required more encouragement to share their story. This initial approach allowed the researcher and participant to become familiarised with one another and begin to understand their identities. Meetings with the participants were recorded and transcribed; this ensured accurate data collection and allowed early analysis to take place during the transcribing process, to allow initial themes to start emerging. Also, being continually immersed within the data, through this process, provides better findings and Tedlock (1991) emphasises the need to become immersed within data. Key-informants were met with more than once, over an eight-month period, through a longitudinal study, at Accord's offices in Moseley; whereas Accord-informants and local community organisations were met with once. Accord-informants were also met with at Accord, and the local community organisations were met with onsite. The aim was to meet with key-informants between one-three times, to collect and build their pre-entrepreneurial identities, accompanied with data from Accord-informants and local community organisations.

The research participants are described in tables 2-4 below:

Table 2: Female social-housing association tenants' ethnicities and ages of the key-informants.

Participant	**Ethnicity**	**Age**	**Housing Association**
Key-informant A	Afghan and Pakistani	41	Accord Housing
Key-informant B	Indian	64	Accord Housing
Key-informant C	Caribbean	48	Accord Housing
Key-informant D	Caribbean	48	Accord Housing
Key-informant E	Pakistani	46	Accord Housing
Key-informant F	Pakistani	46	Friendship Care and Housing
Key-informant G	*White*	*63*	*Sandwell Metropolitan Borough Council[3]*

Table 3: Key informants and their job roles within the housing association.

Participant	**Position**	**Job Role**
Accord-informant 1	Officer	Communities Engagement Officer
Accord-informant 2	Manager	Head of Locality for Housing
Accord-informant 3	Manager	Head of Locality for Communities
Accord-informant 4	Manager	Head of Business Support
Accord-informant 5	Manager	Head of Social Inclusion

Table 4: Key stakeholder community organisations (all located within Balsall Heath).

Community Organisation	**Description**	**Organisation type**
Community Forum	Neighbourhood led	Neighbourhood planning forum
Healthy Living Centre	Target women only	Registered charity
Enterprise Incubator	Government initiative	Business incubator
Women's Support Services	Target female ex-offenders	Registered charity
Training and Regeneration Enterprise	Target under 25-year olds in securing employment	Registered charity

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[3] Key-informant G was a self-employed freelance Virtual Assistant within the Black Country who was interviewed as an existing entrepreneur as part of understanding potential solutions to identified challenges and barriers.

<u>Grounded-theory analysis</u>

The constructivist grounded-theory approach was selected for data analysis, permitting flexibility in analysing and conceptualising the data (Barber, 2012), and allowing themes to be openly identified. Having acknowledged the founders of grounded-theory, Glaser and Strauss (1968), amongst variances within this approach i.e. Strauss and Corbin (1990; 1994), the constructivist grounded-theory approach stems from Corbin. This approach accepts that the researcher approaches their research with preconceived thoughts, being the result of their upbringing and surroundings, thus unable to take an unbiased stance (Charmaz, 2008). Having accepted this, it permitted the researcher to be open to new concepts, themes and perceptions which were not anticipated at the start of the study. Goulding (1998) relate that this method is applied where little knowledge exists, such as within the research on pre-entrepreneurial identity. The root of grounded-theory lies in the discovery of *'patterns of action and interaction'* within social origins (Strauss and Corbin, 1994:278), such as the discovery of the key themes that are present within an emergent model of pre-entrepreneurial identity. It is widely stated that a vital element of grounded-theory is the inductive approach from which theory is created through the data (Strauss and Corbin, 1994; Reiter et al., 2010; Engward, 2013), complimenting the use of practice-based theory (Rae, 2004b). The grounded-theory technique that was applied was based upon Bang et al.'s (2013) five step process:

1. Data was collected through semi-structured interviews and stories.
2. The data was recorded and then transcribed, with early analysis applied for initial themes to occur.
3. Transcripts were imported into NVivo, where codes (nodes) were applied to reoccurring themes, applying open-coding analysis.
4. The codes (nodes) were then reanalysed for axial coding to take place, where sub-codes (sub-nodes) were created, to build relationships within the themes.
5. These relationships were reanalysed once again to finalise and merge into key findings
6. Through these concepts, the emergent model of pre-entrepreneurial identity was formed.

After having established the research design methodology used, the findings and discussion introduce an emergent model of pre-entrepreneurial identity.

Findings and Discussion

<u>Emergent model of Pre-entrepreneurial Identity</u>

The findings that emerged, were divided into two main categories: tangible characteristics and intangible characteristics, which will play a role in the facilitation of paving an accessible path towards entrepreneurship for female social-housing residents. These categories help to define who the female social-housing residents were, as Lewis et al. (2016) suggest that the individual should know about themselves such as who they are, what their goals and aspirations are, their behaviour and influential surroundings that form the origins and justifications of their relationships i.e. family, professional and personal relationships. Tangible characteristics were defined by external factors or influences, such as gender and position in society; these were apparent characteristics. Then intangible characteristics were defined as internal factors or influences, that one can only come to know or understand through personal interactions with

the key-informants. These two characteristics were further classified through individual factors (in table 5) which form the foundation of the emergent model of pre-entrepreneurial identity.

Table 5: A breakdown of the tangible and intangible characteristics of the emergent model of pre-entrepreneurial identity.

Tangible Characteristics	Intangible Characteristics
Female	Self
Social-housing resident	Mental health
Ethnic minority	Family
Location	Society
	Finance
	Failure and Success

Being ethnic minority, female and a social-housing resident can each be classified as becoming part of one's identity. These tangible characteristics were formed through analysing the similarities amongst the key-informants. Location was also deemed as a tangible characteristic as all key-informants resided in the poorest neighbourhoods of Birmingham (Balsall Heath and Sparkbrook). Location forms one's identity through *'locality, place and history'* (Berglund et al., 2016:77); whilst this can become part of one's identity, the location of where they reside can also influence their identity negatively. This is regarded as class identity where the class or status is reflected within their identity (Howard, 2000). It has also been conveyed that identities are a social construction through strained relationships between entrepreneurship, ethnicity and gender (Essers and Benschop, 2007), which evolve throughout time from experiences and changing of social norms, as identity continues to form throughout one's lifetime (Chasserio et al., 2014). It was these four tangible characteristics formed the foundation of the identity of the key-informants, as each was female, of ethnic minority[4], a social-housing resident and from a deprived neighbourhood in Birmingham. Thus, through their tangible characteristics, the key-informants were grouped under the same identity. Their intangible characteristics provided individuality and further substance to their identities. As suggested by Wheadon and Duval-Couetil (2016) identity is linked to the realisation of oneself and personal characteristics in relation to social norms or stereotypes.

Although, Essers and Benschop's (2007) research examined the identities of ethnic minorities of female entrepreneurs, through relationships between ethnicity, gender and entrepreneurship, their study focused mainly on tangible characteristics. This paper maintains that if housing associations are to provide entrepreneurship support and pave a path towards entrepreneurship for their female residents, then the support providers are need a better sense of who those women are? This can be better defined through the understanding of their intangible characteristics. The key-informants exhibited a central theme around self-validation, self-confidence, personal interests and purpose of oneself. Rather 'self-confidence' was coded the most, with 146 incidents of it being coded from 12 sources, ahead of the entrepreneurship code, which was second most coded and had 14 sub-codes within it. These themes were grouped under the 'self' element within the emergent model of pre-entrepreneurial identity (see figure 1).

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[4] Except key-informant G who was a self-employed virtual assistant

Tangible Characteristics

Female

Social Housing

Ethnic Minority

Location

Identity

Intangible Characteristics

Self

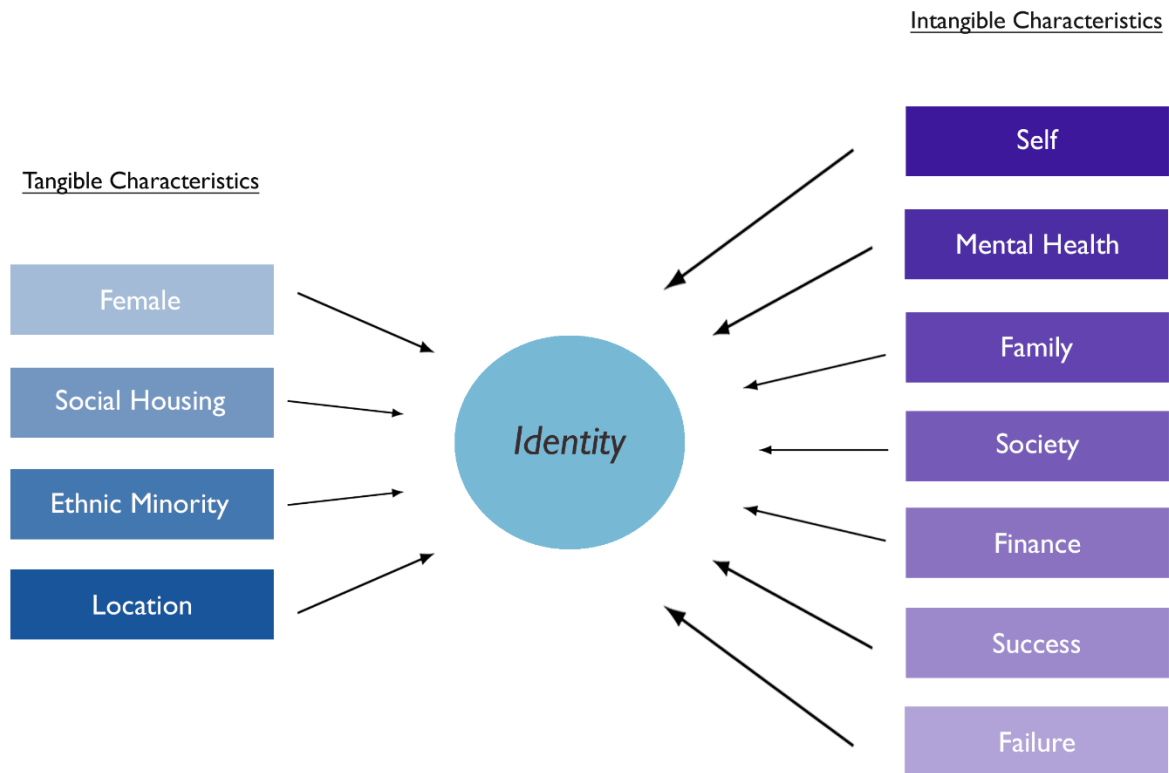Mental Health

Family

Society

Finance

Success

Failure

Figure 1: The emergent model of pre-entrepreneurial identity, highlighting the tangible and intangible characteristics that form part of a female social-housing resident's pre-entrepreneurial identity.

The importance of understanding pre-entrepreneurial identities of social-housing residents can further be demonstrated through the Community Forum who emphasised the requirement of understanding community.

"So, they (the council) are going to parachute them in, they're going to come and develop the communities… like capacity builders but they're not going to be from *within* the community. They're not going to understand the community… you need someone from within that community, because they are the ones who care, who have families, who want to make a difference because they live there and will have that extra passion. You're not going to get many Accord-informant 1's[5] who is caring and goes above and beyond, is passionate, etc."

: Community Forum

Knowing female social-housing residents' identities is a significant first-step towards identifying, forming and providing entrepreneurship support to this demographic, whilst highlighting the need in providers of this support being from within the local community. Similarly, to how Accord[6] was well equipped with cultural practises and how to deal with challenges of force marriage and honour killings/abuse; this was mainly because their staff were from those ethnic backgrounds so understood the associations of cultures and practices and better equipped to handle such challenges (Macdonald and Tickell, 2015).

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[5] Name has been replaced to keep anonymity.
[6] When they were previously known as Ashrammoseley.

Mental Health

As self-confidence was the most prominent theme within the data, it can be expressed that a high level of self-confidence and a strong identity is a prerequisite for female social-housing residents in enabling the path of entrepreneurship for them. In doing so and through becoming financially independent, the individual would be able to provide their own mental health care, as economic development links in with health and wellbeing through access to professional health services (Abbasian and Bildt, 2009). This is significant as the local women's support services were due to stop, because of funding cuts to their organisation, this included their counselling services to end. So, to not become reliant upon local community services and able to financially afford their own health and wellbeing care are one of the opportunities of pursuing entrepreneurship. Several key-informants discussed their mental health issues, such as Key-informant A, who was a 40-year old single woman living alone, described her post-traumatic stress.

"I had two part-time jobs and I went back to study as a mature student at University. I achieved a distinction on my Access course, which really helped boost my confidence. At the time I didn't know that I had post-traumatic stress, at the same time as I was just coping with it."

: Key-informant A

She had been a victim of domestic violence, she had been divorced, homeless, stalking and personal safety. Someone such as herself would greatly benefit the financial empowerment that entrepreneurship can bring, in investing in professional mental health services to work through her post-traumatic stress, which also brought on anxiety through flashbacks. Howard (2000) believes that her mental and physical health influence her identity, as disability identity. She further went on to describe her mental illness:

"Things get warped sometimes, something can just throw you into an intense flashback – you can see and feel it happening i.e. the person standing over you hitting you, and it's really *really* intense it can take days to recover at times… it's affecting everything because my brain's really tired..."

: Key-informant A

"However, *in order to take myself away and give myself a little bit of independence* I would like to do something in retail… that the general Asian public like."

: Key-informant F

Similarly, Key-informant F revealed some type of mental health issues, in addition to stating that she suffered from depression and that one of her children, who was an adult, was disabled. Through deeper consideration to her quote, she suggested that her home life can become burdensome. She highlighted that entrepreneurship would provide respite from her daily challenges.

Self and Family

When examining the self, self-efficacy comes to mind, the belief in oneself that they can complete entrepreneurial tasks (Chen et al., 1998; Zhao et al., 2005). However, it was found that self-efficacy loosely related with the type of self-confidence and self-belief that arose from the findings. The importance of self-belief is that it can be the driver of societal contribution (Turner, 2014), such as an overall positive impact upon Balsall Heath through local enterprises improving the local economy. So, these themes were exhibited by the key-informants,

including the acknowledgement of negative traits or areas to improve upon to ready them to setup an enterprise. Identity is described as the boundaries of acceptance and rejection within societal norms (Berglund et al., 2016). Key-informants indicated that their personal identities were judged and accepted or rejected based upon cultural and societal norms. Key-informants B and F demonstrated self-validation, which can be described as '*individuals have a fundamental need for others to see them as they see themselves*' (Lewis et al., 2016: 108). Key-informant B expressed her need for self-validation, despite possessing a strong and bold character, one that did not comply with the cultural norm. Meeting with her, she mainly shared her work and educational experiences as she held a lot of professional experience and education. Though, throughout this she would diverge back to the opinion how overall her achievements were not worthy, as she had never married, had children or become a homeowner. This was largely based upon cultural norms. Whilst a part of her believed that she was worth more than how society and her family and even herself deemed.

"I know that I have introduced a lot of things, I've pioneered a lot of work in many different areas, but at the same time I don't feel that I've fulfilled myself in terms of my capacities, the skills that I was trained for, or for mine and my parent's expectations in terms of what I could've done."

: Key-informant B

She was aware of her personal achievements, however she still expressed strong desire for self-validation but also family and societal validation. Her loneliness was unveiled through her story, she showed regret in always having helped others through her professional career but not having anything to show for it at the age of 64. She also revealed her desire for family acceptance of her life's achievements and respect. Although she displayed family-validation and acceptance, her need for self-validation was greater. These themes were also demonstrated through Key-informants A and F.

"It's about self-worth, we've come from very lovely families who've always provided us with encouragement and very good childhoods. *If we compare ourselves to where and how we were we're not even an iota of that*."

: Key-informant F

Key-informant F revealed how her life had once been more fulfilled, she had a wealthier upbringing, was educated and used to work. She still had a strong family support structure after marrying and having children. Though, she had a disabled child who required 24-hour care and support, this limited her and husband to work, transforming her lifestyle. Whilst sharing her story, she revealed that transitioning from a financially independent woman to being reliant upon government benefits was difficult. Her lifestyle had become limited, where she had to prioritise her children and her disabled child more so. This transition would have impacted her identity through the need to belong (Omorede et al., 2017), yet also demonstrated her strong family ties (Clark and Drinkwater, 2000). Even though Key-informant F's parents had instilled strong work ethics in her upbringing, it seemed her family situation limited both her and her husband in gaining employment.

"*We haven't chosen to be in this position, life has.* We're not lazy, we work very hard throughout the day before the children arrive home. We work even harder when they arrive home, our day starts when they come home from school because they're so dependant."

: Key-informant F

"My sisters are taking more interest now, such as my middle sister brought iftar [food for opening the fast] for me the other day and took me to my parent's house. She was also looking at all the work I've been doing in the garden. *I think that I'm getting my self-respect back now because I'm able to work,* and people who didn't respect me previously because of their mentality of the general world view, they're looking at me now thinking 'okay she's getting back on her feet."

: Key-informant A

Key-informant A displayed a sensitive relationship with her family, after becoming homeless and sharing that she was unable to reside within her family home. She revealed that her relationship with her family was one of distant. It was indicated that she felt she was an outsider and did not fit in with her family, also her family treated her as such, suggesting it was due to her being unemployed and not financially independent. Even though Key-informants A and F both exhibited their desire for family validation in pursuing entrepreneurship, it seemed that Key-informant F was more so motivated to pursue this so that she could distance herself from her current identity as a non-working, benefit reliant, social-housing resident (Howard, 2000).

Financial

Perhaps more evidently, it was found that financial independence was another key theme that surfaced within the findings. Such as, Key-informant B shared her experience of being a homeowner once, which she could not afford to keep up mortgage payments on when she became unemployed. This was a traumatic experience for her, through her voice and expressions whilst sharing this story. She measured one of her lifetime achievements through owning a house. Particularly as her family resided in the US, and she was single in the UK. She perhaps welcomed the idea of setting up an enterprise with the vision of being a homeowner in the future.

"*Because now I don't own my home,* I'm renting it from Ashrammoseley[7]. It would be nice to be free in my home, do whatever I want to, I could put up a shelf… *You have the freedom to live in your home* in a way you'd like to, and you don't feel restricted. But I can't do that because I am limited by the condition placed [by being a social-housing resident]."

: Key-informant B

It was found that being financially independent stemmed from the key-informants' identities. Most, if not all, key-informants wished to purchase or privately rent their homes, earn their income, become financially independent and no longer rent from social-housing. An example of the desire for financial independence was exhibited through Key-informant A, who rejoiced at the fact that she could purchase a box of mangoes[8] from her freelance gardening role she had acquired briefly.

"For the first time in a long time, I could actually go to the shop and buy a box of mangoes (Pakistani ones), I haven't done that in *ages* I didn't have the money! This is the first box of mangoes I purchased with my own income… *That was a good feeling.*"

: Key-informant A

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[7] At the time of interviewing the housing association was called Ashrammoseley, they merged into one entity and became Accord in 2017.

[8] It should be noted that Pakistani/Indian mangoes are quite costly, at approximately £5 for a box of four.

Light (2007) suggests that one of the reasons that ethnic minorities take on entrepreneurship for financial benefits; however, it should be noted that ethnic minorities earn less than their white counterparts. Accord further identified the challenge that most residents suffer from poverty, which would impact their capability to be entrepreneurial stemming from their everyday financial difficulties.

> "*I think poverty is a big challenge for lots of people* and that has an impact on your wellbeing, your confidence, your horizons, ambitions - all of that."
>
> : Accord-informant 5

> *"*Taking away from people who had very little to begin with…*"*
>
> : Accord-informant 1

Key-informant A not only expressed her gratitude and happiness, she also displayed her tight financial situation, as purchasing mangoes was a rare luxury for her. Also, Key-informant F, who was interviewed with Key-informant E and spoke upon both their behalves, expressed their financial situations through their limitations in overspending.

> I can't even afford to go overdrawn by £2 because when I do I have to pay a £15 bank fee, *that's a lot of money for me*"
>
> : Key-informant F

Society

It has been stated that entrepreneurial identity is influenced by the society in which they reside, such a reputation and societal position (Omorede et al., 2015; Schumpeter, 1934). Key-informant A explained how her societal and family position reflected upon her self-respect and confidence, which affected her wellbeing. Further, she highlighted how her dependence upon benefits and the negative connotations attached with this, as did Key-informant B.

> "If I can do this and I can get on to my own two feet how cool would that be? I wouldn't have to be on benefits and I can get back my self-respect and self-esteem."
>
> : Key-informant A

> "For the first time I signed up at the job centre, I should *never* have done that… it labels you, puts you into a particular category… everybody looks at you like a negative stereotype, particularly if you're female, like myself."
>
> : Key-informant B

Key-informant B having held many professional qualification and experiences, and previously a homeowner, was now only associated with her current identity as a social-housing resident reliant upon benefits. This had a great affect upon her that she went on to describe herself as a failure.

> "All of my brother and sisters without exception own their own homes, they own cars for themselves to go to work, their husband, their children to go to school. What have I got? *Nothing. So that as a mark of success, I'm a failure*."
>
> : Key-informant B

Success and Failure

Personal success was a motivational factor in pursuing entrepreneurship, as was workplace independence (Schwartz 1976; McEvoy and Hafeez, 2009). Such as, Key-informant D wished to have a food catering trailer, selling Caribbean food. She lived with her grandson and it became clear that she was the main carer of her grandchild. What was unclear though was whether her son lived with them or not. She expressed her excitement and desire in her business idea.

"I've always been fascinated... you know be my own boss."

: Key-informant D

Yitshaki and Kroop (2016) relay that identity is self-reinforcing, Key-informant A demonstrated this through her desire to succeed and reinvent herself, for example to her family.

"I decided, I made that conscious decision that *I couldn't wait to work, and I want to get paid for it*."

: Key-informant A

The findings and discussion present an emergent model of pre-entrepreneurial identity through a detailed explanation of both its tangible and intangible characteristics, so this paper concludes with recommendations, limitations and avenues for further research.

Conclusion

Exploring pre-entrepreneurial identity, in the context of female social-housing residents, is vital as being the first-step in informing their entrepreneurial support needs. This paper forms one of three key findings from a larger study. One limitation of this study was the number of key informants, a larger sample would provide a better representation of ethnicities such as intergroup differences against ethnicities and cultures (Chasserio et al., 2014). Ramadan also limited the sample size when more participants were invited to join the study, as it is the holiest month of the Islamic calendar and most participants were Muslim. Future research on this topic will focus on presenting the two following steps and faced challenges that are central to designing tailored entrepreneurship support to female social-housing residents, as a route to employment, social inclusion, economic growth, innovation and development. This paper focused on understanding the womens' identities in providing the basis of uncovering their challenges and barriers to entrepreneurship (Chasserio et al., 2014), allowing Accord Housing to understand their female demographic as the first step to enterprise support provision. Also, this paper reasons that housing associations, as providers of entrepreneurship support to their residents, are required to know and understand who their residents are, their histories, where they come from and who they have the potential to become (Omorede et al., 2015). This will allow them to design the tailored entrepreneurial support/education programme, as identity has been found to be a great influencer of entrepreneurial activity (Murnieks et al., 2012). Policy makers and the national government should prioritise their entrepreneurship policies and services towards disadvantaged groups in strengthening the general economy and improving poverty, such as social-housing residents who cannot access existing support i.e. New Enterprise Allowance. Particularly as UK entrepreneurship policy has been found to be gendered and masculine through male researchers and policymakers, thus disregarding women alongside ethnic minorities and disadvantaged groups (Fadahunsi et al., 2000; Hyitti and O'Gorman, 2004; Marlow, 2006; Thompson et al., 2009; Pardo-del-Val, 2010; Jones, 2012). Lastly, local authorities and councils should support inclusive entrepreneurship amongst

supportive environments beyond formal training and education (Palmer, 2007), despite financial limitations, through other resources and networks.

This research adds to the limited body of knowledge on pre-entrepreneurial identity and to the growing body of research on entrepreneurship and identity, alongside entrepreneurship studies within the UK at local levels through a comprehensive representation of female social-housing residents (Rae, 2005; Piperopoulos, 2012). This paper's main innovation addresses both micro level entrepreneurship, through the first-step towards entrepreneurship support provision particularly focusing upon identity. At a meso-level, this study collected data from stakeholders such as local community organisations and semi-structured interviews that took place with Accord as a result influences institutions for business support and changing ecosystems. Future research however, could focus on a larger area such as citywide, involve another housing association e.g. Midland Heart or broaden to include or test the theoretical framework amongst male social-housing residents. The emergent model of pre-entrepreneurial identity, constructed through practice-based theory, lays out a framework for female social-housing residents, by which pre-entrepreneurial identity can be measured, in knowing who they are before they can assume an entrepreneurial identity, as it has been recognised that inclusive and multi-faceted theory is lacking amongst identity and entrepreneurship studies (Leitch and Harrison, 2017). This model could be tested amongst male social-housing residents to examine whether their characteristics are the same or differ. The model could also be built upon, adapted or modified for different demographics. This paper was not a comparative study of female and male social-housing residents, but rather sought to understand the womens' identities as a first-step towards the provision of a specifically tailored entrepreneurship support programme delivered through Accord.

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