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**A CASE STUDY OF WOMEN SOCIAL ENTREPRENEURS IN INDIA**

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## Abstract

The study examines participation of women in social entrepreneurship (Yitshaki and Kropp 2016) through a case study done in Urban Micro-Business Centre (UMBC) of Centurion University, Bhubaneswar city, Odisha state of India. The case study reports on the participation of ten women in SE, identifying the antecedents and consequences of their participation and the impact of SE on the women using the '5M' framework developed by Brush et al. The '5M' framework consists of 'Money', 'Market', 'Management', 'Macro and Meso environments' and the highlight of the framework, 'Motherhood'. The use of this framework is suitable in a South Asian context where enormous social norms for women have been practiced for centuries.

This study is based on a narrative analysis of interviews with ten women participants of UMBC. It was found that 'Money' (difficulty in access to bank loans), 'Market' (being unable to work or get a job) and 'Meso environment' (existence and awareness of intermediary institutions and initiatives) stood out as antecedents for SE participation. Consequences were somewhat inter-related among different aspects of the '5M' framework'. Aspects related to 'Money' and access to 'Market' include securing bank loans to kick start their own businesses and getting paid jobs that are accepted as suitable jobs for women (hairdressers, day care teachers, tailor, sales person and manager) by the community. These consequences are related to earning respect from the community and development of self and work management skills ('Management').

The participants also claimed to develop new individual characteristics such as higher self-esteem, independency and abilities to see opportunities to pursue their business ideas. However, they encountered family constraints such as not being allowed to work outside or far from home by brothers and taking responsibility for dependants in the family ('Motherhood'). Cultural influence in decision making (male family members decide what is good for female family members) of 'Macro environment' aspect is found to be existed. Long-term impact of SE participation was not easily detectable due to small sample size, language barrier and largely due to limited time of conversations. Therefore, building trust with the interviewees, selection of sample population from different contexts and larger sample size are suggested to get a deeper understanding of factors influencing the participation of women SE in developing countries.

Keywords: Social Entrepreneurship, Women's Participation, Empowerment, India, Poverty

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## SECTION 1: INTRODUCTION

The nature of (commercial) entrepreneurship involves the identification of opportunities, of risk taking or risk tolerance and also innovation (Schumpeter and Backhaus 2003). Innovation typically involves new product and/or processes, focused on economic profit and growth (Herbig, Golden, and Dunphy 1994; Zhao 2005). In contrast, social entrepreneurship (SE) is the pursuit of sustainable solutions (Santos 2010). It includes any activity that creates social wealth for the individual or community, rather than economic wealth (Austin, Stevenson, and Wei-Skillern 2012; Braunerhjelm and Stuart Hamilton 2012; Yunus 2009; Smith and Stevens 2010). It is reported that SE is as crucial to the progress of societies as (commercial) entrepreneurship is to the progress of economies (Martin and Osberg 2007).

The focus of SE is on social value creation (Iqbal, Kousar, and ul Hameed 2018) that is usually embedded in an explicit social mission (Stevens, Moray, and Bruneel 2015). Social Value is created when resources are utilized to create output that have social impact (Austin, Stevenson, and Wei-Skillern 2012). It can be regarded as the aim of SE to bring social change or create impact, both short and longer term, while addressing social issues and needs (Iqbal and Payal 2016). For example, SE includes efforts to create awareness (of such issues as disability or gender related discrimination), to empower people/communities, change behaviours, attitudes, norms and institutions, and create socio-economic benefit for beneficiaries. The value added ‘impact’ of SE can be at individual, community, and state, national and in some cases, at an international level (the Gareem Bank). Therefore, it can be impactful for poor and marginalised groups, as well as for affluent sections of the society (Iqbal and Payal 2016).

The focus on social values creation is often hard to quantify and makes SE distinct from commercial entrepreneurship in “multiple areas of enterprise management” (recruitment, compensation for staff, measurement of social returns etc.) and “personnel motivation” (limited financial rewards, non-financial incentives) (Austin et al. 2012, p. 371). Understandably, efforts to generate improvements in the lives of individuals and or societies will differ depending on the socio-economic context of the country. Social entrepreneurs will follow strategies that create revenue-generating activities (Di Domenico, Tracey, and Haugh 2010)(Di Domenico, Haugh & Tracey 2010) in order to solve particular social problems. In the social enterprise survey by the (BritishCouncil 2016)British Council (2016, p. 11), the

objectives of SE enterprises include creating employment (62%) followed by improving health (41%), protecting the environment (40%), addressing social exclusion (40%), supporting agriculture and allied activities (36%), empowering women (33%), promoting education (32%), addressing financial inclusion (31%) and supporting other social organizations (20%). The differences in the objectives arise based on geography. This focus on social problems consistent with the findings of (Rawhouser\*, Villanueva, and Newbert 2017) that participation in social innovation protects communities, regardless of gender, from worsening economies.

Another concept of social value creation is social constraint alleviation (Sinkovics et al. 2015). While focusing on social problems is palliative, absorbing social constraints into business models is said to be curative (Sinkovics, Sinkovics, and Yamin 2014) for social value creation. This study looks at the participation of women in SE through a case study of Centurion University in order to understand the antecedents, consequences and impact of SE on women participants. The university holds the mission of “a globally accredited human resource centre of excellence catalysing sustainable livelihoods in the less developed markets across the globe”. The uptake of entrepreneurship by women is refracted by their social embedded-ness (Brush et al. 2010; Davidsson).

Taking these broader (and largely external factors) into consideration, this study identifies the antecedents and consequences of SE activities on disadvantaged women in the state of Odisha, India. The participants are past and current participants of a women empowerment program run by Urban Micro Business Centre (UMBC), a social enterprise of the Centurion University in Odisha, India. The study unpacks the political and socio-economic context, as well as the related antecedents as push and pull factors, and motivational factors that influence the participation of women in UMBC, consequences and the impact of SE in these individuals in Odisha state. The study attempts to devise a conceptual framework that supports a deeper examination of participation of women in SE.

## 1.1 Study context

In India, and particularly Odisha, a state in the southeast of India, gender related social norms are considerable and these norms act to proscribe and limit the participation of

women in many normal activities in their community and wider economy. For example, women have social obligations as a daughter, a mother and as a caregiver. These obligations and related societal expectations result in women being held back in both social and economic terms. SE, by enhancing the capacity of marginalized women in terms of choice and in transforming that choice into desired outcomes has the effect of social constraint alleviation (Sinkovics et al. 2015). This outcome is consistent with the definition of empowerment by the World Bank (WorldBank 2016) wherein women are empowered as an outcome of a SE intervention. However, as some scholars note, the entrepreneurial uptake by women in developing countries is still under-examined (Maria 2017). Majority of the studies focused female entrepreneurship in developed economies (Yadav and Unni 2016).

Women tend to be employed in informal sectors such as “petty-trading and street vending (of vegetables, poultry, processed food, or hand- crafts), paid domestic work, casual employment in unregulated small enterprises, and on construction sites and agricultural schemes” (Leach 1996) that suit their availability and family and social responsibilities, either by choice or by force (Mitra 2002).

The academic and research coverage on the impact of SE on Indian women is remarkably low, while there have been some recent media coverage by government and other international initiatives (SuccessfulLady n.d). Some studies focused on women entrepreneurship in India with specific focus on social issues such as the caste system (Mahajan 2011) and intersectionality of gender and domestic violence (Dey and Orton). Intersectionality is a concept based on the hierarchical nature of inequality and dominance in social lives of women (Bilge 2010). A good example of intersectionality is domestic violence which has indirect effects on SE participation by women.

Other studies include specific studies targeting Self Help Groups or SHGs (Mishra 2015), micro-enterprises (Mohanty, Das, and Moahanty 2013) and women’s participation in agriculture (Das 2015), but few if any studies dive deep in to the participation of Indian women in SE. Most importantly, studies in women’s participation in entrepreneurship are limited to problems and challenges. Though there are a number of case studies on women entrepreneurs from different districts of Odisha: and nearby districts of Odisha (SuccessfulLady n.d), the Cuttack district and Ganjam District (Nayak, Panigrahi, and Mishra 2018), these studies do not focus on the participation of women in social



entrepreneurship. Furthermore, case studies of social entrepreneurs and research on social entrepreneurship conducted in Odisha state under-represent women entrepreneurs (Panda n.d) probably because a significant number of the female labour force belongs to the unregistered and unrecognized informal sector that is not included under entrepreneurship (Torri and Martinez 2014).

## 1.2 Aim & Research Question

The aim of this study is to examine the participation of women in SE and identify the impact in terms of socio-economic consequences. The context of the study is Urban Micro Business Centre (UMBC), a social enterprise of Centurion University in Odisha state of India. The subjects of this study are the alumni and current employees of UMBC. Antecedents are examined to identify the factors or situations that encourage and reinforce the intended behavior (Miltnerberger 2012). As culture affects how women engage in the private sector (Bullough, Renko, and Abdelzaher 2017), the research question is: “***what are the factors influencing the participation of women in SE***”. As noted by (Martin and Osberg 2007), SE is crucial to the progress of societies. As such, the research to understand the factors affecting uptake of SE will further effective implementation of SE to assist rural and disadvantaged women in the region. This study uses the ‘5M’ conceptual framework (Brush, de Bruin, and Welter 2009) which has been tested using data from the Global Entrepreneurship Monitor (GEM) for 54 countries (Brush et al. 2010).

Based on the aim of this research, the (subordinate) research objectives (RO) of the study are:

- RO 1:** To identify the antecedents to uptake of SE by women entrepreneurs
- RO 2:** To identify the consequences of participation in SE for women entrepreneurs
- RO 3:** To identify the motivational factors, driving the participation by women social entrepreneurs
- RO 4:** to devise a framework to support the future examination of entrepreneurial uptake by women.

## SECTION 2: STATEMENT OF SIGNIFICANCE

Women are an important component of labour force in the economy of all countries as labour force participation rate of female was 48.9% in 2018 (WordBank 2019; Allen et al. 2008). Evidence also shows that women entrepreneurs have a positive impact on their community through participating in SE as it allows them to achieve financially sustainable, and socially and environmentally beneficial goals (Iqbal, Kousar, and ul Hameed 2018; Maria 2017). As women entrepreneurs are key developers of micro-enterprises, it is crucial to understand the antecedents and consequences of participation in SE (Cesaroni and Paoloni 2016).

### 2.1 Contribution to Knowledge (academic contribution)

Scholars have identified barriers to participation of women in entrepreneurship such as (lack of) education, minimal income per capita, absent infrastructure, family situation, self-perceptions and political (Daymard 2015; Ghani, Kerr, and O'Connell 2014; Minniti and Naudé 2010). Similarly, context specific barriers to participation of women in entrepreneurship were examined for Indian women in economic activities (Aldrich and Cliff 2003; Jayakumar and Kanan 2014; Panda 2018; Sharma 2013). However, there are very few studies that mapped the antecedents, consequences and impact of participation of women in SE. Therefore, this study, which aims to examine the participation of women in SE in the context of Centurion University (CUTM Annual Report), is well suited to making a strong contribution to knowledge related to alleviating social constraints. The social constraints are typically the limitations of social systems in ways such as food, shelter, health and protection, as well as worth, self-respect and living lives with dignity and free from servitude (Sinkovics et al. 2015).

### 2.2 Statement of Significance (practical contribution)

The economic dependence of women due to their low participation in the workforce of the country is reported as adversely affecting the economic and social wellbeing of individuals in the country (Torri and Martinez 2014). For instance, Malaysia encountered large economic development as the female labour force participation increased after gaining independence from the UK in 1957. SE has become an instrument for solving low workforce

participation caused by discrimination of marginalised women in access to labour market. As identified by Brush et al. (2009), the macro and meso environment have specific influences for women's uptake of economic opportunities. In India, Odisha is one of the top 5 cities reported to have a high slum household by 23.1 % of urban households (Chandramouli 2011). In effect, 1 in 5 urban households' lives in a slum. Females dwelling in these slums and rural areas have very limited access to resources i.e. 5Ms as described by Brush et al. (2009) to initiate economic activities. Moreover, socio-cultural barriers to access of information in the age of information and technology causes a barrier for rural women (Rangaswamy and Arora 2016). Socio-cultural barriers are said to be man-made constructs based on social norms and cultural values. They include language problems, social stigma and cultural taboo, lack of social and economic capital, small-world related barriers, institutional and organizational barriers depending on the contexts (Savolainen 2016)

There have been SE programs implementations to empower disadvantaged community groups by the state government of India and by non-government organisations implementing SE activities in Odisha. Centurion University (CUTM Annual Report) located in Odisha of India has been delivering SE programs targeted to women through nano (single owner businesses), mini and micro enterprises. Therefore, by identifying the barriers and enablers of entrepreneurial uptake by women through SE activities in the context of Centurion University (CUTM Annual Report), findings from this research can be further used to support women in these small enterprises in the context of India. Moreover, by developing a conceptual framework, this study will help better social policy implementations by government and more effective delivery of SE activities by non-government organisations in India.

### SECTION 3: LITERATURE REVIEW

The literature review examines entrepreneurship (what and why) and push and pull factors for participation of women in SE in general. The socio-cultural context of India is reviewed from SE literature in relation to the entrepreneurial uptake of rural women. Subsequently, the '5M' framework is reviewed to highlight the push and pull factors for participation of women in SE based on SE literatures. Finally, the motivating factors of

women for entrepreneurial uptake are reviewed and a conceptual framework is proposed to identify the push and pull factors of SE participation of women.

### 3.1 Entrepreneurship - what and why

Entrepreneurship is defined as independent, self-employed, risk-taking activities taken by a person to be able to operate a business in a legal market (Knight 2012; Drucker 1970). The main attributes of entrepreneurship have been identified as risk taking, innovation (Schumpeter and Backhaus 2003) and identifying opportunities (Drazin 1985; Drucker 2014). Thus, an entrepreneur is one who has the unique ability to recognize and uptake opportunities, anticipating the risks involved (Martin and Osberg 2007). Given this study is focused in women entrepreneurs, it is noted that a woman entrepreneur is “an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women” as defined by the government of India (Bharthvajan 2014). Thus, women entrepreneurship means creating new ventures by innovativeness, the consolidation of risks and provision of employment by women and with women.

### 3.2 Entrepreneurial Process

For the purpose of this study, the following explanation of entrepreneurship process will be used: ‘Entrepreneurship is an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organising markets, processes and raw materials through organising efforts that previously had not existed’ (Shane 2003). This definition is suitable for this study because it identifies the same process of entrepreneurial uptake by women entrepreneurs such as identification of opportunity, assessing and acquiring necessary resources followed by implementation (Kuratko 2017). The attributes of entrepreneurs infused with a social vision and an initiative of social consequences become a social entrepreneur (Yunus 2009). Prashant who founded Pure India Trust in 2013 deliberately pursues a social mission to deliver education and employment opportunities to the underserved community in North India (Pal 2019). Coming from a remote and under-developed region, Prashant who was lucky to get education and work with world-class corporations, always wanted to empower his people who are aware of

the developing world. The movement of Anna Hajare Ji to fight against corruption in Delhi motivated him to start his social mission. Thus, the case of Pure India Trust is a good example of why SE plays a role in the community that they serve and the process of SE.

### 3.3 Social Entrepreneurship (SE) – what and why

The main attributes of SE include delivering a positive social impact (Nielsen, Klyver, and Evald 2012), application of entrepreneurial behaviours, being financially independent and providing sustainable solutions to social problems and targeting less-privileged community (Haugh 2005; Martin and Osberg 2007; Abu-Saifan 2012; Santos 2010). While there is a lack of a solid definition for SE, (Clark and Brennan 2012) consolidate the definition of SE into ‘ventures with a self-sustaining business model and a social impact objective’. Social impact, however, is difficult to reduce in economic value terms, to quantify and often more of intrinsic value. Its need is demonstrated typically by social injustice (Haugh and Talwar 2016; Scott et al. 2012), economic dependence (Shaw and Carter 2007), poverty and discrimination in workplace, unequal access to technology and domestic violence (Jayakumar and Kanan 2014; Jensen 2010). Therefore, the definition by Clark and Brennan (2012) ‘to generate improvement in the lives of individuals or of society’, is used for the purpose of this study. Entrepreneurship has long been said to be a fundamental driver of economic evolution (Stam 2009). Even though economic growth is necessary, it is no longer sufficient. Rather, social entrepreneurship is now described as the engine of positive, systemic change (Neck, Brush, and Allen 2009). This contribution is further elaborated by the example of a business called *Avika*, a small enterprise that employs women to embroider fabrics that are sold online. This example is outlined in section 3.4.

#### 3.3.1 Types of SE

As such, SE differs according to geography where it occurs Smith and Stevens (2010). Three types of SE as summarized by (Smith and Stevens 2010) are can be briefly seen as follows. etc. This type of SE recognizes a local level - social need (local citizens walking in crime-filled streets or witnessing gang violence are more likely to see a lack of

Type of SE	Motive	Impact	Citation/ clarification (developing economy etc.)
Social Bricoleur	This type of SE recognizes a local level - social need that is significant for the local region only, and thus the social need and resourced available are often limited.	Problems and solutions are related to local region only.	(Hayek 2005) (Smith and Stevens 2010)
Social Constructionists	This type of SE identifies gaps in the social market and tries to fill them (availability of water and food, prescription drugs and antibiotics)	Problems and solutions are local level but, the solution created by social constructionist is applicable in a variety of contexts and broader markets.	(Burt 1992) (Kirzner 1997) (Smith 2010 p. 582)
Social Engineers	This type of SE is related to entrepreneurship. It requires to be legitimated because the scope and scale of SE activities need mass support from the beneficiary (people) to be successful (poverty, gender equity).	Problems and solutions are national or international level.	(Schumpeter and Opie 1934) (Smith and Stevens 2010)

*Table 1 Types of SE*

First type is *social Bricoleur* type which (Hayek 2005) recognizes a local level - social need that is significant for the local region only, and thus the social need and resourced

available are often limited (Smith and Stevens 2010). Second is *social Constructionists* (Kirzner 1997) type. While the problem might be local, the solution created by social constructionist is applicable in a variety of contexts and broader markets. Third is *social Engineers* which is based on creative destruction concept (Schumpeter and Opie 1934). The solutions provided to the social problems (prejudice against women in lending decision) are concerned to national or international level. However, the solutions proposed by social engineers need legitimacy and mass support to bring about the desired social change. As such, the social innovation delivered by each type of SE will differ accordingly as they attempt to address locally perceived problems or wider social needs (Westley and Antadze 2010).

### 3.4 Socio-cultural context of India

Social norms in India (and related high-context and socially conservative countries) are numerous and apply to women more than men. Specific barriers as a result of these norms for women entrepreneurs in scaling up businesses include: lack of working capital and finance (Money), administrative and regulatory requirements, lack of management skills or training, marketing, technology and limited mobility (Management), lack of confidence and low risk-bearing ability (MarketLine), socio-cultural barriers (Macro environment) (Bharthvajan 2014). As a result of these norms, there is endemic gender inequity in the society. Socio-cultural norms are evident in the practice of early marriage in countries such as Bangladesh, India and Nepal (Bicchieri, Jiang, and Lindemans 2014; Verma, Sinha, and Khanna 2013), intimate partner violence (Yount et al. 2016), female genital mutilation /cutting (FGM/C) in countries of Africa (Cloward 2015), patriarchy in Japan (Rush 2015) and the dowry system and associated expectations of in-laws in India (Chander, Kathpalia, and Kumari 2018). In India specifically, a practice by upper caste people in the Hindu religious community is to maintain purity by avoiding sexual relations, marriage and, in extreme cases, even contact with lower castes. As well, women are limited in having contact with men other than their husbands. Relative to the Hindus, the Muslim community in India is described as placing even more restrictions on women's contact with people from outside of their kinship (Erica, Seema, and Rohini 2010).



These gender norms inhibit access to work related networking activities for women in India, while the disapproval of women working outside the home is common (Jensen 2010). As a result of this inequality, which is common to many developing countries, Indian women are marginalised (Abdelmegeed 2015) and these barriers to formal jobs can push them towards entrepreneurial work. In terms of workforce participation, World Bank's India Development Report released in May 2017 places India 120<sup>th</sup> among 131 countries in female participation in the workforce (WordBank 2019). Being a common problem facing developing countries, low female workforce participation is found to be employment related problems in Pakistan (Raza 2007). Raza further explains the employment problems as lack of vocational trainings, lack of safety using public transport, workplace and sexual harassment, exploitation of wages and being employed in informal sectors.

However, low workforce participation rate can be a driver of entrepreneurship in India (Daynard 2015). In addition, improved economic opportunity is identified as a potential trigger to social and cultural change in a woman's status (BritishCouncil 2018). This mooted change is supported by the example of Malavika Sharma, an Indian woman rural entrepreneur who founded *Avika*, a business venture, which produces traditional, hand-embroidered Indian garments. Sharma is reported as having triggered change in the lives of over 700 rural women by providing them jobs. The example also illustrates the fact that business activities are interlaced with social issues in the rural context of India (Pathak and Varshney 2017), while the example of Avika also confirms that importance of considering the meso environment of the '5M' framework (Brush, de Bruin, and Welter 2009) when examining the impact of SE on women.

National culture can be a barrier but also an enabler for women starting new ventures (Minniti and Naudé 2010). Culture is assumed to be a potential barrier to entrepreneurial uptake by women in developing countries where the gender gap is prominent. The study by (Panda 2018) suggests that gender discrimination, work-family conflict, difficulty in raising capital for start-ups, lack of infrastructure, unstable business, economic and political (BEP) environments, lack of training and education and personality differences affect women entrepreneurs in developing countries. Among these limitations, Panda (2018) urges that the need is to set unstable business, economic and political environments as top priorities to address the cultural barriers preventing women to start new ventures.



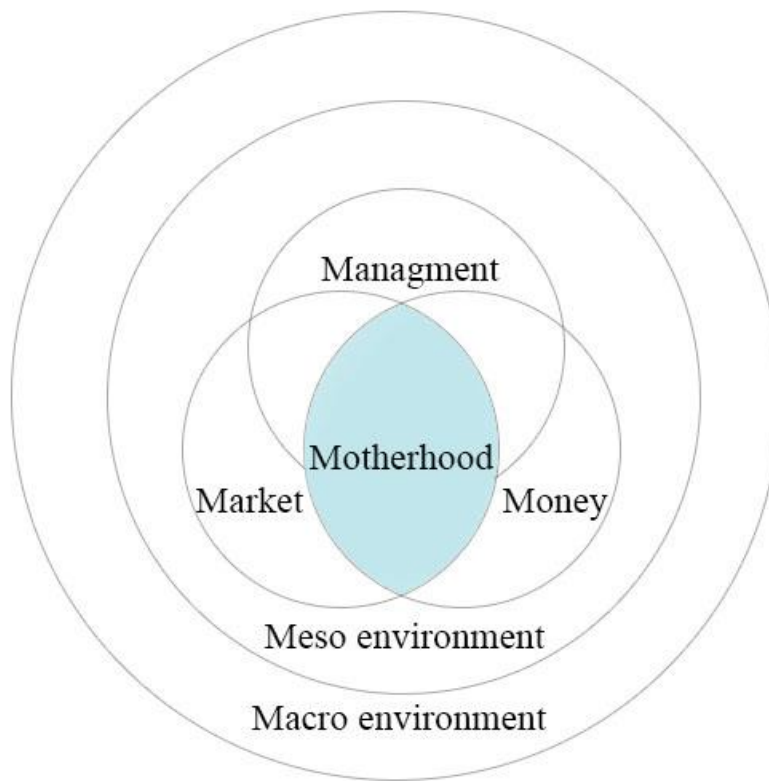
### 3.5 Impact of SE on women

As mentioned in the previous sections, SE differs from traditional entrepreneurship as the focus of SE is to create social value and social impact (El Ebrashi 2013; Iqbal, Kousar, and ul Hameed 2018). The social impact or significance differs from type to type (of SE)(Smith and Stevens 2010). Social impacts are reported as “all social and cultural consequences to human populations of any public or private actions that alter the ways in which people live, work, play, relate to one another, organize to meet their needs, and generally cope as members of society” (Burdge and Vanclay 1996, p. 59). As such, the assessment of social impact is challenged conceptually, procedurally and methodologically (Burdge and Vanclay 1996). The focus of social impact in this study is mainly to identify the social impact of SE participation on women. Typically, women tend to integrate their businesses into their lives instead of separating them (Brush 1992). Therefore, the impact of SE is more likely to be on individual and family level.

Impact of SE is argued to be static impact which is concerned with efficiency whereas dynamic impact looks at innovation (Beckmann 2012). According to Beckmann (2012), in pursuit of dynamic impact, SE can better deliver much needed goods and services in real-life situations (i.e. for-profits markets are not functioning properly) than for-profit firms. Women's cooperatives offer self-employment opportunities that can contribute to women's social inclusion and empowerment

### 3.6 ‘5M’ framework

The antecedents of entrepreneurial uptake by women can be both barriers and also enablers to starting a business. Research shows that there are certain areas that influence entrepreneurial uptake by women (Brush, de Bruin, and Welter 2009; Cabrera and Mauricio 2017; Ghani, Kerr, and O'Connell 2014; Daymard 2015; Minniti and Naudé 2010). Some of the areas overlap, they can be examined through the “5M” framework in order to understand the antecedents and subsequently the consequences of SE on women individually and also on the wider community’(Pitelis 2005).



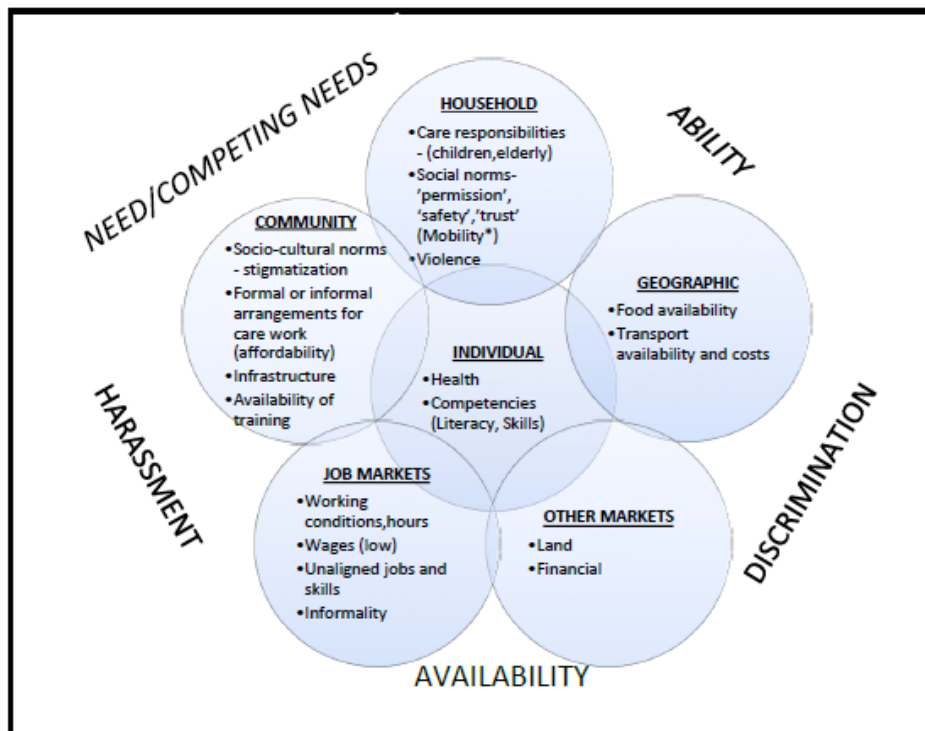
*Fig 3.1. The '5M' Framework with motherhood in the intersection of all components (Brush, de Bruin, and Welter 2009)*

### 3.6.1 Market

Market, the first 'M' of the '5M' framework (Brush, de Bruin, and Welter 2009) refers to the access to labour market that is one of the aspects that examines entrepreneurial uptake by women. Market encloses the opportunity (Brush et al. 2010) that can bring economic independence for women in India (Nayak 2018). However, women's access to market is largely constrained by their social embeddedness (Brush et al. 2010; WorldBank 2014) as illustrated by Fig 1. The social embeddedness explains that economic activities are influenced by the social context where they occur (Granovetter 1985). Therefore, social norms tend to affect women's access to labour market for women.

The nature of available jobs is not aligned with the skills of most women (Heath 2012). Over 85 percent of India's workforce is reported to be in the following five sectors of the economy: Agriculture, Manufacturing, Trade and Repair Services, Construction, and Transport, Storage and Communications by World Bank. In effect, the market is a barrier to entry into the labour

market for Indian women, without which as the International Labour Organisation estimates India's GDP could project to 4.2 percent (Bennur 2018). The effect of the lack of inclusion in the workforce means low or no disposable income for most women. It becomes a vicious cycle that results in women being disconnected from the community. On the upside, the scarcity of jobs encourages women to start their own businesses. This enables women to have economic independence (Mishra and Dewangan 2019; Shaw and Carter 2007). There are also studies that suggest inclusion of women in the economy has both economic development and improvement in social problems (Mishra and Dewangan 2019). Social problems can be stated as poverty, discrimination in workplace, unequal access to technology and also domestic violence (Jayakumar and Kanan 2014; Jensen 2010). Figure 2 illustrates the major barriers of entry into the market for women.



*Fig 3.2. Barriers to Entry into the Market for Indian Women (World Bank 2014)*

Conversely, while the labor market is not a favorable environment for these marginalized women, the changing nature of workplace through automation and related technologies (Chui, Manyika, and Miremadi 2016), access to the telecom market (Rangaswamy and Arora 2016) and improved access to microcredits from lending institutions such as Grameen Bank of Bangladesh (Yunus 2009) offer women entrepreneurs and micro-

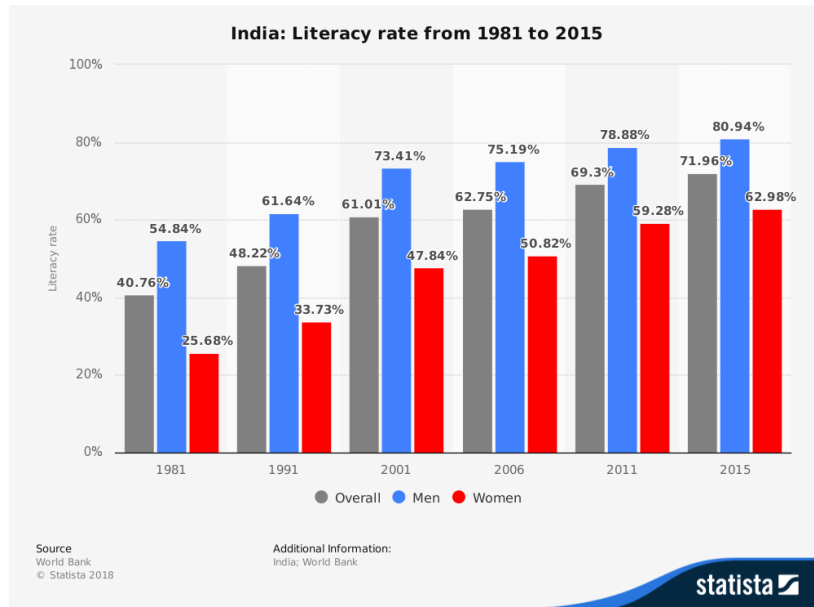
enterprises greatly improved opportunities. Understandably, also, given the impact of SE, it has become an area of interest, especially in developing countries.

### 3.5.2 Money (Capital)

Money, the second ‘M’ of the ‘5M’ framework (Brush, de Bruin, and Welter 2009) refers to access to capital (funding). It can act as a push or pull factor for new ventures (Brush et al. 2010; Salia 2014). In an Indian context, rural women’s access to financial services is noted as being a key factor underlying many successful rural development strategies (Fletschner and Kenney 2014). The type of finance received is mainly loans from banks and microcredits. The Grameen Bank of Bangladesh is a successful example of microcredits extended to rural women and serving as an enabler of social entrepreneurship (Khandker and Development Bank 2010). From a gender perspective, getting capital is a major challenge by women as they are less likely to obtain external funds than men in new start-ups (Bharthvajan 2014; Brush, de Bruin, and Welter 2006; Ganiger 2013; Jayakumar and Kanan 2014). As stated above, access to micro-finance is claimed to improve enterprise development for women (Ganle, Afriyie, and Segbefia 2015; Khandker and Development Bank 2010) and micro-finance with or without interest is fundamental for women entrepreneurs if they are to avoid informal funding with high-interest rates (Maria 2017).

### 3.6.3 Management

Management, the third ‘M’ of the ‘5M’ framework (Brush, de Bruin, and Welter 2009) implies the access to human and organizational capital (Brush et al. 2010) to be able to start a new venture. This attribute is highly correlated with education level of rural women entrepreneurs who tend to be less literate than men; 63% (Women) and 81% in 2015 in India (see Fig.2) (Ganiger 2013; Jayakumar and Kanan 2014; Statistica 2019). The comparatively low literacy rate of women in India and lack of management skills are reported as barriers for rural women wanting to starting new ventures (Bharthvajan 2014; Jayakumar and Kanan 2014; Sharma 2013). In a social enterprise survey by British council, it is stated that ‘individuals who don’t speak English or Hindi are often neglected and access to finance and support is almost non-existent’ (British Council 2016, p, 17).



*Fig 3.3. India: Literacy rate from 1981 to 2015 (Statistica 2019)*

Furthermore, it is suggested that higher human capital makes opportunity identification more feasible (Roomi 2013), leading to a higher success rate in new ventures. In addition, a combination of organisation and human capital is identified as key success factors for enterprises. Some attributes include: having a committed, supportive, and strong management team; strong, visionary, and capable leadership; a correct strategic approach; the ability to identify and focus on market and develop and sustain capability, and finally a good customer and client relationship (Ghosh et al. 2001). In sum, human and organisational capital are fundamental for success regardless of size of enterprise. As a study in India also suggests, economic opportunities can help reduce gender disparities in human capital (Jensen 2010). SE, in order to enhance human and organisational capital and so empower rural women in a sustainable way, is a logical need.

### 3.6.4 Macro and Meso Environment

Macro and meso environment is the fourth “M” of the 5 Ms framework. Brush et al. (2010) state that these environments affect women’s opportunity perception, making strategic choices and how their businesses are viewed by the community. According to Brush et al. (2009), macro environment refers to national level policies, laws, economy, expectations of society and cultural norms. Meso environment represents the intermediary structures and institutions between macro society- and economy wide level and the micro level such as regional support policies, services and initiatives (Pitelis 2005). It is urged that the awareness of the entrepreneurial schemes and entrepreneurial education are required for active participation by women in India (Daynard 2015). Therefore, it can be said that the presence of favourable meso and macro environment and women’s ability to enter those environments can facilitate opportunity recognition and their access to capital.

‘Institutional frameworks interact with both individuals and organizations’ and signal acceptable choices (Peng and Heath 1996). As a result, individuals are influenced by the meso environments in decision making. A study in Nigeria shows that meso environment barriers faced by women entrepreneurs are family commitment, access to finance, problems gaining acceptance and access to networks (Mordi et al. 2010). The barriers apply to educated women as they are more or less excluded from male-dominant informal networks, resulting in the career progression being prevented (Budhwar, Saini, and Bhatnagar 2005). Furthermore, the social norms and culture form a macro environment of entrepreneurial activity for women. They have subtle or hidden impact on decision making context of women such as how they perceive opportunities and how their household and community view their businesses (Brush 2010).

### 3.6.5 Motherhood (Family embeddedness)

Motherhood is the 5<sup>th</sup> and last ‘M’ of the ‘5M’ frame work and used as a metaphor that reflects the household or family context in the study of entrepreneurship (Brush, de Bruin, and Welter 2009). Factors involved in entrepreneurial uptake by women include the influence of household size i.e. for women entrepreneurs, the smaller the household size, the more likely they become capable to perform business activities (Nayak 2018) and family advice, with, for example, 70% of women entrepreneurs coming from a nuclear family, while only 30% are from joint family (Nayak 2018). As women by societal norms anywhere in Asia



inherently take greater responsible for the family, there is a dual and overlapping role in the responsibilities of business and family (Jayakumar and Kanan 2014). Another consideration in the family context of entrepreneurship is early marriage, which is a common practice in rural India, including Odisha (Nayak 2018). The effect is to adversely affect workforce participation rates and entrepreneurial uptake by women relative to male entrepreneurs. In effect, motherhood/ family embeddedness determines the power balance within the household, and general access to by rural women entrepreneurs in India to markets, money, management, and resources and ultimately to starting a new venture (Aldrich and Cliff 2003; Brush et al. 2010).

Motherhood offers a better way to explain the different outcomes of entrepreneurship than a gender perspective (Brush, de Bruin, and Welter 2009). Clearly, empowering marginalised women will produce improved social and economic wellbeing (Mishra and Dewangan 2019). However, interventions made to empower women can also lead to untoward effects. For example, when females get involved in income generating activities for their households, some issues that emerge include conflict amongst spouses, girl child labor, polygyny and the neglect of perceived female domestic responsibilities (Salia et al. 2018). Hence, the “family” dimension of women deserves full attention in studying their individual choices to become entrepreneurs and the characteristics of their businesses (Cesaroni and Paoloni 2016).

### 3.7 Motivating Factors of entrepreneurial uptake by marginalized women

This section focuses on motivational factors of marginalized women to take part in entrepreneurial activities of SE. While flexibility of work and priority are given to marginalized women by social enterprises (BritishCouncil 2018), the motives of participants determine the impact possibly delivered by SE (Lumpkin et al. 2013). Motivational factors of marginalized women to take part in the entrepreneurial activities become comparable to those entrepreneurs in their communities (Adom 2014). Two different motives, 'Push' versus 'Pull' factors, (Gilad and Levine 1986) are identified for women entrepreneurs (Kirkwood 2009). 'Pull' factors are driven internally (intention to contribute for the good of society) whereas 'Push' factors are driven by external factors (financial instability, low job satisfaction) (Tambunan 2015; Yitshaki and Kropp 2016). There is also considerable research to suggest

that a large number of women entrepreneurs are driven by pure survival, as a result of a lack of other options for income generation (GEM 2011, 2012; Tambunan 2015).

The motivating factors are found to vary geographically. Malaysian women entrepreneurs exhibit economic reasons as their primary motives, while UAE women indicate self-fulfillment as the main reason to enter business ventures (Itani, Sidani, and Baalbaki 2011). Some of these motives are comparable to those of their commercial counterparts such as self-fulfillment, achievement, and occupational independence, while other motives reported are specific to the case of the social entrepreneur. For example, motives can include personal rehabilitation, search for solutions to individual distress, and fulfilment of obligations to one's community by meeting local needs or by addressing social issues (Braunerhjelm and Stuart Hamilton 2012; Sharir and Lerner 2006). Business background, family support, education and urge to make money are most important factors responsible for the growth of small business ventures (Mishra 2015; Ramswamy and Kumar 2013). Entrepreneurs operating in supportive environment without discrimination in the family and work were more successful. The entrepreneurial motives are found to be the same regardless of gender (Brush et al. 2010). 'Push' & 'Pull' factors for social entrepreneurial uptake by women are demonstrated in Figure 4.



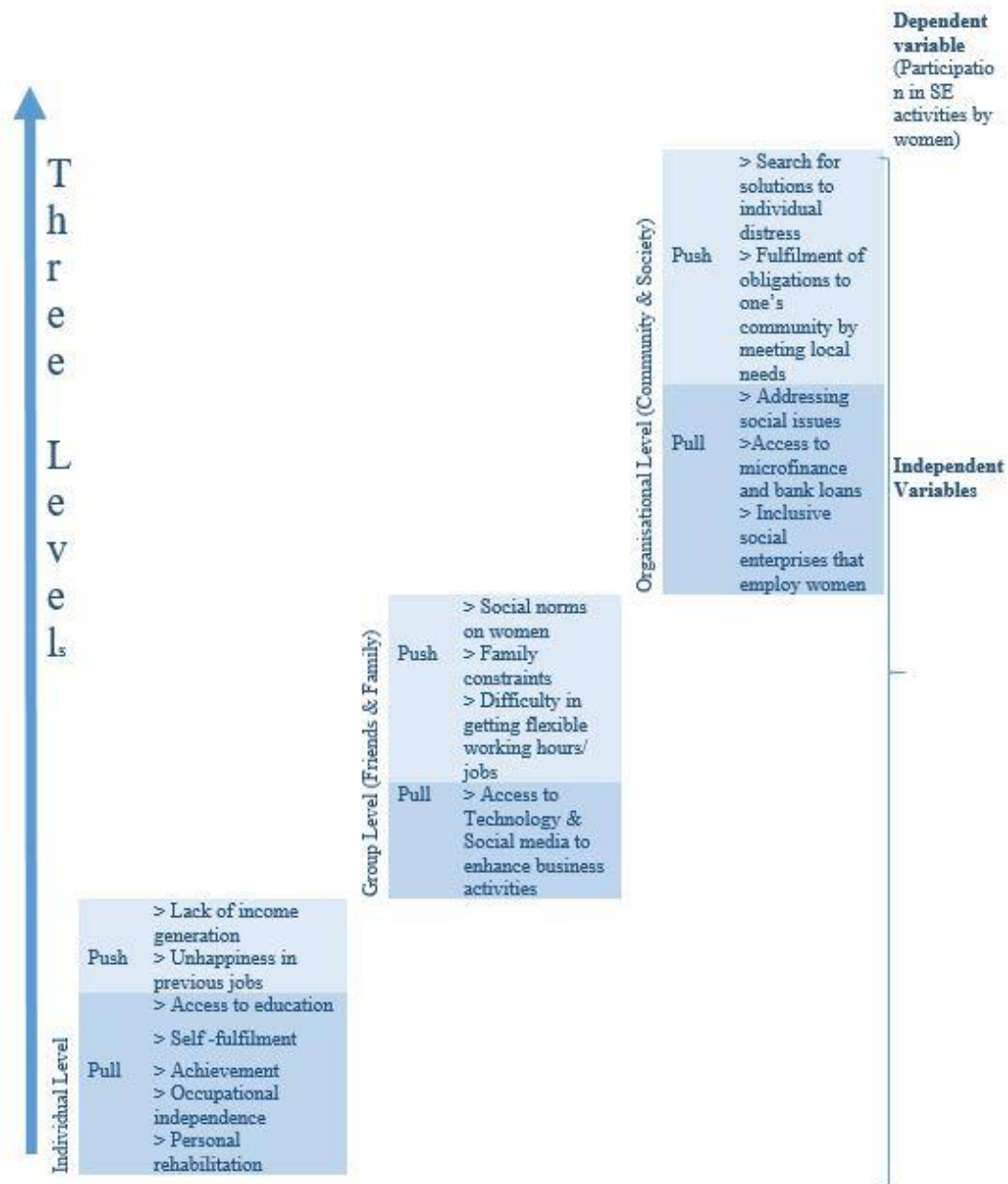


Fig 3.4. 'Push' & 'Pull' factors for social entrepreneurial uptake by women using OB model

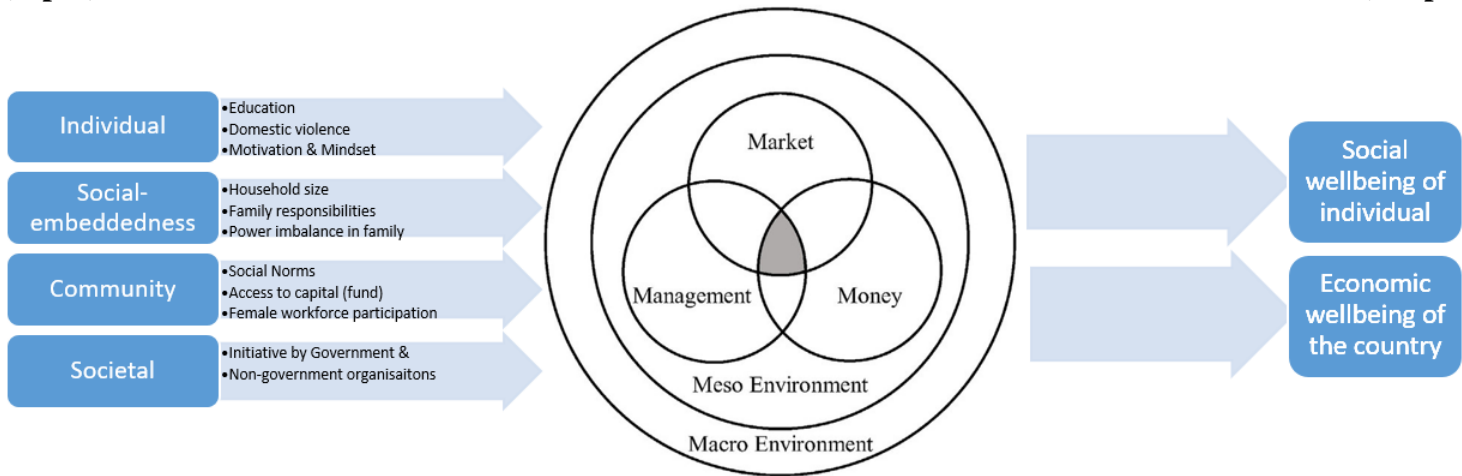
### 3.8 Conceptual Framework

A conceptualization of women's entrepreneurship based on context leads to insightful discussions for practitioners and policy-makers (Maria 2017). In this proposal, a conceptual framework is designed to identify the antecedents and consequences (impact) of SE and entrepreneurial uptake by women. It is based on the '5M' framework developed by Brush et al. (see Fig. 3) that helps examine SE from a gender-specific perspective that includes the impact of SE activities on both the individual and the community.

**Antecedents of participation in SE  
(Input)**

**Process**

**Consequences of participation  
in SE (Output)**



*Fig 3.5. Supporting uptake of SE by women,*

### 3.9 Summary of Literature

This review of literature focused on both past and recent studies that identify issues related to SE and particular factors related to participation of women in SE. In terms of context, there are SE studies conducted in different districts of India, but not in the context of the work and approach by Centurion University. According to Input, Process, Output (IPO) model (Fig 3.5), push and pull factors (antecedents) are considered as input. ‘Process’ in this case is the participation of women in SE activities. Wellbeing of individual and the society is the desired output (consequences). Moreover, the transformation effect of ‘process’ i.e. participation of women in SE contributes largely to the sustainability of the intended output (Iqbal, Kousar, and ul Hameed 2018). Therefore, there is a research gap to identify the antecedents (push and pull factors), consequences and impact of women’s participation in SE that is unique in each socio-cultural context. Eventually, there is a need for a conceptual framework that will help facilitate SE activities in empowering marginalised women in the context of South Asia. For these reasons, this study aims to fulfill the gap by undertaking a qualitative research by performing a narrative analysis in Centurion University.

## SECTION 4: RESEARCH METHODOLOGY

This section provides information on the research approach to answering the RQ. Since there is a lack of published knowledge on women in SE in India, this study is *exploratory in nature* as it aims to identify deep or real structures about SE including antecedents and consequences. Therefore, *qualitative methodology* will be employed. Under this methodology, *case study method* will be used by mode of *in-depth interviews* as data collection method. *Narrative analysis* will be utilised to analyse the data subsequently. In this study, research questions are context-specific. Hence, the ontology of this study is *realism* and the epistemology is *positivism*. Given the exploratory nature of the study, women entrepreneurs in Odisha in India will be interviewed using a qualitative approach in order to identify antecedents and consequences of participation in SE by women. The samples will be selected using *purposive sampling*. Data collected from female social entrepreneurs in Odisha, India in January 2019. The study population was 10 female social entrepreneurs who have participated in trainings delivered by UMBC' under the management of Centurion University in Odisha, India.

The data collected will be recoded, categorized, transcribed and thereafter analysed for content. One of the study limitations is language barrier. The spoken language in Odisha is a tribal language called 'Oriya', which is different from the official languages Hindi, Tamil and English. Therefore, an interpreter was essential, but this process leave data open to misinterpretation. Another limitation is the cooperation of the sample population. The purposive sampling will consist of women who are more likely to be taking dual responsibilities: business and household activities. Therefore, the sample population captures the 'Motherhood' aspect of the '5M' framework regardless of the small sample size.

## SECTION 5: ETHICAL AND INTEGRITY RISKS ASSOCIATED WITH THIS RESEARCH

An ethics approval is required for the proposed research, as the study will utilize primary data collecting method as well as secondary data. An ethics application to the Victoria University Human Research Ethics Committee was submitted in November 2018 in order to comply with the academic procedure established by Victoria University. Approval

was granted in February 2019. Confidentiality and privacy concerns of interviews are well noted, and data will be kept anonymous. The researcher checked participants' understandings and confirm the accuracy of information by sending back the transcripts to them so that they can check whether they understood what was said in the interview, and whether they agree with the transcriptions of their answers (Oliver, 2010).

## SECTION 6: FINDINGS, DISCUSSION AND CONCLUSION

The study examined the participation women SE in the context of Centurion University (CUTM Annual Report), located in Odisha of India. Despite some skepticism on the role of social entrepreneurs to solve large-scale social problems (Dacin et al., 2011), academic interest for social entrepreneurship is growing. By identifying the antecedents, consequences and impact of participation in SE, this study provided a framework to facilitate entrepreneurial uptake of women through social entrepreneurship in the South Asian context. In this case study, the women participants were introduced to women empowerment programs (job trainings and employment of UMBC) by personals from UMBC as well as word of mouth.

The women participants were more or less hesitant to join the program at first due to the unfamiliar way of training and employment in the area of Bhubaneswar. As mentioned earlier, the word of mouth by successful women entrepreneurs (a lady who ran motor vehicle rental, a lady who ran her own tailor shop and a lady who became a street vendor of banana) from the early batches attracted new participants. The 10 interviewees were from different batches of training including those mentioned earlier and majority being currently employed by UMBC. The current employee (UMBC) included both gender. Unlike other workplaces in Bhubaneswar, women were taking non-gender stereotype roles such as delivery, driving vehicles and managerial roles.

The majority of interviewees mentioned that jobs were not easily available for them and that they are satisfied for being trained and employed by UMBC as they have started to earn and provide their families. Majority of the participants lived with in laws or their own parents. A few of them have a vision to start their own businesses, but still feel fearful about the risk of financial insecurity and the blame by friends and family for letting a stable job go.

Therefore, the findings from the interviews will be structured and described using the ‘5M’ framework by Brush et al. (2009).

## 6.1 Findings

The findings from interviews with ten women from UMBC indicated that the ‘5M’ framework (Brush, de Bruin, and Welter 2009) captures the factors influencing the participation of women in SE. Moreover, the 5 ‘M’s are rather interrelated to each other and are reported below in the order of macro level to individual level.

### 6.1.1 Macro and Meso environments

The participants were asked why they happened to work in a social enterprise (UMBC) and the answers were the same in all participants: their family members did not want them to work far from their homes. UMBC is located next to the slum area ‘Kargil Basti’ where most of the participants resided. It seemed that the culture allowed brothers, husbands and parents to make decisions on behalves of the women in the family. Based on the responses, it can be said that the most significant **Macro environment** factor in India will be cultural influences on women. This factor was reflected in a response from the participants.

A participant who has a master degree in Sanskrit said: *“My brothers did not want me to work and neither did my husband after marriage. So boredom got me to work outside after marriage. But my husband allowed me to work somewhere near or at home.”*

Another responded the reason to be *“convenient transportation, right next to her house, a lot of things to learn in UMBC”*.

A participant who worked as a tailor said: *“the workplace (UMBC) is conveniently located and I get to earn extra income”*.

A participant who used to run her own beauty parlour responded: *“As a Bramen caste, I was not allowed to work outside. But my parents and in laws are supportive to my work life”*.

One participant who held a degree in Education (Honours) said: *“My in laws are super supportive of my work but my husband doesn't like me to go out and work”*.

**Meso environment** refers to intermediary institutions or initiatives the connect the wider macro environment to the benefiter (Brush, de Bruin, and Welter 2009; Pitelis 2005). In this study, UMBC can be regarded as the intermediary institution or initiative for access to bank loans or capital (Money) and building human capital (Management). UMBC acted as an antecedent (enabler) for participation of women in SE.

A lady who worked at beauty parlour department said: *“I would still be at home. I might be running a small parlour as I need to take care of mother in law. Working for UMBC increased my self-confidence.”*

A lady who worked at tailoring department said: *“I have major issues working from home, running my grocery shop. Working at UMBC solves my problem. I send my younger kids to day care provided by UMBC and older kids go to school.”*

#### 6.1.2 Market

**‘Market’** refers to the access to labour market (Brush et al. 2009). In the context of India, the jobs for women are specific such as hairdressers, day care teachers, tailors, sales persons and managers which are accepted as suitable for women by the community.

A participant who was a 10<sup>th</sup> standard graduate and did tailoring and grinding at UMBC said: *“I applied for jobs but did not get. Because of politics, I went to job interviews but none of them was successful. I applied jobs at government school and cleaning jobs.”*

The participants seemed to have access to their targeted labour markets which were mostly local level. For example, the taxi/mini car rental services run by one participant aimed



for local market only. Therefore, certain types of business such as car rentals and beauty parlours have room to grow into other cities as well as tourists' markets.

### 6.1.3 Money

**'Money'** refers to access of capital by women (Brush, de Bruin, and Welter 2009). In the context of this study, **'Money'** aspect looks at how women participants can secure bank loans to kick start their own businesses. While most participants faced challenges by the need for capital, some participants secured several rounds of bank loans and paid off by their maturity dates.

A retailer who has a congenitally deformed hip joint at UMBC said: *"I would like to run a self-dependent business, a Cosmetics retail business. The major challenges for me are both financial and human resource support. My brother is in college and I might partner up with him to start my own business."*

Another retailer said: *"I live with my brothers, sisters and their husbands. Both of my parents had passed away. I want to save money to run my own business so that I could be self-sufficient"*.

A lady who was teacher said: *"My family needs more income for my daughter's education. My husband is always at home. I need him to go out and work to get more income to support family needs."*

A lady who worked at tailoring department said: *"I could not go back to do my own business (home-based grocery shop) at the moment. I do not have enough capital. To run a grocer shop, I need a convenient and good location. I have to manage my time between work and family commitments."*

There are a few participants secured bank loans and repaid in time. Their businesses are auto/car rental, street vendor of bananas and a tailoring shop which grew into a small training school of tailoring.

#### 6.1.4 Management

The **‘Management’** aspect refers to human and organizational capital (Brush et al. 2010). In this study, human capital is more relevant as the businesses involved are small scales. Majority of the participants described their willingness to learn new skills (computer skills, retailing, driving) to help improve efficiency in managing current jobs as well as their future businesses. In terms of education, most of the participants held master degrees and minimum education level was tenth standard (high school graduate).

A retailer who had a hip joint deformity said: *“People (at UMBC) are nice and everyone is supportive. I give this workplace five points out of five because I was exposed to a lot of different people and cultures. I have become more independent and I really enjoy working here.”*

#### 6.1.5 Motherhood

**‘Motherhood’** is used as a metaphor to describe the role of caretakers by women in the household or family context in the study of entrepreneurship (Brush, de Bruin, and Welter 2009). The participants confirmed that motherhood influenced their decision making. Most of them came to the decision to work on their current businesses because of short commute hours between work and home or being able to work from home (own businesses). They could take care of the family members due to the flexible nature of their jobs as well. For example, the women who worked at UMBC were assigned long shifts for six days in a week. However, leaves were allowed in any case of their personal matters if reasonable. However, there seemed to be downsides of working as a mother that confused participants to think of whether they should change their jobs.

A participant who worked as teacher (at UMBC) said: *“I never get to see her children and even teach them while I am a teacher and helping a lot of other students. I would love this to change.”*

A participant who worked at the tailoring department said: *“I used to have my own home-based grocery shop but could not continue because of time constraints and family*



*commitments with three children. Now I am adjusting my work here (at UMBC) and nurturing three kids. My husband is an auto rickshaw driver”.*

#### 6.1.6 Motivation

The participants showed different motivations to take part in SE activities of UMBC. The motivations range from family provision, boredom at house despite being a graduate person, willingness to learn how to run business/ new skills to gaining support for their personal dreams to come true.

#### 6.1.7 Limitations of study

Among the limitations of this study is the small sample size of the participants. A more in-depth study on the participation of women in social entrepreneurship using a larger sample size as well as testing on the effectiveness of SE in the participants' further entrepreneurial activities would be very useful in determining the wider applicability of the findings in this study.

### 6.2 Discussion

Based on the findings, the factors identified in SE literature will be discussed further to answer *the factors influencing the participation of women in SE* in relation to the research objectives using relevant aspects of the '5M' framework (Brush, de Bruin, and Welter 2009).

**RO 1:** The antecedents to uptake of SE by women entrepreneurs

**Macro environment:** The Macro environment aspect was mainly cultural influence (barrier) for women to participate in SE activities. As described in the findings section, the cultural influence of male family members in decision making of the household is visible. This agrees with the statement made by Brush et al. (2009) that macro environment factors (cultural influence) can “limit the exercise of choice for women entrepreneurs” (Brush et al. 2009, p. 11). Some in depth or personal questions such as domestic violence (physical abuse by male

family members) and workplace abuse (equal salary as male counterparts) were not easily detectable due to small sample size, limited time of conversations, language barrier and largely due to time constraints to build trust.

**Meso environment:** The existence of intermediary institutions as well as the awareness of their existence are reported to encourage participation of women in SE (Daymard 2015; Mordi et al. 2010). Moreover, the Motherhood aspect as to be factored in so that women participants can involve in SE activities, for example, the day care centre of UMBC.

**Money:** Participants who are running their own businesses received bank loans by the facilitation of UMBC. The funds received have been repaid in the due time. Moreover, the participants have visions on expanding their businesses. This finding agrees ‘Women are good handlers of money’ by Yunus, the father of microfinance from Bangladesh (Yunus 2009).

**Management (Human capital):** The education background of participants ranged from high school graduate to master degree. This finding agrees with the literature review on the comparatively low level of literacy rate of Indian women (to Indian men) which forms a barrier to new business ventures. Therefore, the high education level of the participants could be the antecedent in their access to the meso environment (intermediary institutions i.e. UMBC) suggesting to agree the SE literature (Bharthvajan 2014; Jayakumar and Kanan 2014; Sharma 2013). However, most of the participants speak Oriya, the local dialect, some can speak Hindi and only one of them learned English further for the purpose of her business. Therefore, this language factor may become a barrier to ‘access to finance and support is almost non-existent’ (British Council 2016, p, 17).

**RO 2:** The consequences of participation in SE for women entrepreneurs

**Meso environment:** The assistance provided by UMBC to local women participants in regards to successfully obtain bank loans can be an important input or antecedents. The loans being repaid in the due time and businesses keep running after that can be a good output. The lifestyles changes in terms of proper shelter and gaining respect from community as a result of doing own businesses.

**Money:** Although the consequence (output) of participation in SE has certain benefits to the participants and their families such as family provision, financial freedom and goal achievements, the impact on their personal lives as mothers and care takers of the family was not possible to examine in a short amount of time. For example, most participants work ten hours a day and six days a week, and thus no time to bond or take care of their own children. This is correlated to the Motherhood aspect of the ‘5M’ framework ((Brush, 2009 #843).

**Management (Human capital):** The participants claimed to develop new individual characteristics such as higher self-esteem, independency and abilities to see opportunities to pursue their business ideas. This finding agrees with the entrepreneurial characteristics defined by Drazin (1985), Drucker (2014) and Schumpeter and Backhaus (2003).

**Motherhood (social embeddedness):** Though participants developed entrepreneurial characteristics and began to capitalize on the human capital, they encountered family constraints such as not being allowed to work outside or far from home by brothers and taking responsibility for dependants in the family.

**RO 3:** To The motivational factors, driving the participation by women social entrepreneurs

The women participants in this study identified their motives to participate in SE activities of UMBC. To name a few, their motivational factors include source of flexible employment, financial provision for family, desire to contribute to the community, new business ventures, financial freedom, self-fulfillment, job satisfaction, new opportunities for career or own businesses and boredom to live as a stay-at-home mom. The reported motives agree with the classification of ‘Pull’ factors and ‘Push’ factors (Tambunan 2015){Tambunan, 2015 #206}{Yitshaki, 2016 #260} as categorized in Fig 3.4.

**RO 4:** to A framework to support the future examination of entrepreneurial uptake by women. A conceptual framework as devised in fig 3.5 elaborates the antecedents and consequences of participation of women in SE activities using Input, Process, Output model. The ‘5M’ framework by Brush et al. (2009) is adapted to elaborate the SE process and the factors influencing the participation of women in SE.

### 6.3 Conclusion

This study contributed to the knowledge of antecedents, consequences and impact of participation of women in SE. To answer the research question: *what are the factors influencing the participation of women in SE?*, SE literatures based in developing countries and women entrepreneurship were gathered and analysed using the ‘5M’ framework by Brush et al (2009). The literature review suggested that the transformation effect of ‘process’ i.e. participation of women in SE contributes largely to the sustainability of the intended output (Iqbal, Kousar, and ul Hameed 2018). However, the study managed to scratch the surface of factors affecting the participation of women in SE such as influence of societal culture (Macro environment), the existence of mediators i.e UMBC (Meso environment), difficulty in access to labour Market, Money, Management (human capital development) and non-sustainable solutions for Motherhood attachment in their work lives.

The study has contributed a conceptual framework for practical implication of the knowledge gathered through the studies of SE literatures and interviews with women participants in SE activities of UMBC. The framework identifies the input (antecedents i.e. barriers and enablers) and output (consequences) using IPO model. A clear visual of the factors influencing the participation of women in SE allows intermediaries and initiatives like UMBC (Meso environment) to effective and efficient application and program deliveries.

However, as stated in the limitation of the study, the time constraints did not allow participants to open up a more discrete side of their own experiences in participation of SE. Moreover, the language barrier between interviewee and interviewer limited the efficiency communication. The purposive sampling and small sample size may also distort the findings in this study.

### 6.2. Future Research

More contextual factors should be incorporated into future in-depth studies of participation of women in SE. Building trust and asking more in-depth questions will enable a deeper understanding of the participation of women in SE. Therefore, as stated earlier, a more in-depth study on the participation of women in social entrepreneurship using a larger sample size as well as testing on the effectiveness of SE in the participants’ further

entrepreneurial activities would be very useful in determining the wider applicability of the findings in this study.

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