

A qualitative approach towards crucial factors for sustainable development of women social entrepreneurship: Indian cases

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ABSTRACT

Women entrepreneur has exceptional capabilities and proficiencies such as innovative and creative orientation, leadership qualities, self and social awareness, ability to identify opportunities, risk taking capacity equipped with ability to commercialize resources through the production of goods and services to meet the present market needs. The study explores the factors essential for the sustainable development of a holistic conceptual framework of competency development and thereby promoting women entrepreneurship. In-depth interviews of seven women entrepreneurs (WEs) from selected regions of Uttar Pradesh and Uttarakhand, India, were conducted for collecting data and information through open-ended questionnaire. During the review and analysis of cases, it has observed that personal, social and environmental factors have affected the development of entrepreneurial learning and competencies that are crucial for the success of women social entrepreneurs. The study findings would facilitate policy makers in for effective campaigning, encouragement and motivation of WEs besides policy bringing desired policy reforms.

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1. Introduction

India is at the verge of turning point to emerge as a significant hub for promoting at large scale, a dynamic start-up ecosystem. The Start-up India wave, if adjusted for social enterprises, has provided the possibility to unravel a portion of our most societal issues through entrepreneurship and change the substance of India for good (Basil, 2019; Bozhikin et al., 2019). Entrepreneurship facilitates the acceleration of economic growth as it enhances innovation and creative activities besides generating employment, mitigating poverty as well promoting healthy competition at the national and international levels (Lordkipanidze et al., 2005; Potluri and Phani, 2020). For social enterprises in India, a determinative model should be structured keeping in mind the assorted variety of culture and plenitude of its assets, individuals' desire levels and the ecological constraint of nature. Social enterprise in this manner will have significant ramifications in the economic system: making new

ventures, approving new plans of action and re-allocating assets to eradicate societal issues. Study also suggested to build-up a strong ecosystem nurturing innovation and entrepreneurship (Basil, 2019; Johannisova et al., 2013; Terán-Yépez et al., 2020; Zahra et al., 2009). The surveys in this regard revealed that the economies of the world are not sustainable, rational, or detailed. Social enterprise encounters this status quo, putting people before profits. This study aims to determine how effectively women's social enterprises respond against gender discrimination to directly empower women. Social entrepreneurs believe women's equality is built by its impact on beneficiaries, other entrepreneurs, employees and societal norms. It has the power to contribute more. It is necessary to support society by developing more social enterprises through providing jobs for other women with economic freedom, prestige and social recognition (Bocken, 2015; Horne et al., 2020; Nakamura, 2019).

The organizational structure and autonomy of a small enterprise enthruses an entrepreneur to play an essential role to successfully handle the entrepreneurial activities. To order to succeed, the owners require to possess variety of talents, skills and abilities vital for their enterprises' success and sustainability (Gbadamosi, 2019; Mitchelmore and Rowley, 2013; Zhu et al., 2019). The theory of

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resource dependence (Davis and Cobb, 2010) says that the performance of the enterprise depends on external resources (social and environmental factors); and resource-based view (Oly Ndubisi and Iftikhar, 2012; Wernerfelt, 1984), which entail that enterprise needs to maintain its competitive advantage by intangible resources (learning and skills).

However, an increase in women owned enterprises are not equal to their male counterparts (Bertaux and Crable, 2007; Byrne et al., 2019; Gbadamosi, 2019), thus, there is a need for analyzing the growth of women entrepreneurs (WEs) from a multi-dimensional paradigm based on the personal, social and environmental driven factors and this study aims to identify the impact of these factors on enhancing the competencies of WEs and develops a holistic conceptual framework for sustainable development of women social entrepreneurship. For exploring the factors, this study used the qualitative approach to examine and assess the genuine circumstances of the WEs. This approach helps in evaluating the present status as compared to past life encounters of the WEs in selected samples. The study relies on a thorough analysis of respondents' attitudes to explain the psychological dimensions related to WEs' entrepreneurial journey. The study used non-statistical analysis of a given phenomenon (Agarwal and Lenka, 2017; Patton, 2002). Under this approach, the data have been gathered through interviews that help in finding out the in-depth information about the WEs. This is followed by multiple case studies prepared to examine ground realities and enable first-hand information about the respondents and helps with the aid of deductive methods to produce the findings more focussed.

Therefore, in view of the foregoing discussions, the following research questions are framed:

RQ1: Which of the prominent factors contribute to the development of competencies of WEs?

RQ2: How do these factors affect the development of competencies of WEs?

RQ3: Do the competencies of WEs contribute for the performance of their enterprise?

The next section explains the background of this study identifying various factors that are associated with the sustainable development of WEs. The method and the description of the study participants are explored subsequently. Ultimately, the study concludes with the findings, conclusions and future scope for the study.

2. Background of study

It was only in 1980s that studies began to analyze the next generation of enterprise owners, specifically WEs in the Indian context. Since the late 1990s, studies on enterprises owned by women were conducted (Agarwal and Lenka, 2014, 2015; Kyrö, 2009). WEs initiates enterprises by exploring the market opportunities and attempts to make the enterprise successful with entrepreneurial abilities (Jain and Ali, 2013). A quiet upheaval is presently experienced that created fruition among women. Since the turn of the century, developing industrialization, globalization and social enactment have contributed toward an adjustment in the status of women around the world (Amrita et al., 2018; Croce, 2020; Ghouse et al., 2019; Poggesi et al., 2020). With the progression in education and augmentation in mindfulness, women have left their kitchens and connected with a more significant level of professional movement. In emerging economies, women have effectively approached men in the corporate and entrepreneurship field simultaneously (Agarwal and Lenka, 2016; Huang et al., 2012).

In the 21st century, though Indian constitution gives the equivalent rights to women, they confronted numerous snags during the foundation stages of their enterprises. Some common issues are absence of self-confidence, cut throat competition, lack of awareness about government and non-government schemes, lack of professional educational training and programs, lack of interaction with other successful women entrepreneurs, negligence of health issues, social perception, exploitation by middle men, negative perception of banks and financial institutions and work life balance issues (Amrita et al., 2018; Mehtap et al., 2019). A good number of researchers have considered the idea of women entrepreneurship from alternate points of view, for example, on the basis of individual qualities (Hewapathirana, 2011), entrepreneurial resilience, motivating, self-esteem (Agarwal et al., 2018; Bertaux and Crable, 2007) handling of entrepreneurial activities, development procedures of progress (Lerner and Almor, 2002) and socio-cultural components (Byrne et al., 2019; Davidsson and Honig, 2003) and these perspectives are investigated to examine effect on their various entrepreneurial activities. The sociological speculations contend that social structures – family, friends, peers, colleagues, relatives – affect the entrepreneurial behavior of women (Neumeyer et al., 2019). The initiation of the endeavors began by WEs are affected by the discriminatory limitation impact observed in the professional workplace, education and training, past experience and learning, capacities, government guidelines, and position in the society and assessed how these factors impact their success (Fichter and Tiemann, 2018; Ramadani et al., 2015a). Along this discussion, there are sure inner and outer elements which plummet or support the growth of WEs. Thus, the insights presented in literature help in exploring the various factors studied by different authors associated with the sustainable development of WEs. These factors are presented in Table 1.

3. Methodology of the study

3.1. Instrument

The data is collected through open-ended interview questions since the respondents get the opportunity of expressing their opinion about their problems, experiences and support during their entrepreneurial journey. The prior preparation of sample question provides the direction and initiation to start the conversation with the respondents keeping in mind the research objectives (Malhotra and Das, 2008; Montague, 2017).

After preparing the sample questions, they were circulated among twelve experts for analyzing their accuracy. The opinions of the experts have been used as a pretesting method (Presser and Blair, 1994; Olson, 2010) for assuring the credibility of questions. The experts for this study comprised of three academics with more than six years of experience, four eminent speakers from reputed conferences and five WEs. The number of experts is sufficient in accordance with previous studies (Presser and Blair, 1994; Olson, 2010). Depending on the experts' opinion, the relevant sample questions were determined for measuring the research objectives of this study (Appendix A) and the rest of the questions developed based on the response of respondents.

3.2. Data collection

The data were collected through personal interviews from established WEs with at least one year of entrepreneurial experience in the state of Uttar Pradesh (UP) and Uttarakhand of India. The duration of the study was, April to July 2018. UP is considered as the fourth largest state in India and covers 6.88% of the total area of the country. The other state considered for conducting the study,

Table 1

Various factors related to women entrepreneurs considered in this study.

Authors, Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	16
Lerner et al. (1997)			✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓
Sarder et al. (1997)									✓	✓	✓				✓
Mueller and Thomas (2001)												✓		✓	
Rae and Carswell (2001)					✓								✓	✓	
Lerner and Haber (2001)			✓	✓	✓	✓			✓		✓			✓	✓
Lerner and Almor (2002)					✓									✓	✓
Davidsson and Honig (2003)			✓	✓	✓	✓	✓								
Naser et al. (2009)			✓		✓	✓		✓	✓		✓	✓		✓	✓
Huang et al. (2012)			✓		✓									✓	
Noguera et al. (2015)	✓		✓			✓		✓							
Ramadani et al. (2015b)		✓	✓		✓	✓			✓	✓				✓	
Ramadani et al. (2015a)	✓	✓	✓	✓	✓	✓			✓	✓				✓	✓
Amrita et al. (2018)	✓	✓				✓			✓	✓				✓	
Byrne et al. (2019)		✓						✓							
Mehtap et al. (2019)		✓				✓	✓							✓	

Source: Researchers.

Note: 1-Social identity, 2-Work life balance, 3-Education, 4-Training, 5-Experience, 6-family, 7-friends, 8-role models, 9-government, 10- non-government organizations s, 11-financial institutions, 12-culture, 13-industry type, 14-entrepreneurial learning, 15-competencies, 16-enterprise performance.

Table 2
Respondent's information.

Case study No.	Respondents	Marital Status	Education	Place	Age (Years) of enterprise	Enterprise type
1	Ms. A and Ms. B	Single	Post-graduation	Dehradun	11	Social
2	Mrs. C	Married	Graduation	Vrindavan	14	Social
3	Mrs. D	Married	Eighth grade	Pauri Garhwal	7	Social
4	Mrs. E	Married	Post-graduation	Dehradun	32	Social
5	Mrs. F	Married	Graduation	Safni	13	Social
6	Mrs. G	Married	Graduation	Chandausi	6	Social

Uttarakhand in the northern part of India, is also second fastest growing state and depicted as holy land, known as “Devbhumi-Land of the Gods”. The governments of both the states have facilitated various women entrepreneurial related schemes such as Mahila Bazaar, Nav Disha Yojana or Integrated Development and Promotion of Handicraft Scheme¹ to encourage women participation in entrepreneurial activities; however, there is a gap present (UP has 6.83% and Uttarakhand has 0.83% of women enterprises). It is also reported that these WEs are unable to gain benefits (Agarwal and Lenka, 2018; Development Commissioner Ministry of Micro, Small & Medium Enterprises (MSME), 2018); hence, researchers decided to unearth the reasons behind less participation of women.

The samples were selected through purposive non-probability sampling procedure. The researchers initially contacted a women entrepreneurs whose information about her enterprise was given in a newspaper (Malhotra and Das, 2008). Subsequent to this, they used snowball sampling method to approach other WEs, as it is difficult to track WEs. However, the respondents selected had to fulfill a set of standards for reliability and validity. The information about respondents was obtained through referral sampling consequently all belong to the social enterprise and it was convenient to approach them (as they knew each other). Social business enterprise, regularly characterized as “pioneering movement with an implanted social reason” (Austin et al., 2006), has become a significant monetary marvel at a worldwide scale (Zahra et al., 2009). The inventive arrangements that social entrepreneurs approve in their local setting frequently get repeated in different topographies and spun worldwide enterprises (Zahra et al., 2009). So far, social entrepreneurship has played a small but important role in promoting women at the social, national and international levels. Our study identified women's enterprises use social entrepreneurship as a model for skills development, job creation, promoting women's economic empowerment and providing quality goods and services (British Council, 2017; Johannisova et al., 2013). This study has attempted to cultivate the social enterprise model for women's empowerment by developing necessary competencies essential for their sustainable development. Woman social entrepreneurs have not motivated solely by earning an income, however, their primary purpose is to set up a social enterprise to tackle a social or environmental issue or support to the other women; this became the motivation to the researchers to conduct this study.

The primary data for this study was obtained from seven WEs by holding a face-to-face interview. During the interviews, it has been observed that more respondents hardly added any new information rather it results in saturation (Glaser and Strauss, 1967). There is no specific criterion to determine the appropriate sample size in qualitative research; it is dependent on the availability of time, resources and objectives of the study (Malhotra and Das, 2008; Patton, 2002). The sample size is large enough to present credibility and yet, small enough to focus each respondent 's experience

successfully (Agarwal and Lenka, 2016; Bertaux and Crable, 2007; Montague, 2017; Yin, 2009).

Before conducting an interview, respondents' consent was obtained for video-audio recording of the interview. Few respondents did not consent for recording, so the data were collected by jotting down the information in those cases.

3.3. Ethical issues

In qualitative research, there are ethical issues related to maintaining the confidentiality and anonymity of the respondents' identity so that they feel free to provide all the necessary information to the researcher. Therefore, respondents' identity was maintained as A, B, C, D, E, F and G² (Malhotra and Das, 2008; Patton, 2002). The demographic information of the respondents has been presented in Table 2.

Interviews were started with general questions such as “*I am interested to know how you initiated your enterprise in this region*”. The respondents were encouraged to talk freely about their experiences and attitudes toward entrepreneurship. After initial questions, unstructured format was followed permitting the respondents to continue with the interview enabling them to elaborate their experiences. While interviewing, few respondents were found uncomfortable in some particular questions. In those situations, researchers did not probe further following the interview ethics, which is “*respondents should not be pushed beyond a point so as to make them uncomfortable*” (Malhotra and Das, 2008). During the whole process, researchers were concerned about choice of words and pitch and clarified the questions in case respondents faced problems. After completion of the interview, their cooperation was acknowledged and appreciated.

3.4. Data preparation

Researchers have documented the WEs conversations after the personal interview. With the restricted geographical area and the minimal sample size, a case study approach is appropriate. It emphasizes researching and explaining real-life events as how they perceive to certain environmental conditions (Patton, 2002). Each interview has been explained through a case study and analyzed seven interviews in the form of multiple case studies by identifying themes and patterns based on cross-case synthesis (similarities and differences), pattern matching and explanation building among them (Eisenhardt, 1989).

Yin (2009) describes the method of case research: [...] as an analytical investigation which investigates a contemporary phenomenon in its context of reality; where the limits between phenomenon and context are not clear; and where multiple information sources are used. Several case studies are used here to accomplish the study's objectives and wider discovery of

¹ Schemes launched by the Government of India to support promotion of women entrepreneurship.

² The names of participants have kept as A, B, C, D, E, F and G, to maintain their confidentiality.

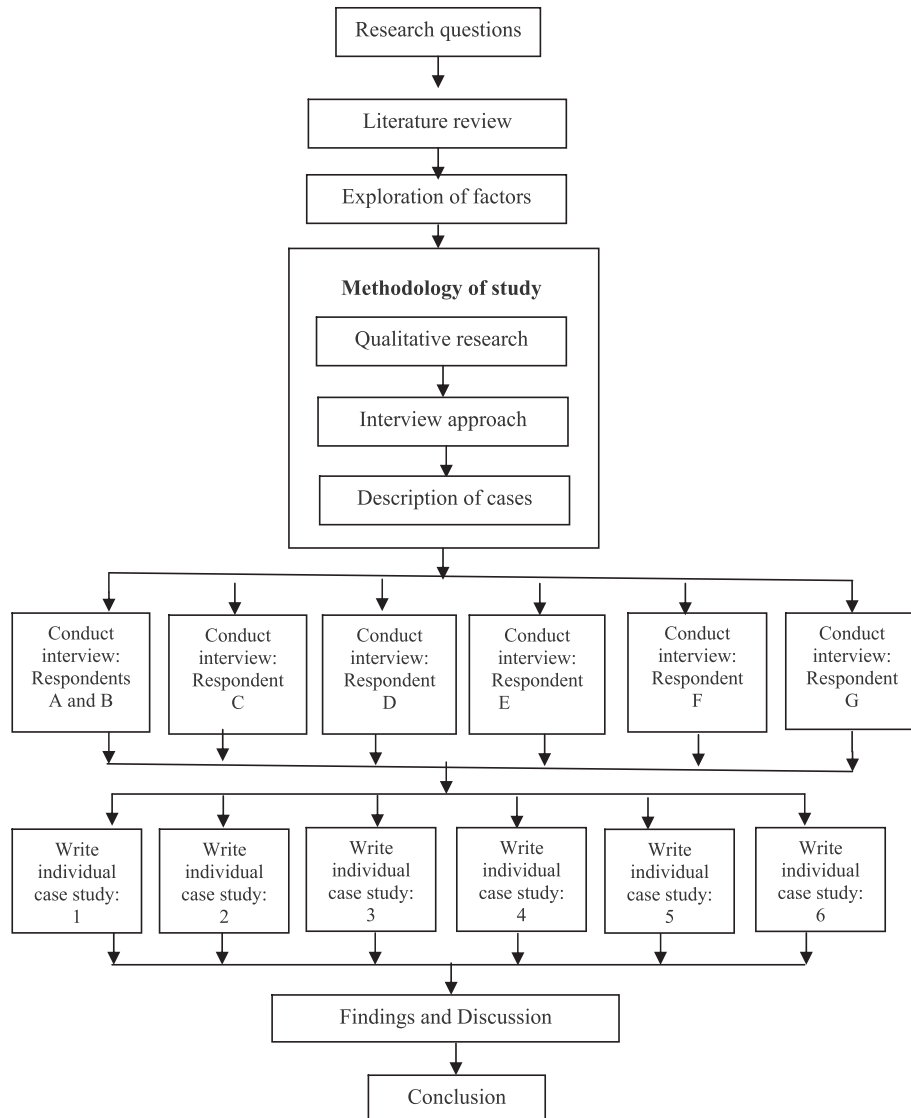


Fig. 1. Step for methodology of this study.

Source: Modified from Agarwal and Lenka (2016).

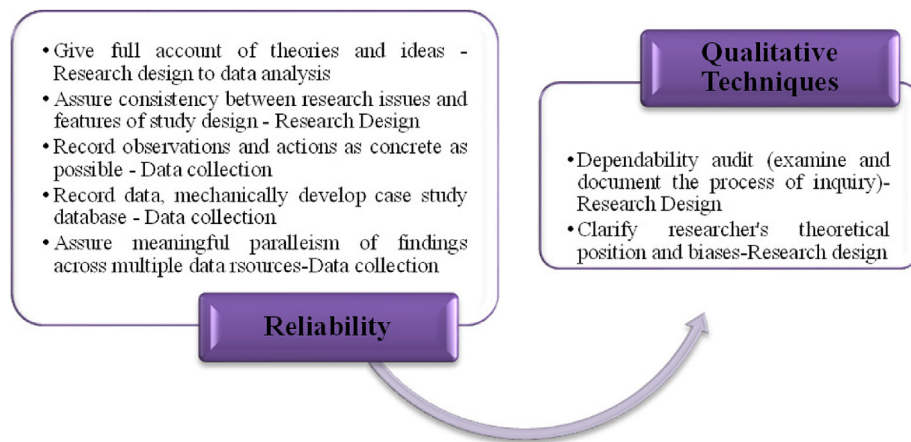


Fig. 2. Reliability testing

Source: Modified from Riege (2003).

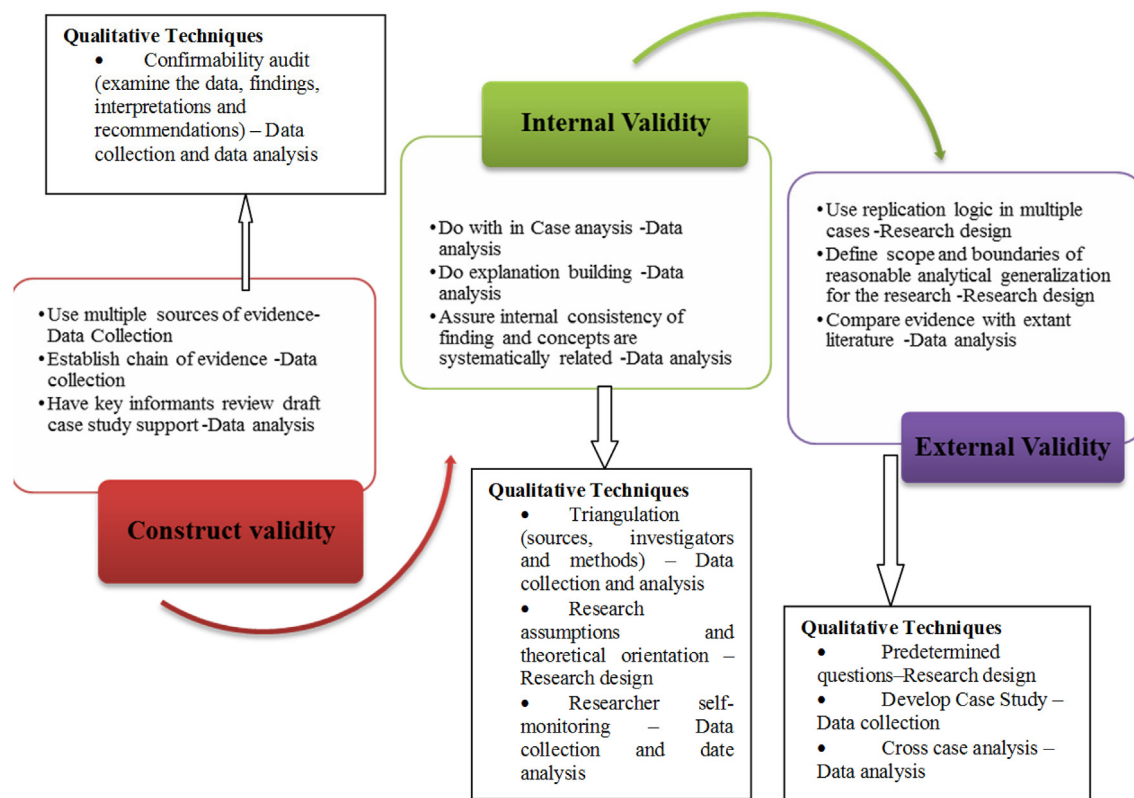


Fig. 3. Validity testing
Source: Modified from Riege (2003).

theoretical development and enhance the reliability and validity of data (Riege, 2003). The steps related to the methodology of this study are presented in Fig. 1.

3.5. Reliability and validity

The combination of observations from multiple case studies, video-audio recording of interviews and document analysis enhances the reliability and validity of a study (Patton, 2002; Yin, 2009). To check the reliability (Fig. 2) and validity (Fig. 3), four tests (construct validity, internal validity, external validity and reliability) were employed to ascertain the steadiness and quality of research through case study (Riege, 2003).

In qualitative research, data credibility and reliability are also assured by collecting data from multiple sources for cross checking, which is known as triangulation (Riege, 2003). Therefore, collected data was cross checked to avoid possible biases and erroneous information by gathering required information from the women enterprises' employees, enquiring referral respondents and considering the published information of their entrepreneurial stories and achievements from internet and newspapers. Through collection of both the primary and secondary data, it was possible to triangulate the interview data, which made the study findings convincing, dependable and valid (Hewapathirana, 2011). Simmons and McCall (1985) stated that, "If information has built-in-biases, the entire inquiry goes astray". Therefore, an honest, rigorous and detailed explanation of the methodology (Fig. 1) and the motivation for the study enhance the credibility and reliability of this study. The researchers re-conducted the interviews again in October to December, 2018, to enquire about the sample questions following the same procedure and getting the same responses, which further

established the reliability and validity of this study.

The reliability and validity for this study has been presented in Figs. 2 and 3.

4. Description of respondents

4.1. Case study 1: Ms. A and Ms. B

Ms. A and Ms. B laid the foundation of 'XYZ' enterprise in 2009 to empower the street children of Dehradun, India by providing them quality of life. Primarily, their motive was to find the reason behind the children's begging on the streets, so, they met their parents to find a solution and concluded that the basic needs of these children need to be fulfilled and they must be educated for their future empowerment. The team of XYZ brought these children from the streets to the hostels and provided food for satisfying their hunger. However, it was difficult to convince the children's parents, as the slum dwellers think that children's involvement in education will be an obstacle in their family earnings. Ms. A and Ms. B convince parents by demonstrating that without education their children will be having the same dilapidated plight and the vicious circle to continue for future generations too. The slum dwellers tried to understand the importance of education and consequently, they agreed to educate their children for their bright future. Both of entrepreneurs had similar ideology, thoughts and concern for the society. They have already visited various regions of Uttarakhand to analyze the pathetic plight of the street children and decided to initiate the enterprise for the betterment of society and the experience gained with time provided them a strategic direction.

They were instrumental in making others capable of getting employment and even created employment, especially for women.

Table 3
Summary of findings.

Research questions	Observations from cases	Description
RQ1	Work-life balance, entrepreneurship education and training, experience, social identity, support of family, friends, influence of role models, support of government, NGOs, financial institutions, influence of culture, entrepreneurial learning (EL)	Personal, social and environmental driven motivational factors
RQ2	Work-life balance positively affects EL. Entrepreneurship education and training positively affect EL. Experience positively affects EL. Social identity has positive impact on EL. Family support positively affects EL. Friends' support positively affects EL. Role model positively affects EL. Government support positively affects EL. Support of NGOs positively affects EL. Support of financial institutions, especially banks, positively affects EL. Culture positively affects EL. EL positively affects the development of competencies.	Work-life balance helps WEs to handle work-family issues and effectively enrich work-family interface. Entrepreneurial education and training create awareness, enterprise knowledge and practical skills of WEs. Past and present experiences help in the development of behavior, attitude and affect the entrepreneurial activities of WEs. Social identity becomes the source of pride and self-esteem and develops recognition, reputation and status of WEs in society. Family support provides emotional, instrumental and informational support to WEs. Friends provide emotional support and advice as well as endow with practical and financial assistance to WEs. Role model helps WEs by providing psychological support, inspirations and setting up benchmarks. For the development of women enterprises, the government provides development support and practical and financial assistance. NGOs provide socio-economic development and financial support to WEs. Financial institutions, especially banks provide financial and non-financial assistance: loans, consultancy services, developmental training and guidance to carry out entrepreneurial activities of WEs. Culture helps WEs to build positive attitude (taking decisions, adjusting to difficult situations and adopting appropriate behavior) and persuades them. Action, experiential, social and vicarious learnings help WEs in the development of entrepreneurial, managerial, personal and social competencies.
RQ3	Competencies positively affect enterprise performance.	Entrepreneurial, managerial, personal and social competencies help WEs to maintain enterprise performance both financially and non-financially.

Source: Researchers.

They worked in collaboration with several local and national bodies for the improvement of children and run various projects under their enterprise. XYZ³ was established for social work providing education to the underprivileged and socio-economically deprived children of streets and slums. Educating street children being noble work, there is a lot of people to help them and support this cause. Ms. A and Ms. B stated that, “*help the children to live, not die, do not give beg but provide education*”.

4.2. Case study 2: Mrs. C

Mrs. C of Vrindavan, UP, India started an enterprise based on local resources and has been working for social and rural development since 2006. The main objective is to generate employment through handicraft and handloom (wool, cotton and jute) works providing a cohesive environment with all facilities for their employees. The enterprise also stitches dresses for Lord Krishna and also provide commercial and technical training to other women. They maintain many self-help groups for income generation and help in marketing of their products.

It also imparts technical knowledge, non-formal education, environment knowledge, cultivation of medicinal plants and commercial training, especially to women and children through workshops, programs and trainings and encourages women to become entrepreneurs. With the help of government, non-government organizations (NGOs) and financial institutions, the enterprise provided facilities of, carding, spinning and making finished goods from raw materials, to the artisans, weavers and other handicraft employees for empowering their skills and

motivating them to involve in income generating activities. She said, “*It has taken a long time to make the enterprise a success, but now I feel happy when I am called in social functions. I feel proud thinking that I have social status in the society.*” She further stated that initially people opposed her, but her father supported and encouraged her. During initiation of the enterprise, she faced many obstacles like lack of networking, financial problems, lack of knowledge of marketing and raw material. According to her, “*The main motivation is one's culture, values, norms and upbringing; all these develop one's personality and make them confident as well as competent to do anything. In the place of Lord Krishna, Vrindavan, I feel satisfied that I serve my family and build the way to serve other families.*”

4.3. Case study 3: Mrs. D

Mrs. D, the owner of *Society for People*³—a social enterprise—works with a team, who have the willingness to serve the poor and down trodden people living in the villages of the Himalayan region. Mrs. D with her team handles all the responsibilities of this enterprise and resembles her role as a *Garhwal heroine*. She promotes various economical, healthy, agricultural, cultural and educational activities as well as focuses on women and youth empowerment, child care, technical education and training to utilize natural resources in the rural hilly Himalayan areas of Uttarakhand, India. Her objective is to save the Himalayas and the traditional culture of the people inhabiting in the region. Understanding the pain of women, she organizes various vocational and training programs to empower them to build their position in the society.

While narrating her own story, she focused on the brutal behavior of her husband. He did not even give a single penny to her for meeting the household activities and threatened her saying,

³ The name of the enterprises has been changed to maintain their confidentiality.

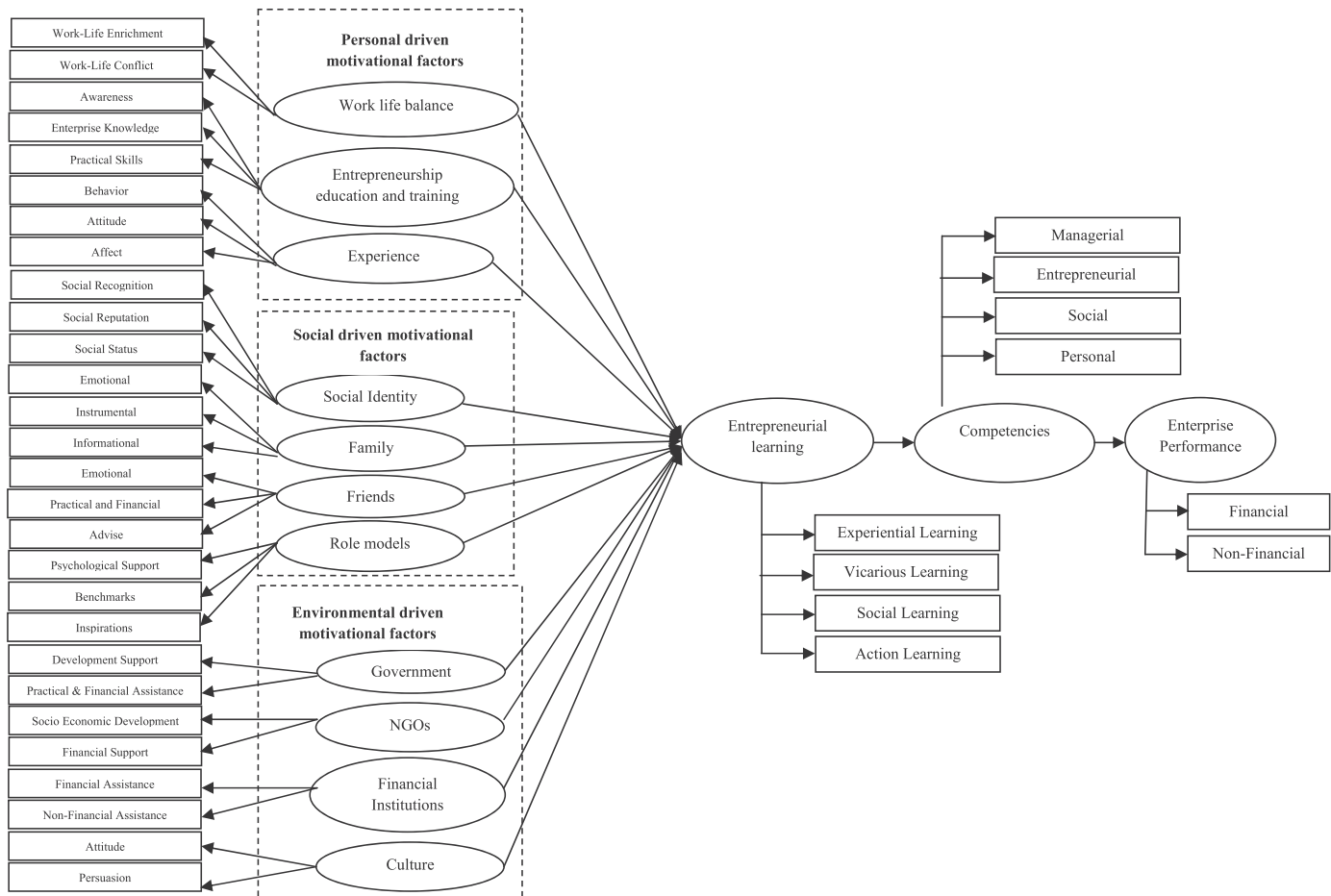


Fig. 4. Conceptual model for development of competencies to promote women entrepreneurship.

"See one day, you will come to my shelter". This statement pinched her and so she decided to live on her own terms. She started associating and interacting with other women, who work for the encouragement of women and learnt various skills and techniques and started working on them. According to her, competencies like self-confidence, social skill, managing activities, scanning market, communication skills or decision-making, are required to improve one's overall personality and performance of an enterprise.

She has collaborated with many government and non-government projects that promote women empowerment and development of the society. Her life experiences have become her motivation to work for a social cause and through her work, she increases awareness among others and enhances their self-respect. She said, "first, we have to change the mindset of people, especially women, who always create trouble for the woman who is trying to take initiative for the development; these unsavory women comment on them and pull them back their efforts." Mrs. D is known for her valuable contribution towards persuasion of women to become independent and self-employed.

4.4. Case study 4: Mrs. E

Gramya Mahilya Mandal,³ Dehradun, India is an enterprise established 32 years ago by Mrs. E. She works with the Mahila Udyam Nidhi Scheme, Ministry of Handlooms, Handicrafts, Textiles and Khadi, Stree Shakti and Udyogini Scheme.¹ These entities are responsible for creating awareness among women for the promotion of welfare schemes of government and non-government

enterprises and also provide training to become independent. She mentioned that her sister was ill-treated by her husband and not allowed to sit on a chair and this tradition was strongly supported by her mother-in-law. The unhappy incidents in her sister's life inspired her to work for the emancipation of women. With this objective, she encouraged men's involvement in programs related to gender-sensitization and initiation of entrepreneurial activities of women, as men get the opportunity to understand the problems faced by women. Her journey started in a humble manner but gradually she moved forward. She said, "if you are afraid of something, it will create more fear. And if you go in the right path then your opponent will definitely be with you".

She also runs a crèche program for working women and a program for old age women. She guides women and men on family disputes, teaches them that both are equally responsible for household activities and for raising their children. She boosts the confidence of women making them participative in different workshops, seminars, exhibitions and trade fairs. She has created her own self-identity and recognition in the society and provides help to other women in their struggle.

4.5. Case study 5: Mrs F

Mrs. F started an enterprise in Safni, Moradabad, UP, India. Her enterprise's key goal was to impart the education to village women. She assumes that a woman must learn basic education at least, as she plays the role of first teacher in the family for the children. With the financial support of her family and friends she started her own

enterprise. She finished her graduation to emphasize that education was the only way women can understand their potentials. She said, *"I am spreading awareness about education and governmental schemes to make empowered the women which is more important to me. In my opinion, it is time for women to move forward and show their intellectual role in society. It is a must for every mother to teach her own daughter and inculcating the knowledge to her in one specific talent. That talent will show the path to her to become independent in the future"*.

She is very proud to have her own enterprise for more than 11 years and feels comfortable as people support her contributions, invite her to numerous social events, give respect and recognition to her entrepreneurial work. She quoted, *"it's so hard for a woman to establish an enterprise that has intangible benefit (laughs then said helping others) as opposed to monetary worth"*. Nevertheless, her strong determination and the encouragement of family, friends, particularly her spouse and children, made it possible for her to stand independent and command respect and recognition in society. *"Education is like a light that illuminates' women's lives and helps spread their value throughout the country,"* she said. Her children and husband always feel proud of her entrepreneurial talents as she manages her family and work responsibilities effectively.

4.6. Case study 6: Mrs G

Mrs G at the age of 22 came in Chandausi, Sambhal, India after the marriage. She is well educated and completed graduation in medical field with knowledge about the health related issues. She has so much conscious about the hygiene and follow the good health habits also. During the time, Mrs G realized that women of this region not so much serious about their health. Whenever the discussion had taken place in family related gatherings, women felt shy and not feel free to share or discuss on their health related issues because of underdeveloped state of this region as well the social attitude.

She decided to initiate a small enterprise from her home. To begin with, she started from the family members because as she felt to educate the family members and then go outside. She stated that when she taught her mother-in-law, she got furious and said to her, *"Why you waste your time in these activities. Everyone knows that how they would maintain their health"*. But when Mrs G explained the harmful effect of various diseases in women caused by unhygienic conditions, she terrified and listen her carefully. Her idea of starting an enterprise related to spreading awareness about health issues among women was supported by her family and encouraged her saying that no work is small, go, and start it.

The main benefit for initiating the enterprise was that she could work from home, which provides the flexibility to balance both work and personal responsibilities effectively. She has one daughter and believes that women act like a strong pillar for the family, society, and the nation. She said, *"in starting my husband says that what is this type of enterprise, no money, no profit. What is the use to start this enterprise? Here the people especially women never changed"*. She replied, *"satisfaction, self-actualization and feeling of happiness matters a lot to me"*. The main challenge was the gender-stereotyped perception of society toward women. However, today also with the support of family and husband, she is continuously handling and managing the entrepreneurial related activities successfully and imparting health-related knowledge to various women with skills and capabilities. She quoted, *"a healthy body is the house of good thoughts"*.

5. Findings and discussion

5.1. Findings

A qualitative survey was conducted to fulfill the objectives of the study. The data was collected by interviewing the WEs of different regions of UP and Uttarakhand states of India with the help of open ended questions. Purposive sampling (snowball sampling) was employed to approach the respondents with multiple case studies approach. Through cross case comparison, explanation building and pattern matching (Eisenhardt, 1989; Patton, 2002), the research objectives analyzed are presented in brief in Table 3. Based on the explanation and analysis of cases, it explored the enablers and challenges for the development of competencies necessary for the promotion and sustainable development of an enterprise and to develop the conceptual model. Thus, the findings provide new insights, enrich the existing literature and knowledge for exploring the conceptual model in detail as presented in Fig. 4.

5.2. Discussion

Over the period of time, the very focal point of WEs moved to different segments focussing on significant job and enterprises that contribute to economic growth of the country. There are others worth quoting models like, Ritu Kumar (Fashion Designer), Shahnaz Hussain (CEO, Shahnaz Herbals Inc.), Dr Kiran Mazumdar-Shaw (Chairman and Managing Director of Biocon Ltd), Ekta Kapoor (Creative Head of Balaji Telefilms), Jyoti Naik (Shri Mahila Griha Udyog Lijjat Papad) and so forth that has set examples for entrepreneurship development, social development contributing to national and international contribution and growth indicating effective enterprising excursion.

The contribution of women to their enterprises is still being debated. WEs confronted unexpected difficulties in comparison to their male counterparts did. This may be on account of absence of trust among investors, discouraging social attitude, gender bias and judgement on personal choices such as marriage, education, children and work-life balance (Byrne et al., 2019; Mehtap et al., 2019). Despite difficulties, women continue to keep growing and prospering with entrepreneurship spirit that makes self-sustainable and also come over the limits to reach and achieve creativity, self-confidence, commitment and perseverance. On account of years of patriarchy, women have developed mentality to come out and gain recognition and acceptability by the society through their excellence. They have been working not to consider about a craving to meet desires but to display that they are superior at any level. That is totally not genuine! They only start participating in entrepreneurial activities because of push and pull theory (Agarwal et al., 2018) such as gender stereotype perception in society, personal satisfaction, to become their own boss, the betterment of the family, and work-life balance; and through this continuously strive to develop confidence that encourages them to turn into a good innovator and leader.

6. Conclusion

The entrepreneurship is not about gender; it is a disturbing reality that women are perpetually confronted with a larger number of deterrents than their male counterparts. Women social entrepreneurs initially start with small vocations and activities, they target issues that have a local articulation but national and international significance, for example, job creation, innovation and creation, encourage other women as entrepreneurs, self-dependence or helping the poor people and so on.

The present research explores the factors-personal (work-life

balance, experiences and entrepreneurship education and training), social (social identity, family, friends and role models), environmental (government, NGOs, financial institutions and culture) and EL (action, experiential, social and vicarious learning) for the development of a holistic conceptual framework of competencies (entrepreneurial, personal, social and managerial) to promote sustainable growth of women social enterprises.

This study adds value from the theoretical and policy perspectives. The research outcome adds to the existing literature by developing a holistic model to create social enterprises more competent, resilient, successful and impactful. From the policy perspective, the study suggests that academics and policymakers should emphasize on promotional policies and development programs for encouraging women to become entrepreneurs. This research also emphasized policymakers to expand the utilization of the social enterprise' model presented in this study among women's, strengthening associations with packages of investment, mentoring, support and training. The key focus of this study is to develop a stronger as well financially sound and stable women's social enterprise community's model. This study has a few limitations indicating new opportunities and directions for conducting further research. This study employed qualitative analysis that highly depends on the skills of the researcher that may provide a subjective outlook. Therefore, it is suggested that future studies to follow semi qualitative or quantitative approach. There is also a need of a comparative study between men and women entrepreneurs to analyze the conceptual framework. In entrepreneurial research, substantial contribution has been made by this study, there is need for a longitudinal study.

CRedit authorship contribution statement

Sucheta Agarwal: Conceptualization, Formal analysis, Data curation. **Usha Lenka:** Conceptualization, Methodology, Formal analysis, Supervision. **Kanhaiya Singh:** Formal analysis, Data curation. **Vivek Agrawal:** Methodology, Writing - original draft, Data curation. **Anand Mohan Agrawal:** Supervision.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Appendix B. Supplementary data

Supplementary data to this article can be found online at <https://doi.org/10.1016/j.jclepro.2020.123135>.

Appendix A. Questions asked to conduct an interview

1. Could you please describe how you initiated your enterprise in this region?
2. What are the motivational factors to initiate an enterprise and how these factors affected your entrepreneurial journey?
3. What are the barriers you have faced during the entrepreneurial journey?
4. What are the factors affecting your enterprise performance?
5. What type of support mechanisms such as family, friends, personal experience, culture, society, role models, government and non-government organizations, worked in this entrepreneurial journey? How those support mechanisms affected your journey?

6. Do you think certain competencies are required to initiate your enterprise? If yes, how and why?
7. How did you develop, learn and improve your competencies for the growth of your enterprise?
8. Do you get any initiation and assistance like government, NGOs and financial institutions especially banks for the growth of your enterprise? How?
9. *Employee Interview:* Why you want to work in this enterprise? Do you think that your enterprise will grow more in the future? How?
10. *From referrals:* How can you define the entrepreneurial journey of Ms/Mrs. X⁴?

(Note: Rest of the questions depend on interview conversation between researchers and respondents).

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⁴ X is a woman entrepreneur referred by another woman entrepreneur.

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