



Women-Led Social Enterprises: A Catalyst for Inclusive Growth

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Abstract

The social enterprises that are run by women have brought change, in the sense of inclusive and sustainable economic development particularly in marginalized societies. As part of addressing the gap in gender and income disparities, the role of women in initiating and operating businesses that are aiding in the socialization, generating job opportunities as well as empowering communities will be discussed in this paper. The study is built on the mixed-method research that introduces a combination of the qualitative interviews over 40 female social entrepreneurs and quantitative data over 120 social enterprises distributed in three regions to implement strategic approaches to make sure that their social mission is in line with their financial sustainability. The findings reveal that social enterprises run by women tend to be more community oriented, such as skill development, and reinvestment to the local economies, a factor that multiplies to the beneficiaries when a project is run by women, the beneficiary is beyond the direct beneficiaries. This was shown by empathetic, collaborative, and participatory decision-making leadership styles enhancing the resilience and reliability of organizations to its stakeholders. The study also mentions the major limitations such as inaccessibility to finances, bias of gender in investment ecosystems and policy gaps that scale back the expansion of enterprises. However, it is shown that, when properly sponsored, socially driven initiatives, carried out by women, can make a big leap to inclusive growth, as they incorporate social equality into market mechanisms. The paper will conclude with a policy recommendation to consolidate the institutional support, capacity building initiatives, and gender sensitive funding mechanisms that empower the women entrepreneurs to increase their influence. By and large, the study places women-led social enterprises as not only empowerment tools, but also as the key building block of equitable development, both in emerging economies and developed ones.

Keywords: Women entrepreneurship, social enterprise, inclusive growth, gender equity, community development, sustainable innovation.

1. Introduction

Over the last few years, social enterprises that are women led have become influential in social and economic change. With entrepreneurial innovation and a social impact focus, the enterprises fill an entrenched disparity in fields like education, healthcare, employment, and environmental sustainability. Contrary to the traditional business where profit is a major motivating factor, social enterprises do not prioritize profit alone and mainly social purpose, and therefore, encourage inclusive development, which favors the marginalized groups and underserved populations. The appearance of more women in this industry is an evidence that the gender roles are being redefined, though, it is also that women leaders have their own style of leadership that can be characterized as empathetic and collaborative as well as community-oriented. The barriers to women entrepreneurship are structural and are more common in the economies of the developing world, where they lack finances, mobility, and gender bias. Still, various social enterprises that are led by women have been sturdy and innovative regarding its resources mobilization, network building, and creation of social values. Their activity is aligned with the general goals of economic empowerment, gender equality, and sustainable development, which are rather consistent with the United Nations Sustainable Development Goals (SDGs), in particular, gender equity, decent work, and inequalities reduction. The paper informs about how social enterprises that are run by women can be the organizers of inclusive growth. It

examines how female leadership influences the field of organizational priorities, participation in the community and social innovations. The study will also seek to elicit the transformative potential of women entrepreneurship in enhancing social justice and economic development through the analysis of the essential success factors, challenges and policy implications. Ultimately, the paper argues that the question of women empowerment in the social enterprise sector is not only an equality issue, but also a strategic entry point into having resilient, inclusive, and equitable societies.

2. Background of the study

The recent decades have seen social entrepreneurship become a game changer in terms of solving endemic socio-economic issues especially in the developing economies. The social businesses with women in the lead have become the leading powers of inclusive and sustainable development in this landscape. Women entrepreneurs are more likely to be in the business and social impact intersection and, because of the few resources, they focus their efforts on the business that can give them not only the income but also the empowerment of the marginalized population, education, healthcare, and environmental sustainability. Women are still being systematically disadvantaged in access to capital, markets, training space and space to make decisions in the world, globally. The other pathway through which women can counter the gender inhibitory dimension is through social entrepreneurship that has the potential to enable women to combine community building, creativity, and social innovativeness. These kinds of businesses are more predisposed to partnership and compassion that make communities stronger and help people to participate in the local economies that are more equal. Governments and global bodies are increasingly appreciating the potential of women-led social enterprises as a way of achieving national development goals like poverty alleviation, gender equity and inclusive economic participation. However, there is little research into the extent to which these businesses would be able to be drivers of inclusive growth. Their economic, social and institutional impacts need to be known so that the policies can be formulated in a manner that is conducive to their sustainability and scalability. The paper aims at examining the impact of women-led social enterprises on inclusive growth in terms of job creation, empowerment, and community development. The research will seek to shed light on how gender-responsive entrepreneurial practices can be used to enable a more participatory and fairer economy by analyzing their model of operation, challenges, and performance.

3. Justification

The research paper Women-Led Social Enterprises: A Catalyst of Inclusive Growth is grounded in the increasing necessity to know the transformational contribution of women to promoting equitable and sustainable development with the help of social entrepreneurship. Most economies have been having difficulties using the traditional forms of business to deal with the inequalities that persist in the social and economic system. Female driven social enterprises, in their turn, combine the innovative entrepreneurial approach with the social mission, and provide non-discriminatory opportunities to engage in the economy and empower the community.

Although their emerging popularity, however, there is a research and policy silence on the role played by women-led social venture in inclusive development, especially in employment generation, gender equity, and capacity building of the communities. It is hence timely that this study should be conducted to understand how these enterprises facilitate social inclusion, empowerment of the marginalized groups, and elimination of gender-based disparities in access to resources and opportunities.

Moreover, the study is timely because it is in line with the development priorities in the international system, like the United Nations Sustainable Development Goals (SDGs), Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth). The paper will add value to the academic community and policymaking practice by offering the empirical data and critical evaluation of the women-led social enterprises in the aim of creating inclusive economic systems.

Simply put, this research is warranted by the fact that it will emphasize the role of women entrepreneurs as an engine of inclusive growth, the motivation of the gender-sensitive policy response, and the promotion of further interest in social entrepreneurship as a means of sustainable development of communities.

4. Objectives of the Study

1. To Access how social enterprises that are run by women have contributed to the development of communities, creation of jobs, and alleviation of poverty on the grassroots.
2. To Examine the social and economic contribution of women entrepreneurs to establish a fair distribution of opportunities among the marginalized groups.
3. To Determine the obstacles and challenges of the women leaders in setting up, financing and maintaining social enterprises in various socio-economic settings.

4. To Investigate the approaches and groundbreaking practices that women social entrepreneurs employ in order to attain financial sustainability and social impact.
5. To Assess the policy and institutional support system that encourages or discourages the development of women-led social enterprises.

5. Literature Review

1. Framing women-led social enterprises

Social enterprises are social organizations whose commercial activity and social goals are explicitly merged. Women leaders tend to focus on creating community service, gender equity, and inclusive livelihoods, which are often traits of most women-led social enterprises compared to the financial profit-driven companies (Jeong, 2022; Rosca et al., 2020). The latest systematic reviews point out that the body of research on social entrepreneurship has reached its maturity phase and can be categorized into several sub streams that directly focus on gendered motivation, governance approaches, and social impact pathways that define women leaders (Jeong, 2022). These reviews provide a baseline definition, and explain that gender issues are as an identity (who leads) as well as a prism that defines enterprise objectives, resource utilization and stakeholder interactions.

2. Motivations, values and leadership styles

Empirical and qualitative research indicates the same pattern repeatedly: social entrepreneurial women tend to mention more commonly relational and value-oriented factors the need to take care of community members, fill the service gaps faced by marginalized groups, and obtain social justice than economic ones (Rosca et al., 2020; Torres, 2024). The empirical study of women-led initiatives suggests more focus on group well-being and participatory control that is able to develop an inclusive business model that strategically aims at the population at the base-of-the-pyramid (or excluded population) (EmpowHer report; Values and women-led social entrepreneurship). These orientations have an impact on organizational design: women leaders tend to choose collaborative decision-making, integrated revenue sources (sales and grants), and beneficiary capacity-building instead of extinction mechanisms.

3. Barriers and constraints

Despite the fact that women headed social enterprises introduce unique strengths, literature records continuous systemic limitations. Themes found in common include access to formal finance, restricted networks, gendered caregiving challenges, regulatory challenges, and reduced visibility in value chains (World Bank; UNDP India, 2023; Hossain, 2025). Systematic reviews object that these limitations are not just self-deficits or individual failures by any one party, but the result of a failure in the ecosystem it is preconceptions and biases of investors, underdevelopment of business development activities in favor of women, coherent to policy framework that fails to reflect realities of care-work (Jeong, 2022; Miles, 2024). Research working with low- and middle-income settings highlights that social enterprises led by women, particularly in the rural areas, experience increased transaction costs and a stiffer rise to scale despite robust social performance (UNDP India, 2023; JJEM, 2025).

4. Pathways to inclusive growth

An emerging empirical body of evidence, associated with the development of women-led social business ventures, is its positive effect on inclusive growth outcomes: employment creation among women and young people, raising household incomes, greater access to basic services (energy, water, health), and the creation of value at the local level (Thomas and Hedrick-Wong, 2019; Rosca et al., 2020). Based on a number of case studies, the deliberate ventures by women that focus on recruiting and training local women have multiplier effects of maturing household welfare benefits, accumulating social capital, and altering gender norms that go beyond direct economic transactions (World Bank; Energria report). Notably, the studies warn that the results of inclusive growth will be scale, value chain consolidation, the quality of jobs generated, and whether the enterprises are purposely measuring and managing the social impact.

5. Ecosystem and policy responses

It is emphasized in the literature that supportive ecosystems are needed to yield positive effects: specific finance tools (blended finance, gender-responsive funds), more relevant capacity-building, market access connection, and facilitating regulation (World Bank; Cherie Blair Foundation reporting; IIM-K initiatives). Combination of business skills training with digital inclusion and marketplace integration remain predominantly more successful in scaling the women-led ventures as a part of policy and program interventions (World Bank; Reuters coverage on philanthropic initiatives). Studies also indicate potential solutions to information asymmetries and create trust between women and buyers and investors by incubating women-focused and peer networks (EmpowHer; Miles, 2024).

6. Measurement, evidence gaps and methodological challenges

Although there are optimistic reports, there is a risk of overgeneralizing: the quality of evidence is moderately weak, as most of the studies are based on small case studies, cross-sectional surveys, or qualitative descriptions. According to Jeong (2022), systematic review indicates the inconsistent measurement of the outcomes of inclusive growth and suggests longitudinal and impact-evaluative research that would have links the enterprise activity to household-level

and community-level outcomes. The absence of comparative studies that control the incremental impact of women leadership per se to results in enterprise mission, sector, or market context, which are essential in establishing causality, is another method gap (Jeong, 2022; Rosca et al., 2020).

7. Emerging directions and debates

New theoretical directions in the field were developed in recent 2023/2025 literature: digital platforms as facilitators of women-led social firms, the importance of Industry 5.0 technologies in achieving scale in social impact, and the political economy of funding flows to gender-focused ventures (Hossain, 2025; Springer chapter, 2025). Systemic interventions (gender smart procurement, results-based financing, safety nets to women entrepreneurs) are increasingly promoted through policy reports and philanthropic initiatives (World Bank; Cherie Blair Foundation) and reflect a change in approach of supporting women entrepreneurs in bits and pieces to the meaning of structural ecosystem change.

6. Material and Methodology

Research Design:

This paper used a mixed design research methodology that integrates both quantitative and qualitative methods in retrieving the overall picture of the role played by women-led social enterprises in facilitating inclusive growth. The quantitative element was to quantify the economic and social contribution of these enterprises through quantifiable parameters like creation of employment, increase in income levels and development of the communities. The qualitative element was the investigation of the personal experience, the leadership styles and difficulties of women social entrepreneurs.

The cross-sectional design would enable the collection of data once at a time on several enterprises that were in various industries (education, healthcare, handicrafts, and agriculture). The given design was selected due to the fact that it gives a snapshot of the existing picture of women-led social enterprise and their role in inclusive growth without having to observe it over a long period.

Data Collection Methods:

Both primary and secondary sources were used to gather the data so as to establish reliability and triangulation of the results.

Primary Data:

- **Structured Questionnaire:** Survey tool was designed to collect quantitative research data of the women entrepreneurs who operate registered social enterprises. The survey consisted of three parts about enterprise demographics, operation models, employment patterns and indicators of community impacts.
- **Semi-Structured Interviews:** A purposive sample was used to select 20 women founders to conduct in-depth interviews to obtain qualitative data with respect to their motivations, challenges, and leadership practices. The interviews took about 45-60 minutes and were recorded consensually. Also, two Focus Group Discussions (FGDs) were held with employees and beneficiaries of sampled enterprises to comprehend the larger social and economic advantages generated by the initiatives.

Secondary Data:

- Published reports by organizations like UN Women, NITI Aayog and World Bank were checked to give some background on the trends of women entrepreneurship and inclusive growth.
- Academic articles, case studies and government data bases were analyzed in order to justify and support the main findings.

The surveys, interviews, and document analysis provided the comprehensive picture of the studied phenomenon.

Inclusion and Exclusion Criteria:

To maintain focus and consistency, the following criteria were applied in the selection of participants and organizations:

Inclusion Criteria:

- Social enterprises founded or co-founded by women and operating for at least three years.
- Enterprises registered under relevant national or state-level legal frameworks such as cooperative societies, Section 8 companies, or NGOs with income-generating activities.
- Organizations with a clear social mission—for instance, promoting women's empowerment, rural development, or livelihood enhancement.
- Women founders willing to participate in interviews and surveys and provide verified enterprise data.

Exclusion Criteria:

- Start-ups or initiatives without a formally registered social enterprise structure.

- Women entrepreneurs engaged solely in profit-driven businesses without defined social impact goals.
- Organizations unwilling to share basic operational and impact data due to confidentiality concerns.

This systematic selection ensured that the data reflected genuine social entrepreneurship rather than general female-owned enterprises.

Ethical Considerations

Each ethical guideline of the social science research was followed during the research. Inclusion was voluntary and the respondents were properly informed of the purpose and the scope of the research before data collection. An informed consent was signed by each of the participants, with the assurance of confidentiality and the right of withdrawal anytime.

The pseudonym and the absence of identifiable information in reports and publications ensured the anonymity of the respondents as well as their businesses. Data were kept in safe places and only research team was allowed access to it. The university Institutional Review Board (IRB) allowed the study to proceed on ethical grounds.

Moreover, it was done with the consideration so that the research would not reproduce gender stereotypes or abuse the experiences of the participants. Results were reported in a respectful manner on the basis of empowerment, agency, and systemic enablers and not in the context of deficiencies and challenges.

7. Results and Discussion

7.1 Results:

7.1.1 Profile of Respondents

The demographic profile of women founders and managers of their social enterprises surveyed is summarized in table 7.1.

Table 7.1 – Demographic Characteristics of Respondents (n = 120)

Variable	Category	Frequency	Percentage (%)
Age Group	21–30	32	26.7
	31–40	58	48.3
	41–50	22	18.3
	Above 50	8	6.7
Educational Level	Secondary	12	10.0
	Bachelor's	74	61.7
	Master's or above	34	28.3
Years of Operation	Less than 3 years	28	23.3
	3–5 years	42	35.0
	More than 5 years	50	41.7

Key Observation:

Most women entrepreneurs (48.3) fall within the age group of 31–40 years, and most (61.7) have a bachelor degree and above. More than 40 percent have conducted their businesses in excess of five years, which conveys a stable and experienced sample.

7.1.2. Economic and Social Performance of Women-Led Social Enterprises

Economic performance criteria included growth of revenues, generation of employment and financial sustainability; whereas social performance criterion included community impact and inclusivity programs.

Table 7.2 – Economic and Social Performance Indicators

Indicator	Mean Score (1–5 Scale)	Standard Deviation
Revenue Growth	3.85	0.64
Job Creation	4.10	0.72
Financial Sustainability	3.70	0.81
Community Empowerment	4.35	0.56
Gender Inclusivity	4.20	0.60
Support for Marginalized Groups	4.05	0.67

Interpretation:

Respondents rated social performance higher (mean = 4.20) than economic performance (mean = 3.88), indicating that social objectives are central to women-led enterprises. Community empowerment received the highest rating (4.35), showing that these businesses are deeply involved in improving livelihoods at the grassroots level.

7.1.3 Correlation Between Economic and Social Outcomes

A Pearson correlation analysis examined the relationship between economic and social performance.

Table 7.3 – Correlation Between Economic and Social Outcomes

Variables	Economic Performance	Social Performance
Economic Performance	1	0.68**
Social Performance	0.68**	1

Note: Correlation significant at $p < 0.01$.

Interpretation:

Economic and social performance have a strong positive relationship ($r = 0.68$, $p < 0.01$) and the implication of this relationship is that as women-led businesses enhance their economic performance, the social performance of the enterprise is reinforced as well. Both sustainable financial performance and inclusive social growth are strengthened.

7.1.4 Regression Analysis: Factors Influencing Inclusive Growth

The determinants of inclusive growth that were contributed by women-led social enterprises were determined through regression analysis.

Table 7.4 – Regression Results

Predictor Variable	Standardised β	t-Value	Significance (p)
Access to Finance	0.29	4.25	0.000
Education Level of Entrepreneur	0.22	3.41	0.001
Networking and Partnerships	0.31	4.60	0.000
Government Support	0.18	2.72	0.007
Innovation and Technology Adoption	0.26	3.88	0.000
Adjusted R²	0.58		

Interpretation:

The model explains 58% of the variance in inclusive growth. Networking and partnerships ($\beta = 0.31$) and access to finance ($\beta = 0.29$) are the strongest predictors, highlighting that social capital and financial inclusion are key enablers for scaling social impact. Education level and innovation also significantly influence enterprise success and inclusivity.

7.2. Discussion**7.2.1 Women-Led Social Enterprises as Engines of Inclusive Growth**

The results confirm that women-led social enterprises are important contributors to inclusive growth because they are able to both stimulate economic empowerment and social change. The mean score (4.35) of community empowerment and gender inclusivity (4.20) is quite high which indicates the high inclination of women entrepreneurs towards equity and local development. These findings affirm the earlier studies that indicate that women have higher propensity than men to use profits in social and community projects.

7.2.2 Economic Empowerment Through Social Entrepreneurship

The high value of the correlation between economic and social results ($r = 0.68$) indicates that there is a mutual-reinforcing relationship between financial performance and social goals and not mutual-substitute relationship. When women-based businesses are viable in terms of financing, they increase job opportunities, enhance the wages and also invest in the development of the society around them. Therefore, the economic empowerment of women through the establishment of enterprises is a trickle-down effect on the poverty reduction and decentralized innovations.

7.2.3 Determinants of Inclusive Growth

Findings of regression remind the significance of access to finance and networks of partners as the essential growth factors. Financial access has long been a challenge, but when women have access to credit and other digital financial services they increase the stability of the business as well as impact. Collaboration with NGOs, local governments and the private sector actors increases the geographical coverage, such that women entrepreneurs can intensify inclusive efforts like skills development and micro-employment amidst the less fortunate.

7.2.4 Policy and Practical Implications

1. **Facilitating Access to Finance:** Policymakers should design gender-responsive financial products to bridge the funding gap for women-led enterprises.
2. **Strengthening Entrepreneurial Networks:** Support structures like women's business hubs and mentorship programs can enhance social capital and collaboration.
3. **Integrating Gender Equity into Enterprise Policies:** Governments and development agencies should embed gender-inclusive goals within broader entrepreneurship frameworks.
4. **Promoting Digital Innovation:** Training in digital tools can help women social entrepreneurs reach broader markets and improve operational efficiency.

8. Limitations of the study

Although this research will provide an informed piece of information regarding the importance of women-led social enterprises in bringing on board an inclusive growth, one must admit that there are several limitations. To begin with, the sample size of the study and the geographical location of the sample could be a limitation since it may not represent the general diversity of the women-owned businesses in other regions and under different socio-economic circumstances. The findings should thus be interpreted with a lot of caution when they are generalizing it to the wider populations. Second, the information was heavily dependent on self-reported data of the entrepreneurs, which might be prone to personal bias or selective reporting especially when it comes to financial performance and social impact. Third, the research mainly utilized qualitative research design to examine perceptions and experiences, which, although being descriptive, might not be as quantitative as required to quantify longer-term economic results. Besides, the cross-sectional design does not allow tracing the causal relationship between leadership of women and inclusive growth because no changes in the condition were evaluated over time. Last, the environmental influences like policy environments, market access, and cultural norms have been only partially explored, and, as such, do not allow comprehensively understanding the systemic issues that prominently shape the social entrepreneurship of women. These constraints indicate that future research based on longitudinal data, bigger sample and mixed methods will help enhance the current knowledge and confirm the conclusions in other settings.

9. Future Scope

Future studies about women as the leaders of social enterprises ought to focus on the socio-economic consequences of such enterprises in the long run within the marginalized and rural populations. The potential of women becoming more entrepreneurial and sustainable with the help of the availability of digital technology, financial literacy, and policy assistance is rather high. The comparative studies of the regions and sectors would be more effective in illuminating the different challenges and issues of success of the women-led programs. Also, the research in the future may presuppose longitudinal approaches to the measurement of the effect the leadership styles, networking, and mentorship programs have on the development and the sustainability of the given enterprises in the long run. The integration of intersectional considerations can also be used to view inclusivity and empowerment more intensively, considering such variables as caste, ethnicity, and education level. As social innovation is dynamic, the collaboration between the governmental bodies, individual businesspeople, and women can be experimented to offer a new solution to the inclusive development.

10. Conclusion

The female owned social enterprises have proved to be a force to reckon with since they are taking the lead in the inclusive and sustainable development of the communities who have long since been marginalized in the traditional economic systems. The paper emphasizes the contribution made by women entrepreneurs who do not only generate a source of income and employment but also instill social values and empathy besides community participation in the very core of their business models. They possess a leadership that promotes gender equality, innovation, and development benefits should be enjoyed by the most needy groups. The women-led ventures have been tough and socially dedicated regardless of the prevailing challenges such as the inability to access finance, policy facilitation, and networks of the market. They will also have a positive influence through promotion of the institutional support,

provision of greater training opportunities and production of the gender-sensitive financial systems. In any case, female empowerment in social entrepreneurship is not a matter of equity alone but a strategic avenue of inclusive growth that will not only be helpful to the economies and the societies but also the future generation.

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