

Disruptive Women – Social Entrepreneurs with a Mission to Change the Face of Business
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ABSTRACT:

This paper analyzes the impacts of gender and social entrepreneurship business development. An investigation of the challenges of women social entrepreneurs has not been examined in the academic literature. Women social entrepreneurs develop a small business enterprise focused on a social mission to solve socioeconomic issues. This paper analyzes a niche of these social entrepreneurs who seek to benefit other women specifically.

The reality of gender bias related to women's abilities to develop small enterprises becomes apparent due to specifically gendered challenges. These challenges include lack of access to venture funding, access to owning property or having economic or political voices. Social entrepreneurs are changing agents using *disruptive* business practices to stimulate opportunities for others in the community. This paper analyzes the challenges of women social entrepreneurs as change agents – as disruptive business ventures – in furthering socioeconomic change for other women.

INTRODUCTION

This investigation analyzes the intersection of women social entrepreneurs who have developed a social mission to solve the socioeconomic issues of other women. Poverty is a very real challenge for women globally due to a lack of employment or self-determination in the majority of market systems (Banerjee et al. 2006). Significant shifts in the focus of a company as a socioeconomic entity began with corporate social responsibilities to stakeholders becoming a focus of companies beginning in the 1980s and into the early 2000s. A revised model of business entrepreneurship also followed with a focus on making a difference in society by using small business ventures with a social mission to solve socioeconomic problems.

In 1983, Muhammad Yunus articulated the plight of Bangladeshi women seeking to develop their commercial enterprises – they lacked an economic voice. They were unable to obtain small loans to assist with their business development (Yunus, 1999; Rahman 1998). The recognition spurred on entrepreneurship. It took an even firmer foothold in global markets after Yunus won the Nobel Peace Prize in 2006. The honor recognized his work on providing microcredit to women who sought financial independence as small business owners in Bangladesh and elsewhere in developing economies (Yunus 1999). Social entrepreneurs are

thought leaders – they initiate their project through what Mair et al. (2012) state is a “process of conceptualization, whereby they interpret and redefine a social problem that has not been adequately addressed, if addressed at all, by existing organizations” (p. 354). Further, social entrepreneurs embrace the *disruptive* practice of traditional mainstream market endeavor by “(re)interpreting and (re)defining it, which often involves stepping outside conventional ways of thinking and acting on such issues” (Mair et al. 2012, p. 355).

Although Mair et al. (2012) did not research the specific challenges or cases of women social entrepreneurs, they focused on “target constituencies” or market groups. Their research embodied the typologies of specific social groups attended to by a social entrepreneurial endeavor. Women target constituencies comprised 11% of the 200 social entrepreneurial samples studied by Mair et al. (2012). Women, children, the physically challenged, and environmental problems (i.e., clean water or sewage treatment) are often target constituents of social entrepreneurs.

A focused research on the aspects of women, leadership, social entrepreneurship and social benefit or venture organizations is critically needed. The dearth of literature on women as innovators and change agents in the business space that create social change needs addressing. Moreover, the height of women’s studies has ebbed since the earlier economic research work on feminist theory and women’s practices in the market some thirty years ago (Calás & Smircich 1989). Social entrepreneurial endeavors have been identified as effecting “systemic change” (Alvord et al. 2004). Women social entrepreneurial projects are further emblematic of a social shift in the business field.

For example, women in the UK “are much better represented among social enterprise than in mainstream businesses,” according to the European Venture Philanthropy Association (EVPA). The EVPA focuses on the use of the word “societal” in describing social enterprise missions because the market impacts reflect social, environmental, medical, or cultural outcomes (EVPA 2014). In addition, the Global Entrepreneurship Monitor (GEM) determined from a survey that women are “proportionately more likely to be social than mainstream entrepreneurs, despite the fact that overall men are more likely to be social entrepreneurs than women (3.6% compared to 2.8%)” (Harding 2006, p. 22).

The research on women social entrepreneurs has not been fully developed in the academic business literature. Further, the concept of women's social entrepreneurial endeavors in the US and global economies needs deeper theoretical underpinnings, including gendered challenges.

SOCIAL ENTREPRENEURSHIP DEFINED

A revised model of business entrepreneurship focuses a lens on making a difference in society using small business ventures with a social mission. These ventures seek to change, solve, disrupt the traditional notion of a for-profit company. They do so by creating a social mission to an intractable social problem (i.e., poverty, race, ethnicity, or gender bias related to access to venture funding and market presence) as a business. This paper focuses on gender and social entrepreneurship business development that seeks to solve a socioeconomic challenge for other women.

Social entrepreneurship is variously referred to as social enterprises, social ventures, or social mission entities that are created by individuals who identify a particular market socioeconomic or environmental challenge that needs a solution that a business product or service can solve. These individuals are perceived to be change agents in the business community. Dacin et al. (2010) listed an index of definitions that included keywords that define the directionality of social entrepreneurs:

- Progressive social transformation / transformative social change (Hartigan 2006, p. 45)
- Catalyze social change (Mair & Marti (006, p. 37) & transformative social change (Roberts & Woods 2005, p. 49)
- Exclusion, marginality or suffering of a segment of humanity (Martin & Osberg 2007, p. 35)
- Lack of financial means or political clout (Martin & Osberg 2007, p. 35; Harrison & Mason 2007)
- Achieving transformative benefits (Martin & Osberg 2007, p. 35)
- Inspiration, creativity, direct action, courage, fortitude (Martin & Osberg 2007, p. 35)
- Challenging state's hegemony (Martin & Osberg 2007, p. 35)
- Alleviating suffering and forging a New equilibrium (Martin & Osberg 2007, p. 35)
- Virtuous behavior (Mort, Weerawardena, & Carnegie 2003, p. 76)

- Coherent unity of purpose and action in the face of moral complexity (Mort, Weerawardena, & Carnegie 2003, p. 76)
- Risk taking (Mort, Weerawardena, & Carnegie 2003, p. 76)
- Catalytic changes by an individual who brings about changes in the perception of social issues (Waddock & Post 1991, p, 393)

Social entrepreneurial entities build on not only personal expertise, or newly learned expertise, but utilize *bricolage* (building networks with other market for profit, non-profit or NGO individuals and entities) (Desa 2012; Oliver and McKague 2009). The combination or recombination of existing social venture actors and resources in the market are “embedded (with a) social purpose” (Austin et al. 2006). Social enterprises may be non-profit, for-profit, or governmental entities (Bielefeld 2009), but crosses through various market organization structures as shown in figure1 below. By way of an example of the social venture space identified by the EVPA (2014), the following diagram (figure 2) illustrates the cross-sections for approaches to solving social issues in various international markets.



Figure 1

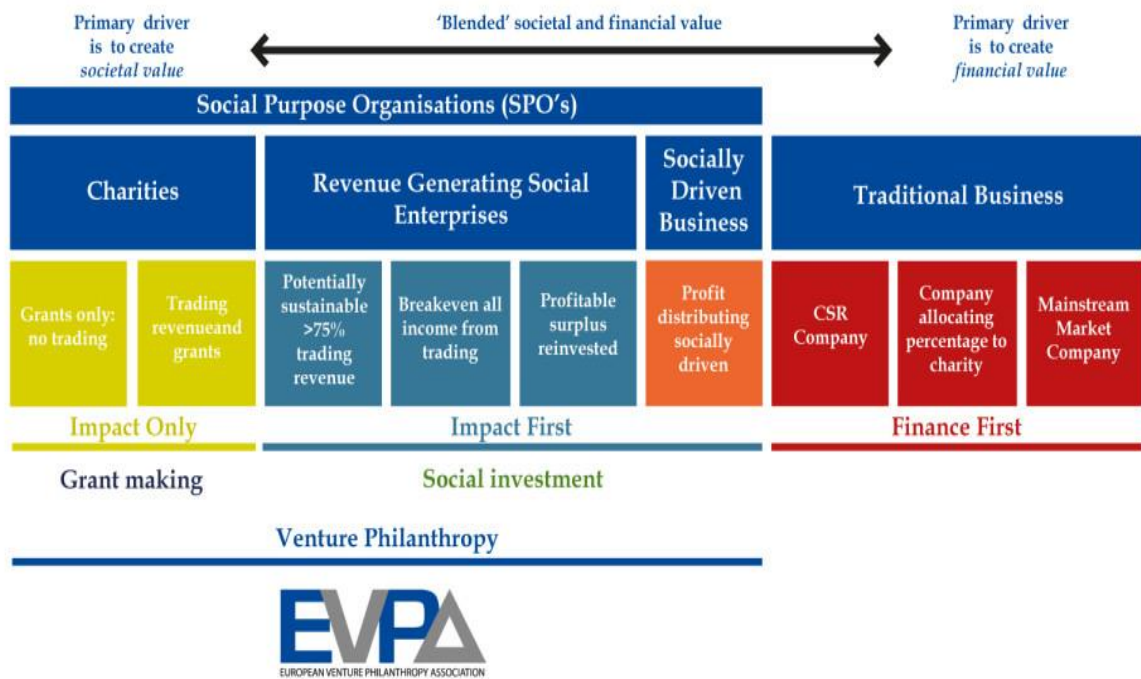


Figure 2

This paper will use the terminology, “social entrepreneur,” to designate what is a for-profit, social mission-driven business entity putting forth a product or service that generates revenue, but also seeks to solve a societal problem. The social entrepreneur’s intended goal is a social mission to solve a social issue, rather than focus on the eventual of success (or failure) of a profit aspiration.

Social entrepreneurial entities are *disruptive* in the sense that they serve as a business venture but do not seek profit (as defined in traditional business purposes literature) as the primary aim of the entity’s existence. Social entrepreneurs are *change agents* within traditional economic market systems because they provoke transformative business practices based on innovative products or services that solve a societal problem (Dees 2001). However, the literature in mainstream academic business strategy, management, and business ethics journals has had limited foci on social entrepreneurship until the last 15 years, and none specifically on women social entrepreneurs.

Further, I use the positive theory of social entrepreneurship advanced by Santos (2012) and the primary mission of the practice-approach taken by Dacin, Dacin and Tracey (2011)

in defining a theory of social entrepreneurship as an entity seeking to “creat(e) social value by providing solutions to social problems” (Santos 2012, p. 336). Social value creation focuses a venture’s activity on the aggregate value added to members of a community, which is derived from cost accounting to create that socioeconomic value as an economic impact.

Economic development in global communities provides numerous examples of social impacts throughout human history. Poverty, clean water, access to small entrepreneurial funding for women (Harrison & Mason 2007), eyeglasses or cataract surgeries for disenfranchised members of communities, sanitation and garbage treatment systems in rural villages, or shoes for children so that they can attend schools, are examples. These are global challenges for developing human well-being (Sen, 1999; Seelos and Mair 2005). Social entrepreneurs have taken these seemingly intractable issues as business challenges. Nongovernmental, non-profit foundations and 401(c)3 non-profit organizations have sought to address these community needs through philanthropy, targeted educational access and volunteerism. However, their goals have not been able to solve, only provide some levels of mitigation of these challenging social needs for women.

Entrepreneurial endeavors result in empowerment for women (Valerio et al. 2014). In other words, empowering women as entrepreneurs is of critical need in communities and markets. However, the academic literature has not addressed the specific challenges of women social entrepreneurs. The exception is Dacin, Dacin and Matear’s (2010) case study of women in Bangladesh who received a microcredit loan from Grameen Bank to develop their own entrepreneurial enterprise, but who were met with, “one unintended consequence of loans to married women - increased violence against this group rather than the intended social objective of empowering them” (Rahman, 1998; Schuler, Hashemi, & Badal, 1998). Much more analysis and understanding of social impact business development by women is needed.

This paper focuses on the practice of social entrepreneurship by women for other women as a positive theory of disruptive behavior towards developing their economic voice in a community. First, we need an understanding of traditional business entrepreneurship by women. Then, I will highlight the distinctions and challenges of women *social* entrepreneurs.

TRADITIONAL ENTREPRENEURSHIP VS. SOCIAL ENTREPRENEURSHIP

Traditional women-owned business entrepreneurs focus on economic capital goals in much the same ways as men, but they tend to cluster predominately in one market segment – the consumer sector. Gender influences women’s’ decisions to become traditional entrepreneurs, but studies have not been pursued on the specific influences of gender on women’s social entrepreneurship practices. What has been demonstrated is that women in traditional entrepreneurial business enterprises face uniquely gendered challenges in economic equity and justice in global communities (Kleinrichert 2013).

According to the Kauffman Foundation, women own 16% of US based businesses, with only 10% founded by women. This is a small, but determined set of women leaders in the small business sector of the US (Robb et al. 2014). However, in the US, recent research demonstrates that “women-owned entrepreneurs raise smaller amounts of capital to finance their firms and are more reliant on personal rather than external sources of financing” (Robb et al. 2014; Coleman and Robb, 2009; Coleman and Robb, 2010). The survival rate of women-owned businesses is lower than that of men – significantly, and particularly due to a lack of capital (Robb 2002). The global statistics on financial access for women traditional entrepreneurs are dire.

In fact, the three most significant challenges for women traditional entrepreneurs are financing gaps, lack of mentors, and individual views of success and failure (Coleman and Robb 2010). Men may face these challenges as well, but to a lesser degree because of several factors according to Coleman and Robb (2010): men are more likely to seek funding or access to funding through business acquaintances and friends that women in business don’t have as counterparts on the same percentage levels. The differences in the motivations of men and women traditional entrepreneurs had earlier studies (Cromie 1987). These statistics are part of the historical backdrop of all US employed women as of August 2014, with 57 percent of all US women being labor force participants (Robb et al. 2014).

Women comprise a global market segment of an estimated 126 million women traditional entrepreneurs across all age brackets in 67 global economies as new start-up ventures, and an estimated 48 million women traditional entrepreneurs employ one or more workers in these ventures (Kelly et al. 2012, p. 6, 8). Women entrepreneurs provide an

economic value to themselves, and the market – they are attributed to creating jobs for others in their communities as well. However, access to entrepreneurial “venture finance accounts for twice the proportion of business discontinuance among women compared to men in the US and Israel—the two countries most visibly associated with sophisticated financial systems for entrepreneurship. The lack of financial capital funding is, therefore, not just a problem in less developed entrepreneurial ecosystems; it is a global characteristic cited by twice as many women as men entrepreneurs for leaving their start-up business (Kelly et al. 2012, p. 11, 42).

Women in India experienced a cultural shift towards access to develop business entrepreneurial endeavors beginning in the 1970s with the advent of the women’s decade and the opportunities to establish an independent economic status through a business venture (Sinha 2006). Numerous studies were done on several hundred women business entrepreneurs to determine their objectives and outcomes as they compared to the experiences of men entrepreneurs that included the following factors: motivating factors; attitudes of families and developmental or promotional agencies; challenges/difficulties encountered in the market; determination of measures for promotion of women entrepreneurs (Sinha 2006). These factors would be useful in research for determining similar aspects of women’s social entrepreneurial experiences in various global contexts.

Further, only seven market economies (Panama, Thailand, Ghana, Ecuador, Nigeria, Mexico and Uganda) show statistically equal or higher levels of participation of women as entrepreneurs than men in those countries. In fact, “Sub-Saharan Africa, where 27% of the female population on average are engaged in entrepreneurship,” has the highest level of women entrepreneurs in the world (Kelly et al. 2012, p. 8). The lowest levels of women entrepreneurship are found in the MENA/Mid-Asia region (4% of the female population, compared to four times that rate for men). Developed Europe, Asia, and Israel are at 5% of the female populations, respectively (Kelly et al. 2012, p. 8). The greatest global challenge for women entrepreneurs is access to financing for their ventures.

Women entrepreneurs comprise 10% of the US population, compared to 15% of the population for men (Kelly et al. 2012, p. 16). The demographical statistics for US women illustrate that 70% of US women have at least a college degree. The greatest challenge for US women entrepreneurs is financing – the lack of access or continued access to business

financing is twice as likely the reason for women to cite for leaving an entrepreneurial endeavor as male entrepreneurs. In other words, “lack of finance is therefore not just a problem faced in less developed entrepreneurial ecosystems” (Kelly et al. 2012, p. 41).

African American women entrepreneurs have experienced a unique challenge in the United States (Harvey 2005). The correlation between these experiences to African American women social entrepreneurs in the US would be a valuable study. In particular, gendered and racial barriers to entry into entrepreneurial ventures have resulted in the stratification of individuals in societies along gendered and cultural identities (Shinnar et al. 2012). In other words, it is the “result of institutional processes that partition society into advantaged and disadvantaged socially constructed groups” of individuals (Robinson et al. 2007, p. 133).

SOCIAL ENTREPRENEURSHIP BY WOMEN

Significant shifts in the focus of a company as a socioeconomic entity began with corporate social responsibilities to stakeholders taking a firm hold starting in the 1980s and into the early 2000s. A revised model of business entrepreneurship also followed with a focus on making a difference in society by using small business ventures with a social mission. These ventures form a particular value-creation niche known as social entrepreneurship. It focusses on individuals and small enterprises solving domestic and international social problems related to poverty, access to technology, or addressing environmental concerns (Marshall 2011).

Social entrepreneurship refers to both opportunities and business activities that “leverage economic activity to pursue a social objective and implement social change” (Mair et al. 2012, p. 353). In other words, social entrepreneurs are “enriching communities and societies” (Zahra et al. 2009). Earlier definitions, with examples of social entrepreneurs, often included non-profit organizations or philanthropic goodwill projects that focused on fund-raising to solve social issues (Waddock and Post, 1991). This paper’s focus is on social entrepreneurs who make the most of a singular or combination of methodologies to support their efforts utilizing various forms of capital to create value.

These four possible methods include social, economic, human, and political capital (Mair et al., 2012). Further, social entrepreneurs have external support systems and entities to facilitate their navigation of the four methods to create one or more forms of value for their

endeavor and their target stakeholders. For example, Ashoka is a non-profit organization of 3000 individuals and entities, referred to as Fellows, from across 70 countries. Their focus is on social enterprise and entrepreneurial endeavors to solve a social issue through market resources. Ashoka embraces the mission of utilizing the “critical skills of empathy, team work, leadership and changemaking” through social entrepreneurship (Ashoka 2014).

Social stratification, in other words, the social structure, various institutions, and multifaceted cultures hang in the market space for social entrepreneurs on a gendered basis. Women have increasingly embraced the market sector for social entrepreneurship, comprising 40% of the Ashoka Fellows on a global basis (Ashoka 2014). This compares to overall global business entrepreneurship being recognized as “the broad-based driver of economic growth and societal well-being.” According to the Kerry Healey, President, Babson College in the Foreword to the *Global Entrepreneurship Monitor 2012 Women’s Report*:

Women’s participation in entrepreneurship differs around the world, as does their impact on job creation and innovation. Still, in nearly every economy there are fewer female than male entrepreneurs, and they appear to show reluctance to scale their businesses or to enter new and less tested markets. The report raises many intriguing questions, including how women’s participation in entrepreneurship in various societies reflects different attitudes and perceptions about women and how these cultural constraints impact the potential of women as entrepreneurs (Kelly et al. 2012).

ENTREPRENEURSHIP AS SOCIAL CHANGE

The challenges for women social entrepreneurs in a variety of markets include a persistent lack of access to business development-related support for education, obtaining meaningful venture capital from external financial lending institutions, and economic support for the needs of women in a variety of global contexts. Self-determination for women has lacked in many global communities to solve intractable issues of poverty steeped in gendered barriers to market entry. Social entrepreneurs’ attitudes hold a persistent theme of self-determination, despite obstacles for those who seek to create remedies to the gendered disparity. Aligning women’s social entrepreneurship goals and initiatives with societal needs is a critical aspect of social entrepreneurial strategic initiatives. There is a need for further research on specific social entrepreneurial endeavors of and for women, including case studies of ventures that focus on women-owned and women-benefitted social entrepreneurial ventures that build socioeconomic capital across diverse populations of women domestically and globally.

Male business owners have not faced the same gendered entrepreneurial challenges (Mitchell et al. 2011). The key attributes for successful entrepreneurial endeavors require analytic abilities, abstract thinking and planning, problem-solving and decision-making. These tools have not been readily available to many women where education has been barred or dissuaded. In some countries, women entrepreneurs may face identity conflicts, such as “dual-identity” of their societal roles. Moreover, the Global Gender Gap Report Index measurements demonstrate the size of the gender market inequality gap due to a lack of market empowerment in four areas:

- Economic opportunity/participation – salaries, participation levels and access to high-skilled employment
- Educational attainment – access to basic and higher level education
- Political empowerment – representation in decision-making structures
- Health and survival – life expectancy and sex ratio (Jütting et al. 2008: 78).

WOMEN SOCIAL ENTREPRENEURS – EMPOWERMENT AND LEADERSHIP

Santos (2009) argues that social entrepreneurs’ pursuit of empowerment, rather than control, is generated from their expertise in developing socioeconomic value creation. Further, social entrepreneurs have the “capacity to identify and solve their problems with their creativity and skills, and to depend on each other in tackling problems” (Santos 2009, p. 347). In addition, Santos (2009) defines empowerment as a construct of an individual’s ability to develop “the capacity to solve problems, to make choices, and to have the confidence to act on them” (p. 347). A number of case studies of empowering women to be economically viable that embodies women’s leadership in their communities include the following social entrepreneurs who have empowered other women and include:

- Grameen Bank – global microfinance lending operations through local banking facilities, originated by Muhammad Yunus for women in Bangladesh (Yunus 1999)
- Kiva – global crowdsourcing online public-supported lending of \$25 microloans to women in need, originated by Jessica Jackley and Matt Flannery from San Francisco base (Kiva 2015)
- Ashoka – global support since 1980 to create a network of social entrepreneurs, including a focus on women, originated by Bill Drayton (Ashoka 2014)

- Catracha Coffee – meaning Honduran woman, is a social enterprise founded by Mayra Orellana-Powell dedicated to providing access to the specialty coffee market for small coffee farmers in Santa Elena, Honduras (Catracha Coffee 2014; Cholette et al. 2014)
- Rcoz – procurement of used/discarded hotel soap bars to remanufacture into hygienic new bars of soap to give to women and children in India’s slums, founded by Roopali Rajvanshy and her son Raghav (Rcoz 2014)
- MoolaHoop - rewards-based online crowdfunding platform that enables women entrepreneurs seeking to raise funds for their small business to promote their entrepreneurial endeavors publicly, founded by Brenda Bazan and Nancy Hayes (MoolaHoop 2014)
- Ciudad Saludable – a compilation of micro-entrepreneurs (small business people) from various Peruvian communities to take charge of collecting and processing local village garbage into recyclables and compost, which provides jobs for men and women, founded by Albina Ruiz, Peru (Albina Ruiz 2005)
- 12 Small Things – online and local environmental festivals market for seasonal global fair trade mostly women artisan-made products, founded by Laurie Kanés (12 Small Things 2014)

CONCLUSION

The research of social entrepreneurial endeavors of and for women, including case studies of women-owned and women-benefitted social entrepreneurial ventures is needed in the academic literature. These ventures build socioeconomic capital across diverse populations of women domestically and globally. The challenges for women in a variety of markets include a persistent lack of access to business development-related support for education, obtaining meaningful venture capital (from external financial lending institutions), and economic support for the needs of women in global communities to solve intractable issues of poverty steeped in gendered barriers to market entry.

This analysis should be two-fold: global qualitative case study literature and quantitative survey analyzes of women-owned enterprises in the US and globally. Further analysis needs to include both gender and socioeconomic backgrounds, as well as access to the tools to be successful entrepreneurs for the particular market in which women live and work. The outcomes of further research would highlight the unique challenges facing women in social entrepreneurial business enterprises, including economic equity and social justice in global communities.

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