

Addressing social norms in women's entrepreneurship : Pathways to sustainability, inclusiveness, and social entrepreneurship

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Abstract

This study analyzes women entrepreneurship and social norms from the perspective of self-help groups (SHGs) in India, particularly in Odisha. SHGs have become important platforms for facilitating women's economic participation, collective empowerment, and local innovation. Yet, deeply rooted patriarchal, caste, and cultural norms continue to constrain women's entrepreneurial aspirations, decision-making power, and market access. Using a qualitative case study approach, including focus groups, in-depth interviews, and an integrated literature review, the study focuses on how these social norms influence and limit entrepreneurial outcomes.

Three main areas of evidence, consistent with the conference theme, have been identified. First, sustainability: SHGs contribute to sustainable development by providing livelihood opportunities, increasing economic resilience, and stimulating community-based economic activity. However, these potentials may be lost in the absence of supportive institutional reforms. Second, inclusion: While strong social hierarchies still create unequal access and limit leadership potential, SHGs are inclusive spaces for poor women. It is important to remove these barriers for promoting inclusive development. Third, social entrepreneurship: SHGs are a means to bring about social cohesion for economic growth, but they must be strengthened by enabling policies and gender-neutral networking systems. To unleash the potential of women SHG members by creating inclusive ecosystems that foster sustainable development, the study argues that harmful social norms must be addressed.

The elimination of constraining social norms is essential in unlocking women's entrepreneurial potential and building inclusive settings that support sustainable economic growth. The findings have significant implications for academics, policymakers, and

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industry partners committed to revitalizing entrepreneurship for promoting social justice and sustainable development.

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1. Introduction

In a country like India, encouraging women to start their own enterprises is a means to bring about inclusive growth and sustainable development. Although there are policy supports in place for more than 30 years (e.g. the Mahila Cooperative Scheme, The National Rural Livelihood Mission and several state level entrepreneurship schemes) women constituted a low proportion of entrepreneurs. Social norms and cultural barriers, from caste and religious lines to what it means to be a legitimate leader or the “right” place for women, also still remain deeply entrenched. Women often face social restrictions and home responsibilities that leave little time for engaging fully in business. Self-Help Groups (SHGs), which are small groups of 10-25 women who raise money, participate in microfinance, and conduct livelihood activities, have emerged as a key policy tool for women’s economic inclusion. SHGs are praised for promoting social capital, group organization, and gradual empowerment (e.g., voice, confidence) in addition to financial inclusion. However, there is still a lack of research on the extent to which SHGs can operate independently of the constraints of social norms. The study argues that the full potential for sustainability and inclusion of women entrepreneurs will not be achieved unless SHG-based interventions are specifically norm-aware, that is, engaging with and changing social norms rather than ignoring or circumventing them. Norms related to gender, caste, class, and marital hierarchy strongly constrain the discursive space in which women entrepreneurs operate. Understanding the conflicts over norms at the micro and medium levels is essential.

How do women entrepreneurs in Self-Help Groups (SHGs) across India (with a focus on Odisha) negotiate, challenge or perpetuate social norms to create sustainable, inclusive and socially innovative businesses? The following research questions address this interrogation:

1. How do women entrepreneurs based on Self-Help Groups (SHGs) use the SHG structure to create sustainable livelihoods in norm-bounded environments?

2. How do SHGs reproduce or challenge hierarchies and what internal inclusion dynamics (such as caste, class and leadership) influence who benefits from them?
3. What barriers do some women face when they move from purely profit-driven entrepreneurship to social entrepreneurship—that is, endeavors that challenge social norms?

This paper makes three contributions: (a) It clearly places norms at the center of the study of women entrepreneurs in SHG settings; (b) It theorizes ideal negotiation paths in the field of sustainability and social entrepreneurship; and (c) It provides recommendations for practice design and policy for SHG-based entrepreneurial ecosystems.

The structure of the paper is as follows: the literature on social norms, women entrepreneurship and SHGs is reviewed in section 2; the methodology is presented in section 3; the empirical results are reported in section 4; the implications are discussed in section 5; and recommendations and future study directions are concluded in section 6.

2. Literature Review

2.1 Social Norms, Gender, and Entrepreneurship

Unwritten, generally acknowledged rules for proper behavior within a community (such as a family, caste, or village) are known as social norms. They are upheld by expectations as well as social and symbolic repercussions. Because they dictate who can take risks, who is trusted, who leads, and who “belongs” in public life, norms are essential to gender. Research shows that gender norms limit women’s mobility, networking, access to credit, and the legitimacy of leadership roles in companies [1].

In the literature on entrepreneurship, norms serve both direct and indirect purposes. Conventions have the direct power to stigmatize female entrepreneurs (e.g., “business belongs to men”) or impose behavioral restrictions (e.g., women must not travel alone). Norms indirectly shape institutions, social capital structures, and opportunity costs, including the expectations of domestic work. A research on Nepal demonstrates that gender norms significantly moderate the impact of institutional assistance on entrepreneurial survivability, making it more difficult for women to benefit from policy support [2].

Furthermore, some theoretical work shows how even small, cumulative normative constraints that are reinforced in hierarchical structures reproduce gender differences that appear “natural” over time

[3]. According to [4], the gender gap in opportunity entrepreneurship closes in settings with stronger institutions that can counteract normative constraints.

In conclusion, the normative framework must be addressed in any intervention meant to support women entrepreneurs. Otherwise, it would be assuming that business practices are unaffected by norms, a claim that empirical evidence contradicts.

2.2 Indian Women Entrepreneurs: Hindrances and Opportunities

Women entrepreneurs in India face several challenges including limited funds, insufficient networking or connections within the market, lower levels of human capital, gender stereotypes, lack of policy adoption [5]. Financial, human, social, and symbolic capitals are necessary to become successful in a market with high returns. Besides, social capital and cognitive factors (ex: risk taking propensities and self-efficacy) influence Indian women's entrepreneurial intentions. Institutional context like rules and regulations, credit systems, social welfare systems matters [6].

Kabeer [7] argues that norms around women's access to public space and mobility mediate the main barriers to scale faced by women entrepreneurs: weak networks, lack of market access and insufficient information. Many SHG women said that during the pandemic SHGs could not provide much support in the technological and market expansion dimensions, indicating that they are still not equipped to be able to tackle structural barriers, reports a more contextualized recent empirical paper on SHGs [8]. In another south Indian study of women engaged in Hand in Hand India's program, [9], [10] point to the fact that although entrepreneurship brings a new kind of freedom, double burdens, patriarchal control and entrenched domestic expectations do persist; finally, an Indian study of the socio-economic role of SHGs in Cooch Behar district, found that SHGs increase women's empowerment (voice, mobility, control over decision-making) although there are differentiated outcomes by class and caste [11]. The broader point made by these studies is that even as the policy landscape encourages entrepreneurship, the normative environment remains a critical filter.

2.3 SHG Models, Sustainability, and Inclusion

SHGs are designed as small savings-credit collectives. Over time, many SHG federations (village-level, block-level) also support livelihood

activities, training, collective marketing, and linkages with government or banks [12], [13].

From a sustainability lens, SHGs offer two advantages: risk pooling (mutual help in lean periods) and collective bargaining power (for procurement or marketing). But they also may carry risks of group fatigue, free-rider behavior, and elite capture (where more resourceful members steer benefits) [14].

In terms of inclusion, SHGs are ideally inclusive across caste, class, and minority identities, but in practice, many groups remain socially homogeneous or stratified internally. Some members (upper caste or more educated) often dominate leadership, decision-making, or network access [15], [16], [17].

The emerging notion of social entrepreneurship—enterprises that explicitly aim for social change (e.g. gender norm transformation) — introduces new possibilities. SHGs can incubate such entrepreneurial ventures, but scaling them often invokes new normative and institutional challenges [18], [19], [20].

2.4 Theoretical Framework and Research Gap

Despite the existing literature on women's entrepreneurship and self-help groups, there remain three notable analytical deficiencies. Prior studies rarely discuss (i) the influence of social norms on women's entrepreneurship; (ii) the dynamics of SHG in terms of inclusion and equity; and (iii) the transitions of women entrepreneurs from daily livelihood activities to social entrepreneurship.

To address these shortcomings, a normative negotiation perspective is used in this study, which posits that women's entrepreneurial agency is exercised within a limited normative context rather than in isolation. This study also draws upon institutional theory to highlight how formal structures interact with entrenched social norms, shaping the opportunities and constraints faced by SHG women entrepreneurs [21]. In addition, gender theory provides a lens to understand how patriarchal expectations and caste hierarchies reproduce inequalities, while also offering pathways for norm disruption through social entrepreneurship [22], [23], [24]. Three normative pathways are proposed: social entrepreneurship (disruption of norms), inclusion dynamics (equity within), and sustainability (focused on livelihoods). This study looked at how women navigate these paths, encounter obstacles, achieve some success, and receive adverse reactions.

2.5 *Novelty*

This study reconceptualizes SHGs not merely as financial mechanisms but as spaces where social norms are actively shaped, reinforced, and sometimes contested, placing these norms at the centre to explain how patriarchal and caste structures influence women's entrepreneurial agency, decision-making, and market access. It further integrates sustainability, inclusion, and social entrepreneurship into a unified framework, while highlighting the paradox that SHGs can both enable women's empowerment and simultaneously reproduce the very social constraints they aim to overcome.

3. Methodology

3.1 *Design of Research*

It is best to use a qualitative, multi-site case study design because norm dynamics are by their very nature interpretive. Odisha is taken as a focal context because of its vibrant SHG ecosystem and diversity in caste and tribal settings, but Tamil Nadu, and Rajasthan are also taken as sample states to capture regional variation. Interviews, focus groups, document reviews, and observation were all part of the 12-month fieldwork (March 2023– February 2024).

3.2 *Data Collection and Sampling*

Locations and SHG selection

Two districts—one more marginalized and the other relatively advanced in SHG networks—were identified in each of the selected states. To ensure diversity in caste composition, enterprise type (agro, handicraft, or services), and women's leadership roles, two SHG federations and four village-level SHGs were deliberately chosen within each district. Women entrepreneurs from SHGs that have been active for at least five years were selected to provide rich insights.

Respondents

- SHG women entrepreneurs (≈ 60 across sites)
- SHG facilitators, federation staff (≈ 10)
- Local community leaders (village heads, panchayat members) (≈ 6)
- Local bank officers or NGO partners (≈ 4)

Instruments

- Semi-structured in-depth interviews covering entrepreneurial journeys, normative constraints, inclusion experiences, and aspirations
- Focus Group Discussions (FGDs) with SHG members discussing norms, group dynamics, and enterprise challenges
- Observation of SHG meetings, demonstrations, or market events
- Review of federation records, meeting minutes, and local government documents

Each interview lasted between 60 and 90 minutes. All interviews were recorded (with consent), transcribed, and, where necessary, translated into English.

3.3 Data Analysis

The data was coded thematically using NVivo software. Data coding included a combination of deductive (i.e. norms, agency, inclusion, sustainability, and social entrepreneurship) and inductive emergent codes (i.e. micro-level practices, backlash narratives). Triangulating across data sources (i.e. interviews, observations, and documents) added validity to each data source. General case vignettes were also created to describe the norm negotiation and how it shaped within sites and across sites. Comparative cross-site analysis was used to explore macro-level patterns, and divergence, across social context.

To enhance clarity the coding framework was organized into three primary themes aligned with the study's normative pathways: (1) Sustainability, (2) Inclusion, and (3) Social Entrepreneurship. Within each theme, sub-themes were identified inductively—for example, under sustainability: credit constraints, market linkages, and mobility restrictions; under inclusion: leadership capture, caste/religion-based exclusion, and micro-norm negotiations; and under social entrepreneurship: motivations, backlash, and hybrid modalities. This thematic and sub-thematic structure provided clarity in tracing how women entrepreneurs navigate, negotiate, or challenge social norms across contexts. This has been depicted in Table 1 below.

Table 1
Coding Structure

Theme	Sub Theme
Sustainability	• Credit constraints & repayment pressures • Market linkages • Mobility restrictions • Seasonality of enterprises
Inclusion	• Leadership capture & elite dominance • Caste/religion-based exclusion • Micro-norm negotiations & internal rule change
Social Entrepreneurship	• Motivations & early models • Norm backlash & constraints • Hybrid modalities & norm leveraging

3.4 Ethical Considerations & Reflexivity

Informed consent was obtained, and participant anonymity was upheld, as well as their option to withdraw. Researcher positionality (as an outside researcher from outside communities) was reflexively considered in the process, which also included iterated checking with local partners and respondent review.

4. Findings

The research results are unified by three normative negotiation pathways: sustainability through SHGs, internal struggles around inclusion, and social entrepreneurship as a mechanism of normative leverage. These are discussed in the order noted, with vignettes to illustrate, and where relevant, comparisons across sites.

4.1 Pathway I: Sustainability through SHG infrastructure

4.1.1 SHG as buffer and stepping stone

Most women entrepreneurs described that prior to their major business operations, they engaged in less significant business operations - poultry, weaving, vegetable selling, or foodstuffs. The women used their SHG savings and internal loans to pay for inputs; they often provided reinvestment from profitable operations; they established the business to

develop stability over income (particularly during lean periods) that stabilized income and built confidence and legitimacy.

One SHG member, Meera (Odisha) provides an example:

“When my husband’s farm yield was low, I used the SHG loan and bought saplings. I sold them to feed the children. Over 3 years, other families saw that I could manage sales as a reliable business. Little by little they trusted that I was doing business as well.”

In this way SHGs can act as institutions of risk-pooling and/or mutual-help. Members help each other out during events of shock (e.g., illness, crop loss) with access group (SHG) funds.

4.1.2 Barriers to sustainability

However, several barriers were identified:

- Credit constraints and repayment pressures: Internal credit limits for SHGs are minimal. When individuals are seeking investments that are ambitious (for example, mechanized tools), they frequently require loans from an alternative source where formal banking constraints and collateral issues arise.
- Market linkages: For several women, they reported that they could produce, but having reliable buyers—especially in larger quantities is challenging. Institutional (for instance, government orders) or organized marketing buyers, is a reoccurring barrier.
- Normative constraints on mobility and negotiations: Several women mentioned finding it hard to be in the far away markets, negotiate prices with technical middlemen, and extend their products beyond commodities they have made in the community for fear of possible ridicule from other residents.
- Sustainability that is affected by seasonality: Some enterprises were dormant for prolonged periods in off seasons when they otherwise had no reserves or were not completed enterprises when they were not busy.

Therefore, while SHGs may help to bootstrap sustainability, it is a limited capacity if little is done in terms of society causing a structural and normative support.

4.2 *Pathway II: Internal Inclusion, Hierarchies, and Norm Conflicts*

4.2.1 Leadership Capture and Elite Dominance

Some SHGs, while bringing together diverse socio-economic women, had leadership focused on the most educated or “privileged” women (who were often from the upper caste). These leaders, as part of their roles in providing external connections—in terms of communicating with banks, buyers, NGOs, etc., and as part of their roles of guiding internal group meetings—set agenda items, determined fundraising responsibilities and determined when group products would be sold all in one package.

In one SHG in Rajasthan, a woman from a relatively economically better-off family became the president and declared that the group’s “voice” would be dedicated to a handicraft product of preference to her caste-affiliated family. Other group members reflected feeling it was difficult to assert their preferences:

“She decides what we will make, where we sell; we go along. If I make a suggestion, I hear ‘stay in your lane’.”

Those dynamics not only reproduced relationships of inequality, but also created tension for a group when lacking trust in each other to try to work collectively.

4.2.2 Caste, religion, and exclusion

In some instances, SHGs rivaled caste or religious divisions, but social distance remained. Lower-caste women would sometimes defer to upper-caste women in discussions, or exclude lower-caste women’s participation in decision-making contexts. In a village dominated by tribal people in Odisha, women in inter-caste SHGs experienced subtle exclusion where upper-caste women would meet in different homes without lower-caste women’s knowledge; lower-caste women would just do all the manual labor; or, if all women met together for a meeting, informal seating hierarchies were established.

At times, there was social disincentive among women to build cross-caste alliances or mutual business ventures; for instance, some women admitted they would refrain from proposing a move anytime they considered a larger expansion too large for the capacity of their current social networks, because they worried it would illicit bad feelings and gossip. As one woman put it:

“If I try to go beyond my caste boundary, people will speak badly. So, I just stay small.”

And in this way, the process of internal inclusion is not neutral, but rather are deeply normative.

4.2.3 Micro-norm negotiation and internal rule change

Yet, in some groups, internal norm renegotiations occurred—at the margins. For example, a federation-level meeting instituted a rule that leadership positions must rotate every two years and that at least two backward caste women must occupy office-bearing posts. Several groups also adopted codes of conduct to curb social exclusion (e.g. no caste-based insults). These micro-level rules sometimes nudged normative change within the group space.

4.3 *Pathway III: Social Entrepreneurship as Norm Interrupter*

A smaller subset of women used their enterprises not only for livelihood but as social activism tools—e.g. awareness campaigns, skill training, health services, or marginalized community inclusion. These can be seen as social entrepreneurship ventures, attempting to disrupt patriarchal and exclusionary norms.

4.3.1 Motivations and early models

Women narrate their motivations in socially framed language:

“I teach girls mobile repair, so they don’t depend on men.”

“I run a sanitary napkin venture in tribal hamlets and speak in schools—my business is also message.”

These ventures often build on existing networks in SHGs, leveraging trust and credibility.

4.3.2 Norm backlash and constraints

However, social entrepreneurs often face greater resistance:

- **Community pushback:** In some villages, women who asked male community leaders or fathers to attend sensitization meetings were mocked. Some were labeled “too forward” or “casting outside their sphere.”
- **Time conflicts:** Running a social venture demands extra time (training, advocacy), which compounds domestic burdens and often leads to conflict with in-laws.
- **Institutional reticence:** Government schemes often treat women enterprises as livelihood units, reluctant to fund explicitly social

missions. Banks expect profit-only models, thereby constraining mission focus.

- **Scaling constraints:** Scaling these ventures beyond the village often means entering domains of male-dominated networks, where trust, access, or legitimacy is missing.

Nevertheless, some women have succeeded by gradually expanding from subsistence levels to larger federated models, often through alliances with NGOs or local government bodies.

4.3.3 Norm leveraging and hybrid modalities

Some social entrepreneurs implement hybrid modalities, in which the enterprise sells a product that generates revenue while also communicating a social message (e.g., the sale of ecological craft items while conveying a message about children's nutrition). Other entrepreneurs coordinate the "market + awareness fairs" that sell products and have booths where they work to promote sensitization. These hybrids may shield against a blunt response to the social message while also allowing for some mediation of norms.

For example, in Odisha, a group of tribal women started a tourism-based social enterprise that provided training in handcraft and cultural performance as a service. They were able to subsidize hygiene education for adolescent girls with revenue received from tourists visiting their enterprises. The women gradually gained legitimacy in their community as market profitability and social mission became increasingly balanced.

Table 2 below summarizes the three normative pathways identified in the findings, highlighting their features, barriers, and illustrative examples.

Table 2
Summary of Normative Pathways

Pathways	Key Features	Barriers	Examples
Sustainability	SHGs as buffers and stepping stones; risk pooling; income stability	Credit constraints, weak market linkages, mobility restrictions, seasonality	Meera (Odisha) using SHG loans for saplings to stabilize family income

Contd...

Inclusion	Collective organization; potential for diverse participation	Leadership capture by elites, caste/religion-based exclusion, social distance	Rajasthan SHG dominated by upper-caste leader; Odisha tribal SHG exclusion
Social Entrepreneurship	Enterprises with social mission (training, awareness, health services)	Community backlash, domestic burdens, institutional reluctance, scaling constraints	Tribal women in Odisha combining tourism enterprise with hygiene education

5. Discussion

5.1 *Norms, Agency, and Structure: A Relational View*

The results highlight that women's entrepreneurial agency is not a free-floating power, but also operates within a normative field. Limitations and possibilities are shaped by the micro-level of household/community practice as well as meso-level village and caste norms. The SHG structure is a mediating agency: both facilitating (through collective assistance) and limiting capacity for norm negotiation (by internal power structures).

Comparative evidence [2] suggests that normative strength conditions the extent to which institutional support matter for women's entrepreneurship. My findings extend that insight to the SHG arena: the stronger the normative resistance (e.g. rigid caste boundaries, gender segregation), the more limited SHG benefits become.

5.2 *Pathways and Trade-Offs*

Every normative path (sustainability, inclusion, social entrepreneurship) has its trade-offs and thresholds of norm disruption. And the more disruptive the venture (social mission, crossing boundaries, challenging patriarchy), the more backlash is feared. Some stay in safer fields, some slowly expand the boundaries and a few radical cases try to challenge norms explicitly—often at personal cost.

These paths are consistent with different degrees of risk aversion and extent of familial support. As a gender, women in supportive households or with progressive family background are further likely to engage themselves in social entrepreneurship; those with restrictive households often remain in sustainability pathways.

5.3 Policy and Institutional Implications

There is important design implications related to policies:

1. Norm-aware programming: The design of SHG and entrepreneurship initiatives must provide an explicit way to change norms (dialogues, gender reflection workshops, norm champions).
2. Leadership rotation and quotas: Require rotation and quotas that allocate leadership roles to marginalized groups, which can help mitigate internal elite capture.
3. Norm-safe scaling platforms: Create collective spaces (e.g. women's fairs, cluster exchanges) that are norm-safe and thus offer potential visibility for once-marginalized ventures alike without a threat backlash.
4. Incentives for a social mission: Provide differentiation in funding or incentives for women-based enterprises that promote social mission in addition to their business, due to the high normative challenges for them in doing so.
5. Linking with local institutions: Promote the idea of SHGs collaborating with local governance (panchayats, schools) as a way to gain legitimacy for women's roles in public.
6. Monitoring norms over time: Build norm-sensitive indicators (e.g. mobility, caste mix, confidence to lead, etc.) into program evaluation frameworks.

5.4 Contributions and Significance

Theoretical Contributions

- Introduces the concept of *normative negotiation pathways* (sustainability, inclusion, social entrepreneurship) as a framework for analyzing women's entrepreneurship in SHGs.
- Extends institutional and gender theories by showing how formal structures and patriarchal norms interact to shape entrepreneurial agency.
- Reconceptualizes SHGs as *norm-shaping spaces*, highlighting their dual role in enabling empowerment while reproducing constraints.

Practical Implications

- Provides actionable design strategies for **norm-aware programming**, leadership rotation, and norm-safe scaling platforms.
- Suggests differentiated funding and incentives for enterprises with social missions, recognizing their higher normative risks.
- Recommends collaboration between SHGs and local institutions (panchayats, schools) to legitimize women's public roles.
- Encourages monitoring of *norm-sensitive indicators* (mobility, caste mix, confidence to lead) in program evaluation frameworks.

This study highlights how social norms shape women's entrepreneurial agency within Self-Help Groups (SHGs), offering a framework of *normative negotiation pathways*—sustainability, inclusion, and social entrepreneurship. By integrating institutional and gender perspectives, it reconceptualizes SHGs as norm-shaping spaces and provides actionable strategies for norm-aware programming and policy design.

6. Conclusion and Future Research

It is shown in this research that when committed women entrepreneurs choose SHGs as a platform for sustainability, the outcomes produced can support entrepreneurship sustainability, but broader social normative changes are required to foster for inclusion and social-transformative entrepreneurship to become universal entrepreneurial behaviors in society. Examining the three normative pathways—(1) sustainability, (2) inclusion contestation, and (3) social entrepreneurship—demonstrate how women entrepreneurs, as a group, negotiate and navigate constraint in their journey, bending or breaking social normative practices will require a wider alliance and support system.

To unlock and realize the full potential of SHG-based interventions, they (SHG-based interventions) should shift their perspective away focus on credit and training to and toward a strategy for normative change in dialogue, leadership buy-in, safe spaces and institutional alignment.

Future qualitative research includes: (a) longitudinal studies of SHG cohorts' normative shifts, (b) quantitative norm-change experiments incorporating SHG programs, and (c) cross-national comparative studies, examining how national cultural context mediates normative-entrepreneurship interactions and dilemmas.

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