

# Analysis of Impact and Access of Government Support Schemes for Female Entrepreneurs from Minority Communities in Punjab

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## Abstract

Entrepreneurship by women has become one of the major approaches to inclusive economic development in India. Nevertheless, the availability of state-funded entrepreneurial programs is still unequal, especially among female representatives of minority groups. The paper explores the effects and availability of government support programs to minority women entrepreneurs in Punjab with particular focus to how gender, minority status, education, and spatial location interact. The study is based on a mixed-methodology, utilizing the telephonic interviews with minority women entrepreneurs, split into two groups: those who have used the schemes provided by the government and those who have not. Quantitative trends are supplemented with qualitative stories to have both quantifiable results and experiences. Informed by Intersectionality Theory (Crenshaw), Weberian views on bureaucracy, and by Patricia Hill Collins, on power and marginalization, the study shows that although government schemes have led to moderate to high economic gains to beneficiaries, their empowerment possibilities are limited to bureaucratic complexity, institutional gatekeeping, and gendered norms. The lack of participation in entrepreneurial activities by eligible women is identified to be caused by not having the intention of being an entrepreneur but as a result of being informational excluded, having a lack of trust in institutions and the use of informal support systems. The results indicate that the current schemes are more efficient as financial interventions rather than as social inclusion tools. The research would add to sociological discussions about gender, entrepreneurship, and state policy by showing that intersectionally informed and structurally responsive policy frameworks are necessary to bring about substantive empowerment to minority women entrepreneurs.

**Keywords:** Women Entrepreneurship, Minority Women, Government Schemes, Intersectionality, Bureaucracy, Punjab

## 1. Introduction

Female entrepreneurship in India is a comparatively new phenomenon and has achieved impressive heights since among 51 unicorns in the country 5 are being headed by women. However, the reason why most entrepreneurial activities are male-dominated is that our country is a patriarchal system that serves as a powerful force in our socio-economic system (Daymard, 2015; Talwar & Banga, 2024). Therefore, it has a direct and indirect impact on establishing the motives and challenges encountered by women as they embark on their entrepreneurial activities (Kaur & Verma, 2021). Due to this new trend in female entrepreneurship, its popularization has also become a key concern in modern India, as a key measure to address gender inequalities and promote economic growth (Chiplunkar & Goldberg, 2024).

The Indian government has put in place many initiatives to advance the participation of women entrepreneurs making them one of the major players in the growth and development of the country (Field et al., 2010). The initiation of these endeavors was done by a sequence of five-year development policy plans with the fifth five-year plan (1974-78) being the first one. The focus of five-year plans has since been shifted towards the welfare of women with special focus on empowering them through programs that encourage women to be entrepreneurs (Kumar & Gill, 2006). Some of them

are Annapurna Scheme, Bharatiya Mahila Bank Business Loan, Mudra Yojana Scheme, Orient Mahila Vikas Yojana Scheme, Dena Shakti Scheme and Pradhan Mantri Rozgar Yojana. However, it is important to note that female entrepreneurs, particularly minority ones, face a complex set of challenges and opportunities in terms of accessing government-sponsored entrepreneurial programs. This study seeks to evaluate the effectiveness and access to allied Indian government programs to assist women entrepreneurs with consideration to their intersectional category of minority. Through the application of sociological insights and the relevant schools of thought, such as Intersectionality Theory, Feminist Theory, and Social Capital Theory, the given study attempts to illuminate the subtle experiences of women who have used these schemes and those who have not. The final objective is to understand the challenges and benefits that they face.

## 2. Literature Review

Businesses, particularly Micro, Small, and Medium Enterprises (MSMEs) are the engine of the development of many economies. They are crucial in encouraging large scale entrepreneurship and creating job opportunities. India is one of the nations with a crippling 63.38 million MSMEs, which plays a

huge role in its economy. These businesses, constituting a significant 30.27% of the Gross Domestic Product (GDP) of the country, are important in the development of the Indian economy (MSME, 2022). In this way, the analysis of the effects and accessibility of the initiatives of the Indian government to female entrepreneurs, particularly women of minority groups, is an issue of paramount importance in the modern sociological discourse (Koneru, 2017; Sharma & Singh, 2021).

The core of this study is the understanding that women have traditionally been marginalized in India, and the situation is worsened when we speak about minority women (Sharma, 2022). To explain this phenomenon, we have to refer to intersectionality, which is explained by Kimberlé Crenshaw because it is impossible to investigate the experiences of female entrepreneurs who represent minority groups without referring to it. Intersectionality is based on the idea that people undergo several layers of oppression, which are determined by their gender, race, class, and other social aspects (Crenshaw, 2017). Crenshaw focuses on the intersection of the different elements of identity, such as gender, race, and class, and the particular problems they raise. As seen in the example of minority women entrepreneurs in India (Vinze, 1987), the challenges affecting them are further complicated by gender and minority status (Carbado, et al., 2013). This theory can be applied to the present study as it emphasizes the particular issues of female entrepreneurs that are members of minority groups (Agarwal, et al., 2018). It also discusses much on how government schemes ought to be in a position to detect and act on such overlapping identities so as to offer equal access.

On the same note, in the same vein, the works of Patricia Hill Collins are also critical, but on the intersectional framework. As an expert in the sphere of the marginalized communities, she sheds light on the need to understand the nature of power (Collins, 2019). Systemic barriers to marginalized communities are a common occurrence in the Indian context, which is based on historical inequalities (Tripura, et al., 2023). The views of Collins challenge us to critically analyze the way these inequalities are reflected in the availability of government schemes. It underlines the necessity of the policies that should not only offer financial assistance but also break the established power structures. In addition, Collins contends that marginalized groups create their knowledge and resistance. When applied to female entrepreneurs of minority backgrounds, it means that they might have different strategies and experiences in maneuvering government schemes. When considering this social problem in the perspective of sociological approaches, we are left with the works of Max Weber, who is a pillar of sociology. The Sociological discussion of

entrepreneurship, as well as provided a distinct view of the topic that can be related to the Indian government schemes. Weber has highlighted the importance of rationalization and bureaucracy in the modern societies (Weber and Karlberg, 2013). His writing emphasizes the fact that bureaucratic structures are at times impersonal and mazing and this may discourage the potential beneficiaries to approach government programs (Merton, 1963). This viewpoint when extended to the female entrepreneurs who are seeking government assistance underscores the bureaucratic obstacles that the women have to encounter. The complexity of paperwork, bureaucracy and red tape is usually a deterrent, limiting their access to such schemes.

Following the same, in his famous publication, *The Achieving Society*, published in 1961, McClelland presents a strong argument on the distinguishing feature of an entrepreneurial person. He brings the notion of achievement motivation or the intrinsic need to achieve. According to McClelland, a society that is typified by an overriding propensity towards achievement will produce dynamic entrepreneurs, thus leading to faster economic development. He also states that the motive to achieve success is the force behind the growth of new businesses (McClelland, 1961). The introduction of achievement motivation into the child-rearing system of a country with the purpose of developing an ideology based on the pursuit of success (Gozali & Paik, 2023).

Another critical perspective was offered by William B. Gartner, in the work on entrepreneurship. Gartner focuses on the subjectivity of entrepreneurial opportunities, indicating that the entrepreneurial activity is highly subjective and depends on personal perceptions and experiences (Gartner, 2016). In the context of female entrepreneurship in India, this very viewpoint focuses on the paramount significance of self-confidence and high level of personal efficacy (Franzke et al., 2022). It is therefore high time that government efforts must not just offer financial aid but also create a favorable atmosphere where women will be in a position to recognize and utilize entrepreneurial opportunities.

The impacts and the access to the government programs to the female entrepreneurs of the minority group in India under the sociological prism is a delicate matter because of our eclectic economic, political, and social circumstances (Saeed et al., 2014). The analysis must be comprehensive to study the bureaucratic practice, personal opinions, intersectionality of identities, and power relations. Examining the works of the sociologists such as Max Weber, William B. Gartner, Kimberle Crenshaw, David McClelland, and Patricia Hill Collins, it is possible to create a comprehensive theoretical framework that will assist in understanding and resolving the complicated issues that arise due to the intersection of entrepreneurship, gender, and

minority status. This way, the road towards the policy recommendations that not only aim at the economic empowerment of this marginalized group but also assist in integrating them socially and offering them a better life through inclusivity and equity in the entrepreneurial world of India (Kumar, 2023).

The two-fold nature of this research on the people who have availed of the schemes and those who have not will illuminate the impact and access issues. In this way, important lessons will be learned, which will allow developing more effective and inclusive policies.

### Objectives

The different objectives of this research include -

- Assessment of the availability of Indian governmental initiatives designed to empower women entrepreneurs, with particular attention to their situation as a minority group within the nation.
- Evaluation of the impact of these schemes on the economic empowerment and social mobility of female entrepreneurs from minority backgrounds.
- Identification and analysis of the various structural, cultural, and gender-related hurdles encountered by women after having gained access to the said schemes.
- Elaboration on the reasons why some female entrepreneurs from minority backgrounds have not availed of government schemes.
- Establishment of discourse on possible policy recommendations for enhancing the effectiveness of government schemes in promoting entrepreneurship among minority women.

### 3. Research Methodology

This paper has used mixed research design that incorporates both qualitative and quantitative research methods. To the same, telephonic interviews were carried out with the female entrepreneurs and the respondents were divided into two groups; the respondents who have already availed of the government schemes and those who have not. This information assisted us in determining statistical trends and variations (20 of each). The information was gathered by means of past surveys and documentary research. Also, the stratified and purposive sampling techniques were employed to choose participants because it ensured that different minority groups in different parts of Punjab were represented. In addition, qualitative interviews compensated a significant aspect of this study because at that time, they gave us rich accounts to get a feel of the finer details of the experiences of the respondents that would enable us to get to the how and why of the quantitative results. While the

primary data was collected through the field study, the secondary data was collected using various secondary sources such as books, materials in the form of articles, research dissertations, and government documents. Lastly, qualitative data was analyzed via thematic content analysis. The researcher firmly believes that this triangulation of methods has provided a comprehensive understanding of the research problem stated above.

### 3.2. Field Area

The areas selected for the study are the industry-rich cities/towns of the state of Punjab and the UT of Chandigarh. All of these have an entrepreneurial female population in both urban and semi-rural areas. Punjab has a female entrepreneurial registered population of 1,10,921, and Chandigarh of 5,783.

### 3.3. Research Gap

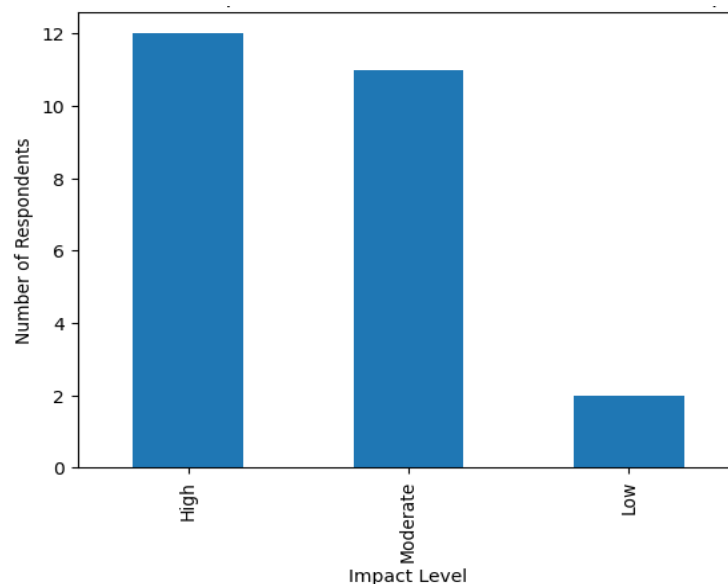
While there is a consistent generation of data on several areas like women's labor force participation, literacy rates, and health indicators via regular censuses and surveys, there is a lack of comprehensive data on women's entrepreneurship at the national level. Moreover, the research has been mostly saturated to the southern regions of India and barely any research has been conducted in the northern regions.

### 4. Analysis

#### 4.1. Socio-Demographic Profile and Access Patterns

The data reveals that minority women entrepreneurs who have availed government schemes are predominantly concentrated in the urban and semi-rural regions of Punjab and Chandigarh, with relatively fewer beneficiaries from rural areas. Such spatial imbalance underscores the ongoing urban bias in state outreach procedures, which follows the argument by Weber on bureaucratic rationalization in support of populations that are already part of the formal institutional networks. The level of education seems to be a determining factor in access to schemes. Beneficiaries are much more represented by respondents with graduate or postgraduate qualifications, but women with education lower than secondary level are over-represented in non-beneficiaries. This implies that formal education is a cultural capital that empowers women to decipher bureaucratic language, negotiate through documentations and converse with institutional players with a lot of confidence. In intersectional perspective, the minority identity does not exist in a vacuum but it intersects with the classes position, location, and education capital, creating stratified exclusions among the rural, less-educated minority women.

## 2.2. Economic Impact of Government Schemes

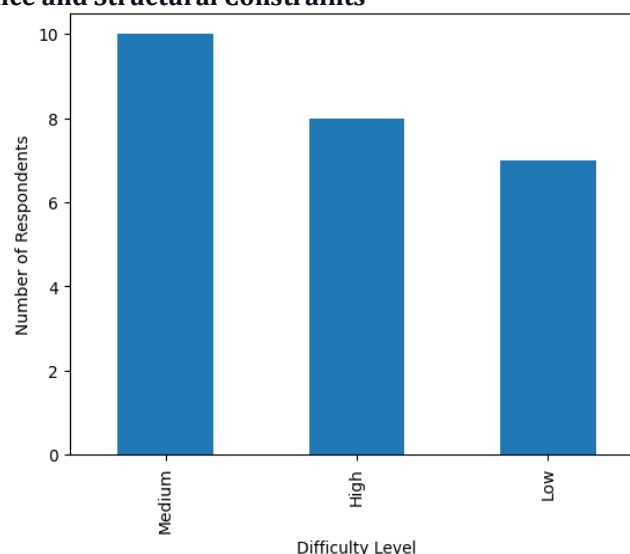


**Figure 1: Economic Impact of Government Schemes on Minority Women Entrepreneurs**

Figure 1 shows the economic effect of the women who took government schemes. A considerable percentage of the respondents indicated high to moderate economic growth in terms of business stability, growth or regularity of income. A very small proportion of them were lowly affected economically, and these were usually micro-enterprises in a saturated or falling market like traditional handicrafts or weaving. This trend confirms the idea of achievement motivation

developed by McClelland: women who had access to schemes also tended to exhibit proactive entrepreneurial orientation, which was a catalyst and not a replacement of agency. Nonetheless, the disproportional results also support the claim made by Gartner that the success of an entrepreneur is a subjective and situational factor, which is influenced by the market conditions and personal understanding of opportunity.

## 4.3. Bureaucratic Experience and Structural Constraints



**Figure 2: Bureaucratic Barriers Faced by Scheme Beneficiaries**

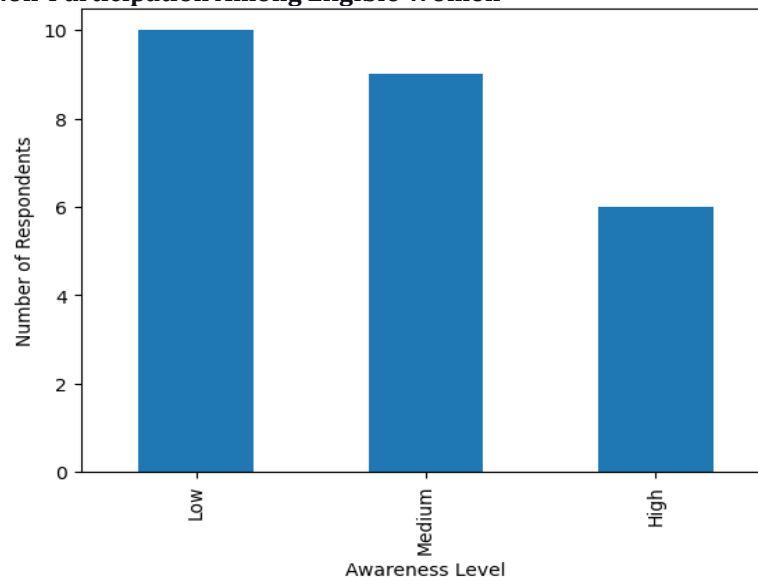
The level of bureaucratic challenge to the beneficiaries is illustrated in figure 2. Although government schemes have paid off economically, most respondents indicated medium to high bureaucratic challenge, such as lengthy approval

procedures, voluminous documentation, collateral requirements and obscure procedures. This paradoxical presence of advantage and disadvantage is the epitome of the criticism of bureaucracy as both empowering and disempowering by Weber. Notably,

rural and semi-rural women were more likely to feel bureaucratic friction, which supports the thesis that state support is not equally available, even to those who eventually manage to get benefits. These barriers were further enhanced by gendered gatekeeping especially in male dominated banking

spaces and this shows how bureaucratic institutions reproduce patriarchal norms in the name of neutrality.

#### 4.4. Awareness and Non-Participation Among Eligible Women



**Figure 3: Awareness Levels Among Eligible Minority Women Entrepreneurs**

Figure 3 indicates the awareness level of those women who failed to avail government schemes. The level of awareness that prevails in this group is low to medium, which implies that non-participation is not usually a choice but a consequence of information exclusion. The presence of distrust towards institutions, fear of being rejected, not having guarantors, and being reliant on informal financial networks even influenced those respondents who were highly aware to engage in state schemes. This observation is very close to the Social Capital Theory. Women within thick informal networks tended to choose community-based lending or self-financing rather than government based programs, particularly in cases where the history of their lives or those of their peers pre-socialized them to perceive government institutions as closed or discriminatory. Intersectionality is again in the forefront here: minority status cuts across gender norms, family disapproval, language and space distance to banks all contributing to the decisions to stay outside of formal support networks.

#### 4.5. Comparative Insights and Sociological Implications

Comparative analysis of the two groups shows that access does not necessarily lead to empowerment, but absence of access is a sure way of stagnation. Beneficiaries, although having bureaucratic difficulties, showed greater economic stability and

small positive social mobility. The non-beneficiaries especially those in the rural regions were still stuck in the survival-based entrepreneurship. The results indicate that the existing government programs can be better viewed as economic rather than socially inclusive interventions. Unless structural disparities in the spread of awareness, bureaucratic design and institutional cultures gendered are tackled, such schemes run the risk of recreating the very exclusions that they aim to address.

#### 5. Discussion

The findings of this study underline the fact that the availability of government programs to minority women entrepreneurs in Punjab is not merely a matter of eligibility but is very well structured by the interaction of power, institutional design and social positioning systems. Interpreting the information through the prism of the Intersectionality Theory, Weberian bureaucracy, and Black Feminist concepts, one must admit that formal inclusion is often followed by substantive exclusion.

The intersectionality framework by Kimberle Crenshaw offers a theoretical basis on why the minority women feel the government schemes differently as compared to men and the non-minority women. The statistics prove that gender and minority status are not cumulative disadvantages but interact with education, location, and class to generate different types of marginalization. As an



example, the rural Muslim and Buddhist women who were less educated encountered compounding challenges, such as low awareness, documentation issues, and institutional mistrust. These overlapping identities influenced the level of economic influence and social mobility of the beneficiaries even among themselves. This supports the claim by Crenshaw that policies that are developed based on single-axis identities tend to overlook the realities experienced by people who are at several margins.

The theory of bureaucratic rationalization by Max Weber also helps in explaining the paradoxical aspect of state support that is witnessed in this research. Although the schemes of government did empower many respondents economically, the widespread process of medium to high bureaucratic challenge demonstrates the impersonality and exclusionary nature of bureaucratic systems. Weber theorized bureaucracy as impersonal but effective, giving more importance to formalities than human circumstances. This criticism is reflected in the findings, with procedural inflexibility, over-documentation and slow approvals disproportionately disadvantaging minority women who were not accustomed to the institutional norms. Instead of being neutral welfare-producing tools, bureaucratic systems became gatekeeping systems that benefited individuals who already had cultural and social capital (Singh et al., 2019).

The work by Patricia Hill Collins on power, knowledge, and marginalization adds to the analysis by preempting the ways in which institutional power influences the legitimization of whose lives. The stories of non-beneficiaries demonstrate that a significant number of women made a conscious choice not to participate in government programs because of fear or stigma or previous negative experiences and instead turned to informal networks and local support systems. The concept of subjugated knowledge by Collins is especially applicable in this case because minority women created their own means of survival and business outside the system. These decisions, which are often construed by policy makers as a sign of ambition or ignorance, are rather rational reactions to exclusionary systems. The data therefore questions deficit-based explanations of non-participation, and a more reflexive conception of agency under constraint.

Collectively, these theoretical views demonstrate that government schemes can be used to enhance economic empowerment but in their current form and design they are recreating structural inequalities. The empowerment, which this research has demonstrated, is still unequal and conditional, and it is as much influenced by the behavior of an institution as by the initiative of an individual.

### 5.1. Policy Suggestions

Based on the empirical results and sociological interpretation of the current study, the policy recommendations below are expected to improve the inclusiveness, efficiency, and accessibility of government programs to minority women entrepreneurs.

- First, intersectionality has to be institutionalized in policy making. Government programs must clearly identify minority women as a separate beneficiary group instead of lumping them under the generalized women entrepreneur programs. This involves disaggregated data collection based on religion, location and education, which enables the policymakers to learn which groups are systematically excluded and the reasons.

- Second, the bureaucratic processes must be simplified and contextualized. The research identifies documentation and complexity of procedures as key discouraging factors. Bureaucratic friction can be greatly eliminated by introducing single-window facilitation centers, rural mobile documentation units and multilingual application support. Sensitizing the bank officials and scheme administrators to gender and minority sensitivity would also make the bureaucratic interactions more human.

- Third, the dissemination of awareness should change to participatory models rather than passive models. Use of banks and formal portals leaves women with low digital or institutional access out. Collaboration with NGOs, self-help organizations, religious communities organizations, and local women groups can make sure that the information is delivered to marginalized entrepreneurs in culturally resonant formats.

- Fourth, social capital needs to be exploited and not marginalized. The realization that informal networks are legitimate means that the state can add community guarantor models, peer-endorsement tools, and group-contribution lending frameworks. These would bring formal finance to the existing trust networks, especially to women who do not have collateral or formal credit histories.

- Finally, empowerment should not be limited to monetary aid. Mentorship programs, legal literacy workshops, market linkage support programs and psychosocial confidence-building programs are needed as complementary interventions. The results indicate that economic empowerment in the absence of social mobility is likely to generate weak empowerment that fails as soon as the structure exerts its pressure.

This paper states that the effectiveness of government programs cannot be evaluated based only on the number of disbursement but their ability to break down overlapping barriers. Minority women entrepreneurs can only be transformed into central economic agents by structurally sensitive,

theoretically informed and contextually grounded policy interventions.

## Conclusion

This paper confirms that the government programs targeted at encouraging minority women entrepreneurship in Punjab provide valuable economic opportunities, but they are not evenly distributed and are limited in structure. Although women who availed these schemes said that their financial standing and business expansion was better, the experiences were often characterized by bureaucracy, institutional gatekeeping, and gendered power dynamics that curtailed the extent of empowerment realized.

The comparative analysis shows that the non-participation in government schemes is hardly ever due to the disinterest or inability to be an entrepreneur. Rather it is a result of overlapping disadvantage factors involving minority status, education, place, and social capital. Using the intersectionality framework developed by Crenshaw, these multiple disadvantages can be seen to influence access to and results of state support. The work of Weber on bureaucracy describes how formalized procedures, despite being created to be efficient, tend to be exclusionary, and Patricia Hill Collins provides insight into the future of the marginalized women who navigate or resist institutional systems in other forms of entrepreneurship.

The results indicate that the existing government programs are more efficient as financial interventions than as social inclusion tools. Economic aid, which is not tied to structural sensitivity and institutional reform, generates partial and weak empowerment. To realize a substantive equality in state-led entrepreneurship initiatives, they need to go beyond numerical inclusion to intersectionally sensitive design, available implementation and awareness of the lived realities of marginalized women. The research helps to understand sociologically the entrepreneurship, gender, and state power by focusing on the experiences of minority women in a poorly studied regional setting. It finally states that entrepreneurship cannot be perceived as a purely economic activity but as a social process influenced by identity, power, as well as institutional practice.

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