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**ENTREPRENEURIAL COMPETENCIES, BUSINESS SUCCESS AND SUBJECTIVE
WELL-BEING OF BOP ENTREPRENEURS IN RURAL INDIA: AN EMPIRICAL
EXAMINATION**

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ENTREPRENEURIAL COMPETENCIES, BUSINESS SUCCESS AND SUBJECTIVE WELL-BEING OF BOP ENTREPRENEURS IN RURAL INDIA: AN EMPIRICAL EXAMINATION

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ABSTRACT

This study examines the role of entrepreneurial competencies, business success encompassing financial and non-financial performance in enhancing the subjective well-being of rural BoP entrepreneurs in India. It draws from the resource-based view, theory of entrepreneurial competency, self-determination theory, and capabilities lens for hypotheses formulation. Grounded in the positivist paradigm, it uses a structured questionnaire to collect data from rural BoP entrepreneurs. It uses co-variance-based structural equation modeling and finds the positive impact of entrepreneurial competencies on the subjective well-being of BoP entrepreneurs is partially mediated by financial and non-financial performance. Besides promoting business success, entrepreneurial competencies also directly contribute to improving the subjective well-being of BoP entrepreneurs. This study adds to the scarce quantitative examination of well-being in rural and BoP contexts.

Keywords: Entrepreneurial competencies, Business success, Subjective well-being, BoP, Rural

Entrepreneurial competencies, Business success and Subjective well-being of BoP entrepreneurs in rural India: An empirical examination

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1. Introduction

Entrepreneurship as a means of poverty alleviation enjoys popularity among diverse stakeholders (Bruton, Ketchen, & Ireland, 2013; Sutter, Bruton, & Chen, 2019). It becomes all the more pertinent for developing countries like India, where limited employment opportunities result in a significant number of people pursuing subsistence entrepreneurship (Bruton, Ahlstrom, & Si, 2015; Kumar, Kumra, & Singh, 2022b). These subsistence/BoP entrepreneurs, besides supporting their families and contributing towards well-being enhancement to their communities through employment generation and provisioning of goods and services, also perform valuable value-chain activities for the formal sector (Banerjee & Duflo, 2007; Kumar, Kumra, & Singh, 2022a; Ramachandran, Pant, & Pani, 2012; Sridharan, Maltz, Viswanathan, & Gupta, 2014). However, the initiation, survival, and growth of these subsistence enterprises become challenging due to the presence of multifaceted psycho-social, organizational, and institutional constraints hindering their value creation and capture, resulting in their diminished well-being (Kumar et al., 2022a).

Given the sheer number of subsistence entrepreneurs and their experience of multiple deprivations, the examination of their well-being is an area of research with significant theoretical and practical relevance. Also, considering rural areas being home to a larger number of subsistence entrepreneurs belonging to the bottom of the socio-economic pyramid and relatively scarce examination of subsistence entrepreneurs in rural contexts, studies focusing

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on rural subsistence entrepreneurs become necessary (Mason, Chakrabarti, & Singh, 2013; Venugopal & Viswanathan, 2021; Madhubalan Viswanathan, Sridharan, Ritchie, Venugopal, & Jung, 2012).

Furthermore, research points out the role of entrepreneurial competencies in promoting the business success of subsistence entrepreneurs (Rahman, Amran, Ahmad, & Taghizadeh, 2015) and the positive effect of business success on their subjective well-being (Rahman, Amran, Ahmad, & Taghizadeh, 2016), it fails to elucidate the role of the mechanism behind the effect of entrepreneurial competencies on the subjective well-being of subsistence entrepreneurs. Therefore, this study relies on the theory of entrepreneurial competencies (Bird, 2019; Man, Lau, & Chan, 2002), the resource-based view (Barney, 1991), and the capabilities lens (Sen, 2000) to illuminate the relationship among entrepreneurial competencies, business performance and subjective well-being of rural subsistence entrepreneurs. It focuses on rural subsistence entrepreneurs supported by the Start-Up Village Entrepreneurship Program (SVEP)- a micro-entrepreneurship promotion program of the Indian government.

2. Start Up Village Entrepreneurship Program (SVEP)

The structural transformation over the years in developing countries has resulted in an increasing share of non (and off) -farm incomes in rural areas of developing countries (Chand, Srivastava, & Singh, 2017; Sen, Dorosh, & Ahmed, 2021). The World Bank defines the rural non-farm sector as focused on activities other than primary agricultural production. It encompasses activities such as agro-processing, transport, distribution, retail, household and non-household manufacturing, tourism, construction and mining, and self-employment activities such as handicrafts, mechanics, and kiosks, among others (Independent Evaluation Group, 2016). Rural non-farm enterprises can contribute to rural development and poverty alleviation (S. Haggblade, Hazell, & Reardon, 2007; Pattayat, Parida, & Awasthi, 2022). However, appropriate policy measures become essential for realizing the poverty alleviation

potential of rural non-farm economy (Steven Haggblade, Hazell, & Reardon, 2010). Considering these, several programs for promoting rural non-farm enterprises have been launched by diverse stakeholders. The Start-Up Village Entrepreneurship Program, a subcomponent of the *Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM)*- the national program leveraging entrepreneurship for poverty alleviation aims to promote rural non-farm-based entrepreneurship⁵. It strengthens the financial, knowledge, and incubation ecosystem for negotiating diverse value creation and value capture constraints faced by rural non-farm enterprises (London, Anupindi, & Sheth, 2010; Ramachandran et al., 2012). It leverages locally available community-based organizations, strengthens the capabilities of diverse stakeholders, and creates a cadre of community-embedded service providers for improving operand (such as economic resources) and operant resources (such as knowledge and skills) available to rural subsistence entrepreneurs (Ben Letaifa & Reynoso, 2015; Dean & Indrianti, 2020). Based on a triad of financial linkage, capacity building, community-based advisory services, and enterprise tracking, the SVEP aims to create a vibrant, supportive ecosystem for rural non-farm enterprises providing valuable employment and income opportunities in rural areas and reducing distress migration to urban areas.

3. Literature review and hypotheses

In this section, we discuss the constructs used in this study. We begin with entrepreneurial competencies, follow it by business success and subjective-well-being.

3.1 Entrepreneurial competencies

The term competency exhibits at least two key meanings: competency as behaviors individuals demonstrate and competencies as minimum standards. Thus, while competency denotes a class

⁵ <https://vikaspedia.in/social-welfare/entrepreneurship/start-up-village-entrepreneurship-programme-national-rural-livelihood-mission>.

of things helping to characterize individual characteristics and behaviors, competence is the evaluation of the performance of individuals in a specific activity domain (Strebler, Robinson, & Heron, 1997). Competency as underlying individual characteristics such as essential personal traits, skills, knowledge, and motives that enable effective action and/ or superior job performance finds support in the American school. For instance, Bird (1995) considers entrepreneurial competencies in terms of specific traits, motives, knowledge, skills, social roles, and self-images contributing to the birth, survival, and growth of entrepreneurial ventures. Conversely, the UK school adopts a behavioral perspective and describes competence in terms of actions and behaviors demonstrated by individuals working in a particular occupation (Cheng & Dainty, 2003). Competences are distinct from knowledge, skills, and abilities in that they are not only attributes of individuals but also depend on the situation and social definition (Hayton & McEvoy, 2006). Focusing on competence rather than competency confers theoretical and practical advantages as the behavioral and observable nature of competence enables it to offer a stronger relationship between individual differences and various outcomes, including venture outcomes (Bird, 2019). Hence, this study adopts a behavioral approach and focuses on entrepreneurial competencies.

Entrepreneurial competencies can be considered as a specific group of competencies manifesting through the quality of actions taken by entrepreneurs impacting short and long-term venture performance (Bird, 2019). Man and Chan (2002) view entrepreneurial competencies as a higher level characteristic encompassing personality traits, skills, and knowledge and thus representing the total ability of the entrepreneur to successfully perform diverse entrepreneurial tasks. Man and Lau (2000) identify six areas of entrepreneurial competencies, namely opportunity, relationship, conceptual, organizing, strategic, and commitment competencies. Opportunity competencies focus on the ability of entrepreneurs to find, develop and evaluate high-quality marketplace opportunities through various means.

They also encompass awareness about customer demands whose fulfillment enables entrepreneurs to have more satisfied customers contributing to the non-financial performance of their enterprises (Man & Lau, 2000; Man et al., 2002). Relationship competencies deal with person-to-person or individual-to-group-based interactions enabling entrepreneurs to create connections in pursuit of entrepreneurial opportunities. Conceptual competencies denote the entrepreneurs' ability to innovate, assess risks, and address various issues arising from different sources. Organizing competencies refer to the capabilities of entrepreneurs to organize various internal and external physical, financial, technological, and human resources related to their entrepreneurial pursuits. Strategic competencies relate to the entrepreneurs' ability to develop a vision for their business with clear goals and formulate and implement strategies to realize this vision. Finally, commitment competencies drive entrepreneurs to move ahead in their entrepreneurial pursuits (Man & Lau, 2000; Man et al., 2002). Man, Lau, and Snape (2008), while examining the relationship between entrepreneurial competencies and the performance of small and medium enterprises, divided conceptual competencies into analytical competencies and innovative competencies. They also bifurcated organizing competencies into operational competencies and human competencies (Man, Lau, & Snape, 2008).

Following Hayton and McEvoy's (2006) idea of competencies as interactional constructs dependent on individual differences, situationally defined behavior, and socially defined performance criteria, entrepreneurial competencies can be expected to have a contextual nature. For instance, the entrepreneurial competencies required for the business success of BoP entrepreneurs running small retail (mom-and-pop) shops differ from those of SME entrepreneurs (Rahman, Ahmad, & Taghizadeh, 2016). Given the scarce literature on the entrepreneurial competencies of BoP entrepreneurs, Rahman et al. (2015) focus on only strategic, opportunity, conceptual and technical competencies to examine the effect of support of large private organizations on the business success of BoP entrepreneurs.

3.2 Business success

Due to the diverse needs and perceptions of social entrepreneurs and entities in their surrounding contexts, business success can have diverse meanings (Toledo-López, Díaz-Pichardo, Jiménez-Castañeda, & Sánchez-Medina, 2012). Venkatraman and Ramanujam (1986) discuss different measures to assess business success. They divide the domain of business success into three concentric circles, namely, the domains of financial performance, the domain of financial and operational performance, and finally, the domain of organizational effectiveness (Venkatraman & Ramanujam, 1986). For socially oriented subsistence businesses, financial performance alone does not present the complete picture of business success. Hence, both financial performance and non-financial performance constitute business success (Rahman, Amran, et al., 2016; Toledo-López et al., 2012; Walker & Brown, 2004).

Financial performance measures the degree of success in achieving economic goals, and traditional measures of business success have been focused on it. The typical measures for financial performance include sales growth, profitability, and return on investment (Venkatraman & Ramanujam, 1986). Wiklund (1999) assessed the financial aspect of business performance by using a combination of three financial performance indicators and four measures of growth. Ahmad et al. (2010) used satisfaction with sales turnover and growth, profitability, and return on investment as financial performance indicators.

Venkatraman and Ramanujam (1986) argue for expanding the domain of business performance measurement and looking for overall organizational effectiveness. Non-financial performance, an important aspect of organizational effectiveness, attains increased salience in the case of socially-embedded subsistence enterprises (Toledo-López et al., 2012; Venkatraman & Ramanujam, 1986; Viswanathan, Echambadi, Venugopal, & Sridharan, 2014). Murphy et al. (1996) termed non-financial performance as operational performance and used

product quality and market share as non-financial performance indicators. Ahmad et al.'s (2011) suggested non-financial indicators of business success to include customer satisfaction and retention, business image and reputation, owner's self-satisfaction, employee satisfaction, and good workplace relations.

3.3 Well-being

Psychological well-being, integral to living a fulfilling and flourishing life, is closely linked with the individuals' ability to work, experience positive emotions, and maintain positive social relations (Deci, 2000; Deci & Ryan, 2000). The hedonic approach to well-being emphasizes positive life evaluations, such as life satisfaction, and positive feelings, such as happiness and positive affect. Well-being under the hedonic approach is often depicted as subjective well-being is measured using people's assessment of their lives encompassing cognitive judgments of satisfaction (both global and domain-specific) and affective appraisals of moods and emotions (Diener, 2009). However, the eudaimonic approach to well-being emphasizes multiple facets, including autonomy, personal growth, self-acceptance, purposeful life, environmental mastery, and positive social relationships (Ryff, 2019). Thus, entrepreneurial well-being can be defined as the experience of satisfaction, frequent positive and infrequent negative affect, and optimal psychological functioning during the development, initiation, operation, and growth of an entrepreneurial venture (Wiklund, Nikolaev, Shir, Foo, & Bradley, 2019).

4. Hypotheses

We leverage the resource-based view (Barney, 1991) and the theory of entrepreneurial competency (Bird, 2019) to suggest a positive effect of their perceived entrepreneurial competencies of entrepreneurs on their perceived financial and non-financial performance. We hypothesize:

H1a: Entrepreneurial competencies positively impact financial performance of BoP entrepreneurs.

H1b: Entrepreneurial competencies positively impact non-financial performance of BoP entrepreneurs.

Moreover, relying on Sen's capability approach, we argue that entrepreneurial competencies denote the capabilities of entrepreneurs that enable their functioning, resulting in experiencing freedom and purposeful life from their entrepreneurial pursuits (Nikolaev, Boudreaux, & Wood, 2020; A. Sen, 2000). Also, superior financial performance relieves stress associated with ensuring the subsistence of self and family and provides resources for achieving consumption adequacy. Similarly, non-financial performance encompasses the development of trustworthy customer relationships, the creation of local employment opportunities, and contributions towards community development. Thus, financial and non-financial performance can enable BoP entrepreneurs to develop supportive social relationships, live purposeful lives, and feel positive about themselves and their future. Hence, they enable them to enjoy freedoms and live a life they find valuable (Deci & Ryan, 2000; Diener, 2009; Martin & Hill, 2012). Therefore, we hypothesize:

H2a: Financial performance positively mediates the positive impact of entrepreneurial competencies on well-being of BoP entrepreneurs.

H2b: Non-financial performance positively mediates the positive impact of entrepreneurial competencies on well-being of BoP entrepreneurs.

Furthermore, entrepreneurial competencies can also directly contribute to the well-being of BoP entrepreneurs. For instance, relationship competencies enable the development of positive and supportive social relationships that can extend beyond the business domain in the social capital-rich subsistence contexts. Similarly, commitment competencies can support

engagement in daily (business) activities. Entrepreneurial competencies also contribute to positive self-assessment regarding capabilities concerning entrepreneurship and other life domains. Hence, we hypothesize:

H3: Entrepreneurial competencies positively impact the well-being of BoP entrepreneurs.

Figure 1 depicts the conceptual model of the study.

[Insert figure 1 about here]

5. Methodology

This study, situated in the positivist paradigm, adopts a quantitative hypothetico- deductive approach. It uses a structured survey instrument for data collection. The pre-established scales were used for measuring entrepreneurial competencies, financial performance, non-financial performance, and subjective well-being. Table 1 provides details about the scales used for measuring constructs.

[Insert table 1 about here]

The primary version of the questionnaire, first developed in English, was translated into Hindi by two experts for clarity and accuracy of the translated items. Based on experts' suggestions, slight modifications were made in the wording of a few items in the translated version to improve comprehensibility while retaining reliability and face validity. Besides indicators of the constructs used in this study, the questionnaire also captured general details of individual BoP entrepreneurs. The translated version was pre-tested, followed by field administration by trained data collectors to the SVEP-supported individual BoP entrepreneurs. The data collection for this study covered thirteen districts spread over six states. The data analysis was conducted using AMOS version 23.

6. Findings

Based on the interdependent nature of entrepreneurial competence dimensions, entrepreneurial competence is conceptualized as a second-order reflective-reflective construct with eight dimensions. These eight dimensions are technical competence (TC), innovation competence (IC), operational competence (OPC), commitment competence (CC), analytical competence (AC), opportunities competence (OC), strategic competencies (SC), and relationship competencies (RC). Three other constructs of the study- financial performance, non-financial performance, and subjective well-being are first-order reflective constructs. Table 2 presents the factor loadings, composite reliability (CR), average variance extracted (AVE), and Cronbach alpha for constructs used in the study (Kline, 2011).

[Insert table 2 about here]

Table 3 presents comparative model fits for the default measurement model of the study and other nested measurement model alternatives. The default measurement model of the study has the best fit among all the models establishing discriminant validity among constructs (Bentler & Satorra, 2010; Black, Babin, & Anderson, 2010).

[Insert table 3 about here]

Table 4 presents model-fit for the path model and other nested models.

[Insert table 4 about here]

Table 5 and 6 present results of the path analysis and bias-corrected estimates of the path-coefficients.

[Insert table 5 about here]

We find support for all hypotheses except hypothesis 2a suggesting positive impact of financial performance on subjective well-being. The impact of financial performance on subjective well-

being while being positive is found to be insignificant at $p=0.05$. However, the impact of financial performance on subjective well-being is found to be positive and significant at $p=0.1$.

[Insert table 6 about here]

7. Discussion

To the best of our knowledge, this study is the first to conceptualize and establish entrepreneurial competencies as a second-order construct with eight dimensions. It also responds to calls for examining entrepreneurial competencies across different contexts (Hayton & Kelley, 2006). Our study also contributes to the limited examination of well-being in BoP contexts (Jaikumar, Singh, & Sarin, 2018) and rural areas (Asadullah & Chaudhury, 2012; Bhuiyan & Ivlevs, 2019; Linssen, van Kempen, & Kraaykamp, 2011). It finds that entrepreneurial competencies, besides having a positive impact on subjective well-being through financial and non-financial performance, also have a positive and direct influence on the subjective well-being of BoP entrepreneurs. Thus, entrepreneurial training programs improving the entrepreneurial competencies of BoP entrepreneurs have multi-faceted positive effects.

8. Limitations and future research

This study does not examine the role of program support in the relationship among entrepreneurial competencies, business success, and subjective well-being of BoP entrepreneurs. Also, it does not study the role of entrepreneurial motivation in these relationships. Future studies can build on this study to explore these interesting avenues.

Table 1: Scales used in the study

Construct	Scale
Entrepreneurial competence	(Man, Lau & Snape, 2008)
Financial performance	Ahmad, Wilson & Kummerow (2011); Rahman, Amran, Ahmad & Taghizadeh (2016))
Non-financial performance	
Subjective well-being	Adopted from Diener et al. (2010)

Table 2: Validity and reliability of constructs

Construct	Indicator/Construct	Factor loading (λ)	Composite reliability (CR)	Average variance extracted (AVE)	Cronbach alpha (α)
<i>Entrepreneurial competencies (EC)</i>			0.97	0.80	
	TC	0.81			
	IC	0.93			
	OPC	0.95			
	CC	0.83			
	AC	0.92			
	OC	0.84			
	SC	0.93			
	RC	0.94			
<i>Technical competencies (TC)</i>			0.84	0.57	0.84
	TC4	0.78			
	TC3	0.78			
	TC2	0.78			
	TC1	0.70			
<i>Operational competencies (OPC)</i>			0.74	0.49	0.74
	OPC5	0.71			
	OPC4	0.71			
	OPC1	0.69			
<i>Commitment competencies (CC)</i>			0.70	0.53	0.69
	CC4	0.72			
	CC2	0.74			
<i>Analytical competencies (AC)</i>			0.79	0.55	0.78

Construct	Indicator/Construct	Factor loading (λ)	Composite reliability (CR)	Average variance extracted (AVE)	Cronbach alpha (α)
	AC4	0.72			
	AC2	0.77			
	AC1	0.73			
<i>Opportunity competencies (OC)</i>			0.79	0.55	0.78
	OC3	0.73			
	OC2	0.75			
	OC1	0.75			
<i>Strategic competencies (SC)</i>			0.83	0.55	0.83
	SC6	0.73			
	SC5	0.75			
	SC4	0.74			
	SC3	0.74			
<i>Innovation competencies (IC)</i>			0.72	0.47	0.72
	IC3	0.64			
	IC2	0.73			
	IC1	0.68			
<i>Relational competencies (RC)</i>			0.73	0.47	0.73
	RC6	0.73			
	RC5	0.70			
	RC3	0.63			
<i>Financial performance (FP)</i>			0.83	0.55	0.83
	FP1	0.77			
	FP2	0.77			
	FP3	0.76			
	FP5	0.67			
<i>Non-financial performance (NFP)</i>			0.62	0.58	0.73
	NFP1	0.75			
	NFP2	0.77			
<i>Subjective well-being (SWB)</i>			0.91	0.55	0.91
	SWB1	0.74			

Construct	Indicator/Construct	Factor loading (λ)	Composite reliability (CR)	Average variance extracted (AVE)	Cronbach alpha (α)
	SWB2	0.74			
	SWB3	0.77			
	SWB4	0.70			
	SWB5	0.78			
	SWB6	0.74			
	SWB7	0.72			
	SWB8	0.74			

Table 3: Model fits for default measurement model and nested models

Model	Description	CMIN ²	DF	CMIN/DF	DF change	Change in Chi-Square	Critical value of Chi-Square	CFI	GFI	TLI	RMSEA
4 factor model	Default	2267.7	688	3.296				0.944	0.913	0.94	0.041
3 factor models	BP as 2nd order	2277.6	689	3.306	1	10.0	3.84	0.944	0.912	0.94	0.041
	FP and NFP set to 1	2381.9	691	3.447	3	114.2	7.81	0.94	0.907	0.936	0.043
	EC and SWB set to 1	3435.0	691	4.971	3	1167.3	7.81	0.903	0.853	0.896	0.054
	EC and FP set to 1	3332.8	691	4.823	3	1065.1	7.81	0.907	0.86	0.9	0.53
	EC and NFP set to 1	2823.4	691	4.086	3	555.7	7.81	0.925	0.889	0.919	0.048
	FP and SWB set to 1	3304.7	691	4.782	3	1037.0	7.81	0.908	0.86	0.901	0.053
	NFP and SWB set to 1	2729.3	691	3.950	3	461.6	7.81	0.928	0.894	0.923	0.047
2 factor models	EC+FP and NFP+SWB	3640.3	694	5.245	6	1372.6	12.59	0.896	0.848	0.889	0.056
	EC+NFP and FP+SWB	3780.2	694	5.447	6	1512.6	12.59	0.891	0.845	0.883	0.058
	EC+SWB and FP+NFP	3542.1	694	5.104	6	1274.5	12.59	0.899	0.849	0.892	0.055
	FP+NFP and EC+NFP	3542.1	694	5.104	6	1274.5	12.59	0.899	0.849	0.892	0.055
Single factor model	EC+FP+NFP+SWB	4590.9	695	6.606	7	2323.0	14.1	0.862	0.805	0.853	0.065

Table 4: Model fit for path model and nested models

Model	Chi-square	DF	P value	CMIN/DF	GFI	NFI	IFI	CFI	RMSEA
Default: Model allowing for partial mediation	2561.009	689	0	3.717	0.903	0.912	0.934	0.934	0.045
Full mediation constraining EC to SWB as zero	2999.491	692	0	4.335	0.88	0.897	0.919	0.918	0.05
No mediation (FP and NFP to SWB zero and EC to SWB allowed)	2672.429	692	0	3.862	0.899	0.908	0.93	0.93	0.046

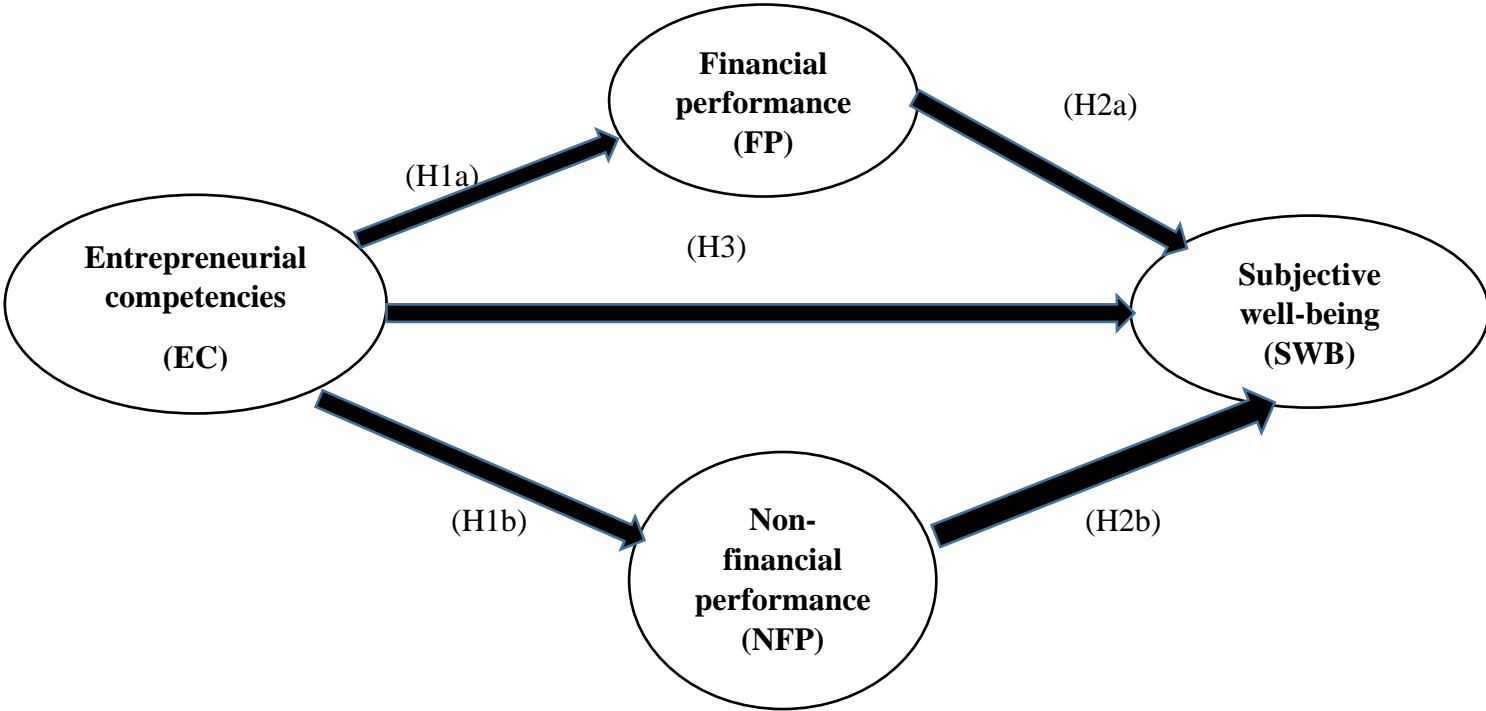
Table 5: Path estimates

Sl. No.	Hypothesis	Path	Path-estimate	Significant at 0.05	Significant at 0.1
1	<i>H1a: Entrepreneurial competencies positively impact financial performance of BoP entrepreneurs.</i>	EC->:FP	0.707	Yes	Yes
2	<i>H1b: Entrepreneurial competencies positively impact non-financial performance of BoP entrepreneurs.</i>	EC->NFP	0.713	Yes	Yes
3	<i>H2a: Financial performance positively mediates the positive impact of entrepreneurial competencies on well-being of BoP entrepreneurs.</i>	EC->:FP->SWB	0.05	No	Yes
4	<i>H2b: Non-financial performance positively mediates the positive impact of entrepreneurial competencies on well-being of BoP entrepreneurs.</i>	EC->NFP->SWB	0.182	Yes	Yes
5	<i>H3: Entrepreneurial competencies positively impact the well-being of BoP entrepreneurs.</i>	EC->SWB	0.583	Yes	Yes

Table 6: Bias-corrected boot-strap results for path model

Bias-correct results at 95% , bootstrap 500				Bias-corrected results at 90%,bootstrap 500		
Path	Total effect (range)	Direct effect (range)	Indirect effect (range)	Total effect (range)	Direct effect (range)	Indirect effect (range)
EC>FP	{0.653,0.750}	{0.653,0.750}		{0.660,0.743}	{0.660,0.743}	
EC>NFP	{0.654,0.765}	{0.654,0.765}		{0.663,0.760}	{0.663,0.760}	
EC>SWB	{0.776,0.847}	{0.494,0.678}	{0.15,0.316}	{0.783,0.841}	{0.508,0.667}	{0.159,0.304}
FP>SWB	{-0.013,0.162}	{-0.013,0.162}		{0.003,0.148}	{0.003,0.148}	
NFP>SWB	{0.138,0.348}	{0.138,0.348}		{0.154,0.333}	{0.154,0.333}	

Figure 1: Conceptual model



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