

Socioeconomic Impact of Women Entrepreneurship on Family Well-Being and Personal Empowerment: A Study in Selected Districts of Karnataka.

ABSTRACT:

In India, entrepreneurship by women has become one of the most important ways that women contribute economically and socially. Entrepreneurship has helped improve the lives of both women themselves and their families. There is still little understanding about whether or how a woman's entrepreneurial activity will affect her family's socioeconomic status. Specifically, this study seeks to understand the socioeconomic effects of women's entrepreneurship on their families in the context of Karnataka; it also examines whether or how these entrepreneurial activities positively affect family wellness, quality of life, the empowerment of individuals, and personal development. The descriptive type of research design is adopted by the study for the purpose of assessing entrepreneurial income as it relates to the contributions made towards household expenses, children's education, saving money, and long term financial planning. Entrepreneurial income contributes moderately to highly to both household needs and family welfare. For this study, a total of 473 women who are owners/operators of small businesses (micro-entrepreneurs) from eight different districts in Karnataka were chosen through purposive sampling. An average rating of 3.531 indicates a relatively beneficial contribution toward social and economic development. Overall, the ratings found indicated that there was a strong positive relationship between business income and family well-being. Regression analysis revealed a high degree of correlation ($R^2 = .630$) exists in terms of the impact of entrepreneurship on family well-being. Financial household management and work-life balance were identified as significant factors. The research findings indicate that improving women's financial literacy, providing women access to credit, capacity building, and market assistance will provide an opportunity for the growth of female entrepreneurship. Overall, this study finds that women's entrepreneurship is critical in enhancing both family well-being and personal empowerment and contributes to sustainable and equitable economic development in Karnataka.

Keywords: Women Entrepreneurship, Family Well-being, Personal Empowerment, Economic Impact, Quality of Life

1. BACKGROUND OF THE STUDY

Women's entrepreneurship has evolved into a game-changer for India's socio-economic landscape with an increasing contribution to household welfare, gender equity, and inclusive growth. Over the past few years, there have been changes in the discourse surrounding women-led businesses, from simply being involved in business to having a quantifiable impact on family well-being and individual empowerment. These shifts are very significant in areas like Karnataka, which have social-cultural differences, local inequalities, and shifting policy frameworks that affect women's ability to participate in entrepreneurial ventures (Senapati&Ojha, 2019; Sarathi& K., 2024). Therefore, this research seeks to assess how women's entrepreneurship impacts family results and individual empowerment within specified districts of Karnataka. Micro and small enterprises, particularly in rural or semi-urban locations, create jobs and steady income sources that allow families to invest in their

43 children's education, health care, and nutrition (Muhammad et al., 2021; Ge et al., 2022),
44 while empirical research shows that the income from these businesses supports better saving
45 behavior and financial stability for families as a whole (Klimczuk-Kochańska et al., 2023)—
46 thus supporting an overall greater level of family well-being. The lack of formal job
47 opportunities for many women in India creates entrepreneurial opportunities as a method for
48 women's economic inclusion and poverty elimination (Kumar et al., 2025); therefore, this
49 economic aspect forms a large part of understanding the social contribution that female
50 entrepreneurs can make in terms of society as a whole.

51 Entrepreneurship for Women has an influence on many aspects of empowerment,
52 such as financial independence, mobility, and confidence. Research studies demonstrate that
53 women entrepreneurs have greater involvement in household decision-making processes and
54 are involved with greater frequency in the management of finances. In addition to this, social
55 interaction also increases among women who are engaged in entrepreneurial activity. This
56 results in an improvement in their position in relation to the family and community.
57 Furthermore, women's psychological empowerment through increased self-efficacy and
58 autonomy enables them to be better able to address social and economic issues (Pandhare et
59 al., 2024). The multidimensional nature of these results indicates the significant role that
60 entrepreneurship plays in fostering both personal development and recognition by
61 society. Research has also suggested that women entrepreneurs can provide enhanced family
62 communication, shared decision-making, and longer term financial planning for their
63 families. While some studies have found that women's entrepreneurship provides the same
64 level of empowerment across different types of economic contexts, there is still an impact
65 from social/cultural norms and gender roles on the extent of empowerment. Women working
66 as entrepreneurs in many rural areas face similar limitations as those who work outside the
67 home due to traditional domestic responsibility expectations and lack of mobility. Self-help
68 groups, microfinance initiatives, etc. have provided support to women entrepreneurs
69 throughout India. These platforms enable women's businesses by providing them with
70 financing, training, and peer support that will help women start and maintain a business
71 (Alrefaei et al., 2022). The involvement in these groups also builds social capital for each
72 woman involved as well as promotes participation in the local community, both of which
73 contribute to increased self-empowerment and an increase in her ability to be economically
74 independent (Pandhare et al., 2024).

75 Beginning with recent policy changes and growing public conversation around this
76 issue, the importance of women's entrepreneurial endeavors is now even greater than it was
77 before in India. Women's involvement in the economy has greatly expanded due to programs
78 aimed at increasing financial inclusion through the extension of self-help groups and via
79 targeted lending for women. As The Times of India reports on discussions regarding women
80 entrepreneurs' contributions to the nation's overall economic output and their challenges to
81 societal norms based on gender roles, these developments show an increase in how women
82 are viewed structurally in terms of their economic role within society. Women's
83 entrepreneurship in Karnataka and India is influenced by many factors; specifically, a woman
84 entrepreneur's ability to start her own business is dependent on the level of education she has
85 received, how much money she can borrow from banks or other institutions, and what kind of
86 social network she has available to help with entrepreneurial tasks. Women entrepreneurs in

87 urban areas have an advantage over those who live in rural areas. The main reasons for this
88 are better infrastructure, greater access to markets, and fewer socio-cultural restrictions. As
89 Sarathi & K (2024) pointed out, there are many similar studies conducted throughout the
90 different regions of India that point to the same conclusions regarding the importance of
91 family support, training availability, and community networking on the success and impact of
92 women-owned businesses. Therefore, it is important to do region-specific research because
93 all of these components vary widely depending on where you live in India.

94 The impact, however, varies greatly from one region or group of people to another;
95 as such, there are many persistent cultural and structural barriers that continue to be obstacles
96 for women's entrepreneurship. Thus, a district-level analysis of some of the selected districts
97 of Karnataka will provide an opportunity to better understand how various socio-economic
98 factors contribute to both the positive impacts of women's entrepreneurship on families'
99 welfare and empowerment for women. This research will address this gap through an
100 examination of the relationships among the entrepreneurial behaviors of women, the positive
101 changes experienced within their families, and the increase in women's empowerment based
102 on empirical data collected in Karnataka.

103 **2. STATEMENT OF THE PROBLEM**

104 Women's entrepreneurship in India is gaining increasing attention as a method to
105 increase economic opportunities for women and their families. More and more women in
106 states such as Karnataka are becoming involved in entrepreneurial activities using micro and
107 small enterprises, self-help groups (SHGs), and other types of informal business initiatives.
108 Although this trend represents significant growth and improvement in terms of women's
109 involvement in the economy, little research exists that demonstrates how the economic
110 impacts of these entrepreneurial engagements can be quantified at the family level. Most
111 existing research focuses primarily on the income-generating and job-creating aspects of
112 entrepreneurial activities; however, they do not demonstrate sufficient data regarding the
113 impact of these economic benefits on family well-being, standard of living, or overall quality
114 of life within a defined geographic region. At the same time, women's involvement as
115 entrepreneurs is also connected with broader concepts of empowerment and development
116 (such as making decisions, developing self-confidence, and being recognized by society).
117 Social, cultural, and financial resources and the level of institutional support can all affect
118 how much each of these aspects of empowerment is realized. The benefits of
119 entrepreneurship do not always appear in the same way in different families within the same
120 household due to factors such as level of education, amount of support from family members,
121 and local economic situation. Therefore, an empirically focused study examining the
122 relationship among female entrepreneurs, family well-being, and individual
123 empowerment in certain districts of Karnataka will provide a better understanding of the
124 socioeconomic processes involved.

125 **3. OBJECTIVES OF THE STUDY**

- 126 1. To assess the socioeconomic impact of women entrepreneurship on families in
127 selected districts of Karnataka.
- 128 2. To evaluate the influence of women entrepreneurship on family well-being, quality of
129 life, empowerment, and personal growth.

130 **4. RESEARCH METHODOLOGY**

131 This study employed a descriptive research methodology to examine the socio-
 132 economic impacts of women entrepreneurs and how they affect the well-being and self-
 133 empowerment of their families within a number of districts in Karnataka. A total of 473
 134 women operating small-scale businesses (micro-enterprises) completed a survey using a
 135 structured questionnaire. The participants were selected through a methodological approach
 136 called "purposeful" that occurred over a period of time in 8 districts (i.e., Bengaluru, Mandya,
 137 Mysore, Ramanagara, Kolar, Tumakuru, Chikballapur, and Chamrajnagar). Sample sizes
 138 were determined by use of Cochran's formula for samples drawn from unknown populations
 139 at a 95% confidence level and a margin of error of 5%.

140 The demographic profile indicated that 33.2 percent of participants fell into the 36-
 141 45 age category, 80.5 percent of the sample population was currently married, and 31.3
 142 percent of participants had completed their undergraduate degree. A content validity process
 143 in the form of Lawshe's method was utilized. This involved seeking validation from seven
 144 experts. Statistical analysis included descriptive statistics, one-way analysis of variance
 145 (ANOVA), factor analysis, correlation analysis, and multiple linear regression.

146

147 5. ANALYSIS AND INTERPRETATION

148 **Table No.1: Socioeconomic Contributions of Women Entrepreneurship on Families**

Factors	Mean	Std. Deviation
Entrepreneurial earnings serve as the primary income for fulfilling my family's everyday needs	3.692	1.285
Business revenue enables funding of my children's schooling and academic development	3.587	1.298
Profits from my enterprise contribute to building household savings and managing emergencies	3.564	1.282
Business earnings enhance my participation in household financial planning and budgeting	3.552	1.292
I autonomously allocate enterprise income to meet both family and business requirements	3.541	1.294
My business accomplishments motivate other women to start their own ventures	3.513	1.271
Entrepreneurial activities have elevated my family's social prestige and community recognition	3.502	1.279
Diversified business income reduces my family's dependency on a single earning source	3.498	1.276
Active involvement of family members in business operations strengthens collective financial capacity	3.491	1.286
Work flexibility from my enterprise allows me to manage family responsibilities effectively	3.486	1.283
My venture generates livelihood opportunities for community members	3.481	1.284
Business operations improve the availability of products and services in the local area	3.468	1.278
Average Score	3.531	1.284

149 **Source: Computed from primary data**

150 The data from table 1 show that of the socio-economic impacts of women's
 151 entrepreneurial activities on families, 'Entrepreneurial earnings as the primary income to meet
 152 the family's regular household expenses' had the highest average (mean) score of 3.692, and
 153 therefore it is apparent that the money generated through business is an important source of
 154 funds for day-to-day household necessities. The next was 'Financial support for children's
 155 education and personal development' (Mean = 3.587); thirdly, 'Building up savings in the
 156 home and managing crises or emergencies' (Mean = 3.564); and lastly, 'Increased
 157 participation in decisions about the household budget and finances' (Mean = 3.552). These
 158 four items emphasize the ways in which women entrepreneurs are financially supporting their
 159 families. The financial independence of women entrepreneurs is demonstrated by 'The
 160 increasing ability to independently manage their own earnings from an entrepreneurial
 161 venture' (Mean = 3.541) and 'Increasing the number of women who will begin to establish
 162 entrepreneurial ventures' (Mean = 3.513). Women also are becoming increasingly influential
 163 in society, as shown by 'an elevated sense of prestige in families'(mean = 3.502), 'increased
 164 ability to diversify the sources of their business income, thereby reducing dependence on one
 165 source' (mean = 3.498), 'the involvement of family members in developing the financial
 166 capacity of the entrepreneur' (mean = 3.491), 'more flexibility at work, which can be used for
 167 managing family affairs' (mean = 3.486), 'creating opportunities for livelihoods' (mean =
 168 3.481), and 'increasing the local availability of products and services' (mean = 3.468). These
 169 six items were rated relatively low when compared with the previous two items; however,
 170 they all had a moderate rating. Overall, the total mean of 3.531 indicated that respondents
 171 moderately agreed about the socioeconomic impact of entrepreneurship.

172 **Table No.2: Effects of Women Entrepreneurship on Family Well-Being and Quality of**
 173 **Life**

Factors	Mean	Std. Deviation
My enterprise has strengthened the overall financial stability of my household	3.602	1.281
Business earnings have elevated my family's standard of living and comfort	3.578	1.276
Income from my venture has improved healthcare accessibility for family members	3.566	1.283
My business supports my family's educational aspirations and learning needs	3.558	1.285
Children have gained better access to quality education through my entrepreneurial income	3.542	1.279
Business profits have enhanced the dietary habits and lifestyle of my family	3.538	1.281
Entrepreneurship has reinforced my family's long-term financial security	3.534	1.277
My earnings enable regular savings and future financial planning for the family	3.516	1.275
My venture has improved housing conditions and the overall living environment	3.512	1.282
Business success has boosted my family's social standing and recognition	3.508	1.274
Enterprise income facilitates participation in community and cultural activities	3.497	1.271
Entrepreneurship has contributed to improved emotional and mental well-	3.489	1.268

being of my family		
Average Score	3.537	1.278

174 **Source: Computed from primary data**

175 Table 2 shows how women's entrepreneurial activities affect the well-being of their
 176 families. 'Strengthened general financial stability' had the largest average value of 3.602,
 177 showing how business income directly affects the household financially. Both 'Increased
 178 level of quality of life and comfortable lifestyle' (Average = 3.578) and 'Increased health care
 179 access for families' (Average = 3.566) indicate a focus on fundamental needs by these women
 180 entrepreneurs. 'Supporting educational aspirations' (Mean = 3.558) and 'Better access to
 181 quality education for children' (Mean = 3.542) demonstrate the emphasis on educational
 182 investment. 'Enhanced dietary habits and lifestyle' (Mean = 3.538), 'Reinforced long-term
 183 financial security' (Mean = 3.534), and 'Regular savings and future planning' (Mean =
 184 3.516) show the empowering nature of entrepreneurship. 'Improved housing conditions'
 185 (Mean = 3.512), 'Boosted social standing' (Mean = 3.508), 'Community and cultural
 186 participation' (Mean = 3.497), and 'Improved emotional and mental well-being' (Mean =
 187 3.489) recorded comparatively moderate scores. The overall average of 3.537 indicates a
 188 moderate to high level of entrepreneurship's impact on the well-being of families.

189 **Hypothesis H₀₁:** There is no significant linear relationship between the components of
 190 socioeconomic contributions through entrepreneurship and the impact of entrepreneurship on
 191 family well-being and quality of Life.

192 **Table No.3: Model Summary and ANOVA for Family Well-Being and Quality of Life**

	R	R²	Adjusted R²	Std. Error	F	Sig.	Durbin-Watson
Model 1	.794	.630	.628	5.004	266.216	.000	1.482

193 a. Predictors: (Constant), Social Recognition and Family Involvement, Community
 194 Empowerment and Financial Independence, Household Financial Management and Work-
 195 Life Balance

196 b. Dependent Variable: Impact of Entrepreneurship on Family Well-Being and Quality of
 197 Life

198 **Source: Computed from primary data**

199 Table 3 indicates that the three factor components of socioeconomic contributions
 200 are significant predictors of family well-being and quality of life. The model produces a
 201 strong correlation coefficient of R = 0.794 and R² = 0.630, meaning that 63.0 percent of the
 202 variance in family well-being is explained by the three predictor components. The adjusted
 203 R² of 0.628 confirms model stability. The Durbin-Watson value of 1.482 indicates no serious
 204 autocorrelation. The ANOVA results confirm the model is statistically significant (F =
 205 266.216, p = 0.000). Thus, the null hypothesis is rejected.

206 **Table No.4: Regression Coefficients for Family Well-Being and Quality of Life**

Model	B	Std. Error	Beta (β)	t	Sig.
(Constant)	42.444	.230		184.540	.000
Household Financial Management and Work-Life Balance	4.658	.230	.568	20.252	.000
Community Empowerment and Financial Independence	3.477	.230	.424	15.117	.000

Social Recognition and Family Involvement	2.886	.230	.352	12.548	.000
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207 a. Dependent Variable: Impact of Entrepreneurship on Family Well-Being and Quality of
 208 Life

209 **Source: Computed from primary data**

210 Table 4 presents the regression coefficients. Household Financial Management and
 211 Work-Life Balance emerges as the strongest predictor ($\beta = 0.568$, $t = 20.252$, $p = 0.000$),
 212 followed by Community Empowerment and Financial Independence ($\beta = 0.424$, $t = 15.117$, p
 213 $= 0.000$) and Social Recognition and Family Involvement ($\beta = 0.352$, $t = 12.548$, $p = 0.000$).
 214 All three components are statistically significant predictors of family well-being.

215 6. FINDINGS

216 The analysis of socioeconomic contributions of women's entrepreneurship indicates
 217 that entrepreneurial income plays a central role in sustaining family life. The highest mean
 218 score is recorded for entrepreneurial earnings meeting everyday household needs (Mean =
 219 3.692), followed by funding children's schooling and academic development (Mean = 3.587),
 220 building household savings and managing emergencies (Mean = 3.564), and enhanced
 221 participation in household financial planning (Mean = 3.552). Other factors such as
 222 autonomous allocation of enterprise income (Mean = 3.541) and motivating other women to
 223 start ventures (Mean = 3.513) reflect growing financial independence and social influence.
 224 Moderate scores are observed for elevated family social prestige (Mean = 3.502), diversified
 225 income reducing dependency (Mean = 3.498), family involvement (Mean = 3.491), work
 226 flexibility (Mean = 3.486), livelihood generation (Mean = 3.481), and improved local
 227 availability of goods and services (Mean = 3.468). The overall mean value of 3.531 indicates
 228 a moderate to high level of agreement on the socioeconomic contributions of women's
 229 entrepreneurship.

230 The impact of women entrepreneurship on family well-being and quality of life also
 231 shows a similar trend. Strengthened financial stability records the highest mean (Mean =
 232 3.602), followed by improved standard of living (Mean = 3.578), healthcare accessibility
 233 (Mean = 3.566), support for educational aspirations (Mean = 3.558), and access to quality
 234 education (Mean = 3.542). Additional outcomes include improved dietary habits (Mean =
 235 3.538), long term financial security (Mean = 3.534), and regular savings (Mean = 3.516),
 236 while housing conditions (Mean = 3.512), social standing (Mean = 3.508), community
 237 participation (Mean = 3.497), and emotional well-being (Mean = 3.489) show moderate
 238 influence. The overall mean of 3.537 confirms a moderate to high impact on family well-
 239 being. Regression analysis also shows a very high correlation ($R = .794$) to be statistically
 240 highly significant ($R^2 = .630$). Therefore, it can be inferred that approximately 63% of all the
 241 variations in family well-being are due to the factors being tested. Since there was no
 242 difference found at an F-statistic value of 266.216 ($p = 0.000$), we reject our null hypothesis.
 243 Of the four predictor variables used in this study, Work-Life Balance (beta = .568; T-value =
 244 20.252; $p = .00$), Community Empowerment and Financial Independence (beta = .424; T-
 245 value = 15.117; $p = .00$), and Social Recognition and Family Involvement (beta = .352; T-
 246 value = 12.548; $p = .00$) were found to have the most impact on the dependent variable of
 247 family well-being as a result of women's entrepreneurship.

248

249 **7. SUGGESTIONS**

250 Women entrepreneurs should receive structured financial education as well as
251 structured business development education in order to assist them in managing income,
252 savings, and long-term investments. Access to affordable capital for women entrepreneurs
253 will help increase their capacity to independently manage and sustain their businesses. In
254 addition, increased exposure to local markets and global digital platforms, along with an
255 awareness of the value-added opportunity for entrepreneurship, will provide women with
256 multiple avenues to generate income, thus reducing reliance upon single business ventures.
257 The involvement and support from family members will assist women in achieving a better
258 balance of work and personal life, which is crucial for their overall well-being and can
259 enhance their entrepreneurial success. In addition, there are other capacity-building strategies
260 for promoting women's entrepreneurial success, including developing leadership capabilities
261 and improving decision-making skills as a means of increasing the self-confidence and
262 personal empowerment of women entrepreneurs. At the community level, efforts to identify
263 and celebrate successful women entrepreneurs can lead to increased levels of social
264 recognition, greater societal acceptance, and encouragement of entrepreneurial behaviors by
265 other women. In turn, improvements to physical (infrastructure), market (access), and service
266 delivery (support services) systems in rural areas will reduce regional disparities and allow
267 for better opportunities for all. Additionally, the establishment of ongoing mentorship and
268 networking relationships is important to sustaining entrepreneurial growth and ultimately
269 enhancing the positive impact of entrepreneurship on family quality of life.

270 **8. CONCLUSION**

271 Women's entrepreneurship has a very large influence on the socio-economic
272 conditions of the families residing in the selected districts of Karnataka. Entrepreneurial
273 income from the women is directly responsible for assisting with the fulfillment of family
274 needs, education expenses for children, and developing savings & financial planning.
275 Additionally, women entrepreneurs are demonstrating an increase in decision-making
276 participation, further illustrating their increasing economic and social contributions to the
277 families' structure. Overall, the conclusions show that entrepreneurship can be a major driving
278 force behind achieving financial stability and enhanced living standards. Additionally, this
279 research reveals a strong positive correlation between women's entrepreneurial activity and
280 family well-being and quality of life. The regression estimates indicate that various
281 characteristics of households, including financial management at home, work-life balance,
282 financial independence from family, and social recognition for their contributions to society,
283 are important in explaining how entrepreneurial activity impacts families. Thus, this research
284 demonstrates that while entrepreneurship can contribute to improved economic conditions, it
285 also fosters individual empowerment and community development.

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