

ORIGINAL RESEARCH PAPER

DOI: <https://doi.org/10.64672/IJIFR/25.11.13.03.018>

WOMEN ENTREPRENEURSHIP IN FOSTERING SUSTAINABLE LIVELIHOOD FOR WEAKER WOMEN IN THE SOCIETY

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St Josephs College of Commerce, Bangalore-India**ABSTRACT:**

Purpose: The purpose of the study is to identify the factors influencing sustainable livelihood of weaker women and analyse the impact of women entrepreneurs' contribution in enhancing the sustainable growth of their women employees

Design / Methodology: The study employed a descriptive research strategy, with data collection being conducted through a well-designed questionnaire. The Cochran formula was employed to estimate the sample size for an unknown population, resulting in a sample size of 116 respondents. Women employees who have been employed by women entrepreneurs for the past five years were chosen using a convenient sampling method. The questionnaire's validity and reliability were confirmed through scale analysis. The present study employed Confirmatory Factor Analysis (CFA) through the use of AMOS R software for statistical analysis.

Findings: The study findings suggest that women's sustainable survival is impacted by various factors, including their health status and access to food security. The capacity of women to maintain a stable income is adversely affected by family expenses and credits. The findings also reveal that women entrepreneurship is fostering the sustainable livelihood among the weaker section of the society.

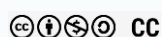
Originality: The Indian context exhibits a dearth of research on sustainable livelihoods, particularly with regard to assessing the sustainability of marginalized communities which is contributed by women entrepreneurship and implementing appropriate remedial measures.

Implications: The findings of the study can be useful to women entrepreneurs in creating a work environment which empowers weaker women to grow sustainably.

KEYWORDS: Women Entrepreneurship, Sustainable Livelihood, Weaker Women, Sustainable Growth.

PAPER CITATION:

Stanley, S.: "Women Entrepreneurship In Fostering Sustainable Livelihood For Weaker Women In The Society", *International Journal of Informative & Futuristic Research (IJIFR)*, Vol.(13) (3), November 2025, pp. 438 -448.



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1. INTRODUCTION

As per a report published by BCG, enterprises led by women have the potential to generate cumulative revenue that is 10% higher over a period of 5 years, and exhibit a work culture that is 3 times more inclusive as compared to businesses led by men (Kinara capital, 2022). Female entrepreneurs are increasingly embracing digitalization and technology adoption as a means to mitigate the gender gap and secure financial access from private lenders, non-banking financial companies (NBFCs), and banks (Bureau, A. N., & A., 2023). The utilization of digital technology can potentially decrease reliance on male counterparts and increase awareness of women's business development programs and alternative collateral-free lending options in the market (Pachorkar, S., Kawishwar, S., & Sharda, P., 2020). At present, female entrepreneurs make a contribution of approximately 3% to the overall industrial output and provide employment opportunities for roughly 10% of the total workforce. The provision of employment generation is expected to bring about a positive impact on the Indian economy by increasing productivity and generating financial efficiency (Barrachina Fernández, M., García-Centeno, M. D. C., & Calderón Patier, C., 2021).

The examination of women entrepreneurs continues to captivate individuals' interest and reignite their imagination regarding the functioning of gender equality within the realm of business (Lepeley, M. T., Kuschel, K., Beutell, N., Pouw, N., & Eijdenberg, E. L. (Eds.)., 2019). The establishment of an inclusive and supportive environment for women entrepreneurs serves as a catalyst for advancing economic empowerment within an underrepresented demographic (Agarwal, S., Ramadani, V., Dana, L. P., Agrawal, V., & Dixit, J. K., 2022). Concurrently, it enhances the allocation of resources within the economy. Consequently, the present study on women entrepreneurs examines the various roles undertaken by women in their capacity as entrepreneurs within the micro, small, and medium enterprises (MSME) sector, with a specific focus on the impact of these roles on the long-term sustainability of urban poor livelihoods (Kamberidou, I., 2020). In recent times, there has been a growing recognition of the significance of women's entrepreneurship and its impact on national development, owing to the valuable contributions made by micro- and small-medium enterprise (MSME) entities towards socio-economic well-being (Agarwal, S., Lenka, U., Singh, K., Agrawal, V., & Agrawal, A. M. (2020). The integration of women into the micro, small, and medium enterprises (MSME) sector is anticipated to yield significant socio-economic implications for economically disadvantaged women (Kanapathipillai, K., & Azam, S. F. (2019). This inclusion is expected to facilitate their access to employment opportunities, enhance their social status, and enable them to attain economic independence, thereby augmenting their personal capacities (Uddin, M., 2021). The primary objective of this study is to investigate the socio-economic implications of women entrepreneurs and managers in micro, small, and medium enterprises (MSMEs) on the local sustainable livelihood of the rural poor. This study examines the various benefits received by the weaker section employees employed under women entrepreneurs in Bangalore on their lives and explores potential strategies for enhancing their actions to promote greater sustainability (Raman, R., Subramaniam, N., Nair, V. K., Shivdas, A., Achuthan, K., & Nedungadi, P., 2022).

Given this context, it is imperative to comprehend the impact of Women Entrepreneurs IN fostering sustainable livelihood for weaker women of the society. The initial segment of the document presents the introduction, followed by a section that elaborates on the previous literature. Subsequently, the third section expounds on the research methodology employed in the study. The present study adheres to established research methods and subsequently presents the findings and corresponding analysis. The conclusion section provides the final remarks, suggestions, and potential avenues for future investigation.

2. REVIEW OF LITERATURE

In this study, a systematic literature review was applied to analyse prior works that were relevant to the research concerns that were being investigated. There were a total of 30 papers discovered after using the keywords "Women entrepreneurship", "Women entrepreneurship in India", "Sustainable livelihoods", and "Impact of women entrepreneurship on sustainable livelihoods.....". Following an evaluation 20 articles that were included in the study were published in journals that are widely recognized for their academic rigor and reputation. Specifically, 2 articles were published in the Elsevier database, 2 in the Routledge and CRC Press Taylor and Francis database, 2 in the Emerald Group Publishing database, 3 in the Springer Nature database, and 3 in the Sage database. The study makes reference to three articles that were published in the Directory of Open Access Journals, as well as two journals that are included in the Semantic Scholar databases. Several additional papers were obtained from scholarly databases such as Wiley, Academia, JSTOR, and Guildford Press.

The review of important literature on the topic is presented as follows:

A plethora of studies have been conducted to examine the socio-economic implications of women's entrepreneurship on the women who initiate business ventures, both within the Indian and international contexts. According to (Gurendra Nath Bhardwaj and Swati Parashar, 2013), the advancement of women's social and economic status plays a crucial role in the overall economic development of any culture or country. In their article, (J.V. Joshi and Madhura Deshpande, 2005) found that women entrepreneurs in Marathwada were employing traditional methods to manage their businesses. In their scholarly article titled "Women Entrepreneurship - Factors Contributing to Success of Women Led Enterprises," (Mayura Kemkar and Jyoti Sharma, 2016) assert that the economic climate of a nation is predominantly shaped by the entrepreneurial inclination exhibited by its populace. According to Shah, Hina & Saurabh, and Punit (2015), there exists a necessity to enhance the status of women, and the promotion of women's roles in development is now recognized as more than just a human rights or social justice issue. According to Arnaud Daynard (2015) the involvement of women in entrepreneurship can lead to an expansion of their economic opportunities and contribute to broader development efforts, including poverty alleviation. In her essay titled "Women Entrepreneurship Changing Status," Sujatha Mukherjee (2013) examines the phenomenon of women from low-income families resorting to entrepreneurship as a means of survival. In their study, Camalun Nabi and Ashok Kumar (2012) identified a potential correlation between the state's underdevelopment and the limited presence of entrepreneurial talent and potential among its citizens. According to Sithalakshmi and Jothimani (2012), in order for lasting transformations in women's societal standing to transpire, it is imperative to provide women with structured intervention initiatives such as income-generating projects or opportunities for independent or collective income generation. The objective of this research was to investigate and delineate the economic impact made by a specific group of female entrepreneurs within their respective societies (Kathie L., 2012). Limited research exists on the impact of women's entrepreneurship within marginalized communities.

Numerous studies have been conducted on the topic of sustainable livelihoods within an international context. Bayu, E. K. (2021) examined the topic of interest. This study employed a case study approach to examine the significance of off-farm and non-farm activities in the preservation of sustainable livelihoods for rural households. Since the 1990s, several prominent international organizations have employed the Sustainable Livelihood Analysis (SLA) approach to integrate development interventions (Su, M. M., Wall, G., & Wang, Y., 2019). The current state of academic research on sustainable livelihoods in the Indian context is limited, particularly in relation to assessing the sustainability of vulnerable populations and implementing appropriate interventions.

Numerous studies have been conducted to investigate the impact of women led Micro, Small, and Medium Enterprises (MSMEs) on employment generation. In a study conducted by Gangadharappa

(2019), one prominent advantage of the micro, small, and medium enterprises (MSMEs) sector lies in its labor-intensive nature, as opposed to being driven primarily by capital. India possesses a significant abundance of human resources. Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in offering educational prospects to individuals with limited skills and contribute to the development of local human capital within society. In his study, Kumar (2017) endeavors to comprehend the significance of Micro, Small, and Medium Enterprises (MSMEs) in facilitating employment opportunities and fostering inclusive economic growth within the nation. According to Das (2017), the study titled "Micro, Small and Medium Enterprises (MSME) in India: Prospects, Issues, and Challenges" reveals that Women MSMEs play a crucial role in supporting a favorable economic growth rate and generating employment opportunities. There is a dearth of scholarly literature pertaining to the role of Women Micro, Small, and Medium Enterprises (MSMEs) in facilitating sustainable livelihoods and promoting socio-economic advancement among women belonging to marginalized segments of society.

Gap- The precise impact of Women entrepreneurship on sustainable livelihood is unknown because the relationship between the two has not been researched sufficiently. There is a need to address possible difficulties due to the complex nature of the women entrepreneurship on the weaker women of the society nexus. By creating a methodology to evaluate the effects of women entrepreneurship on the sustainable livelihoods of vulnerable groups, this study fills the aforementioned gaps in the existing literature.

3. RESEARCH METHODS

The present study utilizes a descriptive research design that employs quantitative data analysis. A sample size of 100 women employees associated with MSME women entrepreneurs was determined using the Cochran formula for unknown populations with a margin of error of 10% (Nanjundeswaraswamy, T. S., & Divakar, S., 2021). Subsequently, 140 questionnaires were disseminated. The study received a total of 126 responses, but after removing outliers, only 113 responses were deemed suitable for analysis. The women who were below the poverty line and are employed any MSME women entrepreneurs for atleast 3 years are part of the study. The researchers developed a comprehensive questionnaire by adapting the scales of previous studies. Specifically, the questionnaire consisted of 7 items derived from Rathnamma.G (2015) study, and 15 items sourced from (Malanga, D. F., & Banda, M., 2021) study. The questionnaire was well-structured and designed to elicit relevant information from participants. The reliability and validity of the questionnaire were confirmed through the application of statistical measures such as Cronbach's alpha, composite reliability, average variance explained, and inter-item correlations. The statistical analysis for the study was conducted utilizing the SPSS and AMOS software

4. RESULTS AND DISCUSSION

4.1 Demographic Profile of the Participants

The participant pool consists of a majority of 64% males and 36% females. The age group of 36 to 45 years accounted for the largest proportion of participants, comprising 39% of the total. Following closely behind, 30.9% of participants fell within the age range of 46 to 55 years. Only a marginal proportion of the participants, specifically 8.1%, were found to be above the age of 55. Academic credentials Fifty percent of the participants had achieved a level of education encompassing completion of schooling and basic education. Twenty-two percent had attained completion of their Secondary School Leaving Certificate (SSLC), while ten percent had successfully completed their Pre-University Course (PUC). A minute proportion, specifically 6% and 10%, had successfully attained their undergraduate and technical qualifications. The study revealed that the majority of participants, specifically 69.1%, reported being married. Additionally, 13.4% of participants reported being

unmarried, 6.8% reported being divorced, and 10.6% reported being widowed. A total of 42.8% of the participants reported having two children, while 19.7% reported having 2-3 children. Additionally, 37% of the participants in the study indicated that they did not have any children. A total of 55.9% of the participants indicated that their families consist of 3-6 members, while 31.4% of the participants reported having 6 to 9 individuals in their households, according to the findings of the study. A majority of the study's participants, specifically 71.1%, reported that their families relied on a single income earner. A total of 47.1% of the participants reported having a monthly income of less than 10000, while the remaining 52.9% indicated having a monthly income exceeding 10000.

The demographic profile reveals that individuals belonging to the economically disadvantaged segment of society possess a significantly lower income and rely on a single breadwinner within the family, while also having a larger number of dependents. This particular scenario necessitates the requirement of efficient participation from women entrepreneurs in the Micro, Small, and Medium Enterprises (MSME) sector, as it has the potential to improve their long-term and viable means of living.

4.2 Item analysis – Women entrepreneurship

The sustainable economic development of marginalized populations, particularly women, is a critical concern within contemporary development policies implemented in developed nations. The issue of politically motivating women to enhance their well-being and living conditions has garnered significant attention and sparked discussions on a global scale.

Table 1- Contribution of Women entrepreneurs

	Women entrepreneurs contribute to.....	Mean	Std. Deviation
WE_Cont_1	gain control over economic assets and achieve financial independence	3.410	1.005
WE_Cont_2	achieve the goal of economic self-sufficiency	3.200	1.09
WE_Cont_3	improve their saving ability	3.300	1.006
WE_Cont_4	gain self –employment opportunities	2.800	1.045
WE_Cont_5	develop professional skill and competence	3.220	0.983
WE_Cont_6	improve production and productivity	3.150	1.055
WE_Cont_7	avail the benefits of development projects	2.880	0.888

Source- Data collected through field survey

An investigation into the perceived contribution of Women entrepreneurs indicates that the respondents exhibited a neutral level of agreement towards the statements. The mean score for contribution of women entrepreneurs towards gain in self –employment opportunities and availing the benefits of development projects have a low mean score of 2.880 indicating less contribution in these areas. The women participants of the study agreed that women entrepreneurs contribute to gain control over economic assets and achieve financial independence, achieve the goal of economic self-sufficiency, improve their saving ability and develop professional skill and competence with mean scores above 3.000.

The following section provides an item analysis of participants' opinions regarding their present sustainable livelihood status.

4.3 Item analysis – Sustainable livelihood

The concept of Sustainable Livelihood arises from the convergence of developmental and environmental studies, providing a novel perspective on the notions of labor, manufacturing, and allocation. This concept specifically addresses the labor of vulnerable populations with the aim of establishing a sustainable future in which household inequality is eradicated. The following table shows the current status of the participants of the study on the 11 factors of sustainable livelihood.

Table 2 – Sustainable livelihood of the weaker section of the society

	Components of sustainable livelihood	Mean	Std. Deviation
Sustain_1	Use of services and institutions	2.950	0.780
Sustain_2	Family assets	1.633	0.770
Sustain_3	Employment Information	4.553	0.624
Sustain_4	Living approaches	2.750	0.679
Sustain_5	Right to use to natural resources	3.730	0.670
Sustain_6	Family expenses	4.570	0.650
Sustain_7	Credit and investments	2.300	0.480
Sustain_8	Susceptibility	4.480	0.640
Sustain_9	Food Safety	2.570	0.760
Sustain_10	Financial Well-being	3.890	0.900
Sustain_11	Education Power	3.690	0.920

Source- Data collected through field survey

The mean score for access to services and institutions was determined to be 2.95, which is below a value of 3. This finding indicates a lack of agreement among the participants regarding the range of their responses. The calculated standard deviation is less than 1.000, suggesting a diminished level of variability in the responses provided by the participants. This finding indicates that individuals who belong to disadvantaged groups demonstrate similar attitudes regarding their access to services and institutions. In relation to employment-related data, three primary considerations were identified: the viability of engaging in extended working hours, the potential for engaging in overtime work, and the accessibility of weekend and holiday employment opportunities. The participants in the study demonstrated a substantial level of response, as indicated by an average score of approximately 4.5 for all items. This score reflects a high level of agreement among the respondents regarding their ability to actively pursue family or future sustainability. The relatively low standard deviation of 0.624 indicates a significant level of agreement among participants in their perspectives on working information. In relation to the matter of accessibility to natural resources, it is noteworthy that all sustainability items, with the exception of sustainability 21, which specifically pertains to solar panels, obtained an average score surpassing 4. The average score for solar panels was 1.48, suggesting a relatively low level of adoption among the participants. However, it is worth noting that the average scores for natural resource accessibility were generally elevated. Based on the data, it can be observed that the responses exhibit a spectrum ranging from neutrality to agreement, as exemplified by the numerical value of 3.73. Furthermore, it is worth noting that the data exhibits a standard deviation of 0.67. In relation to credit and savings, a significant proportion of participants expressed a dearth of savings and a lack of outstanding loans. Therefore, the majority of the responses regarding credit and savings were characterized by neutrality or conveyed disagreement and negative sentiment. As a result, the mean score falls below 3.00, which serves as a promising indicator of enduring welfare. Typically, individuals who are situated within the lowest socioeconomic stratum demonstrate a food security status that is characterized by a lack of both positive and negative outcomes. The standard deviation value of 0.76, as determined through calculations, suggests that there is a relatively limited amount of

variation in the viewpoints of the participants regarding food security. After conducting an investigation, it was ascertained that an average score of 3.69 was achieved, indicating a trend of individuals from disadvantaged backgrounds gradually attaining a more prominent social standing. Moreover, these individuals themselves recognize that they are acquiring a certain level of influence, thus demonstrating characteristics associated with sustainability.

4.4 Factors influencing sustainable livelihood

Confirmatory Factor Analysis (CFA) is a statistical methodology utilized by researchers to evaluate a predetermined hypothesis regarding the relationship between the experimental and latent variables. The formulation of this hypothesis is commonly influenced by the integration of theoretical understanding and empirical observations. Janssens et al. (2008) assert that employing this approach aids researchers in validating instruments and confirming the hypothesized factor structure. Factor loadings are employed to understand the regression coefficients. Researchers have the ability to assess the quality of measurement by integrating the CFA (confirmatory factor analysis) and construct validity assessments, as suggested by Hair et al. (2010). The present study employs confirmatory factor analysis to examine the factors that influence the sustainable livelihood of marginalized populations within society.

Table 3- Model fit – Factors influencing sustainable livelihood

CMIN					
Model	NPAR	CMIN	DF	P	CMIN/DF
Independence model	9	460.146	139	0.000	3.010
Acceptance Criterion				<0.05	<3.000
RMSEA, GFI					
Model	RMSEA	GFI	AGFI	PGFI	
Independence model	0.048	0.821	0.885	0.884	
	<0.10	>0.80	>0.80	>0.80	

Source- Calculated from survey data using the AMOS software

The statistical indicators of model fit indicate that all criteria for a robust model have been met, with significance levels below 0.05. The outcomes of the model are deemed acceptable and can be utilized for inferential purposes.

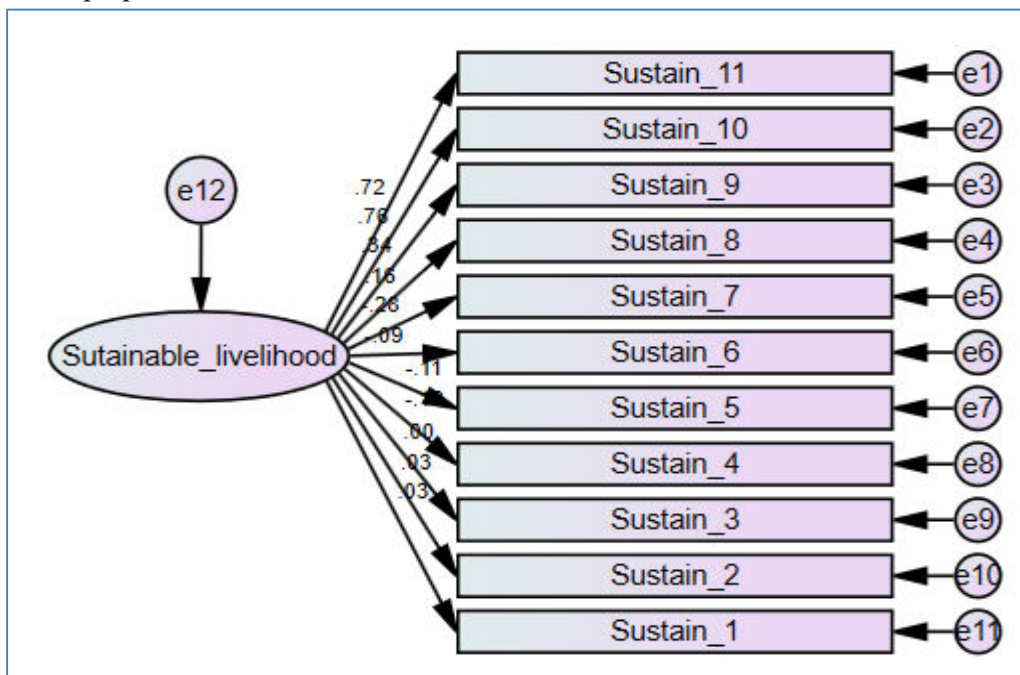


Figure 1 - Factors influencing sustainable livelihood

The diagram depicted above illustrates the interdependent framework of sustainable livelihood components and their collective impact on the livelihood of marginalized communities. The table presented below displays the unstandardized and standardized estimates pertaining to the factors that impact sustainable livelihood, along with their corresponding p-values.

Table 4 - Factors influencing sustainable livelihood

			Unst Estimate	Std Estimate	P
Use of services and institutions	<---	Sustainable_livelihood	1	0.725	***
Financial Well-being	<---	Sustainable_livelihood	1.092	0.758	***
Food Safety	<---	Sustainable_livelihood	0.392	0.343	***
Susceptibility	<---	Sustainable_livelihood	0.164	0.158	***
Credit and investments	<---	Sustainable_livelihood	-0.165	-0.277	***
Family expenses	<---	Sustainable_livelihood	-0.088	-0.087	***
Right to use to natural resources	<---	Sustainable_livelihood	-0.088	-0.111	***
Living approaches	<---	Sustainable_livelihood	-0.146	-0.188	***
Employment Information	<---	Sustainable_livelihood	-0.001	0	***
Family assets	<---	Sustainable_livelihood	0.038	0.027	***
Education power	<---	Sustainable_livelihood	0.027	0.028	***

The aforementioned table depicts the correlation among diverse factors that impact the sustainable livelihoods of disadvantaged populations. The objective is to determine the factors that have the greatest positive impact on sustainable livelihood. From the above table it can be indicated that when sustain_10 Financial Wellbeing- positively goes up by 1, sustainability goes up by 0.758 or 78% which is statistically significant at 0.000 and CR of 3.729. (Co-eff =0.758, Sig=0.000, CR=3.729), When Sustain_9 food safety positively goes up by 1, sustainability goes up by 0.343 or 34% which is statistically significant at 0.000 and CR of 2.761. (Co-eff =0.13, Sig=0.000, CR=17.123) On an overall basis, it can be inferred that the Financial Wellbeing and Food safety factors positively affect the sustainable livelihood of the weaker section. Credits and family expenses inversely affect the sustainable livelihood of the participants.

The results of the SEM Analysis indicate that, there is both positive and negative impact of various factors of sustainable Livelihood *on the life of weaker section of the society, The Null Hypothesis is rejected.*

4.5 Impact of Women entrepreneurship on the sustainable livelihood of the weaker section

Table 5- Model fit – Impact of Women Entrepreneurship on the sustainable livelihood of the weaker section

CMIN					
Model	NPAR	CMIN	DF	P	CMIN/DF
Independence model	12	567.134	139	0.000	2.972
Acceptance Criterion				<0.05	<3.000
RMSEA, GFI					
Model	RMSEA	GFI	AGFI	PGFI	
Independence model	0.032	0.867	0.891	0.899	
	<0.10	>0.80	>0.80	>0.80	

Source- Calculated from survey data using the AMOS software

The statistical indicators of model fit indicate that all criteria for a robust model have been met, with significance levels below 0.05. The outcomes of the Impact of Women Entrepreneurship on the sustainable livelihood of the weaker section model are deemed acceptable and can be utilized for inferential purposes.

The table presented below displays the unstandardized and standardized estimates pertaining to the impact of Women Entrepreneurship of sustainable livelihood, along with their corresponding p-values

Table 6 - Impact of Women Entrepreneurship on the sustainable livelihood of the weaker section

			Unstd Estimate	Std Estimate	P
Sustainable_livelihood	<---	Women_Entrepreneursh ip	0.128	0.541	0.000

When contribution of Women Entrepreneurs goes up by 1, sustainable livelihood of the weaker section of the society goes up by 0.541 or 54% which is statistically significant at 0.000 and CR of 2.332. (Co-eff=0.541, Sig=0.000, CR=2.332).

Many previous researches have demonstrated that Women Entrepreneurship aids in the long-term growth of rural areas, underprivileged groups, and women specifically. Consistent with earlier research, the current study found that increased access to work opportunities has a positive effect on people's ability to maintain sustainable incomes.

5. CONCLUSION

The concept of Women Entrepreneurship has undergone significant development in recent years, encompassing more than the mere provision of bank accounts for adult individuals. This transformation also encompasses supplementary factors, including the accessibility of credit, the extent of insurance coverage, the volume of remittances, and the ownership of mobile money accounts. Despite the intricate nature of women entrepreneurship, numerous studies investigating the correlation between women entrepreneurship and economically disadvantaged groups have utilized rudimentary metrics of account ownership or have employed multiple indicators in isolation, without taking into account the impact of women entrepreneurship on sustainable livelihoods. The comprehensive examination of the impact of all criteria related to Women Entrepreneurship on the sustainability of livelihoods remains insufficiently explored. The extent to which Women Entrepreneurship influences sustainable livelihoods remains uncertain due to a lack of comprehensive research on the correlation between these two factors. It is imperative to acknowledge and mitigate potential concerns arising from the intricate relationship between women entrepreneurship and the disadvantaged segment of society. This study addresses the gaps in the current literature by developing a methodology to assess the impact of Women Entrepreneurship on the sustainable livelihoods of vulnerable groups.

To enhance the level of women contribution within society, it is recommended that governments bolster their institutional and regulatory frameworks. Allocating additional resources, both in terms of effort and financial investment, will facilitate the successful completion of this task. It is additionally recommended that governments implement regulatory measures aimed at facilitating the operations and expansion of micro, small, and medium-sized enterprises (MSMEs) led by women entrepreneurs. These regulations should aim to foster a conducive business environment, particularly in underserved regions. The expansion of services can be identified as a contributing factor to the growth of both supply- and demand-side indicators of Women Entrepreneurship. The anticipated outcome of the expansion of employment opportunities for women, aimed at mitigating geographical disparities, is a reduction in both present and future poverty concerns.

This research focuses on the socioeconomically disadvantaged demographic, particularly women living in the slums of the Bengaluru district. Future researchers may want to expand the geographical range of their studies to include both rural and urban areas. This would allow for a comprehensive

assessment of the impact of Women Entrepreneurship on the sustainable livelihoods of this vulnerable population. Research can also be directed towards understanding the implementation and awareness of Women Entrepreneurship contributions within marginalized populations. A viable area of study involves examining the challenges associated with accessing Women Entrepreneurship and sustainable livelihood of weaker section of the society.

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