

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

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Abstract

The study aims to uncover the elements, that influence the sustainable livelihood of disadvantaged women and assess the impact of women entrepreneurs' contributions to the promotion of sustainable growth of their female employees. The current study employed a descriptive research strategy, that adopted quantitative data analysis. The study included women, who were employed as MSME women entrepreneurs for a minimum of three years. The study findings indicated that women's long-term survival was influenced by multiple factors, such as their health condition and availability of food security. The data also revealed that women entrepreneurship could promote sustainable livelihoods among the marginalized segments of society. In the Indian context, there is lack of research on sustainable lifestyles, especially when it comes to evaluating the sustainability of marginalized communities and there is a need to adopt suitable corrective actions.

Keywords: Women Entrepreneurship, Sustainable Livelihood, Weaker Women, Sustainable Growth

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1. Introduction

As per a report published by BCG, enterprises led by women have the potential to generate a cumulative revenue that is 10% higher over a period of 5 years and exhibit a work culture, that is three times more inclusive, compared to businesses led by men (**Kinara capital, 2022**). Female entrepreneurs are increasingly embracing digitalization and technology adoption as the means to mitigate the gender gap and secure financial access to private non-banking financial companies (NBFCs) and banks (**Bureau, 2023**). The adoption of digital technology has the potential to reduce dependence on male peers and enhance awareness of women's business development programmes and alternative funding choices, without the need for collateral in the market (**Pachorkar et al., 2020**). At present, female entrepreneurs contribute approximately 3% to the overall industrial output and provide employment opportunities for roughly 10% of the total workforce (**Barrachina et al., 2021**).

The examination of women entrepreneurs continues to captivate research interest and reignite their imagination regarding the functioning of gender equality within the realm of business (**Lepeley et al., 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 et al., 2022**). Concurrently, it enhances the allocation of resources within the economy (**Kamberidou, 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 MSME entities towards socio-economic well-being (**Agarwal et al., 2020**). The integration of women into the MSME sector is anticipated to yield significant socio-economic benefits for economically disadvantaged women (**Kanapathipillai & Azam, 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, 2021 ; Raman et al., 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 study presents the introduction, followed by a section that elaborates on the previous literature. The third section expounds 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

A plethora of studies have been conducted, to examine the socio-economic implications of women's entrepreneurship on women who initiate business ventures, both within the Indian and international contexts. According to **Gurendra and 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, **Joshi and Madhura (2005)** found that women entrepreneurs in Marathwada were employing traditional methods to manage their businesses. In their scholarly article entitled, "Women Entrepreneurship - Factors Contributing to Success of Women Led Enterprises," **Mayura and Sharma (2016)** assert that the economic climate of a nation is predominantly shaped by the entrepreneurial inclination exhibited by its populace. According to **Shah et al., (2015)**, there is a need to enhance the status of women because the promotion of women's role in development is now recognized as more than just a human rights or social justice issue. According to **Arnaud (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 entitled, "Women Entrepreneurship and Changing Status," **Sujatha (2013)** examines the phenomenon of women from low-income families resorting to entrepreneurship as the means of survival. In their study, **Camalun and Kumar (2012)** identified 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)**, for lasting transformations in women's societal standing, it is imperative to provide women with structured intervention initiatives such as income-generating projects. **Kathie (2012)** reported limited research on the impact of women's entrepreneurship on marginalized communities.

Numerous studies have been conducted on the topic of sustainable livelihoods within an international context **Bayu (2021)**. Several prominent international organizations have employed the Sustainable Livelihood Analysis (SLA) approach, to integrate development interventions **Su, et al., (2019)**. In a study conducted by **Gangadharappa (2019)**, one prominent advantage of MSMEs sector lies in its labor-intensive nature. 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 MSMEs in facilitating employment opportunities and fostering inclusive economic growth within the nation. According to **Das (2017)**, Women MSMEs play a crucial role in supporting a favorable economic growth rate and generating employment opportunities.

3. Statement of the Problem

In India, approximately 90 percent of employed women are engaged in the informal sector and they are not accounted for in official statistics. The informal sector encompasses occupations such as household staff, small-scale merchants, craftsmen, or agricultural workers employed on family-owned farms. The majority of these positions are characterized by a lack of required expertise and offer meager compensation, without any accompanying worker benefits. There is a dearth of scholarly literature pertaining to the role of Women MSMEs in facilitating sustainable livelihoods and promoting socio-economic advancement among women belonging to marginalized segments of society.

4. Need for the Study

Researchers can get significant insights into effective methods and practices for promoting gender equality and inclusion in the workplace, by studying how these women contribute to empowering women employees within their organizations. This study will additionally serve to emphasize the significance of women's entrepreneurship in catalyzing social transformation and economic progress.

5. Objectives of the Study

- ♦ To identify the factors influencing sustainable livelihoods among weaker sections of the society
- ♦ To analyse the impact of Women Entrepreneurs in fostering sustainable livelihood for weaker women of the society

6. Hypothesis of the Study

H1 - There is no significant impact of sustainable livelihood on empowerment of weaker sections.

7. Research Methodology

7.1 Sample Selection

A sample size of 100 women employees, associated with MSME women entrepreneurs, was determined by using the Cochran formula for unknown populations, with a margin of error of 10% (**Nanjundeswaraswamy & Divakar, 2021**). Subsequently, 140 questionnaires were disseminated. The study received 126 responses, but after removing outliers, only 113 responses were deemed suitable for the analysis. The women, who were below the poverty line and employed by MSME women entrepreneurs, for at least three years, became part of the study.

7.2 Period of Study

The study was conducted for a period of 12 months post pandemic, starting at June 2023 and ending at June 2024.

7.3 Sources of Data

Primary data were collected from the women employees, associated with women entrepreneurs. The secondary data were collected from prominent data bases such as Scopus, Elsevier, Sage, Emerald etc.

7.4 Tools used in 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 (2015)** study, and 15 items sourced from **Malanga & Banda, 2021** study. The statistical analysis for the study was conducted, by utilizing the SPSS and AMOS software.

8. Data Analysis and Interpretation

8.1 Demographic Profile of the Participants

Demographic profile shows that the age group of 36 to 45 years accounted for the largest

proportion of participants, comprising 39% of the total (**Table-1**). 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. 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 participants reported having two children while 19.7% reported having 2-3 children. 37% of participants in the study indicated that they did not have any children. A total of 55.9% of participants indicated that their families consisted of 3-6 members while 31.4% of the participants reported having 6 to 9 individuals in their households. Majority study's participants, specifically at 71.1%, reported that their families relied on a single income earner. A total of 47.1% of participants reported having a monthly income of less than 10000 while the remaining 52.9% reported having a monthly income, exceeding 10000.

8.2 Item analysis of Women Entrepreneurship

An investigation into the perceived contribution of women entrepreneurs, revealed that the respondents reported a neutral level of agreement towards the statements. The contribution of women entrepreneurs towards self-employment opportunities and availing the benefits of development projects, recorded a low

mean score of 2.880, indicating less contribution in these areas (**Table-2**). Women entrepreneurs' contribution 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, recorded mean scores above 3.000.

8.3 Item analysis of Sustainable Livelihood

The mean score, for access to services and institutions, was 2.95, which was less than three (**Table -3**). This result indicates a lack of agreement among the participants regarding the range of their responses. The calculated standard deviation was less than 1.000, suggesting a diminished level of variability in the responses provided by the participants.

8.4 Factors Influencing Sustainable Livelihood of Women Entrepreneurs

Janssens et al. (2008) assert that employing confirmatory factor analysis 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 employed confirmatory factor analysis, to examine the factors that influence the sustainable livelihood of marginalized populations within the society.

The **Figure-1** illustrates the interdependent framework of sustainable livelihood components and their collective impact on the livelihood of marginalized communities. **Table-4** depicts the correlation among diverse factors, that impact the sustainable livelihoods of disadvantaged populations. The objective was to determine the factors that registered the greatest positive

impact on sustainable livelihood. From the Table, it can be inferred 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 at 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 at 2.761 (Co-eff =0.13, Sig=0.000, CR=17.123).

The results of the SEM Analysis revealed that there was both positive and negative impact of various factors of sustainable livelihood on the life of weaker sections of the society. The statistical indicators of model fit indicated that all criteria, for a robust model, were met, with significance levels being less than 0.05. The outcomes of the impact of women entrepreneurship on the sustainable livelihood of the weaker sections model, were deemed acceptable and can be utilized for inferential purposes.

As presented in **Table-5**, when contribution of women entrepreneurs goes up by 1, sustainable livelihood of the weaker sections of the society goes up by 0.541 Or 54%, which is statistically significant at 0.000 and CR at 2.332, (Co-eff=0.541, Sig=0.000, CR=2.332).

9. Findings of the Study

On an overall basis, it can be inferred that the Financial Wellbeing and Food Safety factors positively affected the sustainable livelihood of the weaker sections. Credits and family expenses inversely affected the sustainable livelihood of the participants. 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 also found that increased access to work opportunities did have

positive effect on people's ability to maintain sustainable incomes.

10. Suggestions

To enhance the level of women contribution within society, it is recommended that governments reinforce 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.

11. Conclusion

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 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 segments 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.

12. Limitations of the study

The present study focused exclusively on the perspectives of female employees working under female entrepreneurs. It was restricted to the urban area of Bangalore and specifically targeted women employees in manufacturing units. The study was constrained by its exclusive focus on quantitative analysis and may have been influenced by biased responses.

13. Scope for further research

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 vulnerable population. A viable area of study involves examining the challenges related to women entrepreneurship and its impact on sustainable livelihood of weaker sections of the society.

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Figure-1 : First Order Confirmatory Factor Analysis to Identify the Factors Influencing Sustainable Livelihood

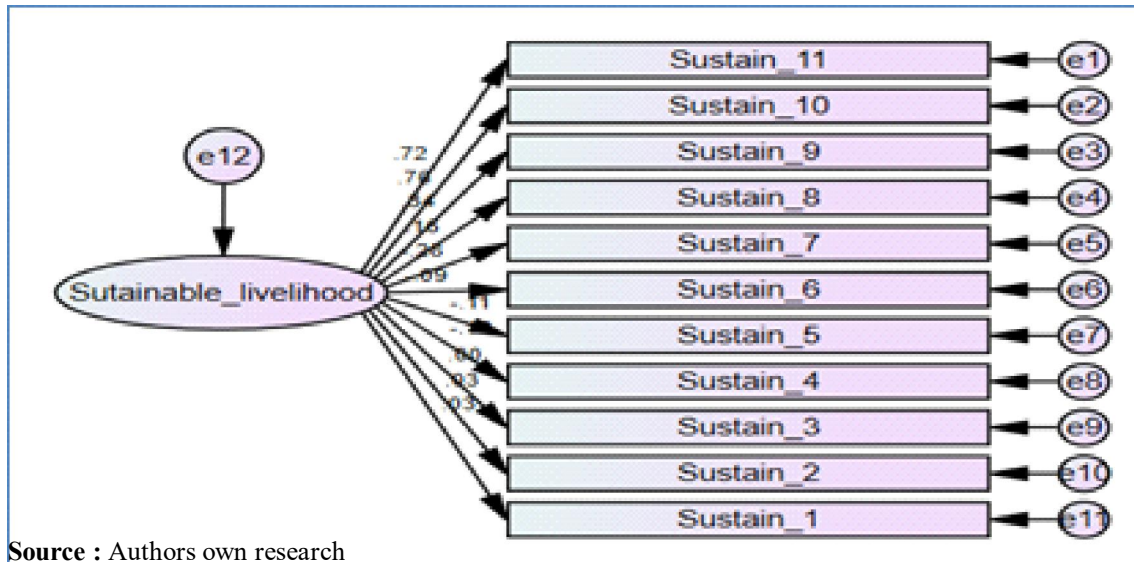


Table-1 : Demographic Characteristics of the Respondents

Demographic Variable	Group	Frequency	Percentage
Gender	Male	72	64
	Female	41	36
Age	Less than 36	25	22
	36-45	44	39
	46-55	35	30.9
	55	9	8.1
Qualification	Illiterate	25	22
	Schooling and basic education	45	40
	SSLC	25	22
	Graduation	7	6
	Professional course	11	10
Marital status	Married	78	69.1
	Unmarried	15	13.4
	Divorce	8	6.8
	Widowed	12	10.7
No of Children	Two children	48	42.8
	2-3 children	22	19.7
	No children	42	37.5

Source: Authors own research created using the SPSS Software

Table - 2: 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

Table - 3 : 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

Table - 4 : Factors Influencing Sustainable Livelihood of Women Entrepreneurs

Structural Relationship			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	***

Source : Authors own research and computed using AMOS

Table-5: Impact of Women Entrepreneurship on the sustainable livelihood of the weaker section

Structural Relationship			Unstd Estimate	Std Estimate	P
Sustainable_livelihood	<---	Women_Entrepreneurship	0.128	0.541	0.000

Source: Authors own research and computed using AMOS