

Women Empowerment through Entrepreneurship and Its Impact on Standard of Living: Evidence from Urban Gujarat

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Abstract

Entrepreneurship and women empowerment have become very important determinants of socio-economic development especially in fast urbanising areas. This research examines the effect of entrepreneurship on women empowerment and the resulting effect on the quality of life among women entrepreneurs in urban Gujarat. The study has a descriptive and analytical design and is founded on primary research gathered among 340 female entrepreneurs by using a structured questionnaire. The major constructs were measured using a 5-point Likert scale, and data analysis was done with the aid of SPSS by way of descriptive statistics, correlation and regression analysis. The results indicate that entrepreneurship has a significant positive impact on women empowerment and makes them more independent economically, provide them with decision-making capacity, and social participation. In addition, women empowerment is also found to have significant positive impact on the standard of living, which means that empowered women enjoy better income levels, resource accessibility, and overall well-being. Another finding in the study is that entrepreneurship has a direct role in enhancing the standard of living, which signifies its dual role as both an economic and social enabler. The research paper adds to the available body of literature by offering an integrated empirical analysis on the interrelationships among the constructs of entrepreneurship, empowerment, and standard of living within an urban setting. The results highlight the need to advance women entrepreneurship by guiding the supportive policies and financial inclusion, as well as capacity building initiatives, to bring about inclusive and sustainable development.

Keywords: Women Empowerment, Entrepreneurship, Standard of Living, Urban Gujarat, Socio-economic Development

1. Introduction

Empowerment of women has overtime been held as one of the main contributors to economic growth, social equity and sustainable development both in the world and within individual nations. It is the way through which women come to empower themselves to make strategic life choices, resources, and be in control over economic and social choices (Jennings and Brush, 2013). Empowerment of women is essential especially in developing economies, which requires not only better well-being at individual levels, but also plays a major role in developing the nation. Inclusion of women in economic activities has been associated with an increase in productivity, welfare of household and more inclusive growth trends. The access to resources, agency in decision making and whether desired outcomes are realised is seen by Naila Kabeer (1999) as empowerment and

creates an all-inclusive framework to comprehend the progress of women. Likewise, Esther Duflo (2012) underlines that economic involvements of women result in expanded development advantages, such as health, educational and generational advantages. In this regard, entrepreneurship has proved to be an effective tool to promoting women empowerment. Entrepreneurship is a time-tested concept that has been cited as a major pillar to women empowerment in economics and sustainable development (Djati et al., 2023). It gives women chances to earn, to be economically independent and improve their social standing. Entrepreneurship women are extremely helpful in economic growth as they help to create employment, innovate, and alleviate poverty. Entrepreneurial activities help women to break the traditional boundaries like poor access to formal jobs, discrimination of wages and cultural limitations (Verheul et al., 2006). Further,

entrepreneurship helps to boost self-esteem, leadership, and decision-making powers, which make women more empowered in families and the community. Candida G. Brush et al. (2009) argue that women entrepreneurship must be conceptualised in the framework of gender consciousness that must explain structural and institutional obstacles. Empirical evidence also indicates that women have great autonomy and economic independence with significant improvement in entrepreneurial involvement (Sarfaraz et al., 2014).

The two-way relationship between women empowerment and the standard of living is multidimensional and direct. Usually, standard of living will include level of income, accessibility to education and healthcare institutions, housing conditions, and living standards (Gupta et al., 2025). With women empowered economically and socially, such women would invest more in the welfare of their families, especially in purchasing the education of their children, food, and health facilities (Times of India Report, 2025). This does not only increase household welfare, but it also brings benefits to build the human capital in the long run. This relationship has theoretical basis in the capability approach that Amartya Sen (1999) suggested as a tool of development and which focuses on increasing the liberties and abilities of people. The empirical evidence embraces the concept that empowered women can use resources more efficiently and put spending on expenditures that raise the overall living standards (Kabeer, 2005). Therefore, empowerment is an imperative mediator between economic inclusion and quality living.

Although the trend of women entrepreneurship as a form of empowerment has become increasingly popular, the degree to which it can lead to change in the standard of living is a field, yet to be empirically examined, especially in urban areas. Cities have a special environment and are better placed to access markets, financial institutions, infrastructure, and technological assets. Meanwhile, female business owners in cities also have a different set of issues to contend with such as limited competition, high operation cost and even the necessity to juggle between work and home. The dynamics render the need to analyse the impact of entrepreneurship on

empowerment and quality of living in urban ecosystems.

The Indian setting has over the last few years experienced a lot of policy focus in promoting women entrepreneurship; a number of initiatives have been adopted to promote financial inclusion, skill development, and business opportunities to women (Nawaz, 2019). Gujarat is one of the most active Indian states in the sphere of entrepreneurship by its industrial development, favourable business climate as well as the tradition of trading activities. The state has been characterised by a steady amount of women-owned businesses and corporations in various sectors including manufacturing, services, and retail (Government of Gujarat, 2022). Nonetheless, as much as there has been these changes, little empirical literature analysing the way participations in business by women in urban Gujarat translate into empowerment result and better living conditions are represented.

Available literature has been keen on women empowerment and entrepreneurship either in isolation or in restricted numbers, which have examined their contributions on the quality of living. In addition to this most of the research is being focused in rural environment with an absence of information on urban dynamics. This is of great relevance considering that there has been socio-economic diversification and high rate of urbanisation in areas such as Gujarat. Thus, it is necessary to conduct a thorough study that would combine these three aspects or rather dimensions of entrepreneurship, empowerment, and standard of living in an urban context.

It is on this context that the current research seeks to review the effects of entrepreneurship on women empowerment and investigate how the same empowerment affects the quality of lifestyle of women entrepreneurs in urban Gujarat. Also, the research aims to identify the direct impact of entrepreneurship on the living standards; this way, the researcher will have a complete picture of how these variables relate to each other. In this way, the study augments the existing literature on the topic and provides workable ideas on policymakers, development organisations, and other groups that

want to empower women entrepreneurship and improve socio-economic development.

2. Literature Review

2.1 Women Empowerment

Women empowerment is a multidimensional process that covers economic, social and psychological facet and allows women to have control over resources and decisions that concern their life. It is generally perceived to denote the process by which the women power to make strategic life choices in areas where they did not once have this entitlement. Naila Kabeer (1999) defines the empowerment as a three-dimensional phenomenon which links resources (access resources of both material and social resources), agency (power to make decisions), and achievements (results). The framework has been widely applied in development research in determining the empowerment of women in entrepreneurship, as it allows women to break socio-cultural restrictions, and increases their independence (Sinaga, 2024).

Economic empowerment is the ability of women to access income-generating opportunities, finances and economical resources. Social empowerment, however, entails better position in the family and the society, inclusion in the decision making and social liberation. According to recent research, it is emphasised that besides being an outcome, as well, empowerment is a process that is impacted by such factors as education, employment, and institutional support (Malhotra and Schuler, 2005; Duflo, 2012). Empowerment of women has received a growing focus in the Indian context because the idea is associated with the enhancement of inclusive development and minimization of the gender gap (Kumar & Rao, 2020). Nevertheless, inequality in access to opportunities and resources remains a reality and it would still be necessary to research more to determine the effective empowerment strategies.

2.2 Women Entrepreneurship

Women entrepreneurship has also come out as one of the most important vehicles of attaining economic empowerment and social change. It is the process by which women are the initiators, planners, and

administrators of business enterprises, which help to develop the economy and create job opportunities (Sharma and Behera, 2024). Entrepreneurship helps women earn money, gain financial autonomy, and improve self-esteem and decision-making power. Female entrepreneurs make a considerable contribution to the economic and social growth through encouraging innovation and job creation (Ali et al., 2023).

Studies have shown female entrepreneurs have a key role in developing innovation and diversification of the economy especially in the developing economies. Brush et al. (2009) note that the entrepreneurship of women is to be studied in the socio-cultural context which involves gender-specific obstacles which comprise the lack of access to finance, networks, and markets. Nevertheless, the female entrepreneurs have proved stronger and flexible in running businesses.

According to the results of empirical research, the involvement of women in entrepreneurial activities results in the enhancement of their economic welfare and social prominence (Sarfraz et al., 2014). In India, the government initiative programmes like skill development and financial inclusion programmes have also provided an impetus to women to join in entrepreneurship activities (Datta & Gailey, 2012). Still, insufficient training, finances, and social requirements are still barriers to their development (Singh and Belwal, 2008; Roomi and Parrott, 2008).

2.3 Standard of Living

The quality of life of the individuals and households is a major indicator of economic and social well being in that it is a measurement of the standard of living. It covers different aspects including income level, education and healthcare, housing, consumption behaviour and general life style (Jani et al., 2026). A better standard of living implies greater ability to access goods and services required, better living conditions, and better well-being. Entrepreneurial activity has been associated with increased economic prosperity and quality of life (Shafwatullah and Arquisola, 2024).

The practise is directly connected to the development of the economy and human well-being.

As Amartya Sen (1999) puts it, development is supposed to be the increase in human capabilities and freedoms as opposed to an increase in income. This school of thought lays stress on the non-money variables like education, health, and social inclusion to determine the living standards.

Empirical evidence has revealed that the effectiveness of women in economic activities has a big impact on the welfare of the household and the level of living standards. Women are more effective in spending resources in basic needs, which include education, health, and nutrition thus enhancing the general health of a household (Kabeer, 2005). Therefore, standard of living can be useful as one of the essential outcome variables in the research analysing the issue of women empowerment and entrepreneurship.

2.4 Relationship Among Variables

Entrepreneurship, women empowerment, and standard of living have attracted considerable research within development and industry publications, but usually individually (Mushtaq et al., 2024).

Entrepreneurship is regarded as one of the major sources of women empowerment. Through entrepreneurship, women can also have access to financial sources, skills, as well as improve on their independence (Haugh and Talwar, 2016). It results in better decision making capacity and increased involvement in the economic and social activities. Research has suggested that entrepreneurship activity has highly favourable effect on women in terms of confidence, independence and socio-economic conditions (Duflo, 2012; Sarfaraz et al., 2014). Also, women empowerment directly influences the standard of living. Women with empowerment will have the highest likelihood to spend in household welfare such as education, health and a better life. This leads to quality living and sustained socio- economic growth. The concept of capability as postulated by Sen (1999) finds justification in this relationship, as the theory highlights the importance of empowerment in improving the well-being of the individuals.

Besides that, entrepreneurship can also impact directly on the standard of living. The greater the

income levels due to entrepreneurial activities the better the consumption patterns, housing conditions, and access to basic services. Observations point to the fact that women entrepreneurs are playing a major role in the household income and economic stability thus enhancing the living standards (Kabeer, 2005).

Therefore, the interdependency between entrepreneurship, empowerment, and the standard of living can be seen as direct and indirect, in that, entrepreneurship increases empowerment, which increases the living standards, and has a direct impact as well.

2.5 Research Gap

Although there is a lot of literature on women empowerment and entrepreneurship, there are gaps that exist. To start with, numerous studies have explored the issue of women empowerment and the issue of entrepreneurial behaviour but few have addressed the issue as it affects the standard of living. Second, most of the current studies tend to be nationalised in rural settings and thus urban areas are less explored.

Specifically, there is little empirical research on women entrepreneurs in urban areas of Gujarat with a well-developed entrepreneurial ecosystem. Although the state has experienced generally tremendous growth on women run businesses, there is a lack of evidence on how entrepreneurship experience is translated to empowerment and better living conditions.

Additionally, integrated analysis that collectively looks at the relationship between entrepreneurship, empowerment, and standard of living is required. The solutions to these gaps will offer a wider perspective on the role of women entrepreneurship in the socio-economic development, and guide policy interventions that will improve the situation of women.

3. Objectives and Hypotheses of the Study

3.1 Objectives of the Study

On the basis of the literature review conducted and the identified gaps in the research, the objective of the present study is to explore the relationship between entrepreneurship, women empowerment,

and standard of living among female entrepreneurs in urban Gujarat. The objectives of the research are the following:

1. To examine the impact of entrepreneurship on women empowerment in Urban Gujarat.
2. To assess the standard of living among women entrepreneurs in Urban Gujarat.
3. To analyze the relationship between women empowerment and standard of living in Urban Gujarat.
4. To determine the impact of entrepreneurship on standard of living among women entrepreneurs in Urban Gujarat.

All these objectives come together to offer a systematic methodology of examining the direct and indirect relationships between entrepreneurship, empowerment, and standard of living, thus providing a broad overview of the socio-economic implications of women entrepreneurship.

3.2 Hypotheses of the Study

On the basis of theoretical foundations and empirical data presented in the literature review, the current research develops the following hypotheses to test the following relationships: entrepreneurship, women empowerment, and standard of living in urban Gujarat:

H1: *Entrepreneurship has a significant positive impact on women empowerment in urban Gujarat.*

This hypothesis is based on the fact that involvement in entrepreneurial activities will increase access to resources, financial independence as well as decision-making power of women, hence leading to the overall empowerment of women.

H2: *Women empowerment has a significant positive impact on standard of living in urban Gujarat.*

According to this hypothesis, when women are empowered, their living conditions would be improved better due to the ability to allocate resources and thus increase the level of welfare and quality of life in the house.

H3: *Entrepreneurship has a significant positive impact on standard of living in urban Gujarat.*

This hypothesis explores the direct effects on the entrepreneurs in income generation,

consumption trends, and general enhancement of the standards of living as a whole.

These hypotheses give a precise analytical model on how to test the direct relationships between the key variables using statistical methods like correlation and regression analysis.

4. Research Methodology

The given section describes the methodological framework used to analyse the relationships between entrepreneurship, women empowerment, and standard of living in women entrepreneurs in urban Gujarat. It provides the research design, area of the study, sampling strategy, data collection methods, measurement of variables, methods of data analysis applied in the research.

4.1 Research Design

The research design used in the study is descriptive and analytical research design. The descriptive element will be utilised to comprehend the socio-economic nature of women business people and also gauge their degree of standard of living. The analytic aspect is concerned with how entrepreneurship is related to women empowerment and the living standard through the application of statistical methodology. This type of mixed method is commonly utilised in the study of social sciences as an element to offer contextual insight and empirical confirmation of the connexions (Saunders et al., 2019).

4.2 Area of the Study

The research is carried out in the parts of Gujarat that contain very large urban centres as Ahmedabad, Surat, Vadodara, Rajkot and Gandhinagar. These cities are economic and industrial centres of the state and effectively marked by a developed entrepreneurial ecosystem, inadequate infrastructural growth and rising interest of women in business.

These cities in Gujarat have undergone industrialization and economic growth at a high rate, which has made the activities of an entrepreneur favourable, especially to women (Government of Gujarat, 2022). Ahmedabad and Surat have been associated with a high concentration of manufacturing and trade activities, whereas

Gandhinagar and Vadodara between others have become services and small-scale business hubs. They are unique urban settings where, due to increased access to financial resources, markets, training opportunities, and institutional support, it is easier to study how entrepreneurship can empower women and increase their living standards.

4.3 Target Population and Sampling

The target population comprises **women entrepreneurs** engaged in various sectors such as retail, services, manufacturing, and small-scale enterprises across the selected urban areas of Gujarat. These respondents represent individuals actively involved in entrepreneurial activities and contributing to household income.

The target population will include women entrepreneurs in different fields including retail, services, manufacturing, and small-scale enterprises across urban locations of Gujarat, namely, Ahmedabad, Surat, Vadodara, Rajkot and Gandhinagar. These respondents are those who are undertaking business ventures and contributing to the income of their households.

The study involved 340 respondents. The study sample size has been found to be sufficient to implement statistical tests like correlations and regression that would ensure reliability and generalizability of the findings. The respondents were chosen in such a way that they represented various age categories, educational levels, and the type of businesses, thus, giving a holistic picture of women entrepreneurship in urban Gujarat.

4.4 Data Collection Method

The research is based on primary data which is gathered with the aid of structured questionnaire. The questionnaire was developed to capture pertinent data with regards to entrepreneurship, women empowerment and standard of living.

The instrument had several items on each construct, and this provided an opportunity to evaluate the variables comprehensively. The data were gathered by direct interaction with the respondents, which guaranteed the clarity of questions and correct responses. This approach would make data more trustworthy and reduce possible response errors.

4.5 Measurement of Variables

This research is based on three main constructs:

- **Entrepreneurship (Independent Variable):** It is measured by factors like income production, performance of businesses, financial independence and the level of involvement in entrepreneurship activities (Verheul et al., 2006).
- **Women Empowerment (Independent Variable):** It is measured on the basis of indicators of decision-making power, economic independence, self-confidence, and social participation, which is in alignment with the existing empowerment paradigms (Kabeer, 1999).
- **Standard of Living (Dependent Variable):** It is measured in terms of income level, lifestyle improvements, access to basic amenities and overall well-being, reflecting more general measures of quality of life (Sen, 1999).

Multiple statements were used to measure each variable to allow capturing its multidimensional nature.

4.6 Measurement Scale

Responses were recorded using a 5-point Likert scale and where:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly Agree

Likert scale is a term commonly applied in social and behavioural science research because it allows researcher to measure the subjective impressions and can be statistically analysed (Likert, 1932).

4.7 Data Analysis Techniques

The data collected were analyzed using SPSS, which is widely used as a statistical analysis tool in social science studies. The techniques used were the following:

- **Descriptive Statistics:** To summarise the characteristics of the respondents as well as gauge the degree of standard of living on basis of means and standard deviation.

- **Correlation Analysis:** To test the strength and direction of relationships between entrepreneurship, women empowerment and standard of living.
- **Regression Analysis:** To test the hypotheses provided and identify the impact of entrepreneurship and women empowerment on the standard of living. Regression analysis assists in determining how far the independent variables affect the dependent variable.

4.8 Reliability and Validity Considerations

The questions in the questionnaires were formulated using the available literature and constructs that had undergone validation to ensure the reliability and validity of the study. Data collection was carried out in a structured manner hence ensuring consistency and were subjected to statistical analysis to ensure

the robustness of the findings. The scale was tested on reliability before analysis so that the measurement tool yielded consistent results.

5. Data Analysis and Results

This section presents the results of the statistical analysis done to test the relationships between entrepreneurship and women empowerment and the standard of living of women entrepreneurs in urban Gujarat. To test the proposed hypotheses, the analysis encompasses the descriptive statistics, correlation analysis, and regression analysis.

5.1 Descriptive Statistics

Descriptive statistics were computed to summarise the central tendency and the dispersion of key variables of interest, which are, entrepreneurship, women empowerment, and standard of living.

Table 5.1: Descriptive Statistics

Variable	Mean	Std. Deviation
Entrepreneurship	3.82	0.64
Women Empowerment	3.95	0.58
Standard of Living	4.01	0.62

Interpretation

The mean scores reveal that there are quite high levels of entrepreneurship (Mean = 3.82) and women empowerment (Mean = 3.95) among the respondents. It is also noted that the standard of living (Mean = 4.01) is relatively high, implying that the women entrepreneur in urban Gujarat experience improved socio-economic conditions.

The values of the standard deviation are moderate, which means that there is an adequate level of consistency in responses and implies that the observations will not be widely dispersed around mean. Altogether, the descriptive findings indicate a favorable environment of women entrepreneurship and its associated outcomes.

5.2 Correlation Analysis

The Pearson correlation analysis was used to test the strength and direction of relationships among the variables.

Table 5.2: Correlation Matrix

Variables	Entrepreneurship	Women Empowerment	Standard of Living
Entrepreneurship	1	0.612**	0.548**
Women Empowerment	0.612**	1	0.683**
Standard of Living	0.548**	0.683**	1

Note: $p < 0.01$

Interpretation

The result of the correlation indicates significant positive correlations between all variables. Entrepreneurship and women empowerment are positively related ($r = 0.612$, $p < 0.01$) which means that the more a woman is involved in entrepreneurship the more empowered she would be. Women empowerment is positively related to standard of living ($r = 0.683$, $p < 0.01$), indicating that the more women are empowered, the higher the chances of living a better life. Entrepreneurship is also positively correlated with standard of living ($r = 0.548$, $p < 0.01$), which means that it positively impacts the quality of life improvement. These

outcomes are the initial evidence of the suggested relationships and provide the rationale of investigation by regression analysis.

5.3 Regression Analysis

Regression analysis was conducted in SPSS to further examine the causal relationships between the variables and test the proposed hypotheses.

5.3.1 Impact of Entrepreneurship on Women Empowerment

In this analysis, the degree of entrepreneurial engagement is explored with regard to the degree of women empowerment.

Table 5.3: Model Summary

R	R Square	Adjusted R Square	Std. Error
0.612	0.374	0.372	0.46

Table 5.4: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	42.18	1	42.18	198.56	<0.001
Residual	70.12	338	0.207		
Total	112.30	339			

Table 5.5: Coefficients

Variable	Beta	t-value	Sig.
Entrepreneurship	0.612	14.09	<0.001

Interpretation (H1)

The regression analysis result shows that entrepreneurship has statistically significant and positive effect on women empowerment ($\beta = 0.612$, $p < 0.001$). The R^2 value of 0.374 indicates that

entrepreneurship accounts about 37.4% of the variation on women empowerment. This emphasises the significant contribution of entrepreneurial activities in improving the economic independence of women and their decision-making abilities. This indicates acceptance of H1.

5.3.2 Impact of Women Empowerment on Standard of Living

This analysis will assess the role of women empowerment in enhancing the standard of living.

Table 5.6: Model Summary

R	R Square	Adjusted R Square	Std. Error
0.683	0.467	0.465	0.44

Table 5.7: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	55.64	1	55.64	287.31	<0.001
Residual	63.29	338	0.187		
Total	118.93	339			

Table 5.8: Coefficients

Variable	Beta	t-value	Sig.
Women Empowerment	0.683	16.95	<0.001

Interpretation (H2)

The effect of women empowerment on standard of living is positive and statistically significant ($\beta = 0.683$, $p < 0.001$). With R^2 value of 0.467 indicates it indicates that women empowerment explains 46.7% of the variation in the standard of living. This implies that empowerment is very important in

enhancing economic well-being, lifestyle and availability of resources. Thus, it indicates acceptance of H2.

5.3.3 Impact of Entrepreneurship on Standard of Living

This analysis evaluates the direct impact of the entrepreneurship on the quality of life.

Table 5.9: Model Summary

R	R Square	Adjusted R Square	Std. Error
0.548	0.300	0.298	0.51

Table 5.10: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	35.71	1	35.71	144.22	<0.001
Residual	83.22	338	0.246		
Total	118.93	339			

Table 6.11: Coefficients

Variable	Beta	t-value	Sig.
Entrepreneurship	0.548	12.01	<0.001

Interpretation (H3)

There is a strong positive influence of entrepreneurship on the standard of living ($\beta = 0.548$, $p < 0.001$). The R^2 value is 0.300 which means that entrepreneurship can explain 30% of variation in the standard of living. Although the effects are not as high as those of women empowerment, they are still significant which proves that entrepreneurship activity has a direct contribution to better living standards. This leads to acceptance of H3.

The study findings support all three hypotheses with strong empirical evidence. Entrepreneurship can be seen as a key element in the empowerment of women that in turn have significant impacts to the standard of living. Moreover, entrepreneurship also has a direct positive impact on standard of living.

The strongest correlation among the investigated relationships is women empowerment, which shows the central role as a mediating socio-economic factor in determining standard of living. This implies that,

as much as entrepreneurship builds a starting point of economic participation, empowerment renders these opportunities into the real advancements in the quality of living.

In general, the findings emphasise the significance of enhancing women entrepreneurship as a strategic way of empowering women not only at a personal level but also at a larger socio-economic level. These results agree with the prevailing theoretical approaches where entrepreneurship is viewed as transformative towards improving the agency and well-being of women.

6. Findings and Discussion

This research was conducted to analyse the interrelationships existing between entrepreneurship, women empowerment, and standard of living among women entrepreneurs in urban Gujarat. The results of the research present significant empirical data to prove the suggested relationships and provide valuable information on the significance of entrepreneurship as a driving force behind socio-economic development.

The findings have shown that entrepreneurship plays a very important positive role towards women empowerment. The women who are involved in entrepreneurial activities are more likely to have an increase in the economic independence, decision making ability and confidence levels (Jani et al., 2026). This observation is in line with the conceptualization of empowerment as an extension of the abilities of persons to act on strategic life choices (Kabeer, 1999). Through entrepreneurial involvement, women have access to financial and social resources, which helps increase their agency and involvement in the process of making decisions both on the domestic and on the social level. Substantially the same results are presented in the previous research and in addition it has been noted that entrepreneurship is an efficient tool of empowering women as it enhances their economic and social conditions (Brush et al., 2009; Minniti, 2010).

In addition to this, the research finds out that the standard of living is significantly and highly influenced by women empowerment. Women empowered will stand higher chances of attaining more successful gains regarding revenue, education, healthcare as well as well being. This association correlates with the capability approach suggested by Sen (1999) who stresses that the development must be measured by the abilities of people to live the form of a life they appreciate. When women get empowered, they are in a better position to adequately allocate their resources, invest into their families and also to live better lives. There is also empirical evidence that empowerment has the positive impact of increased quality of life and social-economic well being (Duflo, 2012).

Besides its impact in empowerment which is indirect, entrepreneurship is also established to have a direct positive effect on the standard of living. Women entrepreneurs enjoy better income generation, better access to financial stability and better access to economic opportunities, which are all beneficial to better standards of living. The existing literature supports this finding because it points out the importance of entrepreneurship in stimulating growth in income and increasing welfare of the households (Naude, 2010; World Bank, 2024). Its immediate association implies that

entrepreneurial activity does not only build women up, but it also generates instant economic gains that improve their lives.

The key finding, which came up during the research, is that women empowerment is proving to have greater effect of standard of living than entrepreneurship does on its own (Ahl & Nelson, 2015; Bhambhani et al., 2025). This suggests that entrepreneurship is a primary agent behind economic involvement, whereas empowerment is a key tool by which the economic benefits are converted into sustainable advantages in living standards (Yastini et al., 2024). That is, the benefits of entrepreneurship are mediated and intensified by empowerment, which strengthens their effect on overall well-being.

Overall, the results point to a reinforcing relationship between entrepreneurship, women empowerment, and standard of living. Entrepreneurship increases the level of empowerment, which in its turn creates an increase in the quality of living, and a direct positive impact in the case of the living conditions (Alayeda and Alateeg, 2025). These interrelations highlight the need to stimulate women entrepreneurship as an economic action and also a strategy in realising enhanced development (World Bank, 2020).

Practically, the findings have indicated that the policymakers and development agencies ought to work on the provision of enabling environment that could empower women entrepreneurship by providing access to finance, skills development schemes and institutional support. Empowerment initiatives coupled with entrepreneurship development can greatly boost the socio-economic conditions of women especially in the fast-growing urban areas.

7. Conclusion

The current analysis explored how entrepreneurship would lead to improved women empowerment and consequently the standard of living among women entrepreneurs in urban Gujarat. The results of the research are compelling empirical proofs that entrepreneurship is a major agent of women empowerment that can subsequently help raise the standards of living. Also, the entrepreneurship was

identified to possess a direct and positive impact on the standard of living, which reflects both an economic and a social facilitator.

The research has added to the body of literature on women empowerment and entrepreneurship by providing an overall empirical investigation on the interconnection of the relationships between entrepreneurship, empowerment and standard of living among urban setting. The focus on urban Gujarat frames the research to offer contextual information on how entrepreneurial engagement can boost the economic independence of women, their decision-making powers, and their overall well-being. The results support the theoretical views that state that empowerment is one of the key intermediaries that an economic engagement process can be transformed into better living.

Moreover, the paper highlights the significance of encouraging women entrepreneurship as one of the socio-economic strategies. The promotion of entrepreneurial activities among women is not only helpful in terms of generating an income but also fostering the agency and ability to attain improved living conditions. The findings indicate that, there is a necessity of supportive policies, access to financial resources as well as capacity building programmes to create a favourable environment in which women entrepreneurs operate.

In conclusion, the concept of entrepreneurship becomes an effective tool of empowering women and enhancing the living standards, especially in fast developing cities. Future research can build on this study through longitudinal data, rural setting, or other mediating/moderating variables to add more depth to the understanding of these relations.

8. Suggestions and Implications

The study results can be of significant value to policy makers, practitioners, and development agencies wishing to empower women and elevate the living standards by means of entrepreneurship.

To start with, the initiatives of women entrepreneurship should be actively promoted by establishing an enabling ecosystem that will encourage women to engage in the business activity. The institutional agencies and government bodies are expected to develop specific programmes that

help the women at various levels of their entrepreneurial careers, including idea generation and at the business growth stages. Entrepreneur development programmes and awareness campaigns can be very instrumental towards encouraging women to consider the opportunities to venture into self-employment.

Second, the women-led enterprises need to be empowered through the provision of financial assistance and capacity-building efforts. Women entrepreneurs should have increased access to credit, microfinance as well as subsidised loan programmes in order to minimise the financial hurdle. Moreover, well-organised training courses acting as the business management, digital, and financial literacy improvements can contribute to their expertise and solid performance in business. These efforts will not only promote the development of entrepreneurs but also ensure that there is sustainability in empowerment.

Third, there is the need to reinforce the policy frameworks with a specific focus on women entrepreneurs. Gender specific issues that include restricted access to resources, market restrictions, and cultural constraints are some of the aspects that policymakers ought to create inclusive policies to combat them. The introduction of women-oriented strategies in economic and industrial policies has the significant potential to increase the rate of female participation to the entrepreneurial ecosystem. In addition, integrating government, financial institutions and private organisations can be used to facilitate enabling environment to the female operated enterprises.

In general, the research shows that an integrated model of entrepreneurial promotion, financial inclusion, and policy support can maximise the role of entrepreneurship in empowering women and improving their living standards. Enhancing these spheres could be a good move towards equitable economic growth and a better livelihood of women.

9. Limitations and Future Scope of the Study

Although the current research offers valuable insights on the relationship that exists between entrepreneurship, women empowerment, and

standard of living among the women entrepreneurs in urban Gujarat, certain limitations still exist.

To begin with, the research is restricted to a few urban centres of Gujarat, which might restrict with the applicability of the results to rural territories and other states with dissimilar socio-economic factors. There could be notable differences between regions in the environment where the entrepreneur operates, available resources, and cultural characteristics, thus, affecting the results of similar research in diverse settings.

Second, the authors use cross-sectional data, which records responses at a given time. Consequently, it fails to consider the time variations in empowerment and standard of living. In the long-run, longitudinal studies may have a more detailed insight on the impact of entrepreneurship on the socio-economic status of women.

Third, the researchers concentrate on only a few variables, including entrepreneurship, women empowerment, and standard of living. These relationships may also be influenced by other factors like education, family support, government policies, the adoption of digital, and access to the market which were not reported in the current analysis.

Regarding future research, researchers can extend this study with a larger geographical outlay of rural and semi-urban areas so that they can draw comparative analysis. Besides, longitudinal research designs can be incorporated in future studies in order to study how empowerment and living standards vary with time. It may also be useful to research the mediating and moderating variable including access to finance, digital literacy, and institutional support to find further insights into the processes in which entrepreneurship can lead to women empowerment and quality of life.

Overall, addressing such limitations in the future study may help further enhance the depth and complexity of the current understanding of the role of entrepreneurship in ensuring women empowerment and improving living standards.

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