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Market Access, Institutional Support and Women's Entrepreneurial Empowerment: Pilot Evidence from Sustainable Micro-Enterprises in Semi-Urban India

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ABSTRACT: Women entrepreneurs are an increasingly important but still constrained part of India's informal economy, and the vision of Atmanirbhar Bharat places their participation at the centre of inclusive, self-reliant growth. Our study examines how women running handmade, food and eco-friendly enterprises in the semi-urban belt of Lucknow, specifically Chinhat and Bakshi Ka Talab, contribute to household livelihood, and what stands in the way of their growth. Drawing on a primary pilot survey of 55 women entrepreneurs, we combine descriptive analysis with chi-square tests, one-way ANOVA, correlation, an independent-samples t-test and a logistic regression model of financial independence. Our results show that the great majority of these women report higher family income (84 per cent) and feel financially independent (78 per cent), yet the empowerment they experience is uneven. Decision-making power rises sharply with education, and perceived support, from family, government and self-help groups, is the single factor that significantly predicts financial independence. Other intuitive relationships, including the link between type of work and difficulty selling, did not reach significance, and we report these honestly. We argue that market access and institutional support, rather than the women's own effort or experience, are the binding constraints, and we discuss targeted interventions accordingly.

KEYWORDS: women entrepreneurship; livelihood; financial independence; SHG's; Atmanirbhar Bharat; sustainable products

1. INTRODUCTION

Women entrepreneurship has become an important contributor to India's socio-economic development by generating employment opportunities, strengthening household incomes, and promoting financial empowerment (Duflo, 2012; Kabeer, 1999). According to national estimates, women own a significant share of enterprises across the country, highlighting their growing participation in economic activities (Government of India, 2023; NITI Aayog, 2022). Policymakers and institutions, including NITI Aayog, have increasingly recognized women entrepreneurs as key stakeholders in achieving inclusive and sustainable growth (NITI Aayog, 2022).

The launch of the Atmanirbhar Bharat initiative has further reinforced the importance of local entrepreneurship and self-reliance (Rani, 2024; Samdaria, 2026). In semi-urban and rural regions, women actively participate in a variety of income-generating activities such as handicrafts, tailoring, embroidery, food processing, and the production of sustainable products (Brush et al., 2009). These enterprises not only support family livelihoods but also help preserve traditional skills and local knowledge systems.

Support mechanisms for women entrepreneurs have expanded over time. The MSME sector contributes substantially to the Indian economy, while programmes such as the National Rural Livelihood Mission and self-help groups have enabled many women to establish and manage small businesses (Swain & Wallentin, 2009; Garikipati, 2008). Despite these efforts, several challenges continue to restrict entrepreneurial growth. Limited access to credit, inadequate market connectivity, low levels of digital literacy, insufficient training opportunities, and socio-cultural barriers remain common obstacles faced by women-owned enterprises (Demirgüç-Kunt et al., 2022; Klapper & Parker, 2011; Aterido et al., 2013). As a result, many businesses continue to operate at a micro level without achieving their full growth potential.

Against this background, the present study examines the experiences of women engaged in handmade and sustainable enterprises in the semi-urban areas of Lucknow. It seeks to understand the extent to which entrepreneurial activities contribute to livelihood improvement and financial independence, while also identifying the factors that influence decision-making authority and business growth. By focusing on women's everyday entrepreneurial experiences, the study aims to provide practical insights into both the opportunities and constraints shaping their economic empowerment.

1.1 Significance of the Study

The value of this study lies in its focus on a specific local context. While national reports and policy discussions acknowledge the importance of women entrepreneurship, they often provide limited guidance on the challenges faced within particular communities (Kar & Roy, 2022). This research addresses that gap by generating evidence from women entrepreneurs operating in a defined semi-urban setting.

By examining income generation, financial independence, decision-making power, institutional support, and business barriers, the study offers a comprehensive understanding of the factors influencing entrepreneurial success. The findings can help policymakers, development practitioners, self-help groups, and local authorities design interventions that are better aligned with the actual needs of women entrepreneurs. Furthermore, the study contributes to the broader discourse on women's economic empowerment by identifying the factors that most strongly influence entrepreneurial outcomes (Kabeer, 2005; Sen, 1999). Understanding whether support systems, market access, education, or other variables play a decisive role can assist in prioritizing resources and formulating more effective development strategies. In this way, the research provides both academic insights and practical recommendations for strengthening women-led enterprises.

2. REVIEW OF LITERATURE

The relationship between women entrepreneurship and India's vision of self-reliant development has attracted increasing scholarly attention in recent years. Researchers have emphasized that women-owned enterprises contribute not only to economic growth but also to social inclusion, employment generation, and household welfare (Duflo, 2012; de Bruin et al., 2007). Within the framework of Atmanirbhar Bharat, women entrepreneurs are increasingly viewed as important contributors to local production and sustainable economic progress.

Rani (2024) highlights the role of women entrepreneurship in advancing the objectives of Atmanirbhar Bharat, arguing that greater participation of women in business activities can strengthen inclusive development. The study also notes a gradual diversification of women-owned enterprises beyond traditional occupations into emerging sectors. Similarly, Dhir (2025) observes that education and financial literacy enhance entrepreneurial confidence, decision-making, and risk-taking behaviour among women, a finding consistent with field-experimental evidence from India (Field et al., 2010). However, the author points out that many women-led enterprises continue to operate at a micro level, limiting their broader economic impact.

Rathi et al. (2025) emphasize the importance of technology adoption, skill enhancement, and financial accessibility in strengthening women-led MSMEs. Their findings suggest that these factors can improve business sustainability and support long-term economic development (McKenzie & Woodruff, 2014). Likewise, Samdaria (2026) discusses the broader contribution of MSMEs to India's self-reliance agenda, highlighting their role in employment creation and local economic growth.

Regional studies further illustrate the opportunities and challenges associated with women entrepreneurship. Kar and Roy (2022), in their study of women entrepreneurs in Assam's Barak Valley, report increasing participation in entrepreneurial activities but identify barriers related to finance, markets, and social conditions. Similar conclusions are presented by Tomer (2025), who notes that limited business scale and resource constraints continue to restrict the growth potential of women-owned enterprises. These patterns echo broader findings on female autonomy and its structural determinants in developing economies (Anderson & Eswaran, 2009; Jayachandran, 2015).

The empowerment framework underpinning much of this work derives from Kabeer (1999, 2005), who conceptualises empowerment through the interrelated dimensions of resources, agency and achievements. A parallel literature on microfinance and self-help groups examines whether access to credit translates into genuine empowerment, with mixed evidence (Mayoux, 2001; Swain & Wallentin, 2009; Banerjee et al., 2015; Pitt & Khandker, 1998). Overall, the literature consistently demonstrates that women entrepreneurship plays a significant role in livelihood generation and economic empowerment. Nevertheless, challenges related to market access, financial resources, skill development, and institutional support remain persistent obstacles (Allen et al., 2016; International Finance Corporation, 2019). While existing studies provide valuable insights, there is limited evidence identifying which of these factors exerts the greatest influence within specific local communities.

2.1 Digital platforms, collective selling and the support ecosystem

Recent research has increasingly focused on the role of digital technologies in expanding opportunities for women entrepreneurs (Demirgüç-Kunt et al., 2022). The emergence of social media platforms and digital payment systems has reduced traditional barriers to market access, enabling entrepreneurs to reach customers beyond their immediate geographical locations. According to Women's World

Banking (2019), a significant proportion of women entrepreneurs in India rely on digital communication platforms such as WhatsApp for customer engagement and business promotion. Other platforms, including Facebook and Instagram, have also become important tools for product marketing and brand visibility.

The growing adoption of smartphones and digital payment methods has further transformed the way small businesses operate. Studies indicate that entrepreneurs who effectively use digital tools often experience improved customer outreach and business performance (Bandiera et al., 2017). However, these benefits are not distributed equally. Women in rural and semi-urban regions frequently face challenges such as limited digital literacy, inadequate knowledge of online transactions, concerns regarding cyber fraud, and difficulties in creating effective online product presentations. These constraints reduce the potential advantages offered by digital technologies.

In addition to digital access, institutional support mechanisms play an essential role in entrepreneurial success. Self-help groups operating under the National Rural Livelihood Mission have been widely recognized for supporting women's economic participation (Swain & Wallentin, 2009). Collective selling arrangements allow members to market products under a common identity, reducing promotional costs and increasing customer trust. Such collaborative approaches also provide opportunities for knowledge sharing, networking, and resource pooling.

Existing literature therefore suggests that entrepreneurial success depends not only on individual capabilities but also on access to digital platforms, supportive institutions, and collaborative marketing systems. These interconnected factors shape the ability of women entrepreneurs to sustain and expand their enterprises.

2.2 Research Gap and Conceptual Framework

Despite the growing body of literature on women entrepreneurship, several important gaps remain. First, much of the existing research focuses on national trends, policy discussions, or broad sectoral analyses. As a result, there is limited community-level evidence identifying the most significant barriers faced by women entrepreneurs within specific local contexts.

Second, previous studies commonly discuss factors such as finance, market access, skills, digital inclusion, and institutional support independently. Relatively few studies attempt to compare these factors systematically to determine which has the strongest influence on entrepreneurial outcomes. Consequently, policymakers often lack clear guidance regarding where interventions should be prioritized.

The present study seeks to address these gaps by examining women entrepreneurs engaged in handmade and sustainable enterprises in semi-urban Lucknow. Using primary data and statistical analysis, the study evaluates the relative importance of different factors influencing livelihood outcomes and financial independence.

The conceptual framework adopted in this research views women's economic empowerment through three interconnected dimensions: income enhancement, decision-making authority, and financial independence (Kabeer, 1999). These dimensions are influenced by both individual characteristics, such as education and business experience, and external factors, including family support, institutional assistance, and self-help group participation. By examining these relationships, the study aims to identify the key drivers of entrepreneurial empowerment and the most critical constraints affecting women-led enterprises.

3. OBJECTIVES AND RESEARCH QUESTIONS

The present study aims to examine the role of women-led handmade and sustainable enterprises in improving livelihood outcomes in semi-urban Lucknow. Specifically, the study seeks to: (i) evaluate the contribution of women-owned handmade and sustainable businesses to household income generation and financial independence; (ii) analyse the extent of decision-making authority exercised by women entrepreneurs and identify the factors influencing their entrepreneurial agency; and (iii) investigate the major challenges and constraints that limit the growth and sustainability of these enterprises.

Research Questions

To achieve the above objectives, the study addresses the following research questions: (i) To what extent do handmade and sustainable enterprises contribute to household income and enhance women's financial independence? (ii) How do factors such as education, entrepreneurial experience, and support systems influence decision-making power and financial empowerment among women entrepreneurs? (iii) What are the most significant barriers faced by women entrepreneurs, and do these challenges differ across various types of enterprises?

4. METHODOLOGY

4.1 Research Design and Study Area

The present study employs a descriptive research design based on primary survey data collected from women entrepreneurs engaged in handmade, food-based, and sustainable business activities. A structured questionnaire was developed to gather information on entrepreneurial experiences, livelihood outcomes, decision-making roles, and business-related challenges. To ensure clarity and ease of response, the questionnaire was designed using simple and easily understandable language suitable for respondents with diverse educational backgrounds.

The study was conducted in selected semi-urban localities of Lucknow, namely Chinhat and Bakshi Ka Talab. These areas were chosen due to the active presence of women-led micro-enterprises and their relevance to the objectives of the research. The selected locations provide an appropriate setting for examining the contribution of entrepreneurship to women's livelihood and economic empowerment within a semi-urban context.

Data collection was carried out through direct interaction with respondents. In addition, self-help groups operating in the study area facilitated access to several participants, as they serve as important community-based networks supporting women entrepreneurs. Their involvement helped in identifying eligible respondents and enhancing the reach of the survey within the target population.

4.2 Sample and Instrument

The study was conducted using a sample of 55 women entrepreneurs engaged in handmade products, food-related businesses, and environmentally sustainable enterprises. A purposive sampling technique was employed to select participants who were actively involved in entrepreneurial activities and willing to participate in the survey. To broaden respondent coverage, additional participants were identified through snowball sampling, particularly with the assistance of local self-help groups and community networks.

Data were collected through a structured questionnaire designed to capture both demographic and enterprise-related information. The questionnaire included variables such as age, educational attainment, type of enterprise, business experience, perceived contribution to household income, level of financial independence, decision-making authority, major business challenges, market-selling difficulties, and the extent of support received from family members, government initiatives, and self-help groups.

The sample was intentionally limited to a specific community of women entrepreneurs in semi-urban Lucknow, enabling a detailed examination of their experiences and livelihood outcomes. While the findings provide valuable insights into the study area, the relatively small and non-random sample size may limit the extent to which the results can be generalized to broader populations.

4.3 Measurement and Analytical Techniques

The study employed a combination of measurement scales and statistical techniques to examine the relationships among the selected variables. Educational qualification and business experience were treated as ordinal variables and coded accordingly for analysis. Perceptions regarding income contribution and market-selling difficulties were measured using Likert-type scales, while decision-making authority was assessed on a five-point rating scale. Perceived support from family, government agencies, and self-help groups was measured using a scale ranging from 0 to 5.

To evaluate the broader concept of entrepreneurial empowerment, an Empowerment Index was developed by combining three dimensions: decision-making authority, perceived support, and contribution to household income (Kabeer, 1999). The internal consistency of the index was assessed using Cronbach's alpha, which yielded a value of 0.68. Given the exploratory nature of the study, this level of reliability was considered acceptable, although the findings derived from the index were interpreted with appropriate caution.

A range of statistical methods was used to address the research objectives. Descriptive statistics were applied to summarize the demographic and entrepreneurial characteristics of the respondents. Chi-square tests were conducted to examine associations between categorical variables, while one-way Analysis of Variance (ANOVA) was employed to identify differences in decision-making authority and perceived support across education and business-experience groups. Pearson's correlation analysis was used to assess the strength and direction of relationships between key variables. In addition, an independent-samples t-test was performed to compare women who perceived themselves as financially independent with those who did not. Finally, logistic regression analysis was used to identify the factors that significantly influence financial independence when multiple predictors are considered simultaneously.

All statistical analyses were conducted at a significance level of 5 percent. Both significant and non-significant findings were reported to provide a balanced and transparent interpretation of the results.

5. RESULTS AND DISCUSSION

5.1 Profile of Respondents

The sample is spread across age and education. The largest age group is 20–30 years (19 of 55), with sizeable representation in the 31–50 range, and education ranges from no formal schooling (4 women) through to above-graduate level (12). Handmade and textile work is the most common activity, followed closely by food products and eco-friendly goods. In terms of experience, the sample splits almost evenly between relative newcomers and women with more than five years in business. Table 1 reports the profile. The diversity matters for what follows, because it lets us ask whether education and experience translate into agency and independence, or whether something else is doing the work.

Table 1. Profile of respondents (n = 55)

Characteristic	Category	Count
Age	20–30 / 31–40 / 41–50 / >50 / <20	19 / 12 / 12 / 9 / 3
Education	No schooling / Primary / Secondary / Graduate / Above	4 / 8 / 16 / 15 / 12
Work type	Handmade & textile / Food / Eco-friendly / Other	16 / 15 / 12 / 12
Years in business	<1 / 1–3 / 3–5 / >5	7 / 18 / 11 / 19
Raises family income (agree+)	Yes	46 (84%)
Feels financially independent	Yes	43 (78%)

Source: *Authors' field survey and estimation.*

5.2 Livelihood Contribution and Financial Independence

The headline livelihood result is strong and encouraging. Forty-six of the 55 women (84 per cent) agree or strongly agree that this work raises their family's income, and 43 (78 per cent) say they feel financially independent because of it (Figure 1). For a community of micro-producers working largely from home, this is a meaningful contribution and supports the central claim of the Atmanirbhar Bharat framing: that grassroots, women-led enterprise genuinely moves the needle on household livelihood. We would not, however, read the high agreement as evidence that all is well. As the rest of our analysis shows, the income these women generate coexists with real constraints on how far they can grow it, and the independence they report is distributed unequally across the sample.

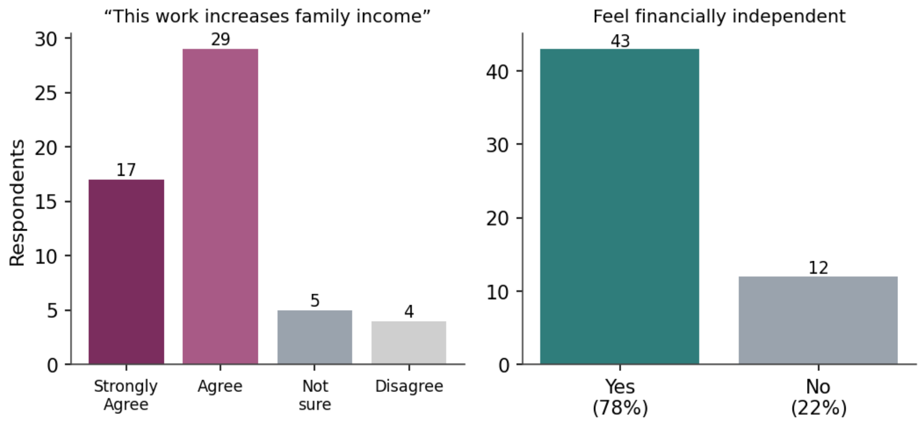

Figure 1. Perceived income contribution and financial independence among respondents.

5.3 The Binding Constraint: Market Access

When asked to name their single biggest problem, the women point overwhelmingly at the market rather than at themselves. Difficulty selling products, including delivery and transport, is by far the most cited barrier (21 of 55), ahead of skills and training (12), finance (11) and social or family restrictions (8), as Figure 2 shows. This is reinforced by the selling-difficulty item, on which 46 of 55 respondents agree or strongly agree that it is hard to sell their products in the market. We regard market access as the binding constraint for this community. The implication is important and slightly counter to the common emphasis on finance alone: these women are already producing and already earning, and what limits them is the last mile to the customer, not the willingness to work or, for many, even the capital to start.

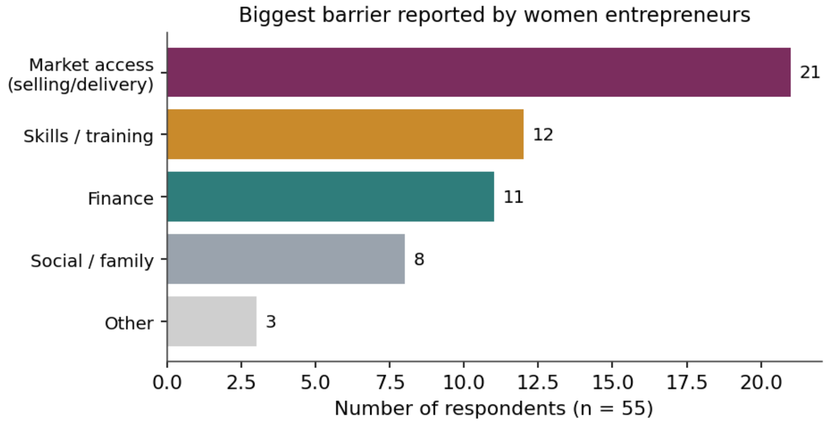

Figure 2. Biggest barrier reported by respondents (n = 55).

We did test whether the difficulty of selling varies by the kind of product a woman makes, since one might expect eco-friendly goods, for instance, to be harder to sell than food. A chi-square test of work category against selling difficulty was not statistically significant ($\chi^2 = 5.80$, df = 3, $p = 0.12$). We report this null result deliberately. It tells us that the market-access problem is broadly shared across handmade, food and eco-friendly producers rather than concentrated in one segment, which in turn suggests that a market-access intervention should be designed for the whole community rather than tailored narrowly to a single product type.

5.4 What Shapes Decision-Making Agency

Decision-making power in the business averages 3.33 on the five-point scale, with wide variation. That variation is far from random. A one-way ANOVA shows that decision-making rises significantly and almost monotonically with education ($F = 6.78$, $p < 0.001$), from a mean of 1.75 among women with no schooling to 4.67 among those educated beyond graduate level (Figure 3). The correlation tells the same story (education and decision-making, $r = 0.58$, $p < 0.001$). Education, in other words, does not merely help these women start a business; it shapes how much control they exercise within it. This is one of the clearest findings in our data and aligns with the literature's emphasis on education and financial literacy as enablers of agency (Dhir, 2025; Jayachandran, 2015).

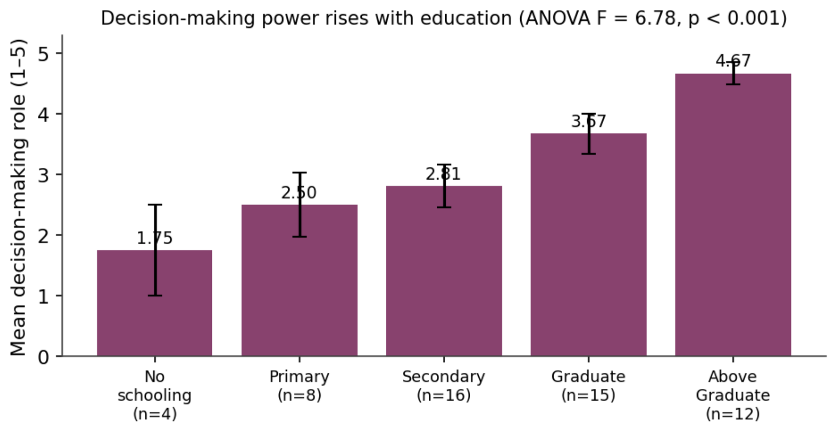

Figure 3. Mean decision-making role by education level (error bars = standard error).

The support picture is more complicated, and we think more revealing. Perceived support, from family, government and self-help groups, averages only 2.65 on the zero-to-five scale, noticeably lower than the other empowerment items, and it varies significantly across tenure groups in a way that is not monotonic ($F = 7.71$, $p < 0.001$). Newcomers with under a year in business report the least support of all (mean 1.29), support peaks for those in business one to three years (3.83), and then declines again for the most experienced (2.00), as Figure 4 shows. We are cautious in interpreting this pattern, but the most plausible reading is that institutional and family support arrives only once a woman has demonstrated some staying power, and then tapers off as she is assumed to no longer need it, leaving both the newest and the most established entrepreneurs comparatively unsupported. Either way, support emerges as the weak link in this community's experience.

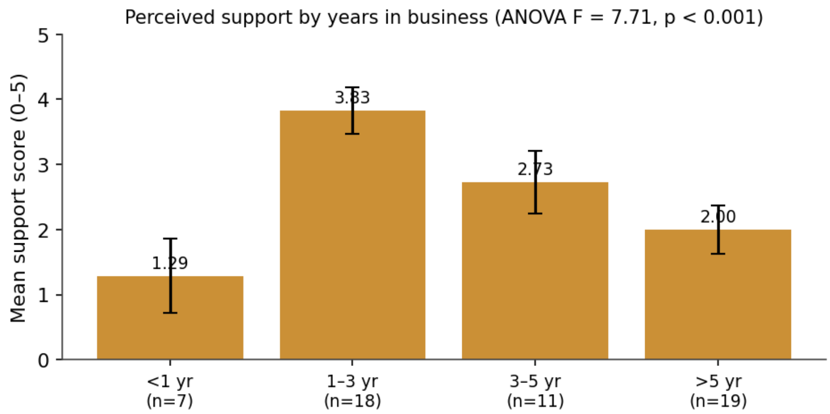

Figure 4. Mean perceived support by years in business (error bars = standard error).

Table 2 summarises the principal correlations, including those that are weak. The pattern is informative: education and support are each strongly tied to agency, but neither tenure nor support shows a significant linear link to perceived income, and tenure is unrelated to agency. In other words, simply staying in business longer does not, by itself, deliver either more control or more income; what moves these outcomes are education and the support a woman can draw on.

Table 2. Selected Pearson correlations

Variable pair	r	p-value	Strength
Support – Decision-making	0.796	< 0.001	Strong
Education – Decision-making	0.581	< 0.001	Moderate
Education – Support	0.475	< 0.001	Moderate
Education – Empowerment Index	0.511	< 0.001	Moderate
Support – Income contribution	0.165	0.227	Weak (n.s.)
Tenure – Decision-making	−0.143	0.299	Weak (n.s.)
Tenure – Income contribution	0.078	0.574	Weak (n.s.)

Source: *Authors 'field survey and estimation.*

5.5 Determinants of Financial Independence

To understand what actually drives financial independence, we first compared the independent and dependent groups directly. Women who feel financially independent report substantially higher decision-making power (mean 3.70 versus 2.00), and the difference is significant on a Welch t-test ($t = 4.01$, $p < 0.001$). A chi-square test also links education to independence: among women educated to graduate level or above, all but one (26 of 27) feel financially independent, against a much lower share among the less educated ($\chi^2 = 8.22$, df = 1, $p = 0.004$).

We then estimated a logistic regression of financial independence on decision-making, support, tenure and education (Table 3, Figure 5). The model fits reasonably for a sample of this size (McFadden $R^2 = 0.39$, classification accuracy 93 per cent), but its most useful message is about which factor survives once the others are held constant. Only perceived support is a statistically significant predictor (odds ratio 4.10, $p = 0.026$): a one-point increase on the support scale multiplies the odds of feeling financially independent roughly fourfold. Education is positive and sizeable but falls just short of significance (OR 2.33, $p = 0.09$), while decision-making and tenure are not significant once support is in the model. We want to be careful here. The bivariate role of decision-making is real, but in the joint model it appears to operate through, and be eclipsed by, the support a woman receives (Mayoux, 2001; Swain & Wallentin, 2009). The policy reading is hard to miss: support is not a soft add-on to these women's success; in our data it is the closest thing to a lever.

Table 3. Logistic regression: determinants of financial independence (n = 55)

Predictor	Coefficient	Odds ratio	z	p-value
Support (0–5)	1.412	4.103	2.22	0.026
Education (0–4)	0.846	2.331	1.68	0.093
Tenure (years)	0.116	1.123	0.51	0.607
Decision-making (1–5)	−0.280	0.756	−0.55	0.585
Intercept	−2.739	—	−1.68	0.092

Source: *Authors' field survey and estimation.*

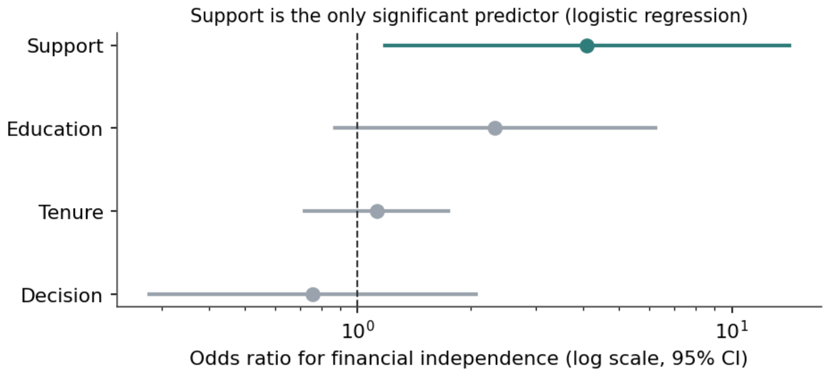

Figure 5. Odds ratios for financial independence with 95% confidence intervals; only support is significant.

Taken together, sections 5.3 to 5.5 point in a consistent direction. These women are productive and largely independent, but their agency is gated by education and their independence is gated by support, while the obstacle they themselves name most often is access to the market. None of these is a story about insufficient effort or ambition on the women's part, which is precisely why the levers lie with the institutions and platforms around them.

5.6 Robustness and Honest Caveats

Several features of the results deserve a frank note, because a small sample rewards caution. The logistic model classifies 93 per cent of cases correctly, but with only 12 women in the financially dependent group the estimates for individual coefficients are imprecise, which is part of why education sits just outside significance rather than comfortably inside it; we would not want a reader to treat the support odds ratio of 4.1 as a precise quantity so much as a clear directional signal. The strong correlation between support and decision-making (r = 0.80) also means the two are partly entangled, so their separate effects in the regression should be read together rather than as cleanly independent channels. The non-monotonic support-by-tenure pattern, while statistically significant, rests on modest group sizes, especially the seven newcomers, and we therefore present it as a hypothesis worth following up rather than a settled fact. Finally, all of our outcome measures are perceptual; a woman's sense of independence is meaningful in its own right, but it is not the same as an audited measure of income, and future work should pair the two. None of these caveats overturns the central findings, but stating them is part of taking the social problem, and the women who described it to us, seriously.

6. CONCLUSION

The present study examined the role of women entrepreneurs engaged in handmade and sustainable enterprises in the semi-urban areas of Lucknow and explored the factors influencing their livelihood outcomes and entrepreneurial growth. The findings indicate that these enterprises contribute significantly to household income and enhance the financial independence of a large proportion of respondents. This highlights the potential of women-led micro-enterprises to support the objectives of inclusive development and self-reliance envisioned under the Atmanirbhar Bharat initiative.

The results of the logistic regression analysis further demonstrate that support systems have a stronger influence on financial independence than other factors included in the model. This finding underscores the importance of creating an enabling environment through institutional assistance, community networks, and supportive policies that can help women entrepreneurs sustain and expand their businesses.

The study acknowledges certain limitations. The sample consists of only 55 respondents selected through purposive sampling from two semi-urban localities, which limits the generalisability of the findings beyond the study area.

Furthermore, the use of self-reported measures and a cross-sectional research design restricts the ability to establish causal relationships between variables. Consequently, the findings should be interpreted as reflective of the experiences of the surveyed community rather than representative of all women entrepreneurs.

Despite these limitations, the study provides valuable empirical evidence on the factors shaping women's entrepreneurial experiences in semi-urban India. The findings emphasise that while women entrepreneurs have demonstrated their capacity to generate income and achieve greater financial autonomy, sustained support, improved market opportunities, and continued investment in education and skill development are essential for ensuring long-term entrepreneurial success and empowerment.

Certain anticipated relationships were not supported by the statistical analysis. For instance, no significant association was observed between the type of enterprise and the level of difficulty experienced in selling products. Rather than emphasising only statistically significant findings, the study presents both significant and non-significant results to provide a balanced and transparent interpretation of the data.

Future research could strengthen these findings by including larger samples from multiple districts, adopting longitudinal approaches to track changes over time, and incorporating objective indicators such as sales volume, revenue growth, and market reach alongside perceptual measures.

The contribution of this study is both theoretical and practical. From an empirical perspective, it provides community-level evidence on the factors influencing women's entrepreneurial empowerment by examining the interaction between individual characteristics and external support systems. The findings suggest that educational attainment plays an important role in enhancing decision-making authority, whereas financial independence is more strongly influenced by the support available to women entrepreneurs. Additionally, market access emerged as the most frequently reported challenge, highlighting its importance relative to other commonly cited constraints.

From a practical standpoint, these findings have important policy implications. They indicate that interventions focused exclusively on financial assistance may not adequately address the primary challenges faced by women entrepreneurs. Instead, greater emphasis should be placed on strengthening market linkages, expanding support networks, improving digital capabilities, and enhancing skill development opportunities. The study therefore offers evidence-based insights that can inform future initiatives aimed at promoting sustainable growth, economic empowerment, and long-term success among women-led enterprises.

7. IMPLICATIONS AND RECOMMENDATIONS

The findings of this study indicate that limited market access and inadequate support systems are the most significant barriers affecting women entrepreneurs in the study area. Consequently, policy interventions should focus on addressing these challenges rather than concentrating exclusively on financial assistance.

First, the establishment of Digital Market Support Centres for Women Entrepreneurs in semi-urban areas such as Chinhat and Bakshi Ka Talab is recommended. These centres could provide practical training and assistance related to online product listing, digital payment systems, social media marketing, product photography, customer engagement, and order management. Successful examples from Lucknow's Chikankari sector demonstrate that digital platforms such as Instagram and WhatsApp Business can help entrepreneurs connect directly with consumers, reducing dependence on intermediaries and expanding market reach. Similar opportunities can be extended to women producing handmade products, sustainable goods, food items, and other locally manufactured products.

Second, greater emphasis should be placed on promoting collective marketing initiatives through self-help groups and social enterprises. Shared branding and collaborative selling platforms can reduce individual marketing costs, increase product visibility, and enhance consumer trust. By operating under a common identity, women entrepreneurs engaged in different activities can benefit from collective promotion, wider customer networks, and stronger market presence.

Third, the study highlights the importance of support systems in influencing financial independence. To strengthen institutional credibility and market trust, a Digital Reputation Framework for women-led self-help groups may be developed. Such a framework could evaluate factors including product quality, customer satisfaction, timely delivery, environmental responsibility, and financial reliability. A transparent reputation mechanism may improve access to government schemes, exhibitions, financial services, procurement opportunities, and broader market networks.

Additionally, the strong relationship between education and decision-making authority underscores the need for continued investment in entrepreneurial capacity building. Training programmes focusing on business management, digital literacy, financial planning, marketing skills, and technology adoption should be expanded to equip women entrepreneurs with the competencies required for long-term business growth.

Taken together, these recommendations suggest that women entrepreneurs already possess the motivation and capability to generate income through their enterprises. However, their ability to scale and sustain business activities depends largely on stronger market linkages, accessible support networks, and opportunities for skill enhancement. Strengthening these areas can contribute not only to women's economic empowerment but also to the broader goals of inclusive growth and self-reliant development envisioned under Atmanirbhar Bharat.

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