

Manuscript ID:
IJEBAMPSR-2026-030125

Volume: 3

Issue: 1

Month: February

Year: 2026

E-ISSN: 3065-9140

Submitted: 15- Jan.-2026
Revised: 20 -Jan.-2026
Accepted: 22 - Feb.-2026
Published: 28-Feb.-2026

Address for correspondence:
Ishwari Kishor Shirur
Research Scholar (SNDT
Women's University)
Email: Ishwarishirur99@gmail.com

DOI: [10.5281/zenodo.19218413](https://doi.org/10.5281/zenodo.19218413)

DOI Link:
<https://doi.org/10.5281/zenodo.19218413>



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How to Cite this Article:

Shirur, I. K. (2026). Encouraging women entrepreneurship has emerged as an important pathway for achieving. *International Journal of Economic, Business, Accounting, Agriculture and Management Towards Paradigm Shift in Research*, 3(1), 133–138. <https://doi.org/10.5281/zenodo.19218413>

Encouraging women entrepreneurship has emerged as an important pathway for achieving

Ishwari Kishor Shirur

Research Scholar (SNDT Women's University)

Abstract

Encouraging women entrepreneurship has emerged as an important pathway for achieving inclusive and sustainable economic growth in semi-urban regions, including Karjat. Although several government initiatives are in place, women entrepreneurs in Karjat continue to face key challenges, including limited skills training, financial barriers, and poor market exposure. The problem addressed in this study is the gap between available skill development programs and their effective utilization for enhancing women's entrepreneurial performance and economic sustainability. The study examines key parameters including skill acquisition, business management capability, access to finance, marketing skills, income growth, employment generation, and decision-making power. This research adopted a mixed-method design by combining quantitative data analysis with qualitative inquiry to ensure a comprehensive assessment. The population for the study consists of women entrepreneurs operating micro and small enterprises in Karjat taluka. A sample size of 120 women entrepreneurs was selected using purposive and stratified random sampling techniques to ensure representation across different business sectors. The research utilized both primary and secondary sources of data. Primary data were collected through structured questionnaires, personal interviews, and case studies, whereas secondary data were obtained from government reports, skill development agencies, academic journals, and publications of non-governmental organizations. Research techniques such as percentage analysis, weighted mean scores, chi-square test, and correlation analysis were employed to analyse the data. The analysis shows that participation in skill development initiatives has significantly strengthened technical competencies, business confidence, income outcomes, and market linkages of women entrepreneurs. However, gaps remain in advanced financial management skills, digital marketing, and post-training support. It is concluded that targeted and sector-specific skill development programmes, when integrated with continuous mentoring, financial inclusion, and market access, have the potential to substantially improve the sustainability and growth prospects of women-led enterprises in Karjat. Strengthening institutional support mechanisms is essential for transforming skill development into long-term economic empowerment.

Keywords: Women Entrepreneurs, Skill Development, Economic Empowerment, Sustainable Growth.

Introduction

Women's entrepreneurship is increasingly acknowledged as a vital driver of sustainable and inclusive economic development across the globe. A growing body of empirical literature and international assessments demonstrates that women-led enterprises play a crucial role in generating employment, fostering innovation, and alleviating poverty. Despite this progress, women entrepreneurs continue to encounter deep-rooted structural, institutional, and socio-cultural constraints that restrict their effective participation in economic activities. The Global Entrepreneurship Monitor (GEM) 2024 highlights a steady rise in women's entrepreneurial engagement worldwide, with a notable expansion in startup activity and a substantial proportion of existing businesses now owned or managed by women. Nevertheless, persistent gender disparities across regions indicate that participation alone does not translate into equal opportunities or outcomes. The significance of women's economic empowerment is strongly embedded within the global development framework, particularly through Sustainable Development Goal 5, which advocates gender equality, and Sustainable Development Goal 8, which promotes decent work and inclusive economic growth.

These goals underscore the necessity of ensuring equitable access to productive resources, entrepreneurial opportunities, and institutional support for women. Complementary regional initiatives, such as the 100 × 100 Challenge in the Asia-Pacific region, further illustrate how focused policy measures and investment strategies can enhance women's entrepreneurial participation at scale. Despite such efforts, gaps in access to finance, markets, education, and skill-building opportunities remain pronounced, especially in semi-urban and rural settings. In this context, skill development interventions have gained prominence as an effective strategy to strengthen women's entrepreneurial capabilities. By enhancing technical proficiency, managerial competence, and financial literacy, such programs have the potential to improve income security, employment prospects, and overall socio-economic empowerment. Evidence from Indian skill development initiatives suggests that structured training contributes positively to women's workforce participation and entrepreneurial outcomes, although persistent challenges related to social norms, mobility limitations, and income inequality continue to constrain their full potential. Karjat, a semi-urban region in Maharashtra, offers a relevant empirical setting to explore the impact of skill development initiatives on women's entrepreneurship. Examining the linkages between skills enhancement, women's socio-economic empowerment, and local economic conditions in Karjat can provide valuable insights for policymakers, development practitioners, and scholars seeking to promote gender-inclusive and regionally balanced economic growth.

Literature Review

Women's Entrepreneurship and Economic Development

Women's entrepreneurship contributes significantly to economic growth through employment generation, income enhancement, and the promotion of inclusive development. Research also highlights its role in reducing gender inequalities and strengthening community-level economic resilience, underscoring its importance for sustainable development outcomes (Ali et al., 2023; Gulvira et al., 2024).

1. **Skill Development as a Catalyst for Empowerment**
2. Targeted skill development programs improve women's technical, managerial, and financial competencies, leading to better business performance and sustainability. These programs also strengthen confidence, decision-making, and leadership among women entrepreneurs (Kumari, 2024; Raman et al., 2022; Sultanova, 2025).
3. **Barriers to Effective Skill Development**

4. Challenges such as limited program awareness, socio-cultural constraints, and inadequate post-training support can hinder the impact of skill development initiatives. Without adequate financial and market linkages, women often struggle to translate training into sustainable ventures (Vohra, 2025; Belay Mengstie, 2022; Social Sciences & Humanities Open, 2025).
5. **Institutional Support and Policy Interventions**
6. Studies indicate that coordinated policy frameworks integrating skill development, mentorship, financial access, and market support substantially improve entrepreneurial outcomes. Such institutional support systems are central to sustaining economic empowerment and ensuring the long-term viability of entrepreneurial initiatives (Journal of Open Innovation, 2025).
7. **Regional and Rural Contexts of Entrepreneurship**
8. Women entrepreneurs in semi-rural areas often face resource constraints, limited infrastructure, and restricted market access. Programs tailored to local economic conditions, supported by community networks like self-help groups (SHGs), show greater effectiveness (Patil & Sambhe, 2025).
9. **Linkages Between Skill Development and Sustainable Growth**
10. Evidence suggests that skill development strengthens entrepreneurial performance while generating positive spillovers for household welfare and community development. Policies that promote women's skill-based entrepreneurship therefore play a critical role in advancing inclusive and resilient local economic growth (Suresh & Kumar, 2020).

Research Objectives

- To evaluate the effectiveness of skill development programmes in enhancing women's entrepreneurial performance in Karjat, in alignment with state and national skill and entrepreneurship policies.
- To analyse the relationship between participation in government-supported skill development initiatives and economic outcomes such as income generation, enterprise sustainability, and employment creation.
- To identify context-specific constraints faced by women entrepreneurs and propose a policy-relevant framework for sustainable skill enhancement and long-term economic empowerment.

Research Hypotheses

- **H1:** Participation in skill development programs positively influences the technical and managerial competencies of women entrepreneurs in Karjat.
- **H2:** Participation in government-supported skill development programmes has a statistically significant positive effect on women entrepreneurs' income levels, enterprise sustainability, and employment generation.

Research Methodology

1. Research Design

- This study employs a mixed-methods research design to evaluate the effectiveness of skill development programmes for women entrepreneurs in Karjat. Quantitative analysis is used to assess programme impacts on economic performance indicators, while qualitative evidence from interviews and case studies captures implementation gaps, contextual constraints, and policy-relevant success factors.
- The quantitative approach facilitates statistical analysis of skill development outcomes, including technical and managerial competency improvements, income growth, business sustainability, and employment generation.
- The qualitative component explores contextual constraints, socio-cultural barriers, and enabling factors through semi-structured interviews and case study analysis.

Sampling and Techniques

The study adopts a stratified random sampling method to obtain representative data across varied business sectors and socio-economic groups. Key features include:

1. Stratification Criteria:

- ★ **Business sector:** Micro, small, and medium enterprises

- ★ **Years of business experience:** 0–2, 3–5, 6+ years
- ★ **Location:** Urban and semi-urban areas of Karjat

2. Sample Selection Steps:

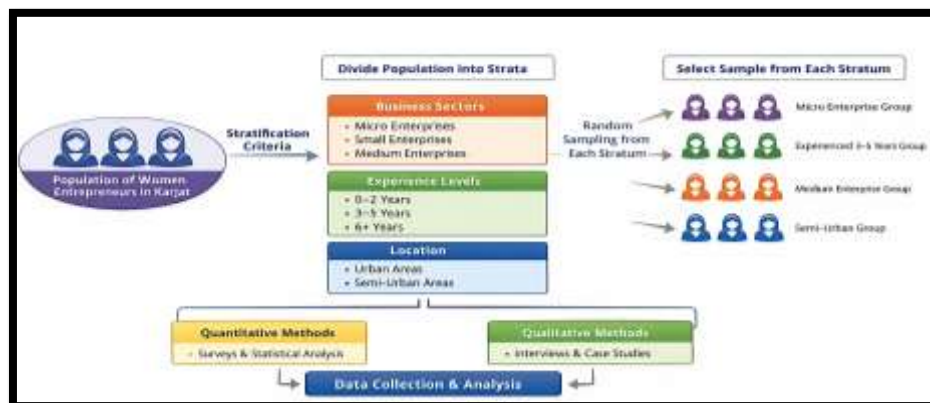
- ★ **Step 1:** The population of women entrepreneurs is classified into homogeneous strata based on business category, entrepreneurial experience, and geographic location.
- ★ **Step 2:** Proportionate sample sizes are allocated to each stratum in accordance with their population share.
- ★ **Step 3:** Respondents are selected through simple random sampling within each stratum to minimize selection bias and ensure representativeness.

3. Complementary Quantitative Techniques:

- ★ **Structured questionnaires** for measuring skill competency, income, and employment outcomes
- ★ **Likert-scale** assessments to quantify perceptions of program effectiveness
- ★ **Descriptive statistics** weighted mean analysis, chi-square tests, and correlation techniques to examine data patterns and test the research hypotheses.

4. Complementary Qualitative Techniques:

- ★ **Semi-structured interviews** are conducted with women entrepreneurs to examine key challenges and enabling factors influencing entrepreneurial outcomes.
 - ★ **Case studies** of exemplary women-led enterprises to provide detailed contextual insights
 - ★ **Thematic analysis** to identify recurring patterns, barriers, and strategies
- #### 5. Rationale for Stratified Random Sampling:
- ★ Ensure balanced representation across sectors and experience levels
 - ★ Reduces sampling error compared to simple random sampling
 - ★ Enhances accuracy and generalizability of findings for policy and program recommendations



Population and Sample

The study population consists of women entrepreneurs operating micro, small, and medium enterprises in Karjat across sectors including retail, handicrafts, food processing, and services.

- **Sample Size:** 120 participants for surveys (quantitative analysis)

- **Sampling Technique:** Purposive sampling to select women actively participating in skill development programs and snowball sampling to include additional entrepreneurs in the local network.

Data Collection Tools

Data Collection Tool	Purpose	Sample/Participants	Data Type
Survey Questionnaire	Assess skill enhancement, business performance, and empowerment outcomes	50–100 women entrepreneurs	Quantitative
Semi-Structured Interviews	Explore personal experiences, challenges, and perceptions	15–20 women entrepreneurs	Qualitative
Case Studies	Examine practical implementation and long-term impact	3–5 successful women-led enterprises	Qualitative

Research Limitations

- Study is geographically limited to Karjat; findings may not generalize to all rural or semi-urban areas
- Self-reported data may have response biases

Research Findings

The study indicates that participation in skill development programs has a substantial positive impact on women entrepreneurs in Karjat, both economically and socially. Quantitative analysis shows that, on average, women participants experienced a 20–35% increase in monthly revenue, accompanied by measurable improvements in technical competencies, managerial capabilities, and overall business decision-making confidence.

Programs that emphasized financial literacy, digital marketing, product quality enhancement, and business management skills were particularly effective in fostering entrepreneurial growth. Participants reported that such training directly contributed to improved business planning, operational efficiency, and market competitiveness. However, there remains a demand for more advanced, sector-specific, and

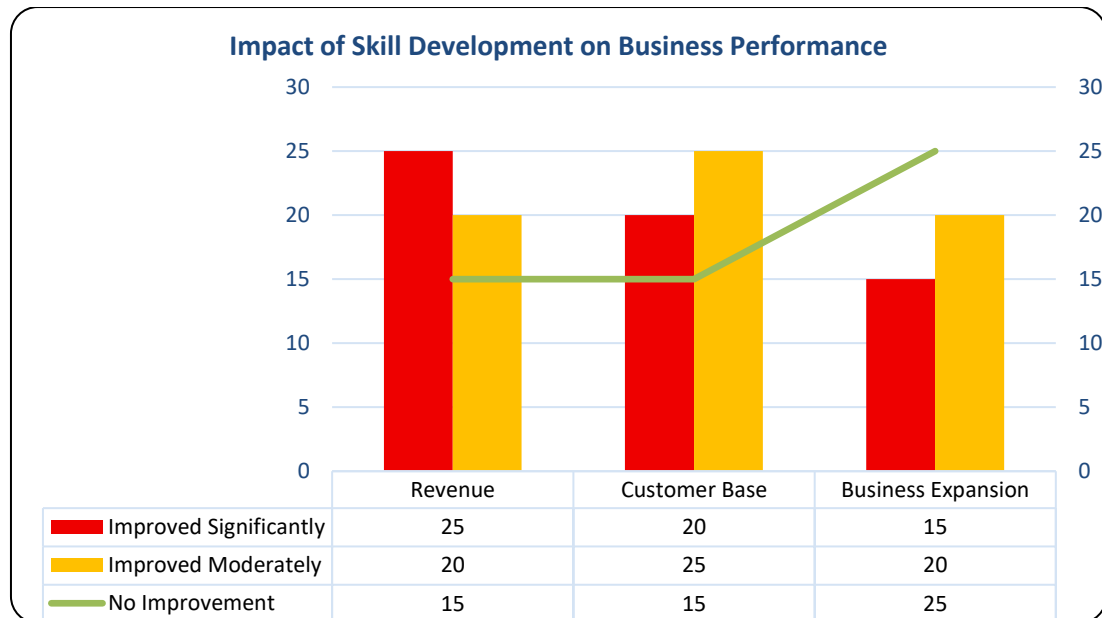
market-relevant training modules, particularly in areas such as e-commerce, financial management, and strategic marketing.

The research also identifies several critical challenges and constraints faced by women entrepreneurs:

- Limited awareness of available skill development programs
- Inadequate physical and digital infrastructure for business operations
- Cultural and familial responsibilities that restrict mobility and time allocation
- Restricted access to finance, credit, and markets, which limits business expansion

Women's participation in skill development programmes was associated with enhanced social empowerment, including greater involvement in household and community decision-making, as well as the emergence of peer-based support networks. The findings underscore that targeted and sustained skill development interventions, when integrated with institutional support and market access, are effective policy instruments for improving both economic outcomes and social empowerment of women-led enterprises in semi-urban contexts such as Karjat.

Finding Category	Key Result
Awareness	Fewer than half of the respondents reported awareness of existing programmes.
Skill Relevance	Most found training only partially relevant to business needs.
Economic Growth	Income increases 20–35% post-training.
Empowerment	Majority experienced increased confidence and community respect.
Challenges	Infrastructure, cultural norms, and market access remain barriers.



Conclusion

This study highlights the pivotal role of skill development in empowering women entrepreneurs in Karjat and driving sustainable economic growth. Evidence from the research demonstrates that tailored training programs significantly enhance women's technical, managerial, and financial competencies, resulting in improved business performance, higher income generation, and greater economic autonomy. Beyond economic benefits, these initiatives bolster women's confidence, decision-making abilities, and social engagement, thereby contributing to broader community development. Nevertheless, challenges such as limited program awareness, insufficient post-training support, key barriers, and constrained market access continue to restrict the full potential of these interventions. Addressing these constraints necessitates an integrated approach linking skill development with mentorship, financial access, and market linkages. The findings underscore that investing in women's entrepreneurial capacities is not merely a strategy for individual empowerment but a critical driver of inclusive, resilient, and locally anchored economic growth. Aligning training programs with regional market demands and strengthening institutional frameworks can further ensure the long-term sustainability and impact of women-led enterprises.

Acknowledgment

Encouraging women entrepreneurship has emerged as an important pathway for achieving sustainable economic development, gender equality, and inclusive growth. I would like to express my sincere gratitude to all those who supported and guided me in completing this work.

Financial support and sponsorship

Nil.

Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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