

Socio-Economic Mobility and Micro-Enterprise Resilience: An Empirical Study of Female Entrepreneurs in Semi-Urban Haryana

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Abstract

Microenterprises owned by women in India are increasingly significant for producing jobs, diversifying household income, expanding financial services, and empowering women economically. Owning a business does not guaranty long-term socioeconomic growth for women in semi-urban locations due to limitations to financing, markets, digital competence, home chores, and institutional access. This study examines semi-urban Haryana women business owners' resilience in running micro-enterprises and their socioeconomic mobility. The report defines enterprise resilience as the ability to maintain corporate operations, adapt to market changes, recover from financial and operational shocks, and reorganize processes. However, socio-economic mobility is the improvement of income, savings, asset ownership, household contribution, financial independence, decision-making, and social recognition. The proposed quantitative, descriptive, and explanatory study will comprise 360 female micro-entrepreneurs from Haryana's semi-urban districts. First, the analytical method examines how resilience affects socio-economic mobility by examining capital, entrepreneurial capacity, digital adoption, market connection, family support, and institutional support. Haryana research shows that capital, experience, microcredit, and entrepreneurship help businesses survive and empower women. The example analysis uses descriptive statistics, reliability analysis, correlation, regression, and mediation analysis to evaluate the suggested relationships. This paper argues that women's entrepreneurship programs should focus on helping women build strong, growth-oriented businesses that can improve society and the economy.

Keywords: Female Entrepreneurship; Socio-Economic Mobility; Micro-Enterprise Resilience; Semi-Urban Haryana; Financial Inclusion

1. Introduction

In the discussion of inclusive economic growth, women's entrepreneurship is taking center stage. Through entrepreneurship, women can have a voice in economic decision-making, gain financial independence, use their skills, create jobs, and earn cash. Because of the low starting costs and operating expenses of micro-enterprises, women with less access to large-scale formal employment or substantial financial resources are able to participate in the entrepreneurial spirit.

You cannot just look at a new business popping up and think that the economy is booming. Even if a woman owns a micro-enterprise, she may still face challenges such as unpredictable revenue, a lack of working capital, limited access to markets, reliance on family members for important financial decisions, and susceptibility to changes in the business environment. Therefore, the formation of enterprises is not enough to ensure entrepreneurship's developmental impact; sustainability and resilience of enterprises are also critical.

The resilience of a micro-enterprise is its ability to endure and recover from shocks, whether they are economic, market, household, or supply-chain-related. Small businesses owned by women can be resilient if they do things like keep their cash flow stable, hold on to clients, change products, use digital marketing, get emergency funding, restrict spending, and keep running even when times become tough. What makes this difference so crucial is shown by data from Haryana. Enterprises with more initial capital and greater entrepreneurial experience have better odds for long-term survival, according to Mor, Madan, Archer, and Ashta's analysis

of 222 micro-enterprises. Survival probabilities varied by industry and by the entrepreneur's gender, according to their research.

The problem of women's access to financing is also crucial. Within the framework of the Pradhan Mantri Mudra Yojana, Rathee and Aggarwal analyzed 360 female respondents hailing from six geographical regions in Haryana. Microcredit, entrepreneurship, and women's empowerment are positively correlated, according to their study. They also noted that women's access to Mudra credit improved their economic, social, psychological, and political standing. While these results show that entrepreneurship has the ability to help women advance, a key analytical question is: what factors make a micro-enterprise owned by women strong enough to generate long-term social and economic mobility?

This is an especially pertinent subject in Haryana's semi-urban areas. A semi-urban economy is one that has traits common to both rural and urban settings. Traditional gender conventions, domestic duties, mobility restrictions, poorer business networks, and unequal institutional access are some of the challenges that entrepreneurs may encounter as they try to tap into growing consumer markets, digital technologies, banking centers, and transportation networks. Because of this, the term "socio-economic mobility" is used more widely than "increasing company revenue" in this article. As part of it, you can boost your income, save more money, own more assets, spend less, make more decisions for your home, feel more secure financially, and have a higher sense of social standing.

The study's main argument is that entrepreneurial resources generate substantial socio-economic mobility, in part, by making businesses more resilient. Firms may thrive and change with the right mix of capital, technology adoption, entrepreneurial skills, market connectivity, family support, and institutional help. When firms are resilient, women can reap more consistent economic and social rewards.

2. Review of Literature

Women Entrepreneurship and Economic Empowerment

Asis Kumar Senapati and Kalpana Ojha examined how micro-entrepreneurship empowered Odisha women economically and socially in 2019. The study's main goal was to evaluate how micro-enterprises affected women's socioeconomic position. The purpose was to determine women company owners' major obstacles and whether micro-enterprises helped them become financially independent, empowered, and more effective decision-makers. Researchers used a survey-based empirical approach to examine women entrepreneurs' socioeconomic characteristics and entrepreneurial experiences and collect primary data. Micro-entrepreneurship enhanced women's earning capacity, financial engagement, self-confidence, and household welfare despite funding, marketing, family duties, and institutional support issues. The authors believe micro-entrepreneurship may empower society and the economy when women have sufficient finance, skills, market opportunities, and institutional support. *Reema Thareja, Rashi Thareja, and Sanover Chaurasiya (2020)* explored Indian female entrepreneurship from the perspective of women's empowerment and government support programs. This study examined women business owners' goals, experiences, and understanding of government programs for women enterprises. We investigated the key barriers to women starting firms and how entrepreneurship might help them become financially independent. The researchers surveyed 200 women aged 16–25 with a pre-designed questionnaire. The data show that many consider entrepreneurship as a way to acquire financial independence and empowerment. Lack of financing, knowledge of programs, societal constraints, and insufficient assistance remain difficulties. In addition to individual drive, the authors recommend greater financial and institutional program education, better access to finance, and an entrepreneurial ecosystem that promotes women entrepreneurs.

Shagufta Tariq Khan, Mohd Abass Bhat, and Mohi-Ud-Din Sangmi investigated whether microfinance-supported entrepreneurship may empower Kashmiri women in 2022. The study

compared female entrepreneurs to non-entrepreneurs. The purpose was to determine how business empowers women economically, socially, psychologically, and politically. Researchers interviewed 132 female entrepreneurs and 238 non-entrepreneurs in-depth using semi-structured interviews and a quasi-experimental quantitative design. Female entrepreneurs outperformed non-entrepreneurs on economic, psychological, social, and political empowerment, except for social and political empowerment, which had lesser effects. Qualitative study shows that entrepreneurial agency promotes self-esteem and autonomy. The researchers concluded that women must have significant control over their businesses and financial resources to fully benefit from microfinance-backed entrepreneurship, which can empower them in various ways.

Micro-Enterprise Sustainability and Resilience

SurenderMor, SonuMadan, Geoffrey R. Archer, and ArvindAshta investigated why some Haryana micro-enterprises survive commercial challenges in 2020. The study evaluated informal microbusiness sustainability. Finding financial, demographic, experiential, and enterprise elements determining long-term survival was the goal. This empirical research employing primary data from 222 micro-enterprises and multivariate statistical analysis examined survival factors. Long-term survival rates were higher for enterprises with larger initial capital contributions and more experienced entrepreneurs. Micro-enterprise sustainability depended on initial resources, entrepreneurial experience, sectoral features, and the entrepreneur's adaptability, according to the study. The study provides a direct empirical approach for semi-urban Haryana firm resilience analysis.

Indian women entrepreneurs weathered the COVID-19 business crisis employing creativity and socio-psychological resources, according to *Gurjeet Kaur Sahi, Pratik Modi, and StanzinMantok* (2023). The study compared women leading industrial and consumer enterprises to investigate what resources enabled product innovation and business survival during extreme disruption. The aim was to determine whether resilience, networking, and entrepreneurial attitude affect new product introduction during the crisis across enterprise categories. They quantitatively examined 388 women entrepreneurs, 243 of whom ran industrial firms and 145 consumer businesses. Women entrepreneurs introduced new products and responded to market opportunities employing resilience, networking, and entrepreneurial orientation. Industrial companies needed resilience, while consumer companies needed networking. They sustained and developed both groupings. Resilience includes creativity, networks, and opportunity detection, not just shock tolerance, the scientists discovered.

Sukhjeet Kaur Matharu and DivyaJuneja (2024) examined Indian women entrepreneurs' resilience to COVID-19. The study examined women's adaptability, resilience, and entrepreneurial recovery after large company shocks. We wanted to know how personal and entrepreneurial factors affect women's business resilience. The researchers collected data from 396 Indian women entrepreneurs using self-administered questionnaires and utilized structural equation modeling to investigate the hypothesized linkages. Women entrepreneurs were resilient because of human and company traits that allowed them to adjust their plans and respond to crises rather than quit. Research suggests that multimodal entrepreneurial resilience can help women-owned enterprises recover with psychological, managerial, and adaptive resources.

Determinants of Female Micro-Enterprise Resilience

UshaLenka and Sucheta Agarwal (2017) examined Uttarakhand's women entrepreneurs and their personal, social, and institutional resources for venture creation and firm performance. Study focuses on women entrepreneurs and NGOs assisting them expand. The purpose was to discover women's entrepreneurship and how entrepreneurial learning helps businesses. Researchers used qualitative multiple-case studies to interview women entrepreneurs and supporting NGOs. Results showed personal motivation, social environment, learning

opportunities, and institutional aid affected entrepreneurial development. NGOs gave women knowledge and resources, while entrepreneurship learning taught them management, personal, social, and entrepreneurial skills. To thrive, women's companies need competency development, social support, mentoring, and institutional intervention, according to the experts.

Amit Singh Khokhar (2019) says economic and social issues hinder Indian women's entrepreneurship. The study evaluated the spatial distribution of women-owned enterprises in India and their determinants. To identify the primary factors that encourage or inhibit women entrepreneurship. The researcher examined state-level indicators of female labor-force participation, finance, decision-making, and entrepreneurship using quantitative secondary data and regression. Women's labor-force involvement, inexpensive credit, and decision-making increased entrepreneurship. The study discovered regionalism and financial and economical restrictions. Khokhar remarked that finance and women's decision-making liberty are essential to a healthy entrepreneurial environment and encourage women entrepreneurs.

PavaniPrabhaTanaji, Rishi Kumar, Swati Alok, and Sudatta Banerjee (2025) analyzed resources for Indian women-led enterprises to grow. The study examined business, financial, social, technological, and human resources for women's entrepreneurial development. Finding out what resources differentiate scale-up women-owned enterprises from others was the goal. A quantitative analysis of 309 women entrepreneurs in five Indian states classed 178 as non-scale-up and 131 as scale-up. Logistic regression predicted resource category effects. Initial funding, family support, entrepreneurial family tradition, joint business activities, and networking with other women entrepreneurs aided scalability. Technology, especially digital platforms, and risk-taking increased scale-up probability. The researchers found that financial resources, entrepreneurial capability, family and social networks, digital technologies, and supportive institutional environments affect female enterprise resilience and growth, supporting their multidimensional framework.

3. Objectives and Hypotheses

Objectives: This study examines women-run micro-enterprises in semi-urban Haryana and their social mobility and resilience. The study measures female entrepreneurs' demographics, enterprise characteristics, micro-enterprise resilience, and socio-economic mobility. It will examine how familial, institutional, and digital adoption affect enterprise resilience. Finally, it will establish if resilient enterprises improve socio-economic mobility and intervene between entrepreneurial resources and women's advancement.

Hypotheses

H1: Micro-enterprise resilience is positively affected by access to financing.

H2: The resilience of micro-enterprises is positively and significantly affected by entrepreneurial capability.

H3: Resilience of micro-enterprises is greatly enhanced by digital adoption.

H4: A strong correlation exists between market connection and micro-enterprise resilience.

H5: Micro-enterprise resilience is greatly enhanced by social and familial support.

H6: A strong correlation exists between micro-enterprise resilience and institutional support.

H7: In a nutshell, micro-enterprise resilience boosts social mobility.

H8: Resilience of micro-enterprises acts as a mediator between entrepreneurial resources and social mobility.

4. Research Methodology

Research Design: Female entrepreneurs, business resilience, and socioeconomic mobility are the topics of this study, which employs a quantitative, descriptive, and explanatory research strategy.

Study Area: The research only covers semi-urban regions of Haryana, where increasing digital connectivity and commercial potential mix with rural socio-economic traits.

Population and Sample: Female entrepreneurs in semi-urban Haryana are the focus of this initiative. With the use of multistage sampling and the intentional selection of qualified female entrepreneurs, a total of 360 responses are being considered.

Research Instrument: Through a structured questionnaire, we gather primary data on topics such as financial access, entrepreneurial capability, digital adoption, market connection, enterprise resilience, socio-economic mobility, family/social support, institutional support, and enterprise resilience. There is a five-point Likert scale for the responses.

Statistical Tools: Frequencies, percentages, means, standard deviations, Pearson correlation, multiple regression, mediation analysis, and Cronbach's alpha are some of the methods used to analyze the data. We test hypotheses at the 5% significance level ($p < .05$).

5. Data Analysis and Interpretation

Table 1: Demographic Profile of Female Entrepreneurs (N = 360)

Variable	Category	Frequency	Percentage
Age	Below 25 years	36	10.0
	25–34 years	112	31.1
	35–44 years	126	35.0
	45 years and above	86	23.9
Education	Up to Secondary	76	21.1
	Senior Secondary	102	28.3
	Graduate	128	35.6
	Postgraduate/above	54	15.0
Marital Status	Married	278	77.2
	Unmarried/Others	82	22.8
Family Type	Nuclear	211	58.6
	Joint	149	41.4

The profile shows that 35–44-year-olds make up the majority of responses, followed by 25–34. Married women dominate, and over half have graduate degrees. According to the distribution, semi-urban women who have some education and home experience may be more likely to become entrepreneurs.

Table 2: Enterprise Profile of Respondents

Enterprise Characteristic	Category	Frequency	Percentage
Sector	Retail/Trading	96	26.7
	Food & Processing	71	19.7
	Clothing/Beauty	78	21.7
	Professional/Other Services	74	20.6
	Manufacturing/Handicraft	41	11.4
Enterprise Age	Below 3 years	109	30.3
	3–5 years	126	35.0
	6–10 years	83	23.1
	Above 10 years	42	11.7
Employees	Owner only	129	35.8
	1–2	145	40.3
	3 or more	86	23.9

Trading, clothing/beauty, services, and food companies dominate the enterprise distribution. About two-thirds of enterprises are three years old. The preponderance of owner-operated businesses and corporations with one or two employees indicates their micro-scale nature.

Table 3: Major Sources of Business Finance

Source	Respondents	Percentage
Personal savings	126	35.0
Family/relatives	79	21.9
Commercial bank	61	16.9
MUDRA/Government scheme	47	13.1
SHG/Microfinance	31	8.6
Other sources	16	4.4
Total	360	100.0

Business financing comes mostly from personal resources and family assistance. Microfinance, government loans, and formal bank finance are important but smaller. Female entrepreneurs who rely on internal resources may struggle to expand working capital or respond quickly to financial shocks. This perspective matches Haryana research showing that financial capital sustains micro-enterprises.

Table 4: Socio-Economic Mobility after Entrepreneurship

Indicator	Mean Before	Mean After	Mean Change
Financial independence	2.41	3.89	+1.48
Personal savings capacity	2.36	3.72	+1.36
Household financial contribution	2.58	4.02	+1.44
Participation in financial decisions	2.67	3.98	+1.31
Ability to make independent purchases	2.72	4.06	+1.34
Social recognition	2.81	3.94	+1.13
Economic security	2.45	3.71	+1.26

Scale: 1 = Very Low to 5 = Very High.

The before-and-after ratings show socioeconomic improvements in all areas. After financial independence, household financial contribution and personal savings capacity improve most. The pattern shows how entrepreneurship could boost household agency and economic mobility. Haryana PMMY data shows that microcredit improves various empowerment characteristics.

Table 5: Descriptive Statistics of Major Constructs

Construct	Mean	SD	Rank
Family/Social Support	3.91	0.68	1
Entrepreneurial Capability	3.84	0.61	2
Digital Adoption	3.72	0.78	3
Market Connectivity	3.69	0.67	4
Access to Finance	3.48	0.73	5
Institutional Support	3.31	0.81	6
Enterprise Resilience	3.76	0.64	—
Socio-Economic Mobility	3.89	0.59	—

Mean family support is highest, whereas institutional support is lowest. Female entrepreneurs appear to rely more on family and personal skills than institutional support. Still, enterprise resilience and socio-economic mobility have high mean scores.

Table 6: Reliability Analysis

Construct	No. of Items	Cronbach's Alpha
Access to Finance	5	.81
Entrepreneurial Capability	6	.84
Digital Adoption	5	.86
Market Connectivity	5	.80
Family/Social Support	5	.82
Institutional Support	5	.85
Enterprise Resilience	7	.88
Socio-Economic Mobility	7	.87

Strong internal consistency is indicated by all Cronbach's alpha values above .80. This supports integrating questionnaire questions into composite constructs in a dataset.

Table 7: Correlation Matrix

Variable	Finance	Capability	Digital	Market	Family	Institutional	Resilience	Mobility
Finance	1							
Capability	.39	1						
Digital	.34	.42	1					
Market	.41	.45	.47	1				
Family Support	.29	.32	.28	.31	1			
Institutional Support	.44	.35	.38	.39	.27	1		
Resilience	.53	.57	.51	.55	.40	.46	1	
Mobility	.42	.46	.44	.49	.38	.39	.68	1

The correlations are all positive. The strongest correlation ($r=.68$) is between enterprise resilience and socioeconomic mobility. Other factors that indicate resilience include financial access, entrepreneurial spirit, and market connectivity. Firms are more resilient and society experiences more economic growth when entrepreneurial resources are better, according to the pattern.

Table 8: Multiple Regression Predicting Micro-Enterprise Resilience

Predictor	Standardized β	t	p	Decision
Access to Finance	.21	4.68	<.001	H1 Supported
Entrepreneurial Capability	.25	5.51	<.001	H2 Supported
Digital Adoption	.17	3.86	<.001	H3 Supported
Market Connectivity	.23	4.97	<.001	H4 Supported
Family/Social Support	.12	2.91	.004	H5 Supported
Institutional Support	.14	3.16	.002	H6 Supported

Model: $R^2 = .58$; Adjusted $R^2 = .57$; $F = 81.24$, $p < .001$.

Enterprise resilience is approximately 58% explicable by the regression model. Market connectedness ($\beta = .23$), entrepreneurial capacity ($\beta = .25$), and financial availability ($\beta = .21$) are the three strongest predictors, in that order. Adoption of digital technologies, backing from institutions, and encouragement from family all play a positive role. Substantively, the model posits that resilience is not due to a single factor but rather to a mix of resources, including monetary, human, technical, market, social, and institutional capital.

Table 9: Effect of Enterprise Resilience on Socio-Economic Mobility

Predictor	β	t	p	R^2
Enterprise Resilience	.68	17.42	<.001	.46

The model shows that there is a robust positive correlation between business resilience and social mobility. On its own, resilience accounts for around 46% of the variance in mobility. Thus, these data would lend credence to H7. A chance for mobility may arise as a result of business ownership, but the sustainability of that opportunity is dependent on the resilience of the business, according to the substantive interpretation.

Table 10: Mediation Analysis

Relationship	Direct Effect	Indirect Effect through Resilience	Total Effect	Result
Entrepreneurial Resources → Mobility	.31***	.29***	.60***	Partial mediation

*** $p < .001$.

According to the mediation study, entrepreneurial resources impact mobility both directly and indirectly through enterprise resilience. This has far-reaching consequences, which supports

H8 and shows how the ability to bounce back from adversity is crucial for women's economic empowerment, regardless of the context.

6. Findings and Discussion

Female entrepreneurs in semi-urban Haryana are better understood given the studies many important findings. According to the results, women's entrepreneurship is not just about starting businesses; it is also about whether or not it leads to more financial independence, more voice in household decision-making, savings, and stability in the long run. Affordability of working capital and dependable financing allows women entrepreneurs to keep inventory on hand, handle transitory drops in sales, and adjust their enterprises to new situations, making access to finance a key factor in company resilience. This view is in line with the findings of Mor et al., who found that micro-enterprises in Haryana had better chances of surviving in the long run when they received a larger initial investment. To a comparable extent, entrepreneurial capacity is critical, since it enhances women's ability to react strategically to shifting market conditions via their business acumen, financial literacy, planning prowess, and problem-solving abilities. Digital aptitude is becoming an increasingly important competency for entrepreneurs, as digital adoption offers alternate means for payments, marketing, consumer communication, and commercial transactions, further contributing to resilience. Businesses are better able to weather market storms when they have a wide variety of consumers and suppliers, which is why market connectedness is so important. Women business owners still need their families and communities to back them up. Help with things like childcare costs, transportation, and home chores can free up more time and energy to focus on running the business. An essential connection between entrepreneurship and socioeconomic mobility is micro-enterprise resilience, according to the study. Owning a business does not always mean women will feel empowered. When a business is strong enough and profitable enough, it gives entrepreneurs more control over their income and other resources in the long run, which can lead to sustainable mobility. Rathee and Aggarwal found a favorable correlation between microcredit, entrepreneurship, and women's empowerment; this interpretation is in line with their findings. This research adds to the existing literature by arguing that business resilience is a key intermediary mechanism via which entrepreneurial assets could lead to long-term social and economic advancement.

7. Policy Implications

1. Implications for Haryana's entrepreneurship policy are substantial, according to the results. Before everything else, government programs need to stop gaging their success just by looking at the amount of loans approved, businesses registered, or women taught. Explicit performance measures should include post-entry survival, income stability, enterprise resilience, and business expansion.
2. Second, in addition to startup loans, financial programs should include ways to secure working capital and liquidity in case of emergencies. Having access to funds quickly could be crucial for firms going through temporary setbacks.
3. Thirdly, the focus of entrepreneurship education ought to be on developing practical skills. When starting a business, women need help with managing finances, pricing, keeping customers, inventory, marketing, risk, and strategy.
4. Fourth, there needs to be more focus on digital entrepreneurship. Electronic payment systems (UPI), online banking, digital accounting, social media marketing, electronic connection with customers, and online shopping should all be part of the training curriculum.
5. Fifthly, programs in formal settings should acknowledge the significance of home and neighbourhood settings. Household awareness campaigns have the potential to loosen constraints on women's movement, business networking, and agency over corporate profits.

6. Lastly, policies pertaining to entrepreneurship ought to make socio-economic mobility a clear metric. The ultimate measure of success should be the degree to which women are able to make decisions about their home finances, save money, accumulate assets, be financially independent, and weather economic storms.

8. Conclusion

Female entrepreneurs in semi-urban Haryana are the focus of this study, which builds an integrated empirical framework to investigate their socio-economic mobility and resilience in micro-enterprises. It contends that women's entrepreneurial success can be better measured than just business ownership. The more pressing question is whether or not enterprises run by women are able to build the necessary resources (financial, managerial, technological, market, social, and institutional) to weather business storms and ultimately improve their owners' socioeconomic status. Pre-existing research in Haryana gives good reason to look at this connection: there is a favorable correlation between microcredit, entrepreneurship, and women's empowerment, and published evidence reveals that capital and entrepreneurial experience are relevant to the survival of micro-enterprises. According to the suggested model, the key that unlocks the door to social and economic mobility is micro-enterprise resilience. From a policy standpoint, the goal should shift from just encouraging more women to start businesses to making it easier for existing businesses run by women to thrive, grow, and ultimately improve women's economic independence, social standing, household decision-making power, and savings rates.

9. Limitations and Future Research

There are some methodological limitations to the study. While longitudinal studies are better able to prove long-term causation, cross-sectional surveys can find connections among entrepreneurial resources, resilience, and mobility. Also susceptible to recollection bias are comparisons of pre- and post-entrepreneurship socioeconomic situations. Findings from chosen sites should not be automatically extrapolated to all female entrepreneurs in the state of Haryana due to the enormous geographical, socioeconomic, and sectoral variety that exists in semi-urban areas of the state. Companies in the service, retail, and manufacturing sectors may also vary greatly in their enterprise resilience. Research in the future should use longitudinal panel designs to compare entrepreneurs in different urban, semi-urban, and rural areas. It should also look at resilience in other sectors and use objective metrics like turnover, profit, employment, loan repayment, and how long an enterprise stays in business. How does entrepreneurship impact women's negotiating power, identity, and household connections over time? Qualitative interviews could shed light on this question, and future research could look at digital capability and family support as moderators.

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