



Research Article

# Women-Owned Micro Industries in Bangalore Urban and Rural: A Comparative Study

Hadapada Sarvamangala <sup>1\*</sup>, Dr. S. R. Keshava <sup>2</sup>

<sup>1</sup> Research Scholar, Department of Economics, Bangalore University, Bangalore, India

<sup>2</sup> Senior Professor, Department of Economics, Bangalore University, Bangalore, India

Corresponding Author: \* Hadapada Sarvamangala\*

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## Abstract

Women-owned micro industries have emerged as a critical component of the Indian economy, contributing significantly to local employment generation, poverty alleviation, and inclusive growth. In Karnataka, particularly in Bangalore Urban and Rural districts, women entrepreneurs are increasingly venturing into micro industries, reflecting diverse socio-economic realities. To study the difference between urban and rural women-owned micro industries in Bangalore, research was conducted on a sample of 140 respondents, i.e 70 from urban and 70 from rural Bangalore, respectively, and secondary sources such as articles, books, DIC (District Industry Centre), Bangalore, MSME Annual Reports and Karnataka Economic Survey were also used. The data is analysed using statistical tools such as percentages and the chi-square test. This paper presents a comparative study of women-owned micro industries in Bangalore Urban and Rural, analysing their sectoral and categorical distribution, reasons for being an entrepreneur, sources of finance, and the Impact of women-owned micro industries on the socio-economic conditions of women entrepreneurs. The study finds that while Bangalore Urban benefits from advanced infrastructure, market access, and technology-driven industries, Bangalore Rural demonstrates resilience through agro-based, traditional, and service-oriented micro industries. The comparative analysis highlights structural differences, policy implications, and the need for tailored support mechanisms to promote equitable development in both regions.

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**KEYWORDS:** Women-owned micro industries, Entrepreneurship, Rural Areas, Urban Areas, Socio-Economic Development, Chi-Square Test.

## 1. INTRODUCTION

Women entrepreneurs play a crucial role in driving grassroots industrial growth, with Micro industries in Bangalore serving as the backbone of India's entrepreneurial ecosystem. In developing economies, post 2000 AD, the entrepreneur is gaining more and more prominence and popularity. Entrepreneurs play a significant role in the growth of the economy. The punching jargon like "be your own boss", "create jobs rather than find jobs", is promoting the development of entrepreneurship (Keshava S.R., 2013). Bengaluru, the capital city of Karnataka, is divided into two districts, Bengaluru Urban and Bengaluru Rural. Although geographically close, they present very different economic landscapes. Bengaluru Urban stands as India's premier IT and industrial hub, marked by rapid urbanisation, advanced infrastructure, and strong global connectivity. In contrast, Bengaluru Rural is gradually emerging as a supportive district, with its economy rooted in agriculture, traditional practices, and growing investments in industrial corridors and agro-based industries.

The growth of MSME units in India was substantial, increasing from 73.51 lakh in 1992-93 to 633.88 lakh by 2015-16, with a Compound Average Growth Rate (CAGR) of 9%. Notably, a quantum growth of 111% occurred in 2006-07 (from 123.42 to 261.01 lakh units) and a 44% growth in 2011-12. Production at current prices also saw a strong CAGR of 26% from 1992-93 (Rs. 85,581 crores) to 2012-13 (Rs. 10,772,128 crores). Employment generated by MSMEs grew from 174.84 lakh in 1992-93 to 1100.09 lakh by 2015-16, registering an 8% CAGR, with jobs distributed across manufacturing (3.6crores), trade (3.9 crores), and other services (3.7 crores) out of 11.10 crore total jobs. (Keshava S.R, 2022).

India is charting its path toward becoming a Viksit Bharat by 2047, with a steady stride toward achieving a \$5 trillion economy by 2026, 10 trillion by 2031-32 and so on. A significant contributor to this vision is the Micro, Small, and Medium Enterprises (MSME) sector, which is projected to grow to \$1 trillion by 2028 (Invest India, 2024) and subsequently to \$5, \$10 and \$15 trillion and more. To sustain this economic momentum, growth must not only be robust but also inclusive, ensuring the participation of all societal sections, particularly women and marginalised communities. The World Bank emphasises that increasing women's workforce participation could enhance India's GDP growth by an additional 1.5 percentage points. However, the Female Labour Force Participation Rate (FLFPR) declined from 32% in 2005 to 19% in 2021, falling 27 percentage points below the global average (Decoding Government Support to Women Entrepreneurs in India, 2022). Addressing this gap is imperative, as women's access to decent work is a cornerstone of inclusive and sustainable development. (Keshava S.R., 2025). A comparative study of women-owned micro industries in these two districts is essential to understand the dynamics of women's entrepreneurship, the role of regional factors, and the gaps in institutional and policy support. Such an analysis provides deeper insights into both the opportunities available

and the challenges faced by women entrepreneurs in contrasting urban and rural settings.

## 2. Profile of Bangalore Urban and Rural District

Bangalore district, the capital district of Karnataka, is divided into Bangalore Urban and Bangalore Rural for administrative purposes. It serves as the state's political, economic, and industrial hub, hosting a diverse mix of industries, IT firms, and service sectors. Bengaluru Urban District is situated in the southeastern part of Karnataka on the Mysore Plateau of the Deccan Plateau. It lies between 12°39'-13°18' N latitude and 77°22'-77°52' E longitude, covering an area of around 741 sq. km (286 sq. miles) with an average elevation of 920 meters, giving it a mild and pleasant climate. Forests cover about 5,055 hectares (1.49% of the area), while 40.76% of the land remains uncultivated, reflecting both urban growth and open spaces. Bengaluru Rural District (Bengaluru North) covers approximately 2,298 sq. km, located between 12°15'-13°35' N latitude and 77°05'-78°00' E longitude. It experiences a tropical climate, with temperatures ranging from 15 °C to 34 °C and annual rainfall between 650-860 mm. Major rivers in the district include the Arkavathi and Dakshina Pinakini.

## 3. LITERATURE REVIEW

Allen et al., Bosma et al., Nielson, and Letowski have examined motivational factors, noting that in developing economies, women often start enterprises out of necessity to support families, while in developed contexts, they are more opportunity-driven, with urban women additionally motivated by ambitions of self-fulfilment and independence. Swinney et al., Hill et al., Levent et al., and Abdullah and Hassan have studied entrepreneurial activities, showing that women across different regions generally concentrate in small-scale, accessible sectors such as retail, services, and food processing, though urban women in advanced economies sometimes pursue high-tech industries. Hill et al., Dilipkumar, Rizvi and Gupta, and Seidu have further identified factors hindering growth, including difficulties in accessing finance, limited resources, male dominance, mobility restrictions, and family responsibilities, with Rizvi and Gupta specifically pointing out that rural women are often excluded from government programs compared to their urban counterparts. Collectively, these studies emphasise that while women's entrepreneurship is shaped by social, economic, and regional contexts, it continues to be driven by necessity, concentrated in accessible sectors, and constrained by multiple barriers.

## 4. OBJECTIVES

- To analyse the sectoral and categorical distribution of women-owned micro industries in Bangalore Urban and Bangalore Rural District
- To evaluate the socio-economic condition of women entrepreneurs in Bangalore rural and urban.

## 5. Hypotheses

- There is a significant impact of women-owned micro industries on the socio-economic conditions of women entrepreneurs in Bangalore urban and rural areas.

## 6. METHODOLOGY

The present study has adopted a descriptive research design, and the purposive sampling method is used to select a sample of 140 women entrepreneurs from Bangalore urban (70) and rural (70) areas for analysis. The research is specifically focused on a designated region, as indicated in the title. The questionnaires were developed using Nominal and Ordinal scales and distributed among the micro industries' women entrepreneurs of Bangalore urban and rural. The statistical methods, such as percentage, Chi Square test, and ranking, were used to determine the causal-effect relationship (association) between different variables.

### 7. Women-Owned Micro Industries in Bangalore District

Women-owned micro industries in Bangalore District represent a growing segment of grassroots entrepreneurship, contributing to both local economies and social development. Administratively, Bangalore is divided into Bangalore Urban and Bangalore Rural districts, each showing distinct patterns of women's enterprise. While women in Bangalore Urban are more active in service-oriented industries due to better access to markets, infrastructure, and consumer demand, women in Bangalore Rural are engaged largely in manufacturing, traditional crafts, and agro-based industries, often supported by self-help groups and government initiatives.

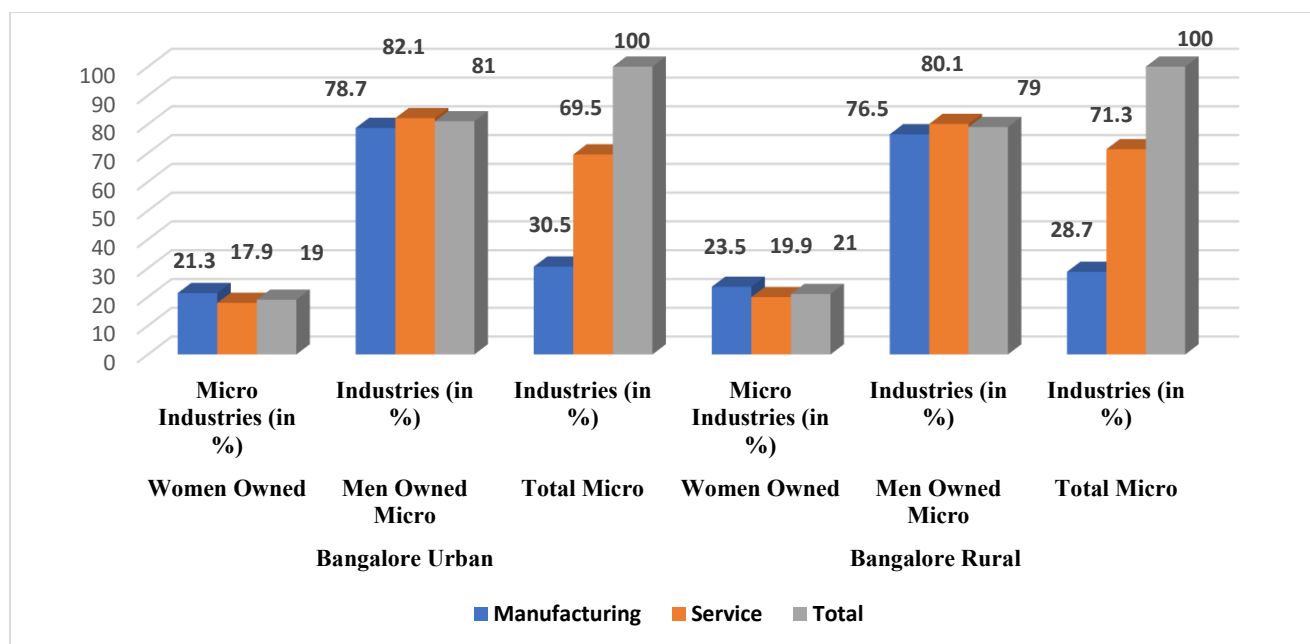
### 7.1. Sector-wise Distribution of Micro Industries Women Entrepreneurs in Bangalore Urban and Rural Districts

The sector-wise distribution of micro industries run by women in Bangalore Urban and Rural districts highlights the diverse economic contributions of female entrepreneurs at the grassroots level. In Bangalore Urban, women predominantly operate in service-based micro enterprises such as education, IT-enabled services, food processing, and wellness sectors, leveraging better infrastructure, connectivity, and market opportunities. Conversely, in Bangalore Rural, women are more engaged in manufacturing, agro-based industries, and traditional crafts, often supported by self-help groups and local government initiatives. Examining this distribution provides valuable insights into sectoral preferences, regional disparities, and the potential for targeted interventions to promote women's entrepreneurship. Table 1.1 presents that in both Bangalore Urban and Rural districts, men dominate ownership of micro industries, while women's participation remains comparatively lower. In the manufacturing sector, women account for 21.3% in Urban and 23.5% in Rural, whereas in services, their share is slightly lower at 17.9% and 19.9%, respectively. Overall, women-owned enterprises form 19% of total micro industries in Urban and 21% in Rural, indicating slightly higher female entrepreneurial presence in rural areas, though services remain the largest sector for both genders. The availability of better infrastructure, connectivity, and a cosmopolitan market environment enables urban women entrepreneurs to innovate, diversify, and scale up their micro enterprises. However, they also face challenges such as high competition, expensive land and rentals, compliance burdens, and balancing work-life pressures.

**Table 1.1.** Sector-wise Distribution of Women and Men-owned Micro Industries in Bangalore Urban and Rural Districts (As of 2025) (In Percentage)

Category	Bangalore Urban			Bangalore Rural		
	Women Owned Micro Industries (in %)	Men Owned Micro Industries (in %)	Total Micro Industries (in %)	Women Owned Micro Industries (in %)	Men Owned Micro Industries (in %)	Total Micro Industries (in %)
<b>Manufacturing</b>	21.3	78.7	30.5	23.5	76.5	28.7
<b>Service</b>	17.9	82.1	69.5	19.9	80.1	71.3
<b>Total</b>	<b>19.0</b>	<b>81.0</b>	<b>100</b>	<b>21.0</b>	<b>79.0</b>	<b>100</b>

Source: DIC (District Industry Centre), Bangalore

**Figure 1:** Sector-wise Distribution of Women and Men-owned Micro Industries in Bangalore Urban and Rural District

Source: Derived from table 1.1

## 7.2. Social Category-wise Distribution of Women-owned Micro Industries in Bangalore Urban and Rural Districts

The social category-wise distribution of women-owned micro industries in Bangalore Urban and Rural districts provides valuable insights into the inclusiveness of entrepreneurial growth. Women entrepreneurs from different social groups, such as General, OBC, SC, and ST, participate in micro enterprises, though their representation varies between urban and rural areas. In Bangalore Urban, women from the General and OBC

categories dominate due to better access to education, finance, and market opportunities, while in Bangalore Rural, a relatively higher proportion of SC and ST women are engaged in micro industries with the support of self-help groups and government schemes. This distribution highlights the intersection of social background and geography in shaping women's entrepreneurship and underlines the importance of targeted interventions to ensure equitable growth across all communities.

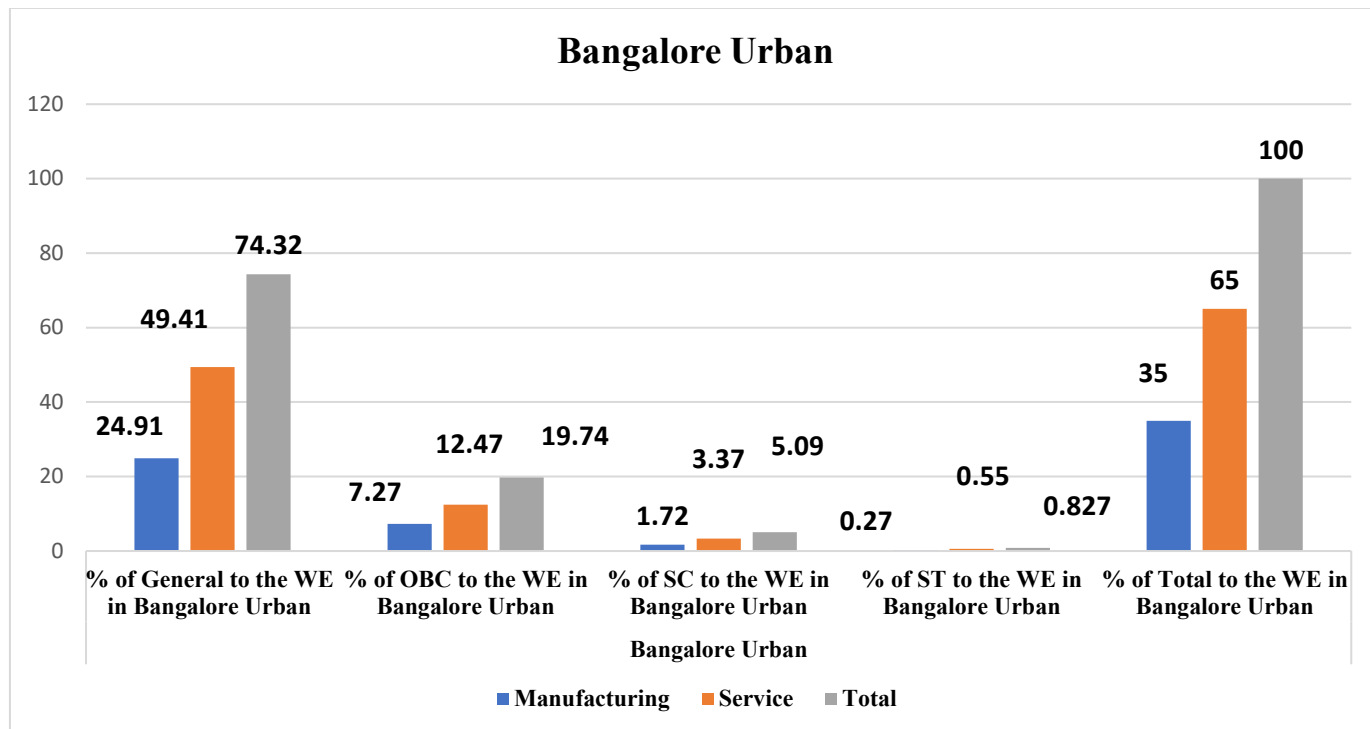
**Table 1.2:** Distribution of Women-Owned Micro Industries by Social Group in Bangalore Urban and Rural Districts (In Percentage)

Category	Bangalore Urban				
	% of General to the WE in Bangalore Urban	% of OBC to the WE in Bangalore Urban	% of SC to the WE in Bangalore Urban	% of ST to the WE in Bangalore Urban	% of Total to the WE in Bangalore Urban
Manufacturing	24.91	7.27	1.72	0.27	35.00
Service	49.41	12.47	3.37	0.55	65.00
Total	74.32	19.74	5.09	0.827	100
Category	Bangalore Rural				
	% of General to the WE in Bangalore Urban	% of OBC to the WE in Bangalore Urban	% of SC to the WE in Bangalore Urban	% of ST to the WE in Bangalore Urban	% of Total to the WE in Bangalore Urban
Manufacturing	16.75	11.94	2.72	0.79	32.21
Service	43.96	16.77	5.54	1.50	67.79
Total	60.72	28.71	8.25	2.99	100

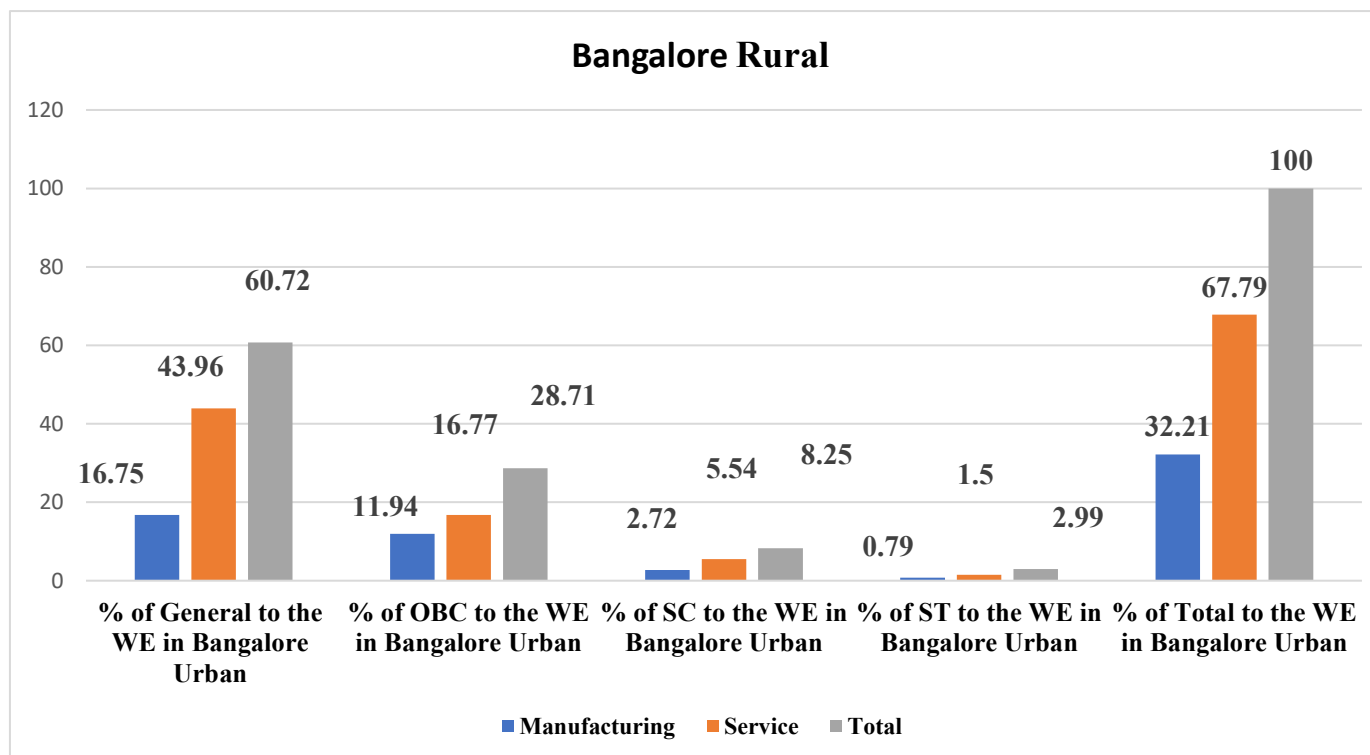
Source: DIC (District Industry Centre), Bangalore

According to the DIC Report 2023-24, Table 1.2. presents the category-wise distribution of women-owned micro industries in Bangalore Urban and Rural districts for 2023-24. In Bangalore Urban, (Fig. 1.2.(a)) women entrepreneurs are predominantly from the General category (74.32%), followed by OBC (19.74%), while SC (5.09%) and ST (0.83%) have much lower shares. A similar trend is seen in Bangalore Rural (Fig. 1.2. (b)), though the share of OBC women (28.71%) and SC women

(8.25%) It is relatively higher compared to Urban, while the General category accounts for 60.72%. In both districts, the service sector dominates, contributing 65% of women enterprises in Urban and 67.8% in Rural, while manufacturing plays a secondary role. Overall, the data highlights that women entrepreneurs from socially disadvantaged groups (SC and ST) are underrepresented, with most enterprises concentrated among the General and OBC categories, particularly in service activities.

**Figure 1.2:** (a) Distribution of Women-Owned Micro Industries by Social Group in Bangalore Urban Districts

Source: Derived from table 1.2

**Figure 1.2:** (a) Distribution of Women-Owned Micro Industries by Social Group in Bangalore Urban Districts

Source: Derived from table 1.2

## 8. Data Analysis and Interpretation

The study analyses the demographic, socio-economic background of the 140 women entrepreneurs in Urban (70) and Rural (70) Bangalore, respectively, based on the comparative study.

**Table 1.3.** Demographic profile of women entrepreneurs in Urban and Rural Bangalore

Demographic Factors	Characteristics	Urban Women Entrepreneurs (N=70)		Rural Women Entrepreneurs (N=70)	
		Resp.	Perce.	Resp.	Perce.
Age of the respondent	21- 30	12	17.1	08	11.4
	31-40	18	25.7	38	54.2
	41-50	24	34.4	18	25.7
	Above 50	16	22.8	06	8.57
Total		70	100	70	100
Category	General	15	21.4	10	14.2
	OBC	35	50	20	28.5
	SC	09	12.8	18	25.7
	ST	05	7.14	12	17.1
	Others	06	8.57	10	14.2
Total		70	100	70	100
Marital status	Married	32	45.7	46	65.7
	Unmarried	23	32.8	10	14.2
	Widow	15	21.4	14	20.0
Total		70	100	70	100
Education	Up to HSC	21	30	35	50
	Degree	30	42.8	22	31.4
	PG Degree	10	14.2	05	7.14
	Others	09	12.8	08	11.4
Total		70	100	70	100
Size of family	3	21	30	11	15.7
	4-5	35	50	21	30
	6-7	09	12.8	20	28.57
	8-9	05	7.14	14	20
	Above 9	00	00	04	5.71
Total		70	100	70	100
Nature of ownership	Sole Proprietorship	30	42.86	35	50
	Partnership	25	35.71	22	31.4
	Limited Liability Partnership (LLP)	5	7.14	04	5.71
	Private Limited Company	10	14.29	09	12.8
Total		70	100	70	100
Nature of enterprise	Manufacturing	42	60	32	45.7
	Service	28	40	38	54.2
Total		70	100	70	100

Source: Primary data

## 9. Comparison of demographic, socio-economic variables of the Sample Respondents in Bangalore urban and rural

### Age of the Respondents

Among urban women entrepreneurs (Table 1.3), the largest share (34.4%) falls in the 41-50 age group, followed by 25.7% in the 31-40 category, 22.8% above 50, and 17.1% between 21-30 years. In contrast, rural women entrepreneurs are predominantly in the 31-40 age group (54.2%), while 25.7% are aged 41-50, 11.4% are 21-30, and only 8.57% are above 50. This shows that urban entrepreneurship is more evenly distributed across age groups, whereas rural entrepreneurship is highly concentrated among women aged 31-40.

### Category

According to Table 1.3, the majority of the urban women entrepreneurs belong to the OBC category (50%), followed by General (21.4%), SC (12.8%), Others (8.57%), and ST (7.14%)

out of 70 sample respondents. In rural areas, the highest share is also from OBC (28.5%), but SC women entrepreneurs form a significant 25.7%, followed by ST (17.1%), and both General and Others at 14.2% each out of 70 sample respondents. The other religious groups belong to Christianity, Buddhism, Jainism, Sikhism, and Parsi. This indicates that while OBC women dominate in both regions, rural entrepreneurship shows greater participation from SC and ST categories compared to urban areas.

### Marital Status

In Bangalore urban, 45.7% of women entrepreneurs are married (Table 1.3), 32.8% are unmarried, and 21.4% are widows. In Bangalore rural, married women form the majority at 65.7%, followed by widows at 20% and unmarried women at just 14.2%. This shows that rural entrepreneurship is more strongly associated with married women compared to urban areas.



### Education

In Bangalore urban, 42.8% of women entrepreneurs are degree holders (Table 1.3), 30% studied up to HSC, 14.2% have postgraduate degrees, and 12.8% fall under other qualifications. In Bangalore rural, 50% of women entrepreneurs studied up to HSC, 31.4% hold degrees, 11.4% have other qualifications, and only 7.14% pursued postgraduate education. This shows that urban entrepreneurs are more highly educated, while rural entrepreneurs are concentrated at the HSC level.

### Size of Family

According to Table 1.3, in Bangalore urban, 50% of women entrepreneurs belong to families of 4-5 members, 30% to families of 3 members, 12.8% to 6-7 members, and 7.14% to 8-9 members, with none from families above 9 members. In Bangalore rural, 30% are from 4-5 member families, 28.57% from 6-7 members, 20% from 8-9 members, 15.7% from 3 members, and 5.71% from families with 9 or more members. This indicates that urban women entrepreneurs are more concentrated in smaller families, while rural women entrepreneurs are spread across larger family sizes.

### Nature of Ownership

Among urban women entrepreneurs, 42.86% operate as sole proprietors (Table 1.3), 35.71% in partnerships, 14.29% as private limited companies, and 7.14% as LLPs. In rural areas, 50% are sole proprietors, 31.4% in partnerships, and 12.8% as private limited companies, and 5.71% as LLPs. This shows that sole proprietorship is the most common form of ownership in both urban and rural settings, with rural entrepreneurs slightly more concentrated in this category.

### Nature of Enterprise

In Bangalore urban, 60% of women entrepreneurs are engaged in manufacturing (Table 1.3) and 40% in service-oriented businesses. In rural areas, 45.7% operate in manufacturing, while 54.2% are in the service sector. This indicates that urban women entrepreneurs are more concentrated in manufacturing, whereas rural women entrepreneurs predominantly focus on service-based enterprises.

**Table 1.4:** Purpose for Rural and Urban Women Becoming Entrepreneurs

Reason	Urban women entrepreneur (%)	Rural women entrepreneur (%)
Innovative thinking	65	20
Self-Identity and Social Status	75	45
Education and qualification	89	50
Support of family members	80	70
Role model to others	50	48
Success stories of friends and relatives	65	50
Bright future	80	70
Need for additional income	80	80
Family occupation	75	85
Government policies and procedures	36	20
Freedom to make own decisions and be independent	65	32
Desire to create jobs for others	75	44
New challenges and opportunities for self-fulfilment	68	45
Passion for a particular industry or product	40	38
Lack of employment opportunities	28	22

Source: Primary data

Table 1.4. shows the various reasons motivating women to become entrepreneurs in urban and rural areas. Urban women entrepreneurs are strongly influenced by education and qualifications (89%), family support (80%), the need for additional income (80%), and self-identity or social status (75%). In comparison, rural women entrepreneurs prioritise family occupation (85%), need for additional income (80%), family support (70%), and a bright future (70%). Innovative thinking,

freedom to make independent decisions, and the desire to create jobs for others are more prominent among urban women (65%, 65%, and 75% respectively) than rural women (20%, 32%, and 44%). Both groups are less motivated by government policies, employment scarcity, or passion for a particular industry, indicating that personal, family, and socio-economic factors are the key drivers of entrepreneurial activity.

**Table 1.5:** Sources of Finance to Rural and Urban Women Entrepreneurs

Sources of Finance	Urban Women Entrepreneur	% of Urban Women Entrepreneurs	Rural Women Entrepreneur	% of Rural Women Entrepreneurs
Self-finance	47	67.14	10	14.28
Financial Assistance from Govt sources	12	17.14	30	42.85
Borrowing from financial Institutions	8	11.42	10	14.28
Borrowing from Money Lenders	1	1.42	12	17.14
Loan from self-help groups	2	2.85	6	8.57
Donations/ Transfers from other agencies	0	0	2	2.85
Total	70	100	70	100

Source: Primary data

The analysis of financing sources highlights a sharp contrast between urban and rural women entrepreneurs in Bangalore. Table 1.5. shows that among urban women entrepreneurs, the majority depend on self-finance (67.14%), reflecting stronger access to personal savings and independent capital. In contrast, only 14.28% of rural women entrepreneurs rely on self-finance, while their primary support comes from government financial assistance (42.85%), showing their higher dependence on state schemes and subsidies. Borrowing from financial institutions is relatively low but similar in both groups (11.42% urban; 14.28% rural), indicating limited access to formal credit channels. A

notable difference is seen in the reliance on moneylenders, where 17.14% of rural women entrepreneurs resort to them compared to just 1.42% of urban women entrepreneurs, pointing to financial vulnerability in rural areas. Loans from self-help groups (8.57%) and donations/transfers from agencies (2.85%) also contribute modestly to rural financing, while their role in urban areas is minimal. Overall, urban entrepreneurs rely more on personal funds, while rural women entrepreneurs depend more heavily on external sources, particularly government schemes and informal credit.

**Table 1.6:** Impact of Women-Owned Micro Industries on Socio-Economic Conditions of Women Entrepreneurs

Indicators	Urban Women Entrepreneur (Out of 70)	% of Urban Women Entrepreneurs	Rural Women Entrepreneur (Out of 70)	% of Rural Women Entrepreneurs
Increase in Income and Savings	68	97.14	69	98.57
Financial Independence	70	100	65	92.85
Health improvement	65	92.85	68	97.14
Purchase of assets	63	90	69	98.57
Purchase of additional industry	45	64.28	50	71.42
Employment generation	68	97.14	65	92.85
Improved family well-being	70	100	70	100
Gender equality	66	94.28	58	82.85
Improved decision-making	70	100	60	85.71

Source: Primary data

Table 1.6 presents the impact of women-owned micro industries on the socio-economic conditions of women entrepreneurs in urban and rural areas. The data reveal that a majority of both urban and rural women reported improvements across various indicators such as income, savings, financial independence, health, and asset ownership. Notably, while most indicators show similar levels of positive impact in both groups, the proportion of urban women reporting improved decision-making power (100%) is considerably higher than that of rural women

(85.71%), indicating a stronger empowerment effect in urban areas.

## 10. Hypothesis Testing

Ho (Null Hypothesis): There is no significant impact of women-owned micro industries on the socio-economic conditions of women entrepreneurs in Bangalore urban and rural. H1 (Alternative Hypothesis): There is a significant impact of women-owned micro industries on the socio-economic conditions of women entrepreneurs in Bangalore urban and rural areas.



**Table 1.7:** Chi-Square Test Results of the Impact of Women-Owned Micro Industries on Socio-Economic Conditions of Women Entrepreneurs

Indicators	Chi-Square Value	Df	P-Value (Asymp. Sig. (2-sided))	Significance (at 0.05)
Increase in Income and Savings	0.000	1	1.000	Not significant
Financial Independence	3.101	1	0.070	Not significant
Health improvement	0.602	1	0.430	Not significant
Purchase of assets	3.314	1	0.060	Not significant
Purchase of additional industry	0.524	1	0.460	Not significant
Employment generation	0.602	1	0.430	Not significant
Improved family well-being	0.000	1	1.000	Not significant
Gender equality	3.458	1	0.060	Not significant
Improved decision-making	8.466	1	0.0036	Significant

Table 1.7. clearly indicates that women-owned micro industries have made a strong positive socio-economic impact on both urban and rural women entrepreneurs in Bangalore. The analysis of socio-economic indicators reveals that, for most variables, the p-value is greater than 0.05, indicating no significant difference between urban and rural women entrepreneurs. Therefore, fail to reject  $H_0$  (Null Hypothesis). Women-owned micro industries have the same impact on the socio-economic conditions of rural as well as urban women entrepreneurs. This suggests that the impact of women-owned micro industries on income, savings, financial independence, health, asset purchase, employment generation, family well-being, and gender equality remains relatively similar across both regions. However, the indicator 'Improved Decision Making' recorded a p-value of 0.0036, which is less than 0.05, signifying a statistically significant difference, indicating that Reject  $H_0$  (Null Hypothesis). This means that women-owned micro industries have had a stronger influence on enhancing decision-making abilities among women in one region, most likely urban, compared to rural areas. Overall, the findings highlight that while micro industries contribute positively to improving the socio-economic conditions of women entrepreneurs, the magnitude of their impact does not vary greatly between urban and rural Bangalore, except in the area of decision-making empowerment.

## 10. CONCLUSION

Women-owned micro industries in Bangalore Urban and Rural districts represent complementary facets of Karnataka's entrepreneurial landscape, fostering both economic growth and social development. Urban women entrepreneurs symbolise modernisation and diversification, while rural counterparts embody resilience and grassroots innovation. A comparative view highlights the need for region-specific policies, inclusive infrastructure, and sustained institutional support to bridge disparities and promote empowerment. Social category analysis reveals dominance of General and OBC women in urban areas and relatively higher participation of SC and ST women in rural districts, emphasising inclusive interventions. Motivation differs urban women seek independence and recognition, whereas rural women prioritise income security and family sustenance. These enterprises enhance income, savings, health, and employment, though urban women experience greater social empowerment. Since globalisation, women entrepreneurship in India has

grown remarkably, supported by policy initiatives and programmes such as the SHG–Bank Linkage Programme (Keshava S.R., 2013). Despite persistent gender barriers, Indian women entrepreneurs continue to break through structural limitations (Glass Ceiling Commission, USA, 2012; Keshava S.R., 2013). Strengthening women-owned micro industries requires improved access to affordable credit, capacity-building, and targeted policy support to enhance competitiveness, financial independence, and social empowerment.

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### Reports

1. MSME Reports 2024-25, Government of India
2. District Industry Centre Reports 2024-25
3. Karnataka Economic Survey Reports 2023-24

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