

Role of Women in Economic & Social Development: A Study Conducted in Mysuru

Author Name: **Vishmitha D B**

Second Author Name: **Madhunayaka**

MBA Student, Vidya Vikas Institute of Engineering and Technology, Mysuru

Assistant Professor, Vidya Vikas Institute of Engineering and Technology, Mysuru

ABSTRACT

Women play a crucial role in the economic and social development of society through their participation in income-generating activities, community organisations, and decision-making processes. This study examines the multidimensional role of women in the economic and social development of Mysuru district, Karnataka, with particular emphasis on economic participation, involvement in community organisations, and awareness of government welfare schemes. Adopting a quantitative research design, primary data were collected from 62 women respondents using a structured questionnaire and convenience sampling. The study investigates the influence of enabling factors such as family support, education, financial access, and skill development on women's economic empowerment and their utilisation of government initiatives, including MUDRA and Karnataka Udyogini schemes. Descriptive statistics, Spearman's rank correlation, and the Chi-square test of independence were employed to analyse the data and test the hypotheses. The findings reveal a significant positive relationship between family support and access to financial services, as well as a significant association between educational opportunities and women's contribution to household income, leading to the rejection of the null hypotheses. Education, financial inclusion, and skill development emerged as the key drivers of women's economic participation, while occupation type showed no significant association with income or participation in skill training. The study concludes that strengthening education, financial literacy, vocational training, and the effective grassroots implementation of government welfare schemes can substantially enhance women's socio-economic status in Mysuru district and contribute to evidence-based, gender-responsive policymaking.

INTRODUCTION

Women represent nearly half of India's population, yet their contributions to economic and social development have historically been underestimated and underrepresented in common discussions. In a rapidly transforming economy like India, recognising women not merely as beneficiaries of development but as active agents and drivers of change has become both a policy priority and an academic necessity. Mysuru, one of Karnataka's culturally significant and economically developing cities, offers a valuable context for understanding this ongoing change. The city presents a blend of traditional social structures and modern economic intentions, making it an ideal setting to examine how women help, improve and transform society. Women in Mysuru are involved in a wide range of economic and social activities, from running small businesses in local markets to working as professionals in the IT and education sectors. Women's participation in the workforce directly influences household income, children's education, and community health outcomes, all of which are central to sustainable development. Additionally, social development encompasses women's roles in shaping cultural norms. Public engagement and community organizations, such as Self-Help Groups (SHGs), have played a significant role in empowering individuals, particularly women, in rural and semi-urban areas throughout Karnataka. Although awareness has increased and the government has introduced several initiatives — including Startup India, MUDRA Yojana, and state-level schemes under the Karnataka Udyogini programme — major challenges remain. Women continue to face several challenges, including limited access to finance, traditional family expectations, restrictions on movement, and a lack of skill-development opportunities. Studying these issues in Mysuru, where urban and rural influences intersect, offers valuable insights into local experiences that may not be reflected in national-level data. This study seeks to examine the multidimensional role of women in the economic and social development of Mysuru district, drawing on primary survey data and qualitative perspectives from women across varying socio-

economic backgrounds. The findings aim to contribute to evidence-based policymaking and highlight pathways for inclusive, gender-sensitive development strategies.

REVIEW OF LITERATURE

Nature Human Behaviour (2026) studied social safety net programs and cash transfer initiatives and found that these programs helped women become more financially stable, more confident, and more involved in household decision-making. The study emphasized the importance of inclusive social protection policies in reducing gender inequality. **Bandara (2024)**, in *Women's Microfinancing Initiatives in South Asia*, examined the role of microfinance in enabling women to earn independent incomes and establish businesses. However, the study noted that deep-rooted social barriers and weak institutional support continued to prevent many women from fully benefiting from these initiatives. Similarly, **Saluja et al. (2023)**, in *Barriers and Interventions on the Way to Empower Women through Financial Inclusion*, found that women continued to face challenges such as limited access to banking services, inadequate digital literacy, and persistent social inequalities. The authors suggested that increasing financial awareness and strengthening digital education could significantly improve women's financial inclusion. **Economic History Review (2022)**, in *Gender and the Long-Run Development Process*, established that women have consistently contributed to economic and social development throughout history, although cultural norms and gender-based discrimination have repeatedly restricted their opportunities. **Klasen and Silva (2021)** argued in *Gender Inequality as a Barrier to Economic Growth* that limiting women's access to education, employment, and decision-making not only disadvantages women but also hinders overall economic growth, making equal opportunities essential for sustainable development. Likewise, **The World Bank (2018)**, in *No Women, No Growth: Regressive Laws Prevent Economic Equality*, reported that discriminatory laws relating to employment and property rights continued to restrict women's economic participation and emphasized the urgent need for legal reforms to promote gender equality. **Probosiwi (2015)**, in *Women and Their Role in Social Welfare Development*, demonstrated that women play a vital role in promoting family and community welfare despite facing discrimination and limited opportunities, thereby highlighting the need for stronger gender-sensitive policies and empowerment programs. **Maheshwari and Goyal (2014)**, in *Role of Self-Help Groups in Socio-Economic Empowerment of Women*, found that participation in Self-Help Groups (SHGs) improved women's saving habits, leadership abilities, and self-confidence, making SHGs an effective instrument for poverty reduction and rural development. **Farré (2013)**, in *The Role of Men in the Economic and Social Development of Women*, observed that women achieved better outcomes in education, health, and employment when men actively supported gender equality, emphasizing the importance of involving both men and women in development initiatives. Finally, **Mikkola (2005)** concluded in *Role of Gender Equality in Development* that providing equal access to education and employment for both women and men contributes significantly to poverty reduction and long-term sustainable development. Collectively, these studies demonstrate that financial inclusion, supportive legal frameworks, education, gender equality, and community-based initiatives such as Self-Help Groups are essential for enhancing women's socio-economic empowerment and promoting inclusive economic development.

STATEMENT OF THE PROBLEM

While women make up nearly half of India's population, their role in economic and social development often receives insufficient recognition. In Mysuru, many women continue to face challenges such as limited access to financial resources, traditional social norms, inadequate skills, and a lack of awareness about government welfare schemes. While initiatives like MUDRA and Karnataka Udyogini have been introduced to support women, their reach and effectiveness at the local level remain limited. Moreover, national-level statistics often overlook the unique realities of specific regions like Mysuru. In this context, the present study seeks to examine the challenges faced by women and their contributions to the district's economic and social development.

NEED FOR THE STUDY

Women's empowerment is an important aspect of sustainable development, but there is limited research on women's experiences at the local level. A focused study of Mysuru can provide a better understanding of the economic and social challenges faced by women in a region where traditional values merge with rapid modernisation. The study will help identify shortcomings in existing government programs and evaluate their effectiveness in reaching women at the

Ground level. It will also provide valuable insights and data that can assist policymakers, NGOs, and other stakeholders in developing more effective and gender-sensitive initiatives. Ultimately, the research seeks to better understand the realities faced by women in Mysuru and contribute to more informed policy decisions.

OBJECTIVES OF THE STUDY

1. To study the level of women's involvement in the economic activities of Mysuru district.
2. To Analyse the role played by women in community development, social participation, and local organisations such as Self-Help Groups (SHGs).
3. To Examine the major challenges that limit women's contribution to economic and social development in Mysuru.
4. To Evaluate women's awareness and use of government schemes and support programs available to them.

HYPOTHESIS

H₀: Enabling factors and awareness/utilization of government schemes do not significantly influence women's economic empowerment and participation in economic activities in Mysuru.

H₁: Enabling factors and awareness/utilization of government schemes significantly influence women's economic empowerment and participation in economic activities in Mysuru.

RESEARCH METHODOLOGY

Research methodology is the systematic, critical, objective and scientific enquiry in the method. This study adopts a quantitative research methodology. Primary data were collected through a structured questionnaire administered to women respondents in Mysuru district. The survey data were analyzed using percentage and correlation analyses to examine the relationship between enabling factors, awareness and utilization of government schemes, and women's economic empowerment.

Research design : Research Design is the arrangement of conditions for collection and analysis of data in a manner that to combine relevance to the purpose with economy.

SOURCES OF DATA

- **Primary data:** The data was collected through a questionnaire and discussions with female respondents.

SAMPLING

- **Sampling Population or Sampling Area:** The study population comprised women residing in Mysuru district. Respondents were selected using a convenience sampling technique to assess their economic and social development, with a particular focus on women's empowerment and their overall growth and progress within the region.
- **Sampling Method:** The study employs a non-probability sampling method technique in which respondents are chosen based on their accessibility and willingness to participate rather than through random selection. This approach is practical, cost-effective, and time-efficient for examining the economic and social development of women in Mysuru district.
- **Sampling techniques:** Convenience sampling technique is used in this research.
- **Sample size:** A sample is a smaller group selected from a population and is expected to represent the characteristics of that population. The number of units in sample known as the sample size. Sample size of 62.

LIMITATION:

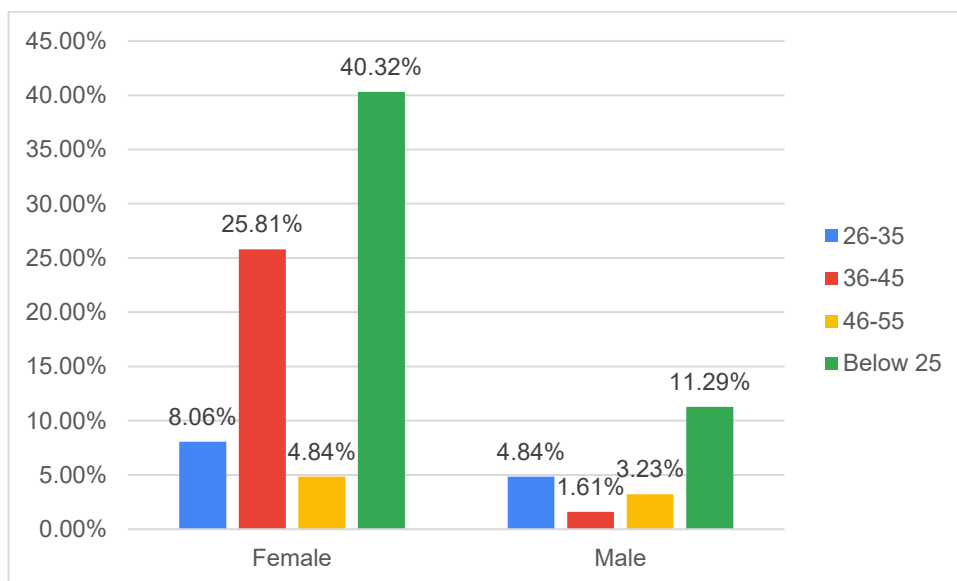
- The online survey reached only women with internet access and digital literacy, limiting participation from other groups.
- Responses were self-reported and may be affected by personal bias or misunderstanding.
- Convenience sampling may not accurately represent all women in Mysuru

DATA ANALYSIS AND INTERPRETATION

Demographic criteria

Age and Gender distribution overview					
1.Gender	26-35	36-45	46-55	Below 25	Grand Total
Female	8.06%	25.81%	4.84%	40.32%	79.03%
Male	4.84%	1.61%	3.23%	11.29%	20.97%
Grand Total	12.90%	27.42%	8.06%	51.61%	100.00%

Analaysis: The sample is heavily female-dominated (79.03%), with respondents below 25 years forming the largest age group (51.61%). While younger respondents are predominant across both genders, women are more represented in the 36–45 age group, whereas men are relatively concentrated in the 26–35 age group. This indicates a young, female-focused sample, which aligns with the study's focus but may limit the generalizability of the findings to older age groups and male populations.



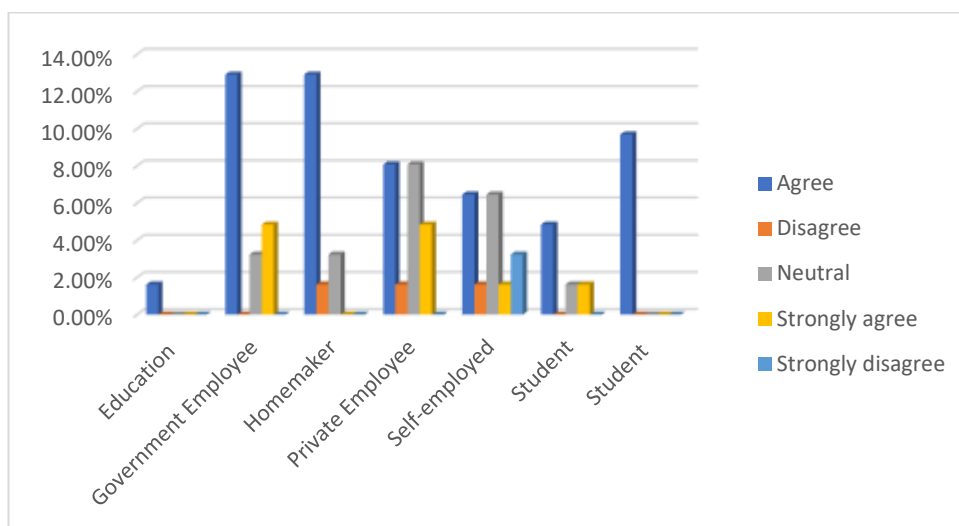
Interpretation :

The chart shows that female respondents make up the majority of the sample across all age groups. The largest group is females below 25 years of age, followed by females aged 36–45 years. Among males, respondents below 25 years form the largest category. Overall, the sample is dominated by younger respondents, particularly females, indicating that young women constitute the largest demographic group in the study.

Educational qualification and educational opportunities have enhanced respondents' ability to participate in economic activities

Educational Qualification	Agree	Disagree	Neutral	Strongly agree	Strongly disagree	Grand Total
Graduate	19.35%	1.61%	4.84%	3.23%	0.00%	29.03%
Postgraduate	19.35%	0.00%	4.84%	4.84%	1.61%	30.65%
Pre-University/Diploma	14.52%	1.61%	1.61%	6.45%	0.00%	24.19%
Primary Education	0.00%	1.61%	6.45%	0.00%	0.00%	8.06%
Secondary Education	8.06%	0.00%	0.00%	0.00%	0.00%	8.06%
Grand Total	61.29%	4.84%	17.74%	14.52%	1.61%	100.00%

Analysis: Postgraduates (30.65%) and graduates (29.03%) constitute the largest share of respondents, followed by pre-university/diploma holders (24.19%). Overall, most respondents express positive views, with 61.29% agreeing and 14.52% strongly agreeing. Graduates and postgraduates contribute the highest levels of agreement, while respondents with primary education are more likely to remain neutral.



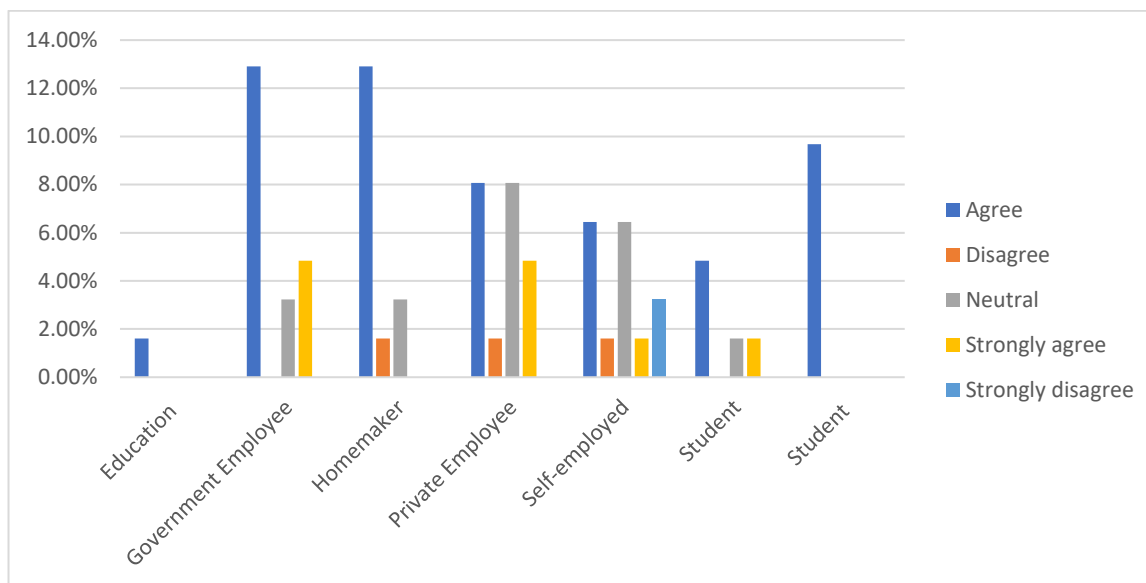
Interpretation: The findings indicate that respondents with higher educational qualifications tend to hold more favorable views toward the subject under study. Greater agreement among graduates and postgraduates suggests that education may enhance awareness and understanding, whereas lower educational attainment is associated with more neutral perceptions.

"Occupation and skill development through vocational training programs have improved respondents' employment or income-generating opportunities."

Occupation	Agree	Disagree	Neutral	Strongly agree	Strongly disagree	Grand Total
Education	1.61%	0.00%	0.00%	0.00%	0.00%	1.61%
Government Employee	12.90%	0.00%	3.23%	4.84%	0.00%	20.97%
Homemaker	12.90%	1.61%	3.23%	0.00%	0.00%	17.74%
Private Employee	8.06%	1.61%	8.06%	4.84%	0.00%	22.58%
Self-employed	6.45%	1.61%	6.45%	1.61%	3.23%	19.35%

Student	4.84%	0.00%	1.61%	1.61%	0.00%	8.06%
Student	9.68%	0.00%	0.00%	0.00%	0.00%	9.68%
Grand Total	56.45%	4.84%	22.58%	12.90%	3.23%	100.00%

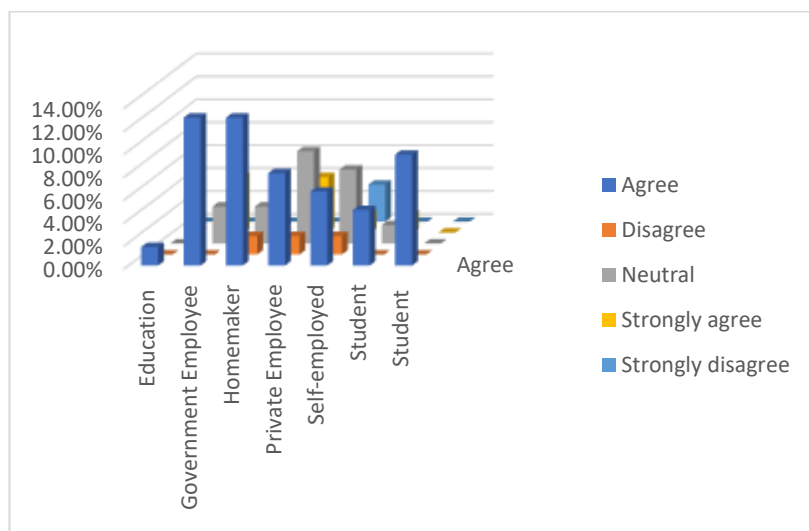
Data Analysis:The results indicate that respondents generally have a positive opinion of the statement. A majority (69.35%) either agreed or strongly agreed, while 22.58% remained neutral. Only 8.07% expressed disagreement. This suggests that the statement is widely accepted among respondents, with relatively low levels of opposition.



Interpretation:The chart indicates that respondents across different occupations generally hold a positive view of the statement, with **agreement emerging as the most frequent response**. Government employees, homemakers, and students show particularly high levels of agreement, whereas self-employed respondents exhibit more diverse opinions, including some disagreement. Overall, the findings suggest widespread acceptance of the statement across occupational groups.

"Women's participation in economic activities contributes to an increase in monthly family income."						
Monthly Income	Agree	Disagree	Neutral	Strongly agree	Strongly disagree	Grand Total
₹20,001–₹40,000	11.29%	1.61%	1.61%	9.68%	1.61%	25.81%
₹40,001–₹60,000	11.29%	0.00%	3.23%	11.29%	0.00%	25.81%
₹60,001–₹80,000	9.68%	0.00%	1.61%	0.00%	0.00%	11.29%
Above ₹80,000	0.00%	0.00%	3.23%	1.61%	0.00%	4.84%
Below ₹20,000	27.42%	0.00%	3.23%	1.61%	0.00%	32.26%
Grand Total	59.68%	1.61%	12.90%	24.19%	1.61%	100.00%

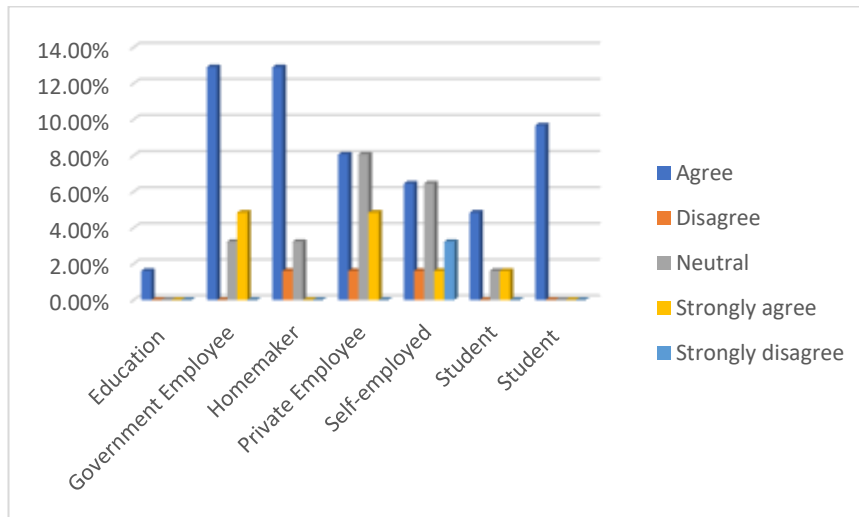
Analysis:The results indicate that respondents across all income groups generally hold a positive view of the statement. Most respondents either agreed or strongly agreed, with the highest level of agreement observed among those earning below ₹20,000. Although higher-income respondents showed slightly more neutral responses, positive opinions remained dominant. Overall, the findings suggest broad acceptance of the statement regardless of monthly income level.



Interpretation: The chart indicates that respondents from different occupational groups generally have a positive perception of the statement, with agreement being the predominant response. Government employees, homemakers, and students show the highest levels of agreement, while private employees and self-employed respondents display slightly more varied opinions. Negative responses are minimal across all groups, suggesting broad acceptance of the statement regardless of occupation.

Increased participation of women across age groups leads to overall economic and social progress in society.						
Age	Agree	Disagree	Neutral	Strongly agree	Strongly disagree	Grand Total
26-35	9.68%	0.00%	1.61%	0.00%	1.61%	12.90%
36-45	12.90%	0.00%	4.84%	9.68%	0.00%	27.42%
46-55	6.45%	0.00%	0.00%	1.61%	0.00%	8.06%
Below 25	33.87%	3.23%	6.45%	8.06%	0.00%	51.61%
Grand Total	62.90%	3.23%	12.90%	19.35%	1.61%	100.00%

Analysis: The results indicate that respondents across all age groups generally hold a positive view of the statement. A large majority either agreed or strongly agreed, with respondents below 25 years showing the highest level of agreement. The 36–45 years age group also demonstrated strong positive sentiment. Negative responses were very limited across all age categories, suggesting that age has little influence on the overall favorable perception of the statement.



Interpretation: The chart shows that respondents across different occupational groups generally have a positive perception of the statement, with **agreement being the most common response**. Government employees and homemakers exhibit the highest levels of agreement, while private employees and self-employed respondents show slightly more varied opinions. Students also demonstrate favorable views. Negative responses are minimal across all occupations, indicating broad acceptance of the statement regardless of occupational background.

HYPOTHESIS TESTING

Hypothesis	Test conducted	p-value	Decision
There is no significant relationship between family support and access to financial services.	Spearman's Rank Correlation	.000 (p < .001)	Reject the null hypothesis
There is no significant association between educational opportunities and household income contribution.	Chi-Square Test of Independence	.000 (p < .001)	Reject the null hypothesis

Chi- Square Test

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum	25th Percentile
Q8. Family support encourages economic engagement	62	3.77	0.818	1	5	4.00
Q9. Access to financial services helps economic participation	62	3.85	0.743	1	5	3.00

Descriptive Statistics (continued)

	50th Percentile (Median)	75th Percentile
Q8. Family support encourages economic engagement	4.00	4.00
Q9. Access to financial services helps economic participation	4.00	4.00

FINDINGS:

- The survey instrument was found to be reliable and consistent for measuring women's economic participation.
- The data were not normally distributed, supporting the use of non-parametric statistical methods.
- Family support showed a significant positive relationship with women's access to financial services.
- Educational opportunities were positively associated with skill development and awareness of government schemes.
- Skill development was positively related to awareness and utilization of government schemes.
- Access to financial services was positively associated with awareness of government schemes, promoting women's economic participation.
- Education was significantly associated with women's contribution to household income.
- Occupation type did not have a significant relationship with income levels or skill training.
- Government schemes and skill development were the strongest factors influencing women's household income contribution, followed by financial access and education.
- Overall, education, financial access, government support, and skill development were identified as the key drivers of women's economic empowerment in the study area.

CONCLUSION

I conclude that women's economic and social development in Mysuru district is primarily influenced by education, skill development, family support, and government schemes. Education and skill development enhance women's economic participation and household income, while family support improves access to financial services. Government schemes also play a significant role in promoting women's empowerment. Overall, strengthening education, skill training, financial inclusion, and awareness of government schemes can improve the socio-economic status of women in Mysuru district.

SUGGESTIONS

- Conduct family awareness programs to encourage supportive environments that improve women's access to financial services.
- Strengthen skill development initiatives alongside formal education to enhance women's employability and economic participation.
- Increase awareness and effective implementation of government schemes at the grassroots level to improve their utilization.
- Promote financial literacy programs to enhance women's knowledge of financial services and encourage financial inclusion.

REFERENCE

- Bandara, T. (2024). *Women's Microfinancing Initiatives in South Asia*.
- Farré, L. (2013). *The Role of Men in the Economic and Social Development of Women*.
- Klasen, S., & Silva, F. (2021). *Gender Inequality as a Barrier to Economic Growth*.
- Maheshwari, S., & Goyal, M. (2014). *Role of Self-Help Groups in Socio-Economic Empowerment of Women*.
- Mikkola, A. (2005). *Role of Gender Equality in Development*.
- Nature Human Behaviour. (2026). *Social Safety Net Programs and Cash Transfer Initiatives*.
- Probosiwi, R. (2015). *Women and Their Role in Social Welfare Development*.
- Saluja, A., et al. (2023). *Barriers and Interventions on the Way to Empower Women through Financial Inclusion*.
- The Economic History Review. (2022). *Gender and the Long-Run Development Process*.
- The World Bank. (2018). *No Women, No Growth: Regressive Laws Prevent Economic Equality*.