

THE IMPACT OF SOCIAL ENTREPRENEURSHIP ON ECONOMIC DEVELOPMENT IN RURAL AREAS

Dr. Surendar Vaddepalli,

Senior Lecturer, Business Administration Department, University of Technology and Applied
Sciences – Ibri, Sultanate of Oman

Abstract

The primary goal of this research is to determine the role that "social entrepreneurship" plays in the economic growth of rural communities. As per this study, it has been identified that rural areas are often observed as the strength of food production of a nation's resource base that frequently grapples with economic stagnation. It has been studied that restricted job opportunities, poverty, and inadequate access to essential services often harm regions. Research objectives have been discussed within this section which helps to gain detailed knowledge about this study. As per this study, it has to be discussed that, the social enterprise jobs are observed to take root the income levels of the rural residents are observed to rise. The primary quantitative method has been used in this study to analyze the collected data quantitatively. In this research, SPSS software has been used which helps to analyze the collected data statistically. Therefore, based on 10 survey questions, researchers could be able to collect real-time data. In this part, the proper explanation of the study issue has been underlined. According to this study, "social entrepreneurship" has been found to positively influence how rural regions' economies are developing. Consequently, this study contributes to the comprehensive information-gathering process on the variables that significantly influence "social entrepreneurship". With the help of primary quantitative data, real-time data has to be collected by this study which helps to gain detailed knowledge about this study. Moreover, the importance of "social entrepreneurship" has to be discussed within the research which has a positive impact on the improvement of rural areas.

Keywords: Social Entrepreneurship, Economic Development, Rural Communities, Poverty Alleviation, Job Creation, Rural Economy, Quantitative Analysis, SPSS Software, Income Levels, Community Empowerment, Sustainable Development, Social Enterprises, Rural Development, Survey Data, Entrepreneurship in Rural Areas.

Introduction

The rural areas are often observed as the strength of food production of a nation's resource base that frequently grapples with economic stagnation. It has been studied that restricted job opportunities, poverty, and inadequate access to essential services often harm regions. Social enterprises play a significant role in economic development within rural areas. Social enterprises are businesses with a dual concentration on social good and profit. These enterprises are known to play a pivotal role in the creation of jobs within rural communities (Zainea et al., 2020). Social enterprises identify the local resources and skills and using innovative approaches establish new businesses and industries. This helps in involving ventures such as organic farming, cooperative handicraft production units, and ecotourism

initiatives that tap into traditional skills. These ventures help in generating employment opportunities, injecting the very required income into the local economy.

Background of the Study

The social enterprise jobs are observed to take root the income levels of the rural residents are observed to rise. This newly found financial security helps empower families and individuals to invest in healthcare, education and better housing (Steiner, Calò & Shucksmith, 2023). The ripple effect of this is observed to extend beyond the immediate beneficiaries as an increased level of spending is sometimes stated to stimulate the local markets for clothing, food, and other essentials. This is known to be a virtuous cycle that involves contributing significantly to the reduction of poverty which is known to be a critical marker for rural development.

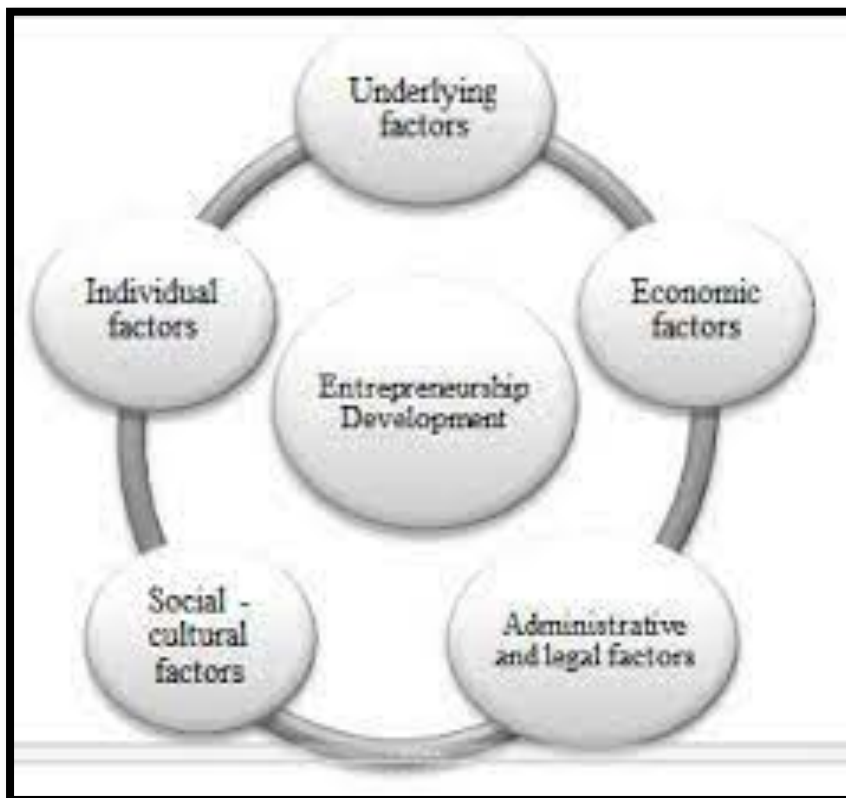


Figure 1: Entrepreneurship Development

(Source: Vázquez-Maguirre, 2020)

“Social entrepreneurship” is based on the concept that emphasizes the need for local communities to be involved in the process of development. Rural residents are noted to be involved in several decision-making processes within social enterprises mainly focusing on issues to do with ownership and inclusion (Vázquez-Maguirre, 2020). This focuses on an environment that empowers the community to take its development path which results in improved robustness and sustainability.

Research Aim

The main goal of this paper is to address the importance of “social entrepreneurship” in the economic improvement of rural areas.

Research Objectives

RO 1: To discuss the importance of the “social entrepreneurship”

RO 2: To identify the role of “social entrepreneurship” in economic development

RO 3: To analyze the relationship between “social entrepreneurship” and the development of rural areas

RO 4: To address the factors that has a positive impact on the development of “social entrepreneurship”

Research Questions

RQ 1: What is the importance of “social entrepreneurship”?

RQ 2: What is the role of “social entrepreneurship” in economic development?

RQ 3: What is the relationship between “social entrepreneurship” and the development of rural areas?

RQ 4: Which factors have a positive impact on the development of “social entrepreneurship”?

Hypothesis

H 1: There is a significant relationship between “social entrepreneurship” and economic development

H 2: A positive correlation has arrived between “social entrepreneurship” and the development of rural areas

H 3: “social entrepreneurship” is highly correlated with driving social innovation

Literature Review

Critically discuss the importance of “social entrepreneurship”

“Social entrepreneurship” creates jobs and provides support to people from low-income backgrounds. As commented by Kostetska & Berezyak (2024), It encourages the development of entrepreneurial skills. Social entrepreneurs innovate socially and bring about change in a number of areas, including the environment, education, health, and commercial development. Because “social entrepreneurship” has the potential to offer novel solutions to some of the most pressing challenges confronting society today, such as inequality, education, poverty, health, climate change, and human rights concerns, it is essential. On the other hand, as argued by Mottiar, Boluk & Kline (2022), the rural areas are more effectively exploited by social enterprises. It assists in identifying and getting accustomed to strategies for the application of locally available resources that greatly add a customer value from assets or objects that were never previously seen as resources. This involves the promotion of proper afforestation, as well as the creation of programs that will frame beautiful scenic scenery to capture the interests of people willing to embark on ecological tourism that will be conducted in the region (van Twuijver et al., 2020). This also involves domestic agricultural products to produce higher-value food items to suit the market demands.

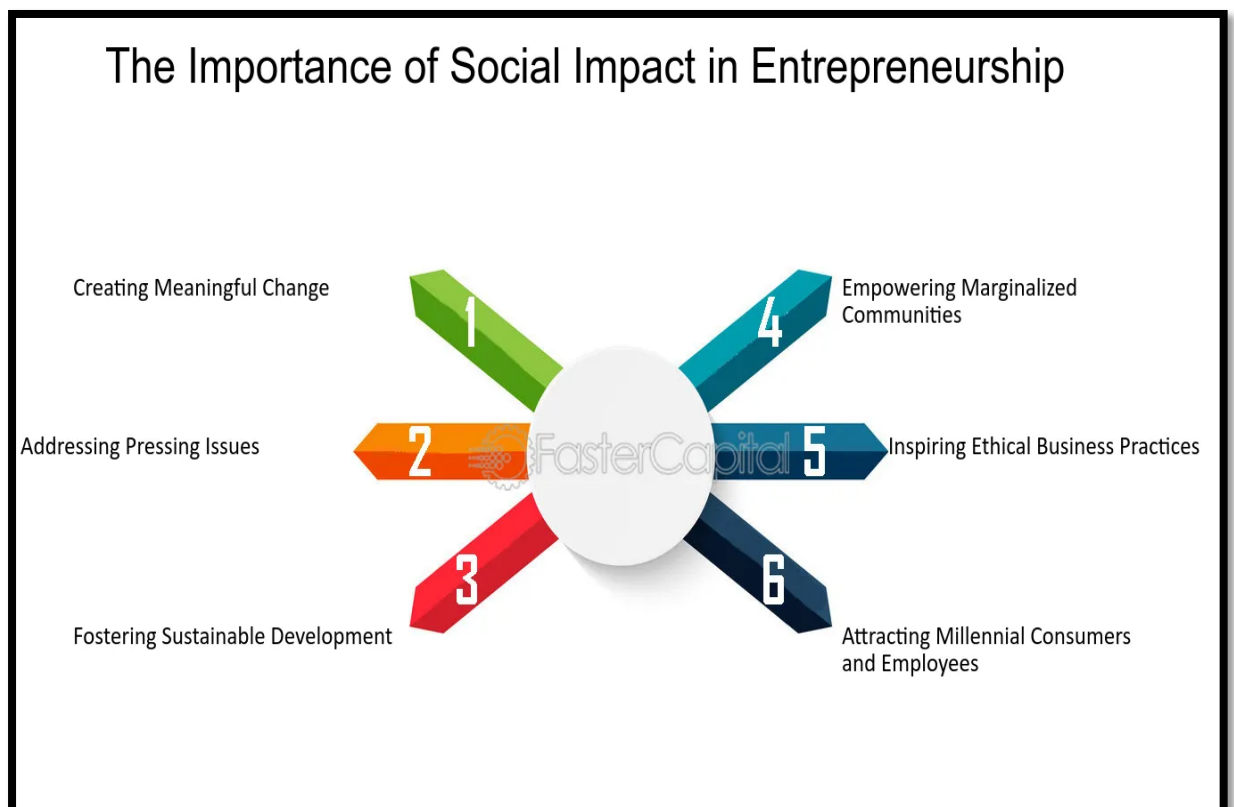


Figure 2: Importance of “social entrepreneurship”

(Source: Lorenzo-Afable, Lips-Wiersma & Singh 2020)

As per the above figure, it has been conducted that, “social entrepreneurship” has a significant impact on the development of the economic structure of the rural areas. By developing new markets, goods, and manufacturing techniques as well as job possibilities, rural

entrepreneurship adds economic value to the rural sector and guarantees ongoing rural development. As stated by Lang & Fink (2023), there is a lot of opportunity for “social entrepreneurship” to drive economic expansion. Social entrepreneurs may generate demand for their goods and services and open up new markets by tackling urgent social and environmental concerns. This can thus result in a rise in economic activity and the creation of jobs.

Address the role of “social entrepreneurship” in the economic development of rural areas

By addressing the needs of disadvantaged and marginalized groups, “social entrepreneurship” fosters inclusive economic growth. It calls attention to issues like poverty, healthcare, education, and access to basic services. “Social Entrepreneurship” generally contributes significantly to economic growth (Haugh, 2022). By using commercial methods to address social and environmental challenges, social entrepreneurs may create new markets, encourage innovation, and promote fair economic growth.

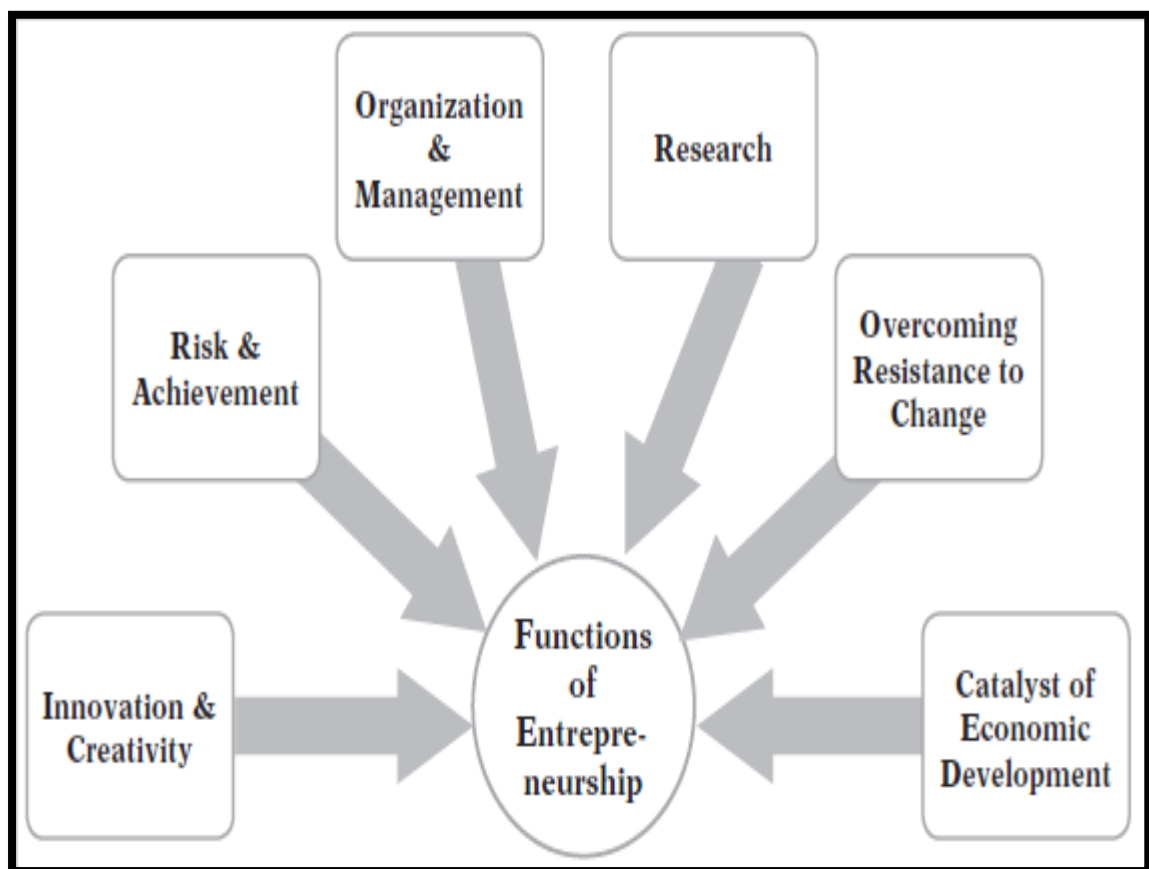


Figure 3: Function of Entrepreneurship on the development of rural areas

(Source: Steiner, Calò & Shucksmith, 2023)

As per the above figure, entrepreneurship has a various impact on the development of rural areas. Innovation as well as creativity within the organization has to be developed with the help of this process. After that, profit has been improved and cost has to be decreased with the help of this entrepreneurship process (Ahmad & Bajwa, 2023). Additionally, one of the most significant contributions to the nation's economic development is the rural entrepreneur. Rural businesses make optimal use of limited resources by lowering costs and raising revenues.

The lack of raw materials and funding is the biggest issue facing rural business owners. The farming process has been developed by this process, and it helps to bring economic growth to the areas.

Literature Gap

As discussed by Lorenzo-Afable, Lips-Wiersma & Singh (2020), social entrepreneurs often are observed to concentrate on mitigating the gaps in essential services that hinder the well-being of rural residents. This includes initiatives like the development of mobile healthcare clinics and the promotion of tele-education programs. It also entails the provision of solar electricity networks, among other aspects. These interventions enhance the total life quality and create other chances for the generation of jobs in areas such as education, healthcare delivery, and renewable energy maintenance.

Methodology

The primary quantitative method has been used in this study to analyze the collected data quantitatively. In this research, authenticated, as well as real-time data has been collected which is baseless. Therefore, with the support of this quantitative method, the importance of “social entrepreneurship” for the development of the organization has to be discussed. Therefore, this data has been collected from direct sources which helps to improve the accuracy of the data collection process (Zainea et al., 2020). After that, this data collection process brings up-to-date information, which helps in this research process. After that, Positivism research philosophy has been used in this process which helps to improve the accuracy of the collected data. A wide range of information has been collected in a shorter time and it helps to enhance the structure of the data collection process. Knowledge of the valid source is also enhanced with the help of this data collection process, and it helps to bring the accuracy of the research process.

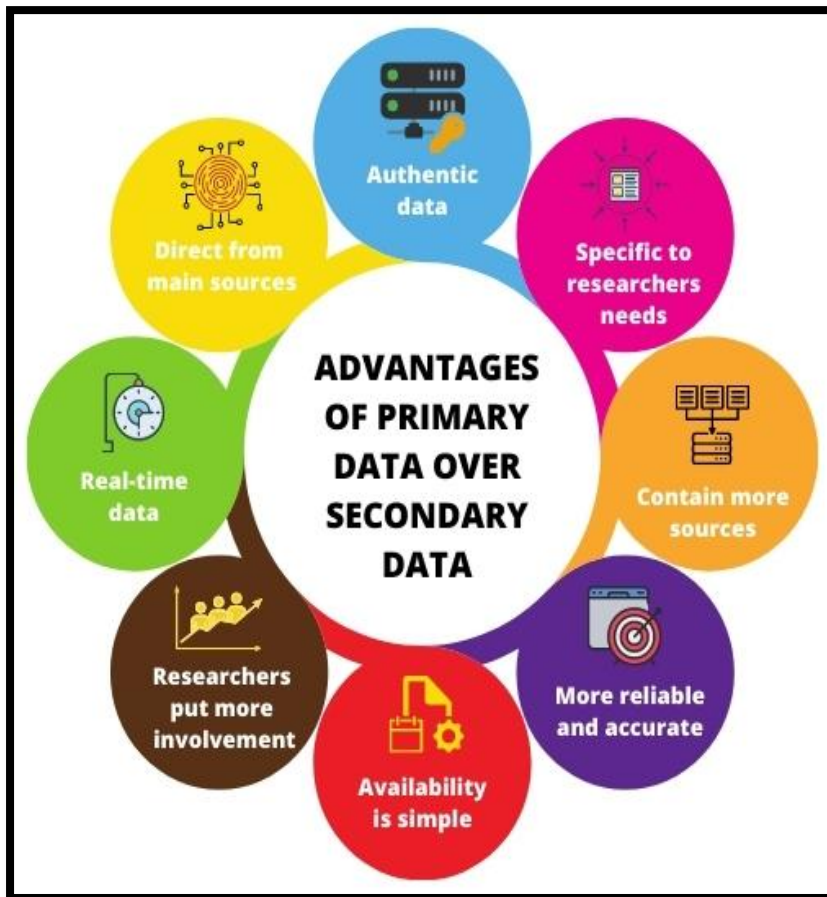


Figure 4: Advantages of Primary data collection method

(Source: Vázquez-Maguirre, 2020)

In this research, SPSS software has been used which helps to analyze the collected data statistically. Therefore, based on 10 survey questions, researchers can collect real-time data (Vázquez-Maguirre, 2020). Moreover, based on demographic analysis and statistical tests, researchers are able to gather information that is related to this study. “Descriptive analysis, Model summary, ANOVA, Coefficient, and Correlation” tests are taken place in this study which helps to analyze the selected data numerically.

Findings

Demographic Test

Gender

| What is your Gender? | | | | | |
|----------------------|--------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Female | 17 | 24.3 | 24.3 | 24.3 |
| | Male | 44 | 62.9 | 62.9 | 87.1 |
| | Others | 9 | 12.9 | 12.9 | 100.0 |
| Total | | 70 | 100.0 | 100.0 | |

Table 1: “Gender”

(Source: SPSS)

Table 1 is highlighted by the response rate of the respondents according to their gender. In this statistical analysis, 17 female candidates have taken part, therefore, 44 male respondents belong in this process. Additionally, 9 respondents belong to other categories. With the help of this process, the importance of “social entrepreneurship” has been identified.

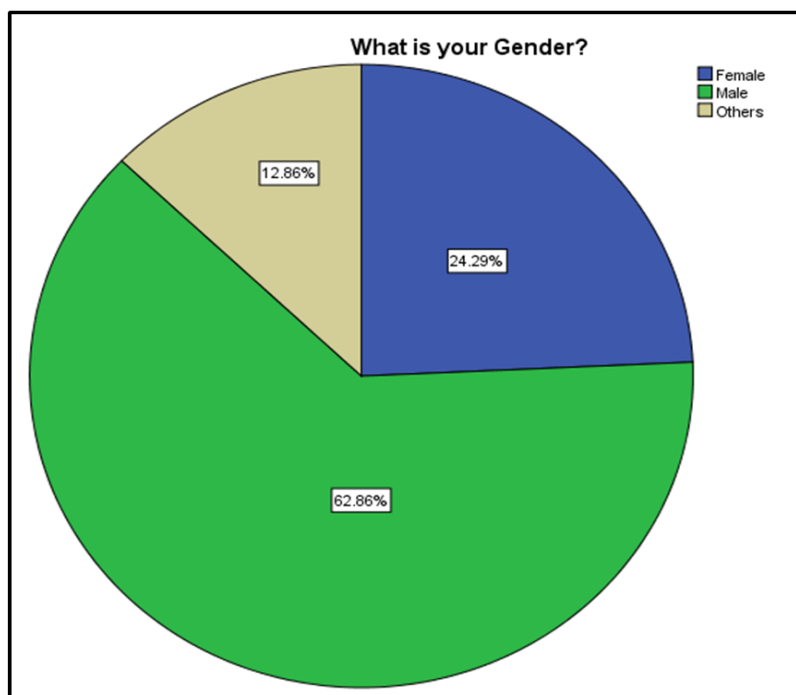


Figure 5: “Gender”

(Source: SPSS)

According to Figure 4, the response rate of the participants has to be identified. Based on this data collection process, the maximum response rate is 62.9%, and male category respondents belong in this category. Therefore, female respondents have a 24.3% response rate, and the other category has a 12.9% response rate.

Age Group

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|------------------|-----------|---------|---------------|--------------------|
| Valid | Below 20 | 8 | 11.4 | 11.4 | 11.4 |
| | Between 20 to 35 | 44 | 62.9 | 62.9 | 74.3 |
| | Between 35 to 60 | 18 | 25.7 | 25.7 | 100.0 |
| | Total | 70 | 100.0 | 100.0 | |

Table 2: “Age”

(Source: SPSS)

As per Table 2, the response frequency of the respondents has to be collected which is based on their age group. According to this online survey. 8 respondents belong to the below 20 age, therefore, the frequency of the 20 to 35 years age group is 44. Additionally, the frequency of 35 to 60 years age group is 18. With the help of these response frequencies, impact of the “social entrepreneurship” has to be conducted.

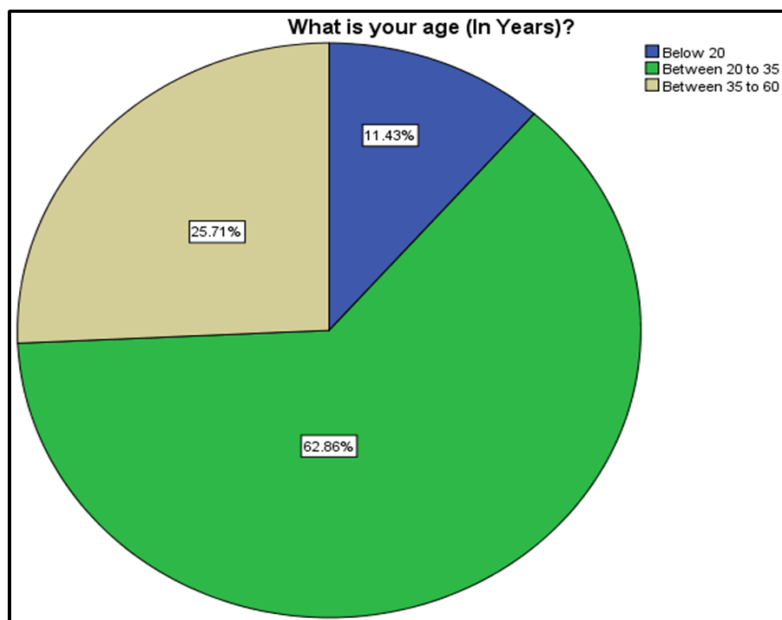


Figure 6: “Age”

(Source: SPSS)

The age group of the participants is based on the demographic analysis of this research process. Therefore, as per this study, the response rate of the below 20 years age group is 11.4%.

Therefore, the highest response rate is carried out by the 20 to 35 years age group and their response rate is 62.9%.

Income

| What is your monthly Income? | | | | | |
|------------------------------|---------------------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Below RS 18000 | 8 | 11.4 | 11.4 | 11.4 |
| | Between RS 18000 to 30000 | 53 | 75.7 | 75.7 | 87.1 |
| | Between RS 30000 to 50000 | 9 | 12.9 | 12.9 | 100.0 |
| | Total | 70 | 100.0 | 100.0 | |

Table 3: “Income Range”

(Source SPSS)

According to Table 3, the income range of the participants has to be identified. In this study, the frequency of the below 18000 participants is 11.4%, therefore, between 18000 to 30000 income range of participants has 53 frequencies. Therefore, between 30000 to 50000 income range of respondents has 70 frequencies.

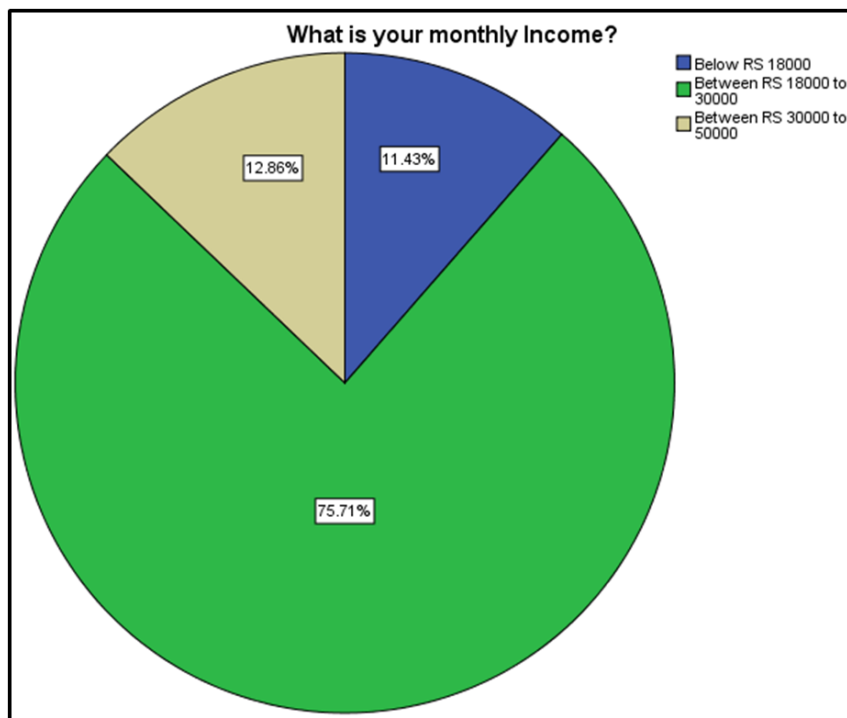


Figure 7: “Income Range”

(Source: SPSS)

The response rate of the respondents according to the income range has to be identified in this section. According to this study, the maximum response rate is 57.7%, and this response rate is carried out by 18000 to 30000 income range of participants. Therefore, the lowest response rate is 11.4%, and this response rate is carried out by those below the 18000-income range of respondents.

Statistical Analysis

Descriptive Analysis

| Descriptive Statistics | | | | | |
|------------------------|----|---------|---------|--------|----------------|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| DV | 70 | 3.00 | 8.00 | 4.0143 | 1.68963 |
| IV1 | 70 | 3.00 | 8.00 | 4.1286 | 1.64115 |
| IV2 | 70 | 2.00 | 8.00 | 3.5143 | 1.90151 |
| IV3 | 70 | 2.00 | 8.00 | 4.0429 | 1.82126 |
| IV4 | 70 | 2.00 | 8.00 | 3.7571 | 2.08817 |
| Valid N (listwise) | 70 | | | | |

Table 4: “Descriptive Statistics”

(Source: SPSS)

As per the “Descriptive statistics” table, the “Minimum, Maximum, Mean, and Standard Deviation” values have to be collected. In the survey analysis, the “Minimum value” of the first variable is 3.0, therefore, other variables have a 2.0 “Minimum value” respectively. Therefore, in this statistical test, the “Maximum value” of the variables is 8.0 respectively. Therefore, the first variable has a 4.1286 “Mean value”, moreover, the second and third variables have 3.5143, and 4.0429 “mean values” respectively. Therefore, the standard deviation values of the variables are” 1.64115, 1.90151, 1.82126, and 2.08817 respectively.

Hypothesis 1:

| Model Summary | | | | | |
|---------------|------|----------|-------------------|----------------------------|--|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | |
| 1 | .851 | .725 | .721 | .89316 | |

| ANOVA | | | | | | |
|-------|------------|----------------|----|-------------|---------|------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 142.739 | 1 | 142.739 | 178.930 | .000 |
| | Residual | 54.246 | 68 | .798 | | |
| | Total | 196.986 | 69 | | | |

| Coefficients | | | | | | |
|--------------|------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .396 | .291 | | 1.362 | .178 |
| | IV1 | .876 | .066 | .851 | 13.376 | .000 |

Table 6: “Regression analysis of H1”

(Source: SPSS analysis)

“Regression analysis” of the hypothesis has to be highlighted in this table. According to this hypothesis testing, the R-value is .851, therefore, the R Square value is .725. As per this table, the adjusted R Square value is .721. As per the ANOVA table, the F value is 178.930, moreover, the t value of the coefficient table is 13.375.

Hypothesis 2:

| Model Summary | | | | | |
|---------------|------|----------|-------------------|----------------------------|--|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | |
| 1 | .814 | .663 | .658 | .98829 | |

| ANOVA | | | | | | |
|-------|------------|----------------|----|-------------|---------|------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 130.569 | 1 | 130.569 | 133.682 | .000 |
| | Residual | 66.417 | 68 | .977 | | |
| | Total | 196.986 | 69 | | | |

| Coefficients | | | | | | |
|--------------|------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.472 | .250 | | 5.897 | .000 |
| | IV2 | .723 | .063 | .814 | 11.562 | .000 |

Table 7: “Regression analysis of H2”

(Source: SPSS analysis)

“Regression analysis” of the second variable has been identified by this statistical analysis. According to this research, the “R-value” of the second variable is .814, and “R Square value” is .663. Therefore, as per this research, the “Adjusted R Square” value is .658. Additionally, the t value of this component as per the Coefficient tangible is 11.562.

Hypothesis 3:

| Model Summary | | | | | |
|---------------|------|----------|-------------------|----------------------------|--|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | |
| 1 | .796 | .633 | .628 | 1.03084 | |

| ANOVA | | | | | | |
|-------|------------|----------------|----|-------------|---------|------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 124.727 | 1 | 124.727 | 117.377 | .000 |
| | Residual | 72.258 | 68 | 1.063 | | |
| | Total | 196.986 | 69 | | | |

| Coefficients | | | | | | |
|--------------|------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.030 | .302 | | 3.412 | .001 |
| | IV3 | .738 | .068 | .796 | 10.834 | .000 |

Table 8: “Regression analysis of H3”

(Source: SPSS analysis)

“Regression analysis” of the third component has to be discussed within this section. With the help of SPSS software, it has been addressed that, the “R-value” of the variable is .796, therefore, the “Adjusted R square value” is .628. After that, the “F value” of the variables has to be highlighted in this table, and the value is 117,375.

Correlation

| | | Gender | DV | IV1 | IV1 | IV3 |
|--------|---------------------|--------|-------|-------|------|-------|
| Gender | Pearson Correlation | 1 | -.034 | -.053 | .155 | .114 |
| | Sig. (2-tailed) | | .778 | .666 | .200 | .347 |
| | N | 70 | 70 | 70 | 70 | 70 |
| DV | Pearson Correlation | -.034 | 1 | .071 | .027 | .012 |
| | Sig. (2-tailed) | .778 | | .560 | .823 | .921 |
| | N | 70 | 70 | 70 | 70 | 70 |
| IV1 | Pearson Correlation | -.053 | .071 | 1 | .059 | -.035 |
| | Sig. (2-tailed) | .666 | .560 | | .630 | .771 |
| | N | 70 | 70 | 70 | 70 | 70 |
| IV1 | Pearson Correlation | .155 | .027 | .059 | 1 | .106 |
| | Sig. (2-tailed) | .200 | .823 | .630 | | .383 |
| | N | 70 | 70 | 70 | 70 | 70 |
| IV3 | Pearson Correlation | .114 | .012 | -.035 | .106 | 1 |
| | Sig. (2-tailed) | .347 | .921 | .771 | .383 | |
| | N | 70 | 70 | 70 | 70 | 70 |

Table 9: “Correlation”

(Source: SPSS)

As per this “Correlation table”, the significant relationship among the variables has to be conducted. According to this table, the “Significant value” of the first hypothesis is .059, which means that there is no significant relationship highlighted among the variables. After that, the second and third variables have a .000 sig value respectively which helps to identify that a significant relationship has to be evaluated among the variables. After that, with the support of this significant relationship, it has been evaluated that, “social entrepreneurship” has a correlation with the economic development of rural areas.

Discussion

Proper discussion of the research topic has been highlighted in this section. As per this research, it has been evaluated that, “social entrepreneurship” has a positive impact on the development of the economic structure of the rural areas. According to Lorenzo-Afable, Lips-Wiersma, and Singh (2020), social entrepreneurs frequently focus on closing the gaps in necessary services

that impede rural inhabitants' well-being. This covers projects like the creation of mobile medical clinics and the advertising of online learning opportunities. Among other things, it involves the deployment of solar power networks (van Twuijver et al., 2020). These initiatives improve the overall quality of life and provide new employment opportunities in fields including healthcare, education, and renewable energy maintenance. As per this study, it has been also conducted that, “social entrepreneurship” helps to improve the efficiency of the business, and it directly connected with the social changes. Based on the social changes, efficiency of the business has been improved and it helps to foster the economies structure of the rural areas (Ahmad & Bajwa, 2023). Social as well as the cultural problems of rural areas have to be removed directly with the support of this process. Therefore, innovative business strategy has been conducted with the help of this process, and it has a significant impact to foster the organizational development of the rural areas.

Conclusion

With the help of primary quantitative data, real-time data has to be collected by this study which helps to gain detailed knowledge about this study. Moreover, the importance of “social entrepreneurship” has to be discussed within the research which has a positive impact on the development of rural areas. Moreover, this study also helps to develop a strong relationship between rural development and “social entrepreneurship”. Moreover, the research aim has been discussed overall the study which is the main key factor of this study. Detail knowledge about the “social entrepreneurship” and its relationship with economic development has been discussed within this study.

References

- Ahmad, S., & Bajwa, I. A. (2023). The role of “social entrepreneurship” in socio-economic development: a meta-analysis of the nascent field. *Journal of Entrepreneurship in Emerging Economies*, 15(1), 133-157. https://www.researchgate.net/profile/Shabir-Ahmad-3/publication/356172628/The_role_of_social_entrepreneurship_in_socio-economic_development_a_meta-analysis_of_the_nascent_field/links/61a68a6db4bbff76e27b2d04/The-role-of-social-entrepreneurship-in-socio-economic-development-a-meta-analysis-of-the-nascent-field.pdf
- Haugh, H. (20022). The role of social enterprise in regional development. *International Journal of Entrepreneurship and Small Business*, 2(4), 346-357. https://www.researchgate.net/profile/Helen-Haugh/publication/247832461_The_role_of_social_enterprise_in_regional_development/links/60191f6d299bf1b33e407b8a/The-role-of-social-enterprise-in-regional-development.pdf
- Kostetska, I., & Berezyak, I. (2024). “social entrepreneurship” as an innovative solution mechanism of social problems of society. *Management theory & studies for rural business & infrastructure development*, 36. <https://pdfs.semanticscholar.org/a3f8/1edf75357ff7d342ea7d8b79187cf685b6a2.pdf>
- Lang, R., & Fink, M. (2023). Rural “social entrepreneurship”: The role of social capital within and across institutional levels. *Journal of Rural Studies*, 70, 155-168. https://www.academia.edu/download/81742780/Fink_2018.pdf
- Lorenzo-Afable, D., Lips-Wiersma, M., & Singh, S. (2020). ‘Social’ value creation as care: the perspective of beneficiaries in “social entrepreneurship”. *Social Enterprise Journal*, 16(3), 339-360. https://www.researchgate.net/profile/Diana-Lorenzo-Afable/publication/342738083_%27Social%27_value_creation_as_care_the_perspective_of_beneficiaries_in_social_entrepreneurship/links/5f17c30c299bf1720d58db37/Social-value-creation-as-care-the-perspective-of-beneficiaries-in-social-entrepreneurship.pdf
- Mottiar, Z., Boluk, K., & Kline, C. (2022). The roles of social entrepreneurs in rural destination development. *Annals of Tourism Research*, 68, 77-88. <https://arrow.tudublin.ie/cgi/viewcontent.cgi?article=1093&context=tfshhmart>
- Steiner, A., Calò, F., & Shucksmith, M. (2023). Rurality and social innovation processes and outcomes: A realist evaluation of rural social enterprise activities. *Journal of Rural Studies*, 99, 284-292. <https://www.sciencedirect.com/science/article/pii/S0743016721001066>
- van Twuijver, M. W., Olmedo, L., O’Shaughnessy, M., & Hennessy, T. (2020). Rural social enterprises in Europe: A systematic literature review. *Local Economy*, 35(2), 121-142. <https://journals.sagepub.com/doi/pdf/10.1177/0269094220907024>
- Vázquez-Maguirre, M. (2020). Building sustainable rural communities through indigenous social enterprises: A humanistic approach. *Sustainability*, 12(22), 9643. <https://www.mdpi.com/2071-1050/12/22/9643/pdf>
- Zainea, L. N., Toma, S. G., Marinescu, P., & Chițimiea, A. (2020). Combating unemployment through “social entrepreneurship” in the European context. *Business Ethics and*

Leadership, 4(4), 85-98.https://armgpublishing.com/wp-content/uploads/2021/01/Zainea_BEL_4_2020.pdf

- Sangeeta, Atul, Aggarwal, P. K. (2022). Determinants Of Financial Literacy And Its Influence On Financial Wellbeing-A Study Of The Young Population In Haryana, India. *Финансы: теория и практика*, 26(5), 121-131.
- Lakshmi, Sangeeta., VANITHAMANI, M., Arun, R., & Dhanasekaran, P. (2023). Digital Payments Amongst Rural Population: A Study In Chennai. *Journal of Namibian Studies: History Politics Culture*, 35, 12-22.
- Sangeeta, Aggarwal, P. K., & Panwar, A. K. (2022). Association between Financial Knowledge, Financial Attitude and Financial Behaviour among Young Population in India. *Review of Business and Economics Studies*, 10(4), 45-54.
- Prakash, Sangeeta, Dutta, Cordova, W., Martel, G. R., Alvi, S., & Rao, P. C. (2024). Integrating TAM and TPB towards behavioural intention to use social networking sites by small and medium business entrepreneurs. *Journal of Infrastructure, Policy and Development*, 8(8), 5811.
- Sangeeta, Aggarwal, P. K., & Panwar, A. K. (2022). Assessing the Association of Socio-Demographic Factors with Financial Literacy of Academic Employees in Haryana. *Industrial Engineering Journal*, 15(10).
- Sangeeta, Aggarwal, P. K., & Panwar, A. K. (2022). Association Between Financial Knowledge, Financial Attitude Financial Behaviour Among Young Population In Rural Area, Haryana, India. *NeuroQuantology*, 20(16), 4150.