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CONCEPTUAL ARTICLE

From Entrepreneurship to Quality of Life: A Capability-Based Conceptual Framework

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Abstract

Entrepreneurship spurs significant economic contributions in terms of economic growth, innovation, and job opportunities and has been increasingly linked to broader outcomes of wellbeing and quality of life. However, how entrepreneurship contributes to such outcomes has remained theoretically underexplored. Although entrepreneurship bolsters autonomy, income, and personal fulfilment, it poses financial uncertainties, work pressure, and psychological strain. Therefore, a clearer conceptual explanation of how entrepreneurship improves wellbeing and quality of life, and under what contextual conditions such improvement is likely to occur, is imperative. The framework argues that entrepreneurship contributes to quality of life only when entrepreneurial income, resources, and opportunities are converted into real freedoms, agency, and valued functionings. Through entrepreneurship, generated income, financial security, and improved living standards may enhance economic wellbeing, which can then support capability expansion when these resources are converted into opportunities, agency, and freedom to pursue valued ways of living, ultimately contributing to improved quality-of-life outcomes. In this framework, the entrepreneurial ecosystem serves as a contextual environment that shapes the extent to which entrepreneurial activities are translated into sustainable economic benefits and capability development. Through this integrative framework, the study advances the entrepreneurship and QoL literature by explaining entrepreneurship as a conditional capability-enhancing process that links economic wellbeing, expanded opportunities, and multidimensional quality-of-life outcomes.

Keywords: entrepreneurship; economic well-being; capability approach; quality of life; entrepreneurial ecosystem

Sustainable Development Goals (SDGs): SDG 8: Decent Work and Economic Growth;
SDG 3: Good Health and Well-Being

1. Introduction

Fundamentally, economic growth and opportunity creation are spurred by entrepreneurial activities. Theoretically, entrepreneurship creates new economic value through the processes of opportunity discovery, evaluation, and exploitation (Shane & Venkataraman, 2000). Studies have underscored the significant roles of entrepreneurship in driving innovation, productivity, and regional economic growth (Audretsch, 2007). As the institutional environment in which entrepreneurship occurs determines whether entrepreneurial behaviour yields productive, unproductive, or even destructive outcomes, the direction of entrepreneurship influences societal outcomes (Baumol, 1990).

Most prior studies on entrepreneurship focused on the economic outcomes, such as firm creation, productivity, and job creation. Recent studies have shifted their focus beyond economic growth and explored the influence of entrepreneurship on the outcomes of wellbeing and quality of life (QoL) (Morris &

Lewis, 1991; Wiklund et al., 2019; Zhao et al., 2020; Brieger et al., 2021). In development and social research, QoL has become a key concept that captures the multidimensionality of wellbeing. It constitutes broader living conditions, such as material wellbeing, health, and life satisfaction, beyond economic indicators like income and gross domestic product (GDP) (Uysal & Sirgy, 2019; Ventegodt et al., 2003). Therefore, it is increasingly pertinent to grasp the underlying mechanisms of entrepreneurial activities contributing to improved QoL.

There have been mixed findings on the relationship between entrepreneurship and wellbeing. Entrepreneurship has been positively associated with autonomy, flexibility, and opportunities for self-realisation. Being self-employed provides greater autonomy over work activities and decision-making, resulting in improved life satisfaction (Johansson Sevä et al., 2016; Nikolaev et al., 2020). On the other hand, there are also financial risks, uncertainties, and work pressure, which may induce stress and psychological strain, especially when entrepreneurs experience critical business-related or income issues (Binder, 2024). Economic conditions may also shape the wellbeing of entrepreneurs. Owning a business generates income, boosts financial independence, and elevates standards of living (Carter, 2011; Saridakis et al., 2021). However, development research postulated that QoL does not improve with just income alone.

Wellbeing is collectively shaped by economic resources and one's capabilities to leverage the existing resources in the pursuit of meaningful life outcomes. Exploring the relationship between entrepreneurship and wellbeing from the capability lens yields pertinent insights. From this perspective, wellbeing should be evaluated in terms of individuals' capabilities, instead of material resources solely (Alkire, 2005; Robeyns, 2005, 2006). In other words, entrepreneurship may contribute to improved QoL when economic resources are converted into expanded capabilities and opportunities that provide individuals with the actual freedom to achieve valued ways of living.

Entrepreneurship and wellbeing have certainly gained immense research interest, but the underlying mechanisms between entrepreneurship and QoL outcomes remain underexplored. Existing entrepreneurship studies commonly explain wellbeing through income generation, autonomy, innovation, job creation, or subjective life satisfaction. While these explanations are useful, they do not sufficiently explain how entrepreneurial resources are transformed into broader life opportunities, agency, and valued outcomes. This creates a theoretical gap because entrepreneurship may improve income without necessarily expanding real freedoms, especially when entrepreneurs operate under unstable markets, debt pressure, weak institutions, limited social protection, or constrained access to support systems. Therefore, a capability-based explanation is needed to clarify how entrepreneurship contributes to QoL through both economic resources and the conversion of those resources into meaningful capabilities. Thus, the current study aimed to develop a capability-based conceptual framework by incorporating two sequential mechanisms, namely economic wellbeing and capability expansion, while recognising the contextual role of the entrepreneurial ecosystem. The proposed framework conceptualised entrepreneurship not as an automatically positive pathway, but as a conditional process through which economic opportunities may be converted into expanded capabilities and improved QoL outcomes.

2. Literature Review

2.1 Entrepreneurship, Wellbeing, and Quality of Life

Studies have increasingly explored entrepreneurship beyond its role as an economic activity, extending to its role in shaping wellbeing and QoL. Prior studies recognised the societal significance of entrepreneurship through opportunities for job creation, economic growth, and access to goods and services (Morris & Lewis, 1991). Recent studies have posited the need to explore the value of entrepreneurship through both economic growth and broader outcomes of wellbeing and life satisfaction (Wiklund et al., 2019; Sierra-Casanova et al., 2024; Komlósi et al., 2025).

The multidimensionality of QoL extends beyond material wealth, covering financial security, physical and mental health, life satisfaction, and opportunities for social participation (Uysal & Sirgy, 2019; Ventegodt et al., 2003). According to development research, economic conditions and broader social and institutional conditions collectively influence QoL (Audette et al., 2019; Sandıkçı et al., 2016).

In entrepreneurship research, engagement in entrepreneurship generates non-monetary benefits that boost wellbeing, such as autonomy, flexibility, and personal fulfilment (Johansson Sevä et al., 2016; Nikolaev et al., 2020; Kautonen et al., 2025). Being self-employed provides greater autonomy over work activities and decision-making processes, elevating life satisfaction and psychological functioning. Entrepreneurs gain the opportunities to pursue meaningful work, independence, and personal development (Wiklund et al., 2019). On a similar note, Latifi et al. (2025) highlighted the positive relationship between entrepreneurial engagement and financial stability, although the entrepreneurship–wellbeing relationship may depend on work–life balance.

Findings have also revealed the disadvantages of this relationship. Entrepreneurship is often linked to financial uncertainties, long working hours, and emotional strain. The risks of business failure and income instability can adversely impact entrepreneurs' wellbeing. Recent studies have underscored adverse outcomes of wellbeing following financial instability and entrepreneurial worries, especially under economic constraints (Binder, 2024; Berrill et al., 2021; Borrescio-Higa et al., 2025).

Besides that, different contexts and types of entrepreneurial activities result in different outcomes of wellbeing. For instance, entrepreneurs engaging in opportunity-driven entrepreneurial activities are more likely to experience better outcomes of QoL than those who engage in necessity-driven entrepreneurial activities (Omri et al., 2025). Women entrepreneurs and entrepreneurs engaging in community-related entrepreneurial activities or social enterprises are also more likely to experience better outcomes of QoL due to the significance of their entrepreneurial activities in creating economic opportunities, supporting community development, and strengthening social participation (Roy et al., 2014; McClean et al., 2021; Othman et al., 2022). This distinction is important because entrepreneurship is not a homogeneous phenomenon. Opportunity-driven entrepreneurship may provide autonomy, innovation potential, and upward mobility, whereas necessity-driven, informal, or survival entrepreneurship may reflect labour market constraints, income insecurity, low productivity, and limited alternatives (La Porta & Shleifer, 2014). Therefore, the relationship between entrepreneurship and QoL should be understood as context-dependent rather than uniformly positive. This also implies that the developmental value of entrepreneurship depends on whether entrepreneurial activity expands genuine choices or merely reflects constrained livelihood strategies.

Evidently, entrepreneurship substantially shapes wellbeing in contrasting ways. Although entrepreneurial engagement provides entrepreneurs with autonomy, economic opportunities, and personal fulfilment, they encounter financial pressure, uncertainties, and demanding work conditions. This reflects the need to explore the complex relationship between entrepreneurship and QoL beyond the direct outcomes of wellbeing alone, covering the underlying mechanisms of entrepreneurship shaping broader life outcomes.

2.2 Entrepreneurship and Economic Wellbeing

Entrepreneurship shapes broader life outcomes through economic wellbeing as its key mechanism. Being self-employed and owning a business can create opportunities for income generation, asset accumulation, and financial independence, which may contribute to improved material living conditions and greater financial security. This makes economic advancement one of the central motivations for entrepreneurial engagement.

Entrepreneurship has been empirically linked to improved economic conditions at both individual and household levels. Taking the case of studies exploring entrepreneurial households, the influence of business ownership on income levels and financial stability underscores the significance of entrepreneurship in bolstering economic wellbeing (Carter, 2011). Entrepreneurship offers key pathways for economic mobility in developing and emerging economies, especially when there is limited stable wage employment. For instance, studies have linked the economic shift from subsistence agriculture to agribusiness or nonfarm entrepreneurship to improved household income and financial conditions (Saridakis et al., 2021). In the case of limited formal employment options, informal entrepreneurial activities have been associated with alternative income opportunities that support financial wellbeing (Muhammad et al., 2021).

Many studies have emphasised the positive relationships of economic wellbeing with living standards and QoL outcomes (Carter, 2011; Zhao et al., 2020; Saridakis et al., 2021). Greater financial stability offers better capacity to invest in education, healthcare, housing, and other resources that support long-term wellbeing. In this sense, economic wellbeing should not be reduced to income alone. It also includes wealth security, consumption stability, resilience to shocks, reduced vulnerability, and the sustainability of economic gains over time. Cross-country studies have evidenced the contributions of entrepreneurial engagement to living standards through the sustainable income opportunities derived from entrepreneurship (Omri et al., 2025). However, these benefits are more likely to arise from productive and sustainable entrepreneurship than from unproductive, rent-seeking, or low-productivity survival activities.

Nevertheless, entrepreneurship does not necessarily offer stable economic outcomes. There are often cases of income volatility, financial uncertainties, and business failure risk. Entrepreneurs may experience unfavourable financial wellbeing outcomes following their encounters with fluctuating revenues, debt pressures, or market instability (Berrill et al., 2021). In some contexts, financial vulnerability and decline in overall wellbeing may be exacerbated by entrepreneurs' reliance on informal credit systems to sustain their business operations (Borrescio-Higa et al., 2025). This is particularly relevant for low-productivity, informal, or survival-based entrepreneurship, where business activity may generate short-term income but fail to provide long-term security or protection from economic shocks.

Evidently, entrepreneurship plays a role in influencing entrepreneurs' economic conditions. Entrepreneurial activities generate valuable income opportunities and bolster financial independence, which contribute to better material living conditions and economic stability. However, this only represents a single dimension of a multidimensional concept of wellbeing. Exploring how these economic outcomes contribute to broader life outcomes must extend beyond income by taking into account how resources enable the freedom to pursue valued ways of living.

2.3 Capability Approach and Human Wellbeing

Development research posited that income alone does not fully explain the multidimensionality of wellbeing despite the significant contributions of economic resources to the standards of living. Depending on the capability to leverage available resources for meaningful life outcomes, individuals with similar levels of income may experience different levels of wellbeing. Amartya Sen's capability approach shifted the focus from economic resources to the real freedom to attain valued ways of living, which offers a crucial lens for better understanding of this relationship (Sen, 1999; Alkire, 2005; Robeyns, 2005, 2006).

The capability framework views wellbeing in terms of capabilities and functionings. Capabilities denote the genuine opportunities available for different states of being and doing, whereas functionings refer to the realised outcomes of those opportunities, such as being healthy, educated, economically secure, and socially included. Based on this framework, instead of possessing resources, wellbeing is about transforming those resources into meaningful opportunities and life achievements (Robeyns, 2006).

A key implication of this approach is that resources do not automatically become wellbeing. Their effects depend on conversion factors, including personal characteristics, social norms, institutional arrangements, infrastructure, and market conditions. Agency is also central because individuals must have the practical ability to make choices and pursue goals they have reason to value. At the same time, adaptive preferences and capability deprivation may occur when individuals adjust their aspirations downward due to poverty, exclusion, weak institutions, or limited alternatives. In entrepreneurship contexts, this means that business ownership should not be equated with agency unless entrepreneurs have meaningful control over choices, resources, and future opportunities.

The capability approach offers a broader understanding of wellbeing, making it widely adopted in development and QoL research. Development should be assessed beyond economic growth and should take into account expanded capabilities to pursue valued ways of living (Clark, 2005; Dalziel et al., 2018). Studies have also presented empirical evidence on the effectiveness of capability-based indicators in capturing the multidimensional aspects of wellbeing, surpassing those that solely rely on income-based measures (De Rosa, 2018; Mäki-Opas et al., 2022). The usefulness of the capability approach in evaluating wellbeing outcomes across different policy and development contexts has been recently highlighted as well (Simpson, 2018; Bartolomei et al., 2024).

The capability approach offers a unique lens for entrepreneurship research to gain a better understanding of the contributions of entrepreneurial activities to human development. Entrepreneurship creates opportunities to generate income, develop skills, and participate in economic life, which collectively contribute to expanded capabilities. According to Gries and Naudé (2011), the expanded capabilities and greater agency over economic activities through entrepreneurship reflect the crucial role of entrepreneurial activities in human development. On a similar note, Sharimakin (2026) highlighted the positive contributions of entrepreneurship development programmes to subjective wellbeing in terms of skills, earning capacity, and perceived deprivation. Prior studies on indigenous entrepreneurship also suggested enhanced local capabilities and community wellbeing through entrepreneurial innovation (Savira et al., 2025).

With the emphasis on the actual freedom for valued life outcomes, the capability approach clearly offers a useful framework to assess the influence of improved economic conditions on wellbeing, extending beyond a resource-based explanation of the concept of wellbeing. This offers a distinct view on the underlying mechanisms linking entrepreneurial activities with life opportunities and QoL outcomes.

2.4 Entrepreneurial Ecosystem and Institutional Context

There are broader institutional and environmental factors in play when it comes to the entrepreneurship–QoL nexus. In other words, the relationship between entrepreneurship and QoL does not occur in isolation. The concept of the entrepreneurial ecosystem regards entrepreneurship as part of a network of institutions, policies, and social structures that collectively influence entrepreneurial opportunities and outcomes.

There are various business networks, cultural norms, educational systems, financial institutions, and government policies within an entrepreneurial ecosystem. These interconnected actors and supporting institutions serve to promote entrepreneurial activities. The effective functioning of these elements establishes conditions in which business creation, innovation, and sustainable entrepreneurial development can thrive. In a well-developed entrepreneurial ecosystem, regional economic growth and QoL outcomes show improvement (Gamidullaeva & Agamagomedova, 2021; Penco et al., 2021).

In addition, the institutional environment influences one's ability to take advantage of entrepreneurial opportunities. The question of whether individuals can engage in entrepreneurship and benefit from its activities lies in their access to financial resources, education, and supportive regulatory frameworks. Boudreaux et al. (2022) underscored the significant role of such accessibility through the expanded entrepreneurial opportunities in enhancing wellbeing.

The quality of governance and institutional support also determine the extent or the effectiveness of entrepreneurial activities being transformed into broader improvements in wellbeing and standards of living. From an institutional economics perspective, formal rules, governance quality, regulatory enforcement, and informal norms shape whether entrepreneurial activity becomes productive, sustainable, and welfare-enhancing. Weak institutions may constrain market access, increase uncertainty, and limit the ability of entrepreneurs to transform economic opportunities into broader wellbeing outcomes (North, 1990; Acemoglu et al., 2005; Sobel, 2008; Stam, 2015). Prior studies have empirically demonstrated that supportive institutional environments strengthen the positive relationship between entrepreneurship and wellbeing (Aparicio et al., 2024; Omri et al., 2025). Studies on regional development similarly highlighted the influence of individual agency–institutional environment interaction on the outcomes of wellbeing in most cases (Grillitsch et al., 2025).

In view of the above, it is evident that individual initiatives and the institutional environment collectively influence the outcomes of entrepreneurial activities. With access to supportive policies, financial systems, and knowledge networks, entrepreneurial activities yield sustainable economic benefits and meaningful life improvements. Understanding the role of the entrepreneurial ecosystem helps explain the varied outcomes of the entrepreneurship–wellbeing relationship across different institutional contexts.

2.5 Conceptual Definitions and Boundaries

To improve conceptual clarity, this study distinguishes several related but distinct constructs. Entrepreneurship refers to the process of identifying, creating, and exploiting economic opportunities

through business creation, self-employment, or innovation-oriented activity. Economic wellbeing refers not only to income generation but also to financial security, consumption stability, resilience to shocks, reduced vulnerability, and the sustainability of material living conditions. Capability expansion refers to the enlargement of real opportunities, agency, and freedom to pursue valued ways of living, rather than the mere possession of economic resources. QoL is understood as a broader multidimensional outcome that includes material conditions, health, social participation, security, autonomy, and overall life evaluation. These definitions also set the boundaries of the framework by emphasising productive and sustainable entrepreneurial activity rather than assuming that all forms of entrepreneurship generate equivalent wellbeing outcomes.

This distinction is important because wellbeing, QoL, life satisfaction, and happiness are often used interchangeably in entrepreneurship research. In this study, wellbeing is treated as a broad condition of human flourishing, QoL as a multidimensional evaluative outcome, life satisfaction as a subjective cognitive assessment of life, and happiness as a more affective or emotional state. The proposed framework focuses primarily on QoL because it captures both objective and subjective dimensions of human development.

2.6 Research Gaps

Despite the extensive literature on the entrepreneurship–wellbeing nexus, there are several conceptual limitations. Most prior studies on traditional entrepreneurship mainly focused on exploring its economic outcomes, such as firm creation, employment generation, and economic growth, which did not fully capture the broader implications of entrepreneurial activities.

The relationship between entrepreneurship and subjective wellbeing has been increasingly explored in recent studies, with the emphasis on greater autonomy, self-realisation, and life satisfaction (Nikolaev et al., 2020). Entrepreneurship also improves the standards of living and QoL, especially in developing economies (Omri et al., 2025). Nevertheless, these studies did not explore how broader QoL outcomes are influenced by entrepreneurial activities due to their focus on specific outcomes.

Furthermore, the wide adoption of the capability approach in development research provided pertinent insights on the multidimensionality of human development and wellbeing outcomes (Alkire, 2005; Robeyns, 2005). However, its adoption within the context of entrepreneurship has remained scarce. Studies have underscored expanded capabilities through entrepreneurship (Gries & Naudé, 2011; Savira et al., 2025), but how entrepreneurial activities, expanded capabilities, and improved QoL outcomes are interconnected has remained underexplored.

A clearer conceptual explanation of how entrepreneurship generates economic resources and subsequently expands capabilities and improves QoL outcomes through specific sequential mechanisms is imperative. Despite the empirical findings, assessing entrepreneurship, economic conditions, and wellbeing outcomes within a single integrated framework has remained critically rare. Findings on how improved economic outcomes of entrepreneurship contribute to expanded opportunities and enhanced overall QoL have also remained lacking. Addressing these gaps, this study proposed an integrative capability-based conceptual framework by linking entrepreneurship, economic wellbeing, capability expansion, QoL outcomes, and the entrepreneurial ecosystem.

The originality of this framework lies in its sequential and conditional explanation. Rather than treating entrepreneurship as directly improving wellbeing, the framework explains that entrepreneurship first affects economic wellbeing, which may then expand capabilities when resources are converted into real opportunities and agency. The entrepreneurial ecosystem is therefore positioned as a contextual condition that strengthens or weakens this conversion process.

3. Conceptual Framework

3.1 Entrepreneurship and Economic Wellbeing

The significance of entrepreneurship as a key pathway for greater financial independence and improved economic circumstances has been widely acknowledged. Through entrepreneurship, business creation and self-employment can generate income, support asset accumulation, and create financial mobility

opportunities, potentially enhancing material living conditions. These potential economic gains help stimulate entrepreneurial engagement.

Studies have empirically demonstrated that entrepreneurial engagement can enhance economic wellbeing through income diversification and opportunities for long-term financial stability. Entrepreneurs are empowered to be financially independent and establish alternative income sources and personal autonomy. Economic benefits through entrepreneurship are particularly pronounced in developing economies, especially when businesses produce sustainable and productive economic opportunities, improving household economic conditions (Omri et al., 2025). From a capability perspective, improved economic wellbeing broadens the opportunities to gain financial resources for investments in education, healthcare, and housing, thereby supporting better economic security and long-term wellbeing outcomes. In this sense, entrepreneurship provides a key pathway for enhanced economic autonomy and material living conditions (Gries & Naudé, 2011).

However, this positive pathway is more likely to occur when entrepreneurship is productive, sustainable, and opportunity-enhancing rather than survival-based, rent-seeking, or unproductive. This distinction is important because entrepreneurial activity differs in quality, productivity, and developmental contribution. Financial risk, market uncertainty, indebtedness, and business instability may weaken or even reverse the expected economic benefits. Therefore, entrepreneurship should be conceptualised as a potential pathway to economic wellbeing rather than as a guaranteed source of economic improvement. With that, this study proposed the following proposition:

Proposition 1 (P1): Productive and sustainable entrepreneurship positively influences economic wellbeing by enhancing income generation, financial security, consumption stability, and economic resilience.

3.2 Economic Wellbeing and Capability Expansion

Economic wellbeing can enable capability expansion, but this relationship is not automatic. From a capability stance, the pursuit of valued ways of living requires income and material resources, but these resources do not necessarily guarantee wellbeing outcomes. Rather, wellbeing relies on one's capacity to leverage available resources for meaningful opportunities and life choices (Robeyns, 2005, 2006). Improved economic wellbeing introduces valuable opportunities for broader life outcomes. Individuals gain better access to education, healthcare, and essential services for personal growth and social participation when they have greater financial security. The available resources empower individuals to expand these opportunities and consequently, their capabilities (Alkire, 2005; Dalziel et al., 2018). Whether such resources are converted into capabilities depends on conversion factors such as education, health, gender relations, social norms, infrastructure, market access, and institutional support.

The significant influence of access to financial resources on capability development has been empirically demonstrated. For instance, individuals gain better QoL outcomes through the improved access to credit and financial resources, allowing them to pursue opportunities that would otherwise remain inaccessible (Proctor & Anand, 2017). Prior studies also highlighted the strong influence of economic and social conditions on capability expansion among disadvantaged populations (Mäki-Opas et al., 2022).

Considering that economic wellbeing can support capability expansion when resources are converted into real opportunities, agency, and life choices, this study proposed the following proposition:

Proposition 2 (P2): Economic wellbeing positively influences capability expansion when financial and material resources are effectively converted into real opportunities, agency, and valued life choices.

3.3 Capability Expansion and Quality of Life

Capabilities denote the gain of real opportunities and freedom to attain valued ways of living, reflecting improved outcomes of wellbeing. From a capability perspective, income or material resources alone do not guarantee improved QoL outcomes, because QoL also involves one's ability to pursue meaningful life outcomes (Robeyns, 2005; Robeyns, 2006). Expanded capabilities introduce broader opportunities that offer more choices to attain and enhance wellbeing. With expanded capabilities, individuals can pursue outcomes such as better education, health, economic security, and social participation, thereby achieving valued functionings that directly contribute to improved QoL (Robeyns, 2021).

The significance of capability expansion in influencing wellbeing outcomes has been empirically demonstrated. Studies have shown the effectiveness of capability-based indicators, as compared to income-based measures, in capturing the multidimensionality of wellbeing (De Rosa, 2018). Assessments of wellbeing policies have also shown that expanded capabilities offer a meaningful framework for evaluating broader development outcomes (Bartolomei et al., 2024).

Entrepreneurial engagement offers opportunities to develop skills, participate in economic activities, and attain greater personal autonomy, which contribute to the expansion of capabilities, empowering individuals to pursue valued life outcomes and ultimately, improve QoL. Thus, capability expansion represents the immediate conceptual bridge between economic resources and multidimensional QoL outcomes. With that, this study proposed the following proposition:

Proposition 3 (P3): Capability expansion positively influences quality of life by enabling individuals to achieve valued functionings.

3.4 Mediating Role of Economic Wellbeing and Capability Expansion

Based on the preceding discussion, entrepreneurship is unlikely to influence QoL through a single direct pathway; instead, its contribution is better understood through sequential and conditional mechanisms. This study postulated economic wellbeing and capability expansion as the key mediating mechanisms linking entrepreneurship and QoL.

Through entrepreneurial engagement, individuals are provided with the opportunities to boost income, gain financial independence, and enhance material living conditions. These economic benefits strengthen financial security and provide access to resources like education, healthcare, and living conditions for personal growth. However, the capability approach argues that wellbeing outcomes are not solely driven by economic resources alone. When these resources are converted into real opportunities, capabilities may expand, enabling individuals to pursue valued ways of living and achieve improved wellbeing outcomes (Alkire, 2005; Robeyns, 2005).

It is evident that there is a sequential process linking entrepreneurial activities with broader outcomes of wellbeing. Entrepreneurial activities generate financial resources and economic opportunities, which improve economic wellbeing and subsequently, provide better access to opportunities, resources, and life choices, resulting in capability expansion. Through capability expansion, individuals are empowered to pursue valued ways of living for enhanced overall QoL.

In summary, the proposed pathway is as follows: entrepreneurship creates economic opportunities and resources; these resources improve economic wellbeing when they provide security and stability; improved economic wellbeing expands capabilities when individuals can convert resources into real opportunities and agency; and expanded capabilities improve QoL through valued functionings such as better health, education, autonomy, social participation, and economic security. This sequential process clearly underscores economic wellbeing and capability expansion as key mechanisms of the entrepreneurship–QoL relationship:

Proposition 4 (P4): Economic wellbeing and capability expansion sequentially mediate the relationship between productive and sustainable entrepreneurship and quality of life.

3.5 Moderating Role of Entrepreneurial Ecosystem

Broader institutional and environmental contexts influence the strength of the pathway from productive entrepreneurial activity to economic wellbeing and the conversion of economic wellbeing into capability expansion. In this framework, the entrepreneurial ecosystem is conceptualised as a higher-order contextual moderator of the sequential pathway, rather than as a direct predictor of QoL. Its role is to shape whether entrepreneurial activity can generate stable economic wellbeing and whether economic resources can be converted into expanded capabilities. In an entrepreneurial ecosystem, supportive institutional structures, financial systems, knowledge networks, and policy environments facilitate entrepreneurial activities. There are various actors and institutions, including government policies, access to finance, educational institutions, business support organisations, and social networks, which collectively support entrepreneurial activities within a specific region. The effective functioning of these elements establishes conditions for entrepreneurial activities to yield sustainable economic and social benefits. Prior studies

highlighted the substantial influence of a supportive entrepreneurial ecosystem on the contribution of entrepreneurship to regional development and wellbeing (Gamidullaeva & Agamagomedova, 2021).

The capacity to access entrepreneurial opportunities and translate these opportunities into economic benefits depends on the underlying institutional conditions. For instance, entrepreneurial activities are more likely to produce stable income and long-term economic gains when entrepreneurs have good access to financial resources, training programmes, and supportive regulatory frameworks. Studies have demonstrated that expanded opportunities for entrepreneurial engagement through entrepreneurial accessibility can enhance wellbeing outcomes (Boudreaux et al., 2022). Besides that, the translation of entrepreneurial activities into broader improvements in the standards of living and wellbeing is determined by the quality of governance and institutional support. Findings have revealed that supportive institutional environments strengthen the entrepreneurship–QoL nexus (Omri et al., 2025).

In other words, the strength of the entrepreneurial ecosystem influences the effectiveness of the entrepreneurship–QoL relationship. A supportive entrepreneurial ecosystem improves the capacity of entrepreneurship to generate economic benefits and support capability expansion for improved QoL. The moderation logic is therefore conditional: in stronger ecosystems, access to finance, training, infrastructure, knowledge networks, market linkages, and supportive governance improves the likelihood that entrepreneurial activity will produce sustainable economic and capability-enhancing outcomes. In weaker ecosystems, entrepreneurship may remain precarious, informal, or survival-oriented, limiting its contribution to QoL. Thus, this study proposed the following proposition:

Proposition 5 (P5): A supportive entrepreneurial ecosystem positively moderates the sequential pathway by strengthening the relationship between productive and sustainable entrepreneurship and economic wellbeing, and the relationship between economic wellbeing and capability expansion.

A conceptual framework (Figure 1) was derived based on the five presented propositions, linking entrepreneurship, economic wellbeing, capability expansion, and QoL, with the entrepreneurial ecosystem as the moderator.

4. Discussion and Theoretical Contributions

In this study, a capability-based conceptual framework was derived to capture the relationship between entrepreneurship and QoL. Earlier studies on entrepreneurship traditionally prioritised economic development, firm creation, and job creation. Unlike those studies, the proposed framework underscores the broader implications of entrepreneurship for wellbeing outcomes. The integration of entrepreneurship literature and the capability approach offered a clearer explanation of the underlying mechanisms linking entrepreneurial activities to the multidimensional construct of wellbeing.

The main theoretical contribution of this framework is not to claim a direct or universal positive effect of entrepreneurship on QoL. Rather, it clarifies the mechanisms and conditions through which such an effect may occur. Specifically, the framework contributes by positioning economic wellbeing and capability expansion as sequential mechanisms, while treating the entrepreneurial ecosystem as a contextual moderator that influences the conversion of entrepreneurial activity into developmental outcomes.

The proposed framework shifts the focus from purely economic outcomes to broader QoL outcomes, thereby contributing to entrepreneurship literature. Most prior studies have explored entrepreneurship in relation to firm performance, innovation, or economic growth. However, as posited by the present framework, entrepreneurship is a process that influences the overall wellbeing in terms of economic conditions and life opportunities. Beyond its role as an economic activity, entrepreneurship may serve as a pathway to improved QoL when it generates stable economic benefits and expands real opportunities.

In addition, economic wellbeing is underscored as an intermediary mechanism in the relationship between entrepreneurship and broader wellbeing outcomes. Through entrepreneurship, individuals may generate income and improve financial independence and material living conditions, which provide greater resources for accessing education, healthcare, and other opportunities that support long-term wellbeing. With economic wellbeing as a mediator, this study's proposed framework elucidated the translation of entrepreneurship into broader life improvements.

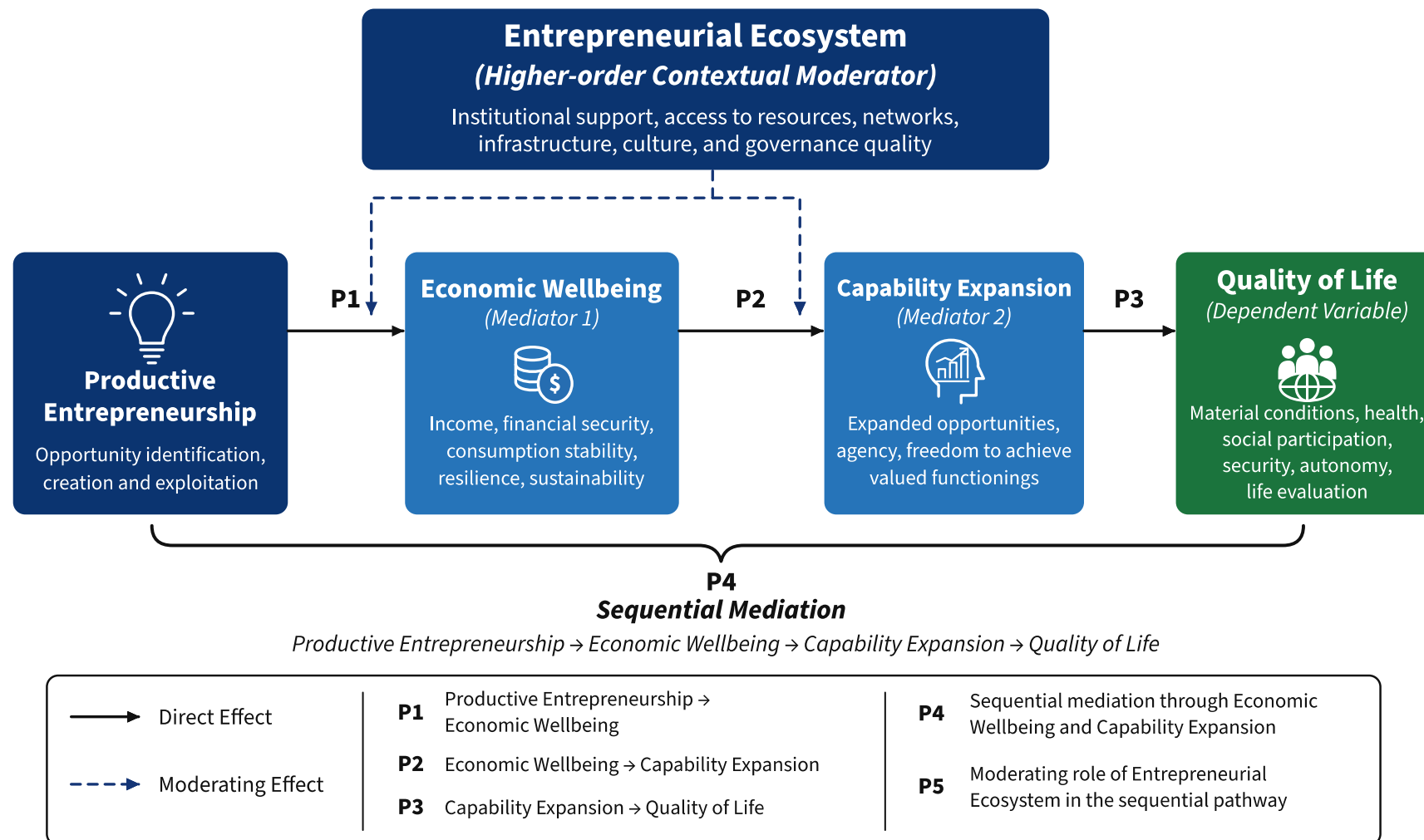


Figure 1. Conceptual framework illustrating the sequential pathway from productive entrepreneurship to quality of life through economic wellbeing and capability expansion. The framework presents economic wellbeing and capability expansion as sequential mediators, while the entrepreneurial ecosystem functions as a higher-order contextual moderator that strengthens the pathway from productive entrepreneurship to economic wellbeing and the conversion of economic wellbeing into capability expansion.

Furthermore, capability expansion plays a crucial role in shaping QoL outcomes. From a capability perspective, greater freedom and opportunities to pursue valued ways of living contribute to improved wellbeing outcomes. With such opportunities, individuals develop skills, participate in economic activities, and gain personal autonomy. Evidently, capability expansion represents a critical link between economic resources and improved QoL.

Additionally, the entrepreneurial ecosystem influences the extent to which entrepreneurship generates sustainable economic benefits and supports capability expansion. A supportive entrepreneurial ecosystem constitutes thriving institutional support systems, access to finance, and favourable policy environments, facilitating the translation of entrepreneurial opportunities into meaningful improvements in wellbeing. This strengthens the proposed pathway from entrepreneurship to QoL outcomes through economic wellbeing and capability expansion. This also prevents an overly deterministic interpretation of the framework, as entrepreneurship may produce uneven or even adverse outcomes when ecosystem support, institutional quality, and labour market conditions are weak.

In short, the integration of entrepreneurship and the capability approach within the proposed framework offers a more comprehensive understanding of how entrepreneurship may contribute to wellbeing and QoL outcomes. The sequential mechanisms linking entrepreneurship, economic wellbeing, capability expansion, and QoL established a conceptual basis for future research to explore the broader social and developmental impacts of entrepreneurship.

5. Practical and Policy Implications

The proposed framework has several implications for policymakers, educators, and entrepreneurship development agencies. First, entrepreneurship policy should move beyond increasing the number of entrepreneurs and focus on improving the quality, productivity, and sustainability of entrepreneurial activity. Support programmes should therefore prioritise productive and opportunity-enhancing entrepreneurship rather than assuming that all forms of business activity automatically improve QoL.

Second, entrepreneurship development should be designed as a capability-enhancing process. Training, mentoring, access to finance, digital infrastructure, market access, and business advisory services should not only improve business performance but also strengthen entrepreneurs' agency, resilience, and ability to pursue valued life outcomes. This is particularly important for women, informal entrepreneurs, rural entrepreneurs, and necessity-driven entrepreneurs who may face stronger conversion barriers.

Third, entrepreneurial ecosystems should be evaluated in terms of their contribution to inclusive development. Supportive governance, accessible finance, education, social protection, and institutional quality can help ensure that entrepreneurial gains are translated into economic security, capability expansion, and sustainable QoL improvements. Thus, the framework can guide policymakers and development agencies in designing entrepreneurship interventions that contribute to broader human development rather than narrow economic output alone. Such evaluation should include not only firm survival and income growth but also financial security, reduced vulnerability, skill development, autonomy, work-life balance, social participation, and access to future opportunities.

6. Conclusion

Unlike many prior studies that have examined entrepreneurship mainly in terms of economic performance, firm creation, and job creation, this study underscores its broader implications for wellbeing and social development. This study presents a capability-based conceptual framework to elucidate how entrepreneurship may contribute to QoL through two sequential mechanisms involving economic wellbeing and capability expansion. Productive and sustainable entrepreneurship may improve economic wellbeing through income growth, financial independence, consumption stability, and improved material living conditions. However, these economic gains contribute to QoL only when they are sufficiently stable and can be converted into real opportunities, agency, and valued functionings.

The proposed framework also underscores the significance of the entrepreneurial ecosystem in shaping the outcomes of entrepreneurship. A supportive entrepreneurial ecosystem offers a favourable institutional environment, access to resources, and facilitative policy conditions, which collectively strengthen the

capacity of entrepreneurial activities to generate sustainable economic benefits and expand capabilities. This study presented a theoretical explanation of the entrepreneurship–QoL relationship, but the conceptual nature of the proposed framework should be noted. The framework also recognises that entrepreneurship may generate negative outcomes such as financial stress, indebtedness, income precarity, burnout, and psychological strain, particularly when institutional support and ecosystem conditions are weak. To better understand how entrepreneurship contributes to sustainable human development and wellbeing, future research should empirically explore the underlying pathways proposed in this conceptual framework across diverse socioeconomic contexts and types of entrepreneurial activities. Future studies should also examine whether the proposed pathways differ across opportunity-driven, necessity-driven, formal, informal, rural, women-led, and community-based entrepreneurship.

Declarations

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