

BREAKING BOUNDARIES: THE RISE OF RURAL WOMEN ENTREPRENEURS

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Abstract

As compared to their urban counterparts, women entrepreneurs in rural areas confront some unique feature such as lack of access to financial resources, societal restraints, and deficient business support systems. However, women achieving success in the business world despite these barriers is increasing and many are running and establishing businesses that are responsible for accelerating economic growth and helping to promote social progress. This article investigates the experiences of rural women entrepreneurs through the lens of their key enablers and barriers. It evaluates the effect of education, government initiatives, community networks and the adoption of digital technology in encouraging women's enterprises. The research through quantitative analysis points out the innovative strategies these entrepreneurs have taken like use of microfinance and forming cooperatives to increase market reach within their sphere of influence. Moreover, it also explains the general advantages of women's entrepreneurship in rural areas, including job creation, poverty relief and social empowerment. The study seeks to inform policymakers, financial institutions, and development organizations in building supportive ecosystems as it explores the core factors that influence rural women's entrepreneurial journeys. Rural entrepreneurship must be encouraged and enabled to foster women's participation in rural entrepreneurship, contribute to inclusive, sustainable development and towards narrowing the gender gap, and improve rural livelihood.

Key Words: Economic Empowerment, Gender Barriers, Microfinance, Women Entrepreneurs, Rural Development.

Introduction

Since the last couple of years, there has been an explosive rise in women entrepreneurship in rural areas. Through time rural women have been traditionally confined within societal norms and limited opportunities, but are now venturing out of their conventional roles to become spirited business minds. But theirs is not only helping to promote economic growth. They are also leading social change inside their organizations. However, their journey is far by no means easy. As shown above, rural women entrepreneurs typically encounter contrasting challenges like limited access to finance, inadequate educational and training facilities, social constraints, and insufficient institutional support yet there are increasing number of rural women who are successfully operating and managing businesses through certain enablers. These women started breaking traditional boundaries in line with education, digital literacy, microfinance opportunity, supportive government policies as well as strong community networks. They have been able to access wider markets, and their livelihoods improved with the adoption of innovative approaches, including the use of digital platforms and formation of cooperatives. This study aims at exploring the multi faced experience of rural women entrepreneurs, and understand the key challenges and success factors as well as the broader impact of their entrepreneurial activities on rural development. The research seeks to understand how these dimensions can be analyzed to deliver insights that enable

policymakers, financial institutions and development organization to create inclusive and supportive ecosystems that foster rural women's entrepreneurship as a means to sustainable development.

Statement of the Problem

In spite of growing recognition of women's contribution to rural economies, women rural entrepreneurs still endure many challenges that prevent them from fully taking part in entrepreneurial activities. The constraints of their entrepreneurial potential are limited access to financial resources, lack of formal education and training, restrictive cultural norms, insufficiency of institutional and infrastructure support. The government aims to encourage women's entrepreneurship through several government schemes and development initiatives, but these programmes often fail to realize their implementation and effectiveness at a grassroots level. The fast-changing digital territory offers both positives and negatives for rural women of which it's that women living in rural areas do not capitalize on technology to improve their business capacity due to lack of digital literacy and infrastructure. Additionally, there are no comprehensive studies that detail the lived experiences and ways in which these women have coped in overcoming systemic barriers. This study is relevant, in that it is necessary to look at the enablers and inhibitors faced by Rural women entrepreneurs; to evaluate the impact of entrepreneurship on their socioeconomic position; and to identify strategic measures to have a more inclusive environment that is supportive to women entrepreneurship. There is something to understand about these dynamics so as to be informed in policies and interventions with regard to enabling rural women to be empowered through sustainable entrepreneurship.

Review of Literature

Sharma & Tripathi (2023) The study demonstrates how mobile banking digital tools can enhance rural women entrepreneurs' access to finance and markets. While such infrastructural and digital literacy gaps continue to be challenges. The authors suggest training and support to complement digital initiatives.

Bose & Dutta (2022) Their research shows that rural women can't grow their business because of gender norms and lack of family support. Social barriers have been overcome using community led self help groups. The lack of mentorship in their community and its involvement with the market are emphasized by the study.

Kaur & Singh (2022) Small loans and training through microfinance institutions support rural women to start their businesses. However, their effect is limited by high interest rates and poor market linkages. Improving financial terms and access to markets appear to be the authors' suggestions.

Ahmed et al. (2021) Awareness about these government schemes in Bangladesh was low and they had been underutilized, mainly because of bureaucratic issues and lack of awareness in rural women's entrepreneurship. It is recommended to make processes simpler and reach out to the gender. The paper offers comparative lessons for South Asia.

Research Objectives

1. To identify the challenges faced by women entrepreneurs in rural areas, including financial, social, and infrastructural barriers.
2. To explore the opportunities and support systems that help rural women start and grow their businesses.
3. To analyse the impact of women's entrepreneurship on rural economic development and community empowerment.

Research Methodology

Research Design

The present study adopts a quantitative research design to examine the challenges, support systems, and economic impact of women entrepreneurship in rural areas.

Sampling Method

A simple random sampling technique was used to ensure that every individual in the population had an equal chance of being selected.

Sample Size and Area

The study was conducted among 68 rural women entrepreneurs in the Coimbatore district, representing diverse backgrounds and entrepreneurial ventures.

Data Collection

- **Primary Data:** Collected through a structured questionnaire that included closed-ended questions related to business challenges, income levels, and support systems.
- **Secondary Data:** Gathered from journals, articles, research papers, government reports, and online sources relevant to rural women entrepreneurship.

Tools for Analysis

The following statistical tools were used for data analysis:

1. **Ranking Analysis** – To identify and prioritize the challenges faced by rural women entrepreneurs.
2. **Independent Sample T-Test** – To examine the effect of government support systems on income increase among women entrepreneurs.
3. **One-Sample T-Test** – To compare the post-business income levels of women with a baseline income value and assess the economic impact.

Data Analysis And Interpretation

- (a) To identify the challenges faced by women entrepreneurs in rural areas, including financial, social, and infrastructural barriers.

Table 1- Challenges faced by the Women Entrepreneurs

Barrier	Rank 1	Rank 2	Rank 3	Total Score	Final Rank
Lack of Finance	35	20	13	158	1
Social Restrictions	18	26	24	130	2
Inadequate Infrastructure	15	22	31	120	3

The ranking analysis reveals that lack of finance is the most critical challenge faced by rural women entrepreneurs, receiving the highest total score of 158. This is followed by social restrictions and inadequate infrastructure, ranked second and third respectively. The findings

highlight that financial constraints remain the primary barrier to entrepreneurial growth among rural women.

(b) To explore the opportunities and support systems that help rural women start and grow their businesses.

Independent Sample T-Test

Null Hypothesis (H_0):

There is no significant difference in the mean income increase between women entrepreneurs who received government support and those who did not.

Alternative Hypothesis (H_1):

There is a significant difference in the mean income increase between women entrepreneurs who received government support and those who did not.

Table 2- Opportunities and Support Systems

Group	N	Mean Income Increase	Std. Deviation	t-value	p-value
Received Govt Support	34	15,000	4,200	2.34	0.022*
Did Not Receive Govt Support	34	10,000	3,800		

* $p < 0.05$ indicates statistical significance.

First, an independent sample t test was conducted to determine whether or not there is a significant difference in income increase between rural women entrepreneurs who received government support and those who did not. The findings indicated that the mean income increase was higher (₹15,000, of the total increase of ₹25,000 respectively) among the women who received government support (₹25,000 of total increase) than those which did not receive support (₹10,000). The t value was 2.34 calculated t and with p value of 0.022, which is lesser than 0.05 significance level. Based on that, the null hypothesis is rejected and the alternative hypothesis is proven. This suggests that government support does indeed manifest itself in improving income levels of rural women entrepreneurs, and thus, underscores how important such support systems are to help improve the economic growth and economic empowerment of rural women's businesses.

(c) To analyse the impact of women's entrepreneurship on rural economic development and community empowerment.

One-Sample T-Test

Null Hypothesis (H_0):

There is no significant difference between the average monthly income of women entrepreneurs after starting their business and the expected baseline income of ₹12,000.

Alternative Hypothesis (H_1):

There is a significant difference between the average monthly income of women entrepreneurs after starting their business and the expected baseline income of ₹12,000.

Table 3- Impact of women's entrepreneurship

Variable	Test Value	Mean (Sample)	t-value	df	Sig. (2-tailed)
Monthly Income After Business	12,000	14,300	3.01	67	0.004*

A one sample t test was done to do if average monthly income of rural women entrepreneurs after they started up their own businesses is significantly different from the base line income ₹12,000. We find that the sample mean income is ₹14,300, t value is 3.01 and the p value is 0.004, which is lesser than 0.05 level of significance. Thus, the null hypothesis declines, while the alternative hypothesis is accepted. This suggests that an economically beneficial impact is derived on rural women in respect to economic upliftment, from a statistically significant increase in women's entrepreneurship leading to an increase in monthly income.

Findings

- Rural women's entrepreneurs' biggest challenge is not having enough finance, them is followed by social restrictions and poor infrastructure.
- Government support was shown to have a greater effect in increasing the income of the women who received government support than no support at all.
- Government support systems have an important positive impact on the business growth of rural women.
- After launch of their business, women are earning around ₹14,300 on average per month, while the base line income is ₹12,000 per month.
- Economic uptightment and rural communities development are an outcome of womans entrepreneurship.

Suggestions

- The major barrier to rural women's entrepreneurship is financial limitations. Financial institutions and micro finance agencies should thus create easier loan procedures and such low interest credit schemes as they would be available to rural women entrepreneurs.
- It is necessary for the government to promote awareness and bring more women access to available support schemes and training programs in business development.
- Rural women should be equipped with necessary business, digital, and management skills through regular capacity building workshops and entrepreneurial training sessions.
- Formation of cooperatives and peer groups allow for sharing of resources, exchange of knowledge, as well as tackling common challenges together by the women.
- In developing the roads, electricity, internet and transportation facilities in rural area, investments should be made to support business activity.

- Women are trained on digital marketing, online sales, and use of social media so that they can market to wider markets and expand their business.
- A system to monitor on routine basis the effect of support systems and policies in the rural women entrepreneurs, to ensure its effective implementation and timely improvement.

Conclusion

The study however, points out the great contribution that women entrepreneurship plays in driving rural economic development and social empowerment. The result shows that lacking finance, social restraints and infrastructure inadequacy are the greatest obstacles they encountered in starting their business. Nevertheless, our findings suggest that government support systems matter for increasing their income and business success but also that of women's economic upliftment as compared with income levels before and after starting a business, this shows a positive and statistically significant increase. The study, however, highlights the importance of providing targeted financial support, skill development programs and infrastructural improvements so as to attract more women to take up entrepreneurship. Solution: If the key areas are addressed, policy makers and the stakeholders can create an inclusive and supportive environment for rural women and thus also contribute to sustainable development.

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