

Building Bridges: Networks and Support Systems for Rural Women Entrepreneurs

Dr. Aarti Devi*

Assistant professor, Faculty of Commerce and Management,
SRM University, Delhi-NCR, Sonapat, Haryana.

Dr. Pallavi Jaggi

Assistant Professor, Chandigarh Group of Colleges Jhanjeri, Mohali, Punjab, India - 140307, Department of
Management Studies, Chandigarh School of Business,

Dr. Pooja Muwal

Research Scholar, Haryana School of Business, Guru Jambheshwar University of Science and Technology, Hisar-
125001, Haryana.

1. Introduction

Women constitute around 50% of the total world's population. Approximately 1.3 billion people around the world are living in extreme poverty, and 70% of them are women. Because of this large gender gap, developing countries are constantly working to support and improve the lives of women. Further there is significant differences between men and women in many areas, such as jobs, income, education, access to resources, leadership roles, political representation, making decisions at home, freedom to move, and the ability to stand up for their rights. In order to achieve gender equality and women's empowerment as well as equitable and sustainable economic growth and development, women must have equal access to and control over economic and financial resources. Women are vital to the growth and development of every economy. Therefore, empowering women is crucial for economic development. Employment is the key source of income that provide economic empowerment to individuals. The first step towards empowerment, regardless of gender, is to work for a living. Women's status is closely linked to their financial circumstances, which are influenced by their ability to engage in economic activities (Biswas & Banu, 2023).

Women entrepreneur are key players in any developing country particularly in terms of their contribution to economic development. Entrepreneurship is a process when a person creates new opportunities for innovation, leading to fresh and unique benefits for society (Stam & Spigel, 2017). Entrepreneurship refers to the combination of different elements that make up an enterprise. The main focus of an enterprise is often placed around finding opportunities, encouraging innovation, and using creativity to carry out different projects that promote growth and development. Entrepreneurship is crucial for the ongoing development of contemporary market economies. It creates innovative businesses that foster competition and boost economic growth (Djankoy et al., 2002). Every human being, regardless of gender, possesses an entrepreneurial spirit and nature.

In most Indian contexts, women have a long way to go before they can participate and take on entrepreneurial ventures on an equal footing with males in the process of progress. The main barrier faced by Indian women entrepreneurs is the traditional mindset of male dominance, which discourages them from using their skills and interests to engage in creative endeavours. Women have participated in the workforce at a significantly lower rate than their male counterparts, leading to a reliance on fathers or brothers before marriage and husbands after marriage (Tacoli & Satterthwaite, 2013). With the shifting global landscape and the emphasis on the advancement of women entrepreneurs, things are changing and more women are stepping up to pursue inventions and business ventures outside the home. The perspective of women entrepreneurs in India is evolving as a result of various factors, such as expanded access to higher education and technical training, greater awareness, supportive government policies and initiatives (Radadiya, 2012) and urbanisation (Tacoli & Satterthwaite, 2013).

Traditionally, Indian women were mostly involved in the "3Ks" (kitchen, kids, and knitting) - household chores. After that, women started focussing on their own personal and professional development, shifting to the "3Ps"—Pickles, Powder, and Pappad—as a result of improved access to education and shifting economic conditions, which created prospects for entrepreneurship. Over the time, women focus further evolved to the "3Es": engineering, electronics, and energy and they contribute significantly in the economic development of India. Jyoti Naik, President of Shri Mahila Griha Udyog Lijjat Papad, is a prominent illustration of this journey and a testament to the increasing role that women are playing in entrepreneurship (Agarwal & Lenka, 2018).

According to Cabrera and Mauricio (2017), women make up around half of the population, and entrepreneurship is not limited to just one gender, therefore the country's economic progress would be uneven without their participation in entrepreneurial activities. Although there is a nearly equal number of women, there is still a significant income gap, especially in India. Consequently, it is essential to investigate the causes of economic inequality and devise strategies to elevate the status of women.

2. Need of rural entrepreneurship in India

The overall growth of India's economy depends on rural entrepreneurship. Since a sizable section of Indians live in rural areas, it is imperative that we concentrate on improving their economic standing. In order to alleviate the problem of unemployment in rural areas, rural entrepreneurship is essential in creating jobs. Along with offering prospects for income, it also contributes to closing the economic gap between rural and urban areas. Additionally, encouraging rural business can lessen the number of people moving from rural to urban areas, which will result in more balanced regional growth.

Rural women have several reasons and incentives for launching businesses or engaging in other economic ventures. The main motivations include financial gain or an alluring source of income, living a better life, having access to loans, advantageous government policies, being inspired by success stories, feeling satisfied personally, wanting to use one's own abilities, the unfavourable current work environment, wanting to employ oneself and others, feeling secure in one's career and family life, satisfying one's creative urge through family business experience, self-assurance, being unable to find a suitable job or work, family support and advice, economic necessity, and so forth (Afrin et al., 2008). In addition, Jyoti et al. (2011) demonstrated that various factors- both positive and negative- such as social, psychological, financial, problem-solving, pull, and push factors, are the key determinants of the entrepreneurial orientation and satisfaction of women entrepreneurs. The study's findings also emphasize the importance of financial factors in influencing the satisfaction levels of women entrepreneurs.

Furthermore, the majority of rural industries support sustainable growth by being more environment friendly. India can raise the standard of living in its villages, increase their level of self-sufficiency, and contribute to the country's overall economic growth by encouraging rural entrepreneurship. Following point shows the importance of Rural entrepreneurship:

- Employment Creation: By generating jobs, rural entrepreneurship can dramatically lower unemployment rates in these areas.
- Income Generation: It aids in bridging the income gap between those living in rural and urban areas.
- Reducing Migration: By generating jobs in villages, it lowers the amount of people moving from rural to urban areas.
- Sustainable Development: The environmentally friendly nature of rural enterprises contributes to sustainable development.
- Raising Living Standards: It raises living standards in rural regions by creating jobs and revenue.
- Balanced Regional Development: Fostering rural-based business results in harmonious regional growth throughout the nation.

3. Present scenario of rural entrepreneurship in India

According to the World Development Indicators, the female labor force participation rate for individuals aged 15 and above in India increased by 4.7 percentage points in 2023, reaching a rate of 32.68%. However, India ranks fourth among South Asian nations in terms of female labor force participation rate. According to Figure 1, Bhutan leads South Asian countries in female labor force participation, with Maldives, Bangladesh, and India following closely behind. In contrast, Pakistan and Afghanistan have the lowest rates of female labor force participation in the region.

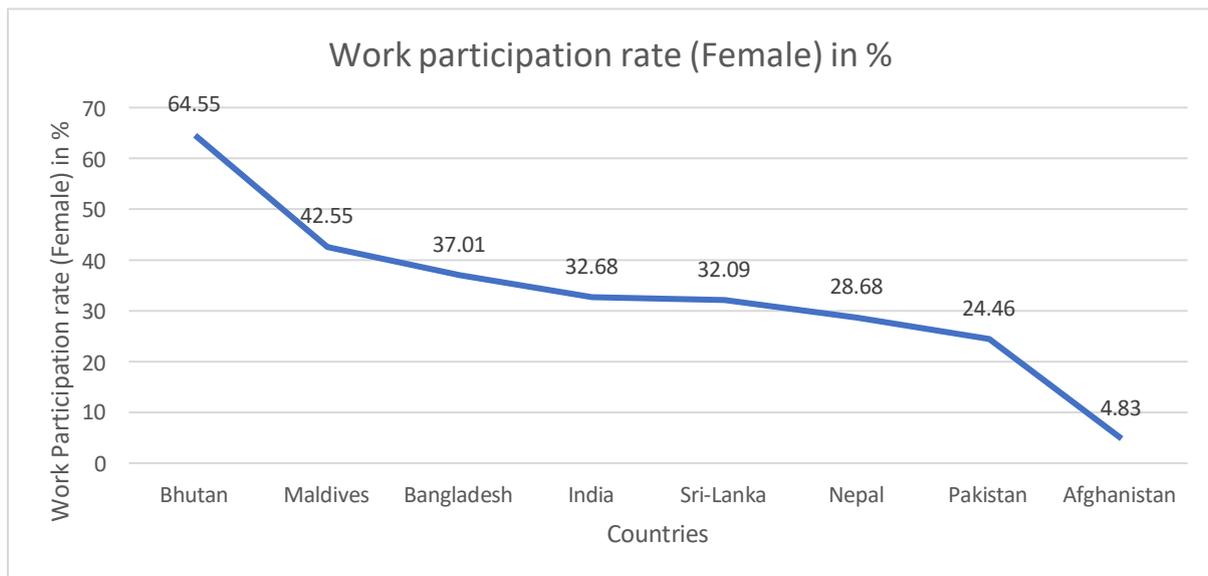
Table 1: Female Labor Force Participation Rate Among South Asian Nation

Sr. No.	Country Name	Work participation rate (Female) in %
1.	Bhutan	64.55
2.	Maldives	42.55
3.	Bangladesh	37.01
4.	India	32.68
5.	Sri-Lanka	32.09
6.	Nepal	28.68

7.	Pakistan	24.46
8.	Afghanistan	4.83

Source: World Development Indicators

Fig 1: Female Labor Force Participation Rate Among South Asian Nation



Further we analyze the Work-Force Participation rate (%) in India from the data of Census 2011 and PLFS data for the year 2022-23. Table 1 showed that, India as a whole has seen a significant rise in rural female workforce participation, reflecting broader national trends towards higher female employment in rural areas. The increase of 10.7 percentage points indicates positive

shifts, possibly driven by economic development initiatives, government policies promoting women's empowerment, and changing social dynamics across rural regions.

Over the time period, it has been observed that a significant trends in rural female workforce participation across various states from 2011 to 2022-23. Overall, most states experienced an increase in participation, indicating a notable shift in the labour market involvement of rural women. A few states, however, witnessed a decline in participation, likely due to economic or social changes that may have impacted employment opportunities. Further, urban women's participation remains lower than that of their rural counterparts, likely due to factors such as increasing number of women pursuing education, Family Constraint, household income effects, and a lack of job opportunities (Rustagi, 2013).

States such as Himachal Pradesh, Nagaland, and Sikkim demonstrated the most significant increases in rural female workforce participation. Himachal Pradesh saw a rise from 47.4% in 2011 to 72.0% in 2022-23, marking a 24.6 percentage point increase. Similarly, Nagaland and Sikkim recorded sharp increases, with rural female participation rates reaching 69.6% and 74.1%, respectively, in 2022-23. These states exemplify the growing engagement of rural women in the workforce, reflecting successful economic or policy interventions.

Several states, including Gujarat, Odisha, and Madhya Pradesh, exhibited moderate increases in rural female workforce participation. Gujarat saw an increase of 22.2 percentage points, rising from 32.0% in 2011 to 54.2% in 2022-23. Odisha and Madhya Pradesh also experienced substantial gains, showing steady progress in rural female employment. These moderate increases suggest that rural women in these regions are increasingly contributing to the workforce, though at varying rates.

On the other hand, some states, such as Manipur and Assam, experienced declines in rural female workforce participation. Manipur's participation rate dropped by 12.5 percentage points, from 41.2% in 2011 to 28.7% in 2022-23. Assam also saw a decrease of 4.4 percentage points during the same period. These declines highlight potential challenges in these regions that may be limiting female employment opportunities, warranting targeted interventions to reverse the trend.

Table 1: State-wise Workforce Participation Rate (%) in 2011 and 2022-2023.

State and UT	State-wise Workforce Participation Rate (%) (Census 2011 data, Office of the Registrar General, India)			State-wise Workforce Participation Rate (%) (PLFS Data 2022-2023, Ministry of Statistics and Programme Implementation, India)		
	Rural female	Urban female	Total	Rural female	Urban female	Total
A & N Islands	17.9	17.7	17.81	45.2	33.0	39.8
Andhra Pradesh	44.6	19.1	36.16	50.2	29.9	44
Arunachal Pradesh	39.5	21.3	35.44	60.8	31.1	56.0
Assam	23.7	14.9	22.46	19.3	25.3	19.6
Bihar	20.2	10.4	19.07	23.0	11.4	22.0
Chandigarh	14.2	16.0	16.00	26.1	20.5	20.8
Chhattisgarh	46.3	17.4	39.70	65.8	30.9	58.6
D&N Haveli	33.4	14.7	25.25	52.2	24.6	35.4
Daman & Diu	15.9	14.5	14.89			
Delhi	9.7	10.6	10.58	3.9	14.8	14.5
Goa	22.6	21.5	21.92	21.7	25.6	24.0
Gujrat	32.0	11.4	23.38	54.2	25.5	41.7
Haryana	20.8	12.1	17.79	20.5	18.2	19.7
Himachal Pradesh	47.4	19.9	44.82	72.0	28.5	67.6
Jammu & Kashmir	20.8	14.5	19.11	52.5	21.0	46.9
Jharkhand	35.0	10.1	29.10	52.3	15.7	45.5
Karnataka	38.8	20.8	31.87	42.0	28.8	37.2
Kerala	20.2	16.0	18.23	37.0	29.3	33.5
Lakshadweep	12.6	10.5	10.96	8.9	16.5	14.8
Madhya Pradesh	39.3	15.1	32.64	52.0	20.6	43.8
Maharashtra	42.5	16.8	31.06	49.8	25.9	39.8
Manipur	41.2	33.2	38.56	28.7	33.0	29.9
Meghalaya	35.0	23.6	32.67	61.6	33.1	56.0
Mizoram	41.9	31.1	36.16	47.3	40.0	43.8
Nagaland	52.3	25.9	44.74	69.6	45.8	62.9
Odisha	29.7	14.1	27.16	46.5	25.9	43.6

Puducherry	21.1	16.1	17.63	47.0	23.1	31.6
Punjab	14.3	13.2	13.91	26.3	23.2	25.2
Rajasthan	42.7	12.0	35.12	54.8	20.9	46.5
Sikkim	44.6	24.8	39.57	74.1	33.0	66.4
Tamil Nadu	41.2	21.8	31.80	47.5	26.8	38.6
Tripura	26.3	16.0	23.57	36.6	26.8	34.8
Uttar Pradesh	18.3	11.3	16.75	35.2	12.6	30.6
Uttarakhand	32.9	11.3	26.68	44.1	15.1	37.0
West Bengal	19.4	15.4	18.08	36.2	26.1	33.1
Ladakh	-	-	-	57.2	38.2	55.6
India	30.0	15.4	25.51	40.7	23.5	35.9

Source: Census 2011, PLFS 2022-2023.

4. Challenges faced by women entrepreneurs in rural area:

Due to economic reforms that are more in line with Western values and provide women with more opportunities to launch, build, and oversee their own companies, the number of female entrepreneurs is rising in Asian nations. But in rural area women still faces several challenges.

4.1 Economical Problem

This includes the financial problem faced by the women related to lack of financial knowledge (Agarwal & Lenka, 2016), shortage adequate finance (Panda, 2018; Ghouse et al., 2021; Aravamudhan et al., 2024), low risk bearing capacity (Gautam & Mishra, 2016; Mwobobia, 2012; Khare 2019), difficulties in obtaining credit from financial institutions (Khare, 2019), weak bargaining power (Aravamudhan et al., 2024), lack of collateral and lengthy loan procedure (Garg & Agarwal, 2017; Mwobobia, 2012). Sometime women and small entrepreneur also ignored by the financial institutions due to less credit worth and more chances of business failure (Gautam & Mishra, 2016; Koneru, 2017). This makes it Difficult to obtain the funding needed for a start-up, which is one of the biggest obstacles facing female entrepreneurs in general (Elkafrawi & Refai, 2022).

4.2 Social Problem

Women continuously battle to strike a balance between their personal goals and societal expectations. Women entrepreneur frequently experience stress and overload from juggling work and family obligations. In addition, women face pressure to fill their traditional roles as the primary caretakers of their children and to completely forgo business in order to conform to patriarchal notions of what it means to be a “good wife” and homemaker (Panda, 2018; Lenka & Agarwal, 2017; Koneru, 2017; Ghouse et al., 2021). These traditions and customs not only limit women's ability to pursue entrepreneurial endeavors, but they also put pressure on men, who must choose between pleasing their community and supporting their wives so that they can contribute to the family's income (Elkafrawi & Refai, 2022; Aravamudhan et al., 2024). This demonstrates how family members' and the community's unfavorable opinions and attitudes prevent them from running their businesses profitably (Chinomona & Maziriri, 2015).

The fact that women are often too busy with work and family obligations to join these beneficial association obviously restricts the opportunities available to female entrepreneurs (Mwobobia, 2012; Khare, 2019). Further the study of Rani and Sinha (2016) on the status of rural entrepreneurship in Haryana found that majority of women faced the problem of lack of support from their family members. Siddiqui (2012) has pointed out that women need to seek permission from a male family member to start their own business, and additionally, many are hesitant to invest in businesses run by women. Moreover, studies have revealed that women entrepreneurs usually join family businesses as partners, primarily with a parent or husband (Halkias et al., 2011).

4.3 Awareness Problem

In India, the literacy rate among women is significantly low. This lack of education poses a major challenge for rural women aspiring to start their own businesses (Gautam & Mishra, 2016; Koneru, 2017). Women entrepreneurs in India and other developing nations have been confronted with various skill-related obstacles, such as inadequate and timely entrepreneurial training and education (Gautam & Mishra, 2016), lack of prior managerial and industrial experience (Gautam & Mishra, 2016; Khare, 2019), lack of technical and general skill (Garg & Agarwal, 2017; Ghose et al., 2021). Further, Rani and Sinha (2016) and Panda (2018) have also pointed out that women entrepreneurs in rural areas face additional obstacles, including a lack of awareness about credit facilities. Moreover, their limited literacy levels regarding technological advancements and access to raw materials also impact their potential to succeed (Siddiqui, 2012; Khare, 2019). Failure to provide women with adequate education and training is another barrier to the success of microenterprises. A significant proportion of women lack sufficient technical and professional training to launch their own business (Khare, 2019). Due to cultural norms, girls were not afforded the same opportunities to learn as males, particularly in rural areas. As a result, they received little to no education or training, which can have an impact on their ability to perform well in the future (Mwobobia, 2012). Poor education levels combined with a lack of relevant training programs (finance, marketing, human resources, etc.) restrict the career options available to rural women, forcing them into low-skilled jobs. Women's inability to select suitable business locations is further impacted by their lack of administrative and marketing skills, which raises the possibility of a business failure (Elkafrawi & Refai, 2022; Chinomona & Maziriri, 2015).

4.4 Lack of awareness about government scheme and policy

Rani and Sinha (2016) and Garg and Agarwal (2017) have observed that women are frequently uninformed about diverse government schemes introduced by the government, resulting in their exclusion from the benefits provided. Similarly, Aravamudhan et al. (2024) have stated in their study that women encounter significant challenges in pursuing their entrepreneurial journey, including inadequate regulatory regulations, problems in attracting customers, and a lack of government support.

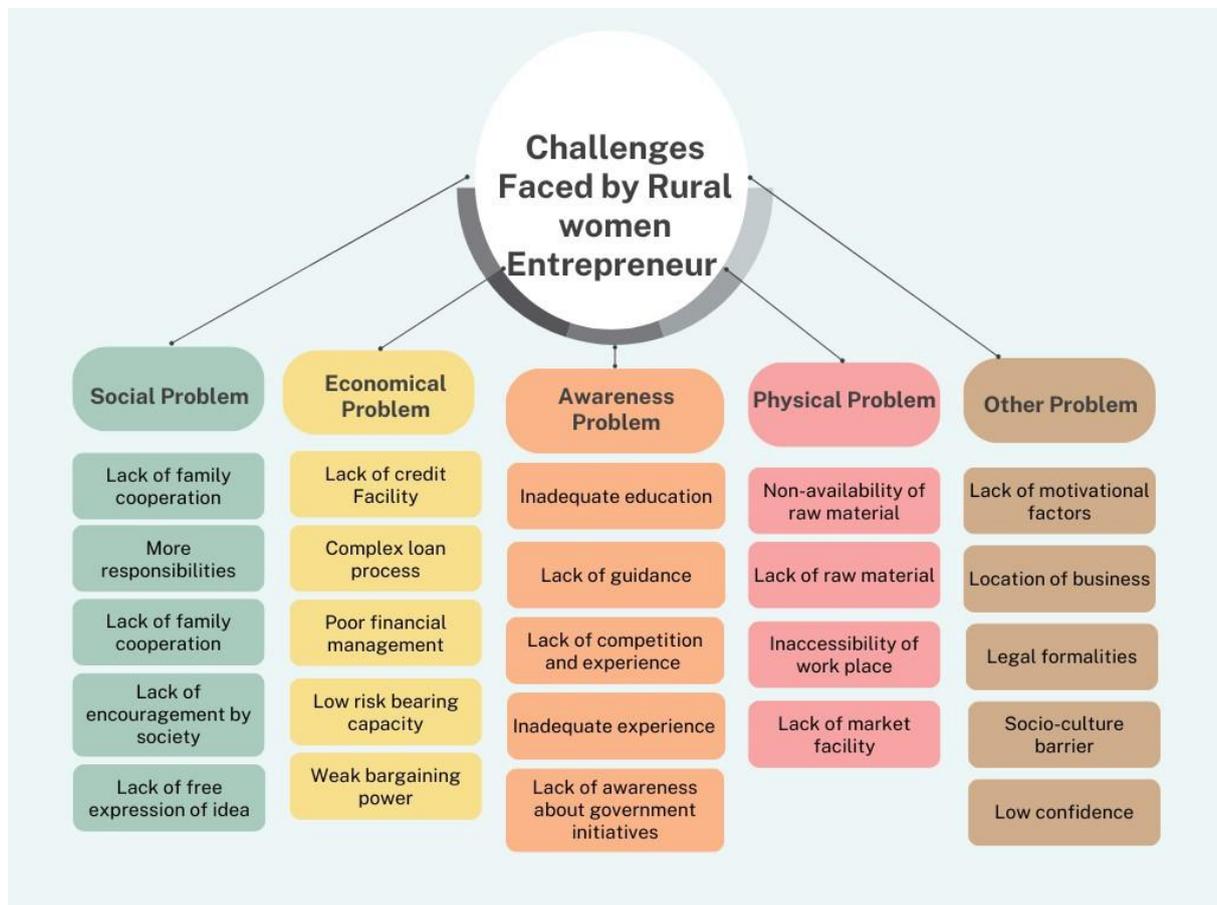
4.5 Physical problem

Indian women entrepreneurs face a major obstacle due to their limited participation in professional networks, both formal and informal. This lack of access to networks, combined with inadequate financial resources and working capital, poses a significant challenge to their entrepreneurial success (Siddiqui, 2012; Koneru, 2017). Moreover, research has shown that bank employees sometimes exhibit gender bias, preferring to interact with male business partners and disregarding the contributions of female entrepreneurs (Mwobobia, 2012). Further Male entrepreneurs with vast expertise and those in organized sectors offer stiff competition to female-owned businesses. Moreover, a significant number of female-owned businesses have inadequate organizational structures, which makes it even more difficult for them to compete in organized sectors (Khare, 2019; Koneru, 2017). Chinomona and Maziriri (2015) demonstrated that female entrepreneurs—particularly those operating in the knitting, sewing, fast food, and printing industries—emphasized that a lack of resources or equipment prevents them from being successful in their economic endeavors.

4.6 Other problems

1. Lack of Motivational Factors (Rani & Sinha, 2016; Garg & Agarwal, 2017; Elkafrawi & Refai, 2022; Aravamudhan et al., 2024)
Location of Business (Rani & Sinha, 2016; Garg & Agarwal, 2017; Ghose et al., 2021)
2. Legal Formalities (Garg & Agarwal, 2017; Ghose et al., 2021; Khare, 2019)
3. Socio-culture barrier (Gautam & Mishra, 2016; Halkias et al., 2011; Chinomona & Maziriri, 2015)
4. Low level of confidence (Siddiqui, 2012; Halkias et al., 2011; Koneru, 2017).

After reviewing the literature on the challenges faced by women entrepreneurs, this study categorizes the various problems into specific categories. These categories are given below:



Source: Authors created

5. Government's role in fostering female entrepreneurs in India

Since women's participation is essential to the development of entrepreneurship, it is imperative to accelerate the growth and development of female entrepreneurs. Thus, in order to encourage women to actively engage in business endeavours, a welcoming atmosphere must be established. Government and non-government organisations as well as regulatory and promotional bodies must step up and assist the advancement of women entrepreneurs in India. To encourage more women to become entrepreneurs and become important players in the country's growth and development, the Indian government has put in place a number of initiatives. Five-year plans, starting with the Fifth Five-Year Plan (1974–78), have been used to include these initiatives into the nation's development strategies. Since then, the welfare of women has occupied a larger portion of these plans, with a particular emphasis on empowering women through entrepreneurship activities. To facilitate women's entrepreneurship, the Indian government has established various training and development programs aimed at promoting employment growth. These initiatives include:

Table 2: List of Government Schemes for Females Entrepreneurs in India

Name of the Scheme	Sponsored by	Benefit if the scheme	Eligibility Criteria

Skill Upgradation and Mahila Coir Yojana	Ministry of Micro, Small and Medium Enterprises	A two-month training program with a stipend of Rs. 3,000 per month for skill development of women in the coir industry. Provides spinning equipment at a subsidized rate after training.	Rural women artisans in coir-producing regions.
Mahila Samridhi Yojana	Ministry of Social Justice and Empowerment	Micro Finance scheme offering affordable financing with a reduced interest rate, up to Rs. 1,40,000/- to support financial goals.	Women from backward classes with a family income less than Rs. 3 lakhs per year.
Women Entrepreneurship Platform (WEP)	Niti Aayog	Provides information and services in six main areas: funding, networking, compliance, incubation, marketing, and mentorship.	Existing and aspiring women entrepreneurs.
Trade Related Entrepreneurship Assistance and Development (TREAD)	Ministry of Micro, Small and Medium Enterprises	Financial assistance up to 30% of project cost to NGOs supporting women entrepreneurship; remaining 70% provided by banks as loans.	NGOs with experience in managing programs for low-income women.
Support to Training and Employment Programme for Women	Ministry of Women and Child Development	Provides employability skills and competencies for women to become independent entrepreneurs.	Indian women aged 16 years and above.
Mudra Yojana for Women / Mahila Udyami Yojana	Ministry of Finance	Loans up to Rs. 10 lakhs at a reduced interest rate without collateral, with flexible repayment terms.	Women entrepreneurs.

Stand-Up India	Small Industries Development Bank of India (SIDBI)	Financial support for SC/ST and/or women entrepreneurs to establish greenfield projects in manufacturing, trading, services, or agriculture. Loans range from Rs. 10 lakhs to Rs. 1 crore.	SC/ST and/or women entrepreneurs, above 18 years of age.
Mahila Udyam Nidhi Yojana	Punjab National Bank and Ministry of Finance	Soft loans up to 25% of project cost or Rs. 2.5 lakhs to help women entrepreneurs set up new projects or rehabilitate viable sick projects.	Existing and new MSME or Tiny Units women entrepreneurs.
Dena Shakti Scheme	Dena Bank	Loans and working capital at concessional rates for up to 3 years for women in retail, service activities, manufacturing, and self-employment.	Women involved in retail, service, manufacturing, and self-employment.
Stree Shakti Package for Women Entrepreneurs	State Bank of India	Loans and working capital at concessional rates for retail traders, business enterprises, professionals, and SSI units.	Women entrepreneurs.
Cent Kalyani Scheme	Central Bank of India	Encourages women entrepreneurs to start or expand projects with financial support.	New and existing women entrepreneurs.
Udyogini Scheme	Women Development Corporation	Provides collateral-free loans up to Rs. 3 lakhs for starting a micro-enterprise.	Karnataka women with family income up to Rs. 1.5 lakhs per year.
Mahila E-Haat	Ministry of Women and Child Development	An online marketing platform for women to showcase and sell products.	Indian women aged above 18 years.

Pradhan Rozgar (PMRY)	Mantri Yojana	Ministry of Micro, Small and Medium Enterprises	Provides financial assistance for setting up self-employment ventures in industry, service, and business sectors.	Unemployed educated youth aged 18-40 years with family income below Rs. 40,000 p.a.
Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)	Rural Development Mission	Ministry of Rural Development	Provides skill development and employment opportunities to rural women, promoting self-employment and entrepreneurship.	Rural women aged 18-45 years.
Annapurna Scheme	Government of India's Ministry of Social Justice and Empowerment		Provide loan up to Rs. 50,000 for a time period of 36 months to meet their working capital requirement.	Women entrepreneur aged 18 year or above and engaged in food catering business
Bhartiya Mahila Bank Business Loan	Bhartiya Mahila Bank fully owned subsidiary of State Bank of India		Provide low-interest loans to female entrepreneurs so they can start or grow their enterprises for various time- period without any collateral for the loan amount up to Rs. 1,00,00,000.	Women entrepreneurs in various sectors.

SIDBI's Mahila Udyam Nidhi Scheme	Small Industries Development Bank of India (SIDBI)	provides loans at marginal rates of interest to female entrepreneurs who work in small-scale sectors so they can grow their enterprises.	Women in small-scale industries with minimum 51% shareholding in business.
Rashtriya Mahila Kosh (RMK)	Ministry of Women and Child Development	Provide micro credit facility on non-collateral and hassle-free manner to women for income-generating activities through Self Help Groups (SHGs).	Women from economically weaker sections and informal sector.

Source: Authors created

6. Success stories of rural entrepreneurs

6.1 Kanika Talukdar (Assam): Kanika Talukdar became a widow at the young age of 27. To support herself, she started producing vermicompost. With an initial investment of just Rs 500, she produced her first batch of 800 kg in 2014. Today, Kanika is a thriving rural entrepreneur from Nalbari, Assam, supplying her compost products across the country. With a monthly income of Rs 3.5 lakh, she not only helps hundreds of farmers with affordable compost but also creates job opportunities for many people around her.

6.2 Rubi Pareek (Rajasthan): Rubi Pareek from Mahua village in Rajasthan faced a tough time after her father's death from cancer when she was just a year old. She had to stop her education after class 10 because her family didn't want her to study further. At 19, she married Om Prakash Pareek and moved to Khatwa village, where she developed an interest in farming.

Rubi's husband encouraged her to attend a training session on organic farming in 2006. She started trying out organic methods on a small part of their land, even though the crops didn't do well at first. But she didn't give up. With help from NABARD, she set up a big composting unit in 2008, which made her farming more successful.

Soon, Rubi's farm became an example for organic farming, and many people came to learn from her. Today, her 12-acre farm is fully organic and grows many crops and medicinal plants. Rubi and her husband sell compost and organic materials, but they also give them away for free to farmers who can't afford them. This helps spread sustainable farming practices in the region.

Pabiben Rabari (Gujrat): From a daily wage worker to a renowned artisan and entrepreneur, Pabiben Rabari hails from the Gujarati village of Bhadroi. She pioneered the needlework technique known as "Hari Jari" and founded the Pabi Bags company, which manufactures popular shopping bags. Despite facing financial hardships and being unable to pursue her education, Pabiben learned traditional needlework from her mother.

Her unique Hari Jari needlework quickly gained recognition, contributing to Pabi Bags' immense success in India and internationally. By providing job opportunities and skills training, Pabiben's company has empowered over 160 women in her community and currently employs more than 50 women. Her journey is an inspiring story of resilience, determination, and the preservation and promotion of traditional crafts.

6.3 Hemlata Kushwaha (Uttar Pradesh): Hemlata Kushwaha, a trailblazer from Garapur Village in Uttar Pradesh, India, has been instrumental in empowering women through Self-Help Groups (SHGs) for over 11 years. With her leadership, women have accessed micro-credit facilities for various purposes, fostering their saving capacity, entrepreneurial spirit, and decision-making abilities. These loans have enabled women to launch their own ventures, such as cosmetic shops, grocery stores, and more, promoting financial independence and economic growth.

In partnership with Prabha Samruddhi Farmer Producer Company, a Grameen partner, the community has benefited from a dual advantage. The Farmer Producer Organization (FPO) has not only provided a market for local produce but also created employment opportunities for women. They are involved in various services, including packaging of Umang atta (UPPRO's wheat flour brand name), crafting sweet boxes, and preparing lunch boxes for meetings. This initiative has enhanced their skills, confidence, and economic stability.

6.4 Shehnaz (Punjab): To improve their families and society, women must be financially independent and well-educated in this age of inflation. The Bathinda district's Smt. Shehnaz is the perfect example of this. Before being married, Shehnaz completed her matriculation and continued her education while taking care of the home. She obtained degrees in fashion design with a B.Ed., M.A., and M.Sc. because to her insatiable curiosity.

Shehnaz's parents had kidney problems, diabetes, and arthritis. She saw that their ill health was a result of eating food of low quality. Her father's health significantly improved after she started providing them with wholesome meals. After that, she concentrated on encouraging a healthy diet, and since 2012, she has been in contact with experts from the Farm Advisory Service Centre and Krishi Vigyan Kendra (KVK) to get technical advice.

After obtaining beekeeping training, Shehnaz and her family began with 300 honeybee boxes. Shehnaz takes care of marketing, and her husband oversees the beekeeping enterprise. She adds value by offering body washes and honey face packs, which are well-liked since they contain apricot seeds. She also received training in food processing and the preservation of fruits and vegetables, which allowed her to produce a line of in-demand pickles, chutneys, and jams.

Shehnaz started a Farmers Self-Help Group and Fresh Hub, a company, in 2014 to market her goods. Selling goods in glass jars free of bacteria, emphasising wholesome, pesticide-free materials, and making over Rs. 10 lakh a year are some of her accomplishments. Shehnaz was awarded the State Awardee Sardarni Jagbir Kaur Memorial Award in 2015 by the Union Ministry of Food Processing in recognition of her services. Her success is still fuelled by her creative thinking, which also motivates others.

7. Conclusion and future direction

Women constitute around half of the total population but still India face a significant difference between male and females in various aspect like jobs, income, decision making, freedom to move, and ability to standup for their rights. This paper also describe various obstacles in the path of women entrepreneurship such as lack of family cooperation, more responsibilities, lack of credit facility, lack of guidance, and various socio-culture barriers. Further the increasing rate of unemployment, low economic power, and poverty have made it difficult for women to start their own businesses. This difference and obstacles can be reduced by providing equal access over economic, financial, and educational resources. To achieve effective and efficient education, which leads to global competitiveness, a lot of work needs to be done. Grooming women entrepreneurs is a collaborative effort involving multiple perspectives, which cannot be achieved only by universities. Universities and higher educational institutions help to provide entrepreneurial education and produce excellent graduates who are ready for employment and creating their own business. Further, partnership between government bodies and educational institutions can help to reduce the gap between the academic education and practical entrepreneurial success. Therefore, government of India and private institutions launch various programs and policies which are required to encourage the spirit of entrepreneurship among women.

Hence, in order to achieve the dual goal of economic empowerment and equal justice government and policymakers should focus on creating a system that includes accessible financial resources, mentorship programs, and targeted training that equips women with the necessary skills and knowledge.

Further due to some limitation of time and money constraint this study includes the present scenario of women entrepreneurship but in future researcher may conduct a study which describe the impact of technology, existing policy, training, and education initiative on the success of women entrepreneurship in India. Additionally, longitudinal research can be conducted on the long-term outcomes of women-led businesses and their impact on regional and national economic development could provide valuable insights to shape future interventions and policies.

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