

The impact of Entrepreneurship Development on the Economic Empowerment of Rural Women

Onyeka-Udeh, Virginia

Department of Business Administration,
Faculty of Management Sciences,
Enugu State University of Science and Technology (ESUT),
Enugu State, Nigeria.
DOI: 10.56201/wjeds.v9.no6.2024.pg143.157

Abstract

This study examines the impact of entrepreneurship development programs on the economic empowerment of rural women, focusing on the barriers they encounter and potential strategies for enhanced support. Data were collected from 240 rural women through surveys, revealing that 65.0% of participants reported improvements in financial stability, with 75.0% noting enhanced market access. Despite these positive outcomes, significant barriers remain, primarily financial constraints, limited market access, and insufficient business training. The study identifies key recommendations for addressing these challenges, including increasing access to financial resources, expanding business training and mentorship, and establishing local entrepreneurship centers. These findings highlight the effectiveness of current programs while underscoring the need for targeted interventions to overcome remaining obstacles and further support rural women entrepreneurs in achieving sustained economic empowerment.

Keywords: *Entrepreneurship, Economic Empowerment, Rural Women, Support Programs, Business Barriers*

1. Introduction

Entrepreneurship has become a pivotal force for economic advancement, particularly in rural regions where traditional opportunities are often limited. For rural women, entrepreneurial ventures can serve as a powerful tool for economic empowerment and improved quality of life. By engaging in entrepreneurship, these women can overcome barriers such as limited access to traditional employment and create their own business opportunities, leading to increased income, job creation, and enhanced social status (Agarwal, 2021).

However, despite the potential benefits, rural women frequently face significant challenges that impede their entrepreneurial success. These obstacles include inadequate access to education and training, limited financial resources, and restricted market opportunities (Ghosh & Dey, 2022). Social and cultural norms further exacerbate these challenges, often restricting women's ability to participate fully in the economic sphere and limiting their access to necessary support networks (Chauhan, 2023).

Addressing these barriers is crucial not only for individual empowerment but also for broader economic development. Effective entrepreneurship development programs are essential in this regard. By providing targeted interventions such as specialized training and accessible microfinance, these programs can help rural women build the skills and confidence needed to succeed in business (World Bank, 2023). Recent research emphasizes the importance of tailored support mechanisms, which can significantly improve entrepreneurial outcomes for rural women by directly addressing their unique needs (UN Women, 2022). This study aims to delve into how such entrepreneurship development initiatives impact the economic empowerment of rural women, analyzing both the achievements and ongoing challenges.

Statement of the Problem

In an ideal scenario, entrepreneurship development would provide rural women with comprehensive access to resources, education, and financial services, enabling them to start and grow successful businesses. This support would lead to increased income levels, job creation, and improved social status, fostering economic growth within rural communities and contributing to broader national development.

Unfortunately, the current situation is far from this ideal. Rural women frequently face substantial obstacles that impede their entrepreneurial efforts. These challenges include limited access to quality education and vocational training, inadequate financial resources, and restricted market opportunities. Additionally, socio-cultural norms often restrict their participation in economic activities, further compounding these difficulties. Entrepreneurship development programs that are not specifically tailored to address these unique barriers fail to provide effective support, leading to continued struggles for rural women entrepreneurs and insufficient economic impact.

If these issues are not addressed, the disparities and inequalities faced by rural women will persist, potentially worsening over time. The continued underutilization of this significant segment of the population could impede broader economic development efforts and perpetuate cycles of poverty and inequality. Without targeted interventions, rural communities will miss out on the benefits of enhanced entrepreneurial activity, such as job creation and economic diversification. Furthermore, the ongoing exclusion of rural women from meaningful economic participation will reinforce systemic gender inequalities and limit sustainable growth opportunities.

Objectives of the Study

The main objective of the study is to ascertain the impact of entrepreneurship development on the economic empowerment of rural women. The specific objectives of the study are to:

- i. To evaluate the impact of entrepreneurship development programs on the economic empowerment of rural women.
- ii. To identify the key barriers faced by rural women entrepreneurs in their business ventures.
- iii. To recommend strategies for enhancing support mechanisms for rural women entrepreneurs.

Research Questions

The study provided answers to the following research questions.

- i. What is the impact of entrepreneurship development programs on the economic empowerment of rural women?
- ii. What are the primary barriers that rural women face when starting and sustaining their businesses?
- iii. What strategies can be implemented to improve support mechanisms for rural women entrepreneurs?

Statement of Hypotheses

The following hypotheses in null form (H_0) guided this study:

- i. There is no significant impact of entrepreneurship development programs on the economic empowerment of rural women.
- ii. There are no primary barriers faced by rural women when starting and sustaining their businesses.
- iii. There are no effective strategies to improve support mechanisms for rural women entrepreneurs.

2. Literature review

Conceptual Review

Concept of Entrepreneurship Development

Entrepreneurship Development is a multifaceted concept that plays a crucial role in fostering economic growth and individual empowerment. At its core, entrepreneurship development refers to a range of activities aimed at improving individuals' abilities to create and manage successful businesses. This includes providing business training, which equips entrepreneurs with essential skills in areas such as business planning, marketing, and financial management (Kumar & Kumar, 2023). Access to finance is another critical component, as financial resources are necessary for starting and scaling businesses. This often involves providing microloans, grants, or venture capital tailored to the needs of entrepreneurs (Zhang & Zhang, 2024). Additionally, mentorship and support networks are vital, offering guidance, advice, and connections that can significantly enhance the success rate of new ventures (Morris et al., 2022).

For rural women, entrepreneurship development can be particularly transformative. It offers a pathway to financial independence and improved quality of life by allowing them to create their own economic opportunities. This is crucial in rural settings where traditional employment opportunities may be scarce. Effective entrepreneurship development programs are designed to address the specific challenges faced by rural women, such as limited access to education and financial services, thereby fostering their ability to start and sustain businesses (Brixiova et al., 2022).

Economic Empowerment

Economic empowerment involves enabling individuals to gain control over economic resources and decision-making processes, leading to better economic outcomes and enhanced quality of life. For rural women, entrepreneurship can be a powerful tool for achieving economic empowerment. Through entrepreneurial activities, women can

improve their income levels, create jobs, and enhance their social standing within their communities (Kabeer, 2016).

Economic empowerment through entrepreneurship involves several key aspects. First, it provides women with the means to achieve financial stability and independence. Second, it enables them to contribute to their local economies by creating new business opportunities and jobs. Third, it enhances their social influence and status, challenging traditional gender norms and promoting gender equality (Agarwal, 2021). Thus, economic empowerment through entrepreneurship not only benefits individual women but also has broader implications for community development and economic growth.

Barriers to Entrepreneurship

Despite its potential benefits, entrepreneurship for rural women is often hindered by various barriers. Limited access to education and vocational training restricts women's ability to acquire the skills needed for successful entrepreneurship. Many rural women lack opportunities to receive formal business education, which impedes their ability to develop and manage businesses effectively (Ghosh & Dey, 2022).

Access to finance is another significant barrier. Rural women often face difficulties in obtaining loans or credit, which are essential for starting and expanding businesses. Financial institutions may have stringent requirements or may not offer services tailored to the needs of rural women (World Bank, 2023).

Market access challenges further complicate the situation. Rural women entrepreneurs may struggle to reach broader markets due to inadequate infrastructure, transportation issues, and limited networking opportunities. This restricts their ability to sell products and services beyond their local communities (UN Women, 2022).

Finally, socio-cultural norms play a critical role in shaping entrepreneurial opportunities for rural women. Traditional gender roles and cultural expectations can restrict women's participation in economic activities and limit their access to necessary resources and support networks (Chauhan, 2023). These norms often perpetuate gender inequality and hinder the effectiveness of entrepreneurship development programs.

Theoretical Review

This theory was theoretically underpinned on Resource-Based View (RBV) and supported by Social Capital Theory

Resource-Based View (RBV)

The Resource-Based View (RBV) of the firm emphasizes that the key to a firm's competitive advantage lies in its ability to acquire and utilize valuable, rare, inimitable, and non-substitutable resources. When applied to the context of entrepreneurship development for rural women, the RBV theory highlights the importance of resources-such as access to capital, training, and networks-in enabling these women to establish and grow their businesses.

Relevance to the Study:

1. **Resource Access:** Entrepreneurship development programs often focus on providing rural women with critical resources such as financial capital, technical skills, and market access. The RBV theory helps explain how these resources can empower women economically by improving their business capabilities and competitiveness.

2. **Competitive Advantage:** By acquiring and leveraging these resources, rural women can create businesses that are more sustainable and competitive, which in turn contributes to their economic empowerment.
3. **Sustainable Impact:** The RBV theory underscores the importance of not just obtaining resources but also effectively utilizing them. This aligns with the study's focus on how entrepreneurship development impacts the long-term economic empowerment of rural women, emphasizing the sustainable development of valuable resources and capabilities.

Social Capital Theory

Social Capital Theory is pertinent to the study of entrepreneurship development and the economic empowerment of rural women. This theory focuses on the significance of social networks, relationships, and community connections in accessing resources and opportunities essential for entrepreneurial success. According to Social Capital Theory, the relationships and networks that individuals build can provide valuable resources such as information, financial support, and emotional backing, which are crucial for business endeavors.

Relevance to the Study:

1. **Access to Resources:** Social capital plays a crucial role in helping rural women entrepreneurs access resources. Networks can provide important support such as business advice, financial assistance, and market opportunities. By examining how social capital affects entrepreneurship, the study can uncover how effectively these networks help rural women overcome barriers and succeed in their ventures.
2. **Mentorship and Support:** The theory highlights the importance of mentorship and support networks. Mentors and community connections can offer guidance, encouragement, and practical help, significantly influencing entrepreneurial outcomes. Understanding how these support systems work can help assess the effectiveness of mentorship programs and community initiatives designed to assist rural women.
3. **Socio-Cultural Constraints:** Social Capital Theory also provides insights into how socio-cultural barriers impact women's ability to build and utilize social networks. This understanding can guide the design of entrepreneurship programs to address these cultural constraints, enhance women's social capital, and improve their chances of entrepreneurial success and economic empowerment.

Empirical Review

Agarwal and Kaur (2023) conducted a study titled "Impact of Entrepreneurship Training Programs on Rural Women's Economic Empowerment" using a mixed-methods approach. They surveyed 200 rural women entrepreneurs and conducted in-depth interviews with 20 participants. Their findings revealed that entrepreneurship training significantly enhanced income levels and business sustainability among rural women. Participants noted improved confidence and business skills, which led to increased profitability. However, the study also identified ongoing challenges such as limited market access and socio-cultural barriers, indicating that while training programs are beneficial, additional support is necessary to address these persistent issues.

Chen, Zhang and Li (2024) explored the effects of microfinance access on rural women entrepreneurs in their study titled "Access to Microfinance and its Effects on Rural Women Entrepreneurs." Utilizing a quantitative approach, they analyzed survey data from 150 rural women who received microfinance loans. The study found a positive impact on revenue growth and job creation, with microfinance facilitating business expansion. Despite these benefits, the study highlighted barriers such as repayment difficulties and the limited size of loans, suggesting that more flexible financial products are needed to support long-term business success.

Davis and Singh (2023) investigated socio-cultural barriers affecting rural women's entrepreneurial success in their qualitative study "Socio-Cultural Barriers and their Impact on Rural Women's Entrepreneurial Success." They conducted semi-structured interviews with 30 rural women entrepreneurs and 10 community leaders. Thematic analysis revealed that traditional gender roles and limited social support significantly hindered women's entrepreneurial activities. The study emphasized the need to address these cultural constraints to improve the effectiveness of entrepreneurship programs and support rural women in overcoming these barriers.

Elangovan and Reddy (2024) examined the role of mentorship in enhancing rural women's business outcomes through their study "The Role of Mentorship in Enhancing Rural Women's Business Outcomes." They used a quasi-experimental design to compare 100 mentored women with 100 who did not receive mentorship, employing surveys and interviews to assess business performance. Their findings showed that mentorship positively affected profitability, business growth, and confidence among rural women entrepreneurs. The study highlighted the importance of mentorship programs in providing guidance and support, which are crucial for overcoming entrepreneurial challenges and achieving success.

Green and Patel (2023) evaluated integrated entrepreneurship support programs for rural women in their longitudinal study "Evaluating the Effectiveness of Integrated Entrepreneurship Support Programs for Rural Women." They tracked 250 rural women over two years, collecting data through surveys and focus groups. Their findings demonstrated that integrated programs, combining training, microfinance, and mentorship, were highly effective in improving income levels and business sustainability. The study underscored the need for continuous support and adaptable programs to address evolving challenges and maximize the impact of entrepreneurship support initiatives.

Patel and Sharma (2022) conducted a study titled "The Impact of Entrepreneurship Training on Rural Women's Economic Empowerment in India." This research employed a mixed-methods approach, combining surveys and in-depth interviews with 300 rural women who participated in entrepreneurship training programs. The study revealed that the training significantly enhanced participants' business skills, income levels, and overall economic stability. Women reported increased self-confidence and better market opportunities, which contributed to their economic empowerment.

Rodriguez et al. (2023) explored the topic "Assessing the Role of Microfinance in Empowering Rural Women Entrepreneurs in Kenya." Utilizing a quantitative survey of 250 rural women who received microfinance support, their findings demonstrated that microfinance significantly contributed to business expansion and income growth. The

study highlighted improvements in financial stability and decision-making power within households as key outcomes of microfinance access.

Wang and Li (2021) investigated "Entrepreneurship Development and Economic Empowerment of Women in Rural China." Their research involved a longitudinal survey of 150 rural women over three years. The findings indicated that sustained entrepreneurship development programs led to substantial improvements in business profitability and personal empowerment. Participants experienced increased financial independence and greater community involvement as a result of these programs.

Ahmed and Hussain (2024) evaluated "The Effectiveness of Government-Sponsored Entrepreneurship Programs for Rural Women in Pakistan." Using a case study approach with qualitative interviews and focus groups involving 100 rural women, the study found that government-sponsored programs improved access to resources and training. However, challenges related to program implementation and sustainability were noted. Despite these challenges, the programs positively impacted economic outcomes and enhanced women's status within their communities.

Moreno et al. (2023) examined "The Influence of Digital Literacy on Rural Women Entrepreneurs in Brazil." Their cross-sectional survey of 200 rural women assessed digital literacy levels and their impact on business performance and economic empowerment. The study concluded that higher levels of digital literacy were associated with better business outcomes and increased economic empowerment, demonstrating the importance of digital skills in entrepreneurship.

3. Methodology

Research Design

This study employed a survey method to investigate the impact of entrepreneurship development on the economic empowerment of rural women. This approach is suitable for gathering large amounts of data on the perceptions and experiences of rural women participating in entrepreneurship programs.

Setting

The research was conducted in rural areas of Enugu State, where various entrepreneurship development programs are implemented. These settings are ideal as they provide the context within which rural women engage with these programs.

Target Population

The target population for this study consists of rural women actively participating in entrepreneurship development programs. A population size of 600 individuals were considered for this study, representing the group of women engaged in these initiatives.

Sample Size

To determine the sample size, the Taro Yamane formula is applied:

$$n = \frac{N}{1+N(e^2)}$$

Where:

- N = Population size (600)
- e = Margin of error (0.05)

Applying these values:

$$n = \frac{600}{1+600(0.05^2)} = \frac{600}{1+600(0.0025)} = \frac{600}{1+1.5} = \frac{600}{2.5} = 240$$

Therefore, a sample size of **240** women were selected for this study.

Sampling Techniques

This study adopted Stratified random sampling techniques. It was utilized to ensure that the sample accurately represents different segments within the rural population. This technique involves dividing the population into strata based on factors such as geographical location or level of program engagement, and then randomly selecting participants from each stratum.

Instrument for Data Collection

Data were collected using a structured questionnaire designed to capture comprehensive information on entrepreneurship development programs and their effects on economic empowerment. The questionnaire will include both closed and open-ended questions to gather quantitative and qualitative data.

Validity of Instrument

To ensure the validity of the questionnaire, it was reviewed by subject matter experts and tested in a pilot study. This process assured that the questionnaire effectively measures the key variables related to entrepreneurship and economic empowerment.

Reliability of Instrument

The reliability of the questionnaire were assessed using Cronbach's alpha coefficient. This statistical measure ensured that the items on the questionnaire are consistent and produce stable results across different respondents.

Method of Data Collection

Data were collected through both surveys and in-depth interviews. Surveys provided quantitative data on the broad impact of entrepreneurship programs, while interviews offered qualitative insights into personal experiences and detailed effects.

Method of Data Analysis

The collected data were analyzed using descriptive statistics to summarize the responses and frequency tables to present the distribution of key variables. This approach assisted in understanding the overall impact of entrepreneurship development on the economic empowerment of rural women.

4. Data Presentation and Analysis

Table 1: To what extent do you believe that participation in entrepreneurship development programs has improved your financial stability?

Options/Responses	Frequency (n=240)	Percentage (%)
Very significantly	72	30.0
Significantly	84	35.0
Moderately	48	20.0
Slightly	24	10.0
Not at all	12	5.0
Total	240	100.0

Source: Field Survey, 2024

This table illustrates the respondents' views on how participation in entrepreneurship development programs has impacted their financial stability. A significant proportion of respondents, 30.0%, felt that the programs had improved their financial stability very significantly, while 35.0% believed the impact was significant. This indicates a favorable perception among the majority of participants regarding the financial benefits of these programs. Conversely, 20.0% experienced a moderate improvement, 10.0% reported a slight improvement, and a small minority of 5.0% felt there was no impact at all. This distribution highlights that while most rural women perceive substantial benefits from the programs, there are still some who feel the impact is limited or negligible.

Table 2: How has your participation in entrepreneurship development programs affected your ability to access markets for your products/services?

Options/Responses	Frequency (n=240)	Percentage (%)
Greatly improved access	96	40.0
Somewhat improved access	84	35.0
No change in access	36	15.0
Somewhat decreased access	18	7.5
Greatly decreased access	6	2.5
Total	240	100.0

Source: Field Survey, 2024

This table illustrates the respondents' perceptions of how their participation in entrepreneurship development programs has affected their ability to access markets for their products or services. A significant 40.0% of respondents reported that their market access was greatly improved, and 35.0% noted a somewhat improved access. This suggests that a majority of participants experience enhanced market opportunities as a result of these programs. Conversely, 15.0% reported no change in their market access, while 7.5% experienced somewhat decreased access, and a small 2.5% felt their market access was greatly decreased. This distribution indicates that while most respondents benefit from improved market access, there are a few who face challenges or no change in their market opportunities.

Table 3: Which of the following do you consider the most significant barrier to your business success?

Options/Responses	Frequency (n=240)	Percentage (%)
Lack of access to financial resources	96	40.0
Limited market access	54	22.5
Insufficient business training	48	20.0
Lack of infrastructure	30	12.5
Cultural or societal constraints	12	5.0
Total	240	100.0

Source: Field Survey, 2024

This table shows the respondents' views on the most significant barrier to their business success. A substantial 40.0% of respondents identified a lack of access to financial resources as the primary barrier, indicating that financial constraints are a major issue for rural women entrepreneurs. Limited market access was cited by 22.5% of respondents as a significant barrier, highlighting the challenge of reaching potential customers. Insufficient business training was considered the most significant barrier by 20.0% of respondents, emphasizing the need for better educational resources. Lack of infrastructure was noted by 12.5% of participants, and cultural or societal constraints were the most significant barrier for 5.0% of respondents. This distribution underscores that while financial resources are the predominant challenge, other factors like market access, training, infrastructure, and societal norms also play important roles in hindering business success.

Table 4: What is the primary challenge you face in balancing your entrepreneurial activities with other responsibilities?

Options/Responses	Frequency (n=240)	Percentage (%)
Time constraints	108	45.0
Lack of support from family or community	60	25.0
Difficulty in managing multiple roles	48	20.0
Insufficient business support services	12	5.0
Limited access to childcare or domestic help	12	5.0
Total	240	100.0

Source: Field Survey, 2024

This table outlines the primary challenges faced by respondents in balancing their entrepreneurial activities with other responsibilities. A notable 45.0% of respondents indicated that time constraints are the biggest challenge, reflecting the difficulty of managing business demands alongside personal duties. Lack of support from family or the community was cited by 25.0% of respondents as a significant issue, highlighting the importance of external support in managing entrepreneurial and personal responsibilities. Difficulty in managing multiple roles was the primary challenge for 20.0% of participants,

indicating the struggle with juggling various responsibilities. Insufficient business support services and limited access to childcare or domestic help were cited equally by 5.0% of respondents each, suggesting that while less common, these factors still affect some women entrepreneurs. This distribution demonstrates that time management and support systems are crucial areas impacting the ability of rural women to balance their business and personal lives.

Table 5: What type of additional support would be most beneficial to improve your business outcomes?

Options/Responses	Frequency (n=240)	Percentage (%)
Enhanced access to financial grants or loans	96	40.0
More comprehensive business training and mentorship	72	30.0
Improved market access and networking opportunities	48	20.0
Better infrastructure and facilities for business operations	18	7.5
Increased community and family support programs	6	2.5
Total	240	100.0

Source: Field Survey, 2024

This table highlights the types of additional support that respondents believe would be most beneficial for improving their business outcomes. A significant 40.0% of respondents identified enhanced access to financial grants or loans as the most crucial support needed, reflecting a strong demand for financial resources. Another 30.0% indicated that more comprehensive business training and mentorship would greatly benefit them, suggesting that skill development and guidance are also key areas for support. Improved market access and networking opportunities were considered vital by 20.0% of respondents, emphasizing the importance of expanding business connections and market reach. Better infrastructure and facilities were highlighted by 7.5% of participants, while increased community and family support programs were seen as most beneficial by 2.5% of respondents. This distribution underscores that while financial and educational support are seen as primary needs, other forms of support also play important roles in enhancing business outcomes for rural women entrepreneurs.

Table 6: Which strategy would you recommend to better support rural women entrepreneurs in overcoming barriers?

Options/Responses	Frequency (n=240)	Percentage (%)
Establishing more local entrepreneurship centers	96	40.0
Creating government or NGO-funded support programs	72	30.0
Offering incentives for businesses that hire and train rural women	48	20.0
Strengthening community networks for women entrepreneurs	18	7.5
Providing targeted education and training programs	6	2.5
Total	240	100.0

Source: Field Survey, 2024

This table presents the strategies recommended by respondents to better support rural women entrepreneurs in overcoming barriers. A significant 40.0% of respondents suggested establishing more local entrepreneurship centers as a key strategy, indicating a strong preference for increased localized support and resources. Another 30.0% recommended creating government or NGO-funded support programs, highlighting the need for formal, structured support from larger organizations. Offering incentives for businesses that hire and train rural women was proposed by 20.0% of participants, suggesting that financial incentives could help boost employment and training opportunities. Strengthening community networks for women entrepreneurs was seen as a useful strategy by 7.5% of respondents, while providing targeted education and training programs was recommended by 2.5%. This distribution shows that while most respondents prioritize localized and formal support mechanisms, community-based and educational strategies are also valued but to a lesser extent.

5. Summary of Findings, Conclusion and Recommendations

Summary of Findings

- i. The survey reveals that the majority of rural women perceive significant benefits from participating in entrepreneurship development programs. Specifically, 65.0% of respondents reported improvements in financial stability, with 30.0% indicating a very significant enhancement and 35.0% experiencing significant benefits. In terms of market access, 75.0% of participants noted improvements, with 40.0% experiencing greatly improved access. These findings suggest that the entrepreneurship programs have a positive impact on both financial stability and market reach, although a small percentage of women still feel the impact is minimal or negative.
- ii. Financial constraints are identified as the most significant barrier to business success, with 40.0% of respondents highlighting the lack of access to financial

resources as the primary challenge. This is followed by limited market access and insufficient business training, which were noted by 22.5% and 20.0% of respondents, respectively. Additionally, 12.5% cited infrastructure issues, and 5.0% pointed to cultural or societal constraints. This indicates that while financial issues are the predominant barrier, other factors such as market access, training, and infrastructure also critically affect business success.

- iii. To address the challenges faced by rural women entrepreneurs, respondents favor establishing more local entrepreneurship centers, with 40.0% recommending this strategy. Creating government or NGO-funded support programs is the second most popular recommendation, supported by 30.0% of respondents. Additionally, 20.0% advocate for offering incentives for businesses that hire and train rural women. Strengthening community networks and providing targeted education and training programs are also suggested but to a lesser extent, with 7.5% and 2.5% support, respectively. This reflects a strong preference for localized and formal support mechanisms while acknowledging the value of community and educational strategies.

Conclusion

This study provides valuable insights into the impact of entrepreneurship development programs on the economic empowerment of rural women and highlights the key barriers they face. The findings indicate that these programs significantly enhance financial stability and market access for a majority of participants. However, there remains a small proportion of women who experience minimal or negative impacts, underscoring the need for more tailored interventions.

The primary barriers identified include a lack of financial resources, limited market access, and insufficient business training. These challenges are critical in shaping the business success of rural women entrepreneurs and highlight areas where additional support is necessary. Financial constraints emerged as the most significant obstacle, followed by issues related to market reach and training.

To improve support mechanisms for rural women entrepreneurs, the study recommends establishing more local entrepreneurship centers and creating targeted support programs funded by government or NGOs. These strategies are seen as essential for addressing the financial and educational needs of entrepreneurs. Additionally, offering incentives for businesses that engage and train rural women and strengthening community networks are also valuable but less prioritized.

Therefore, while entrepreneurship development programs have made a positive impact, addressing the identified barriers and implementing the recommended strategies will be crucial for further enhancing the economic empowerment of rural women. By focusing on both localized support and broader structural interventions, stakeholders can better support these entrepreneurs in overcoming challenges and achieving sustained business success.

Recommendations

- i. To address the significant barrier of financial constraints faced by rural women entrepreneurs, it is crucial to enhance access to financial resources. Establishing more accessible funding options, such as grants, low-interest loans, and microfinance opportunities, can provide the necessary capital for starting and growing businesses. Additionally, creating financial literacy programs will help women effectively manage and utilize these resources. By improving financial support, rural women entrepreneurs will be better positioned to overcome economic challenges and expand their businesses.
- ii. The survey highlights a need for more comprehensive business training and mentorship. Developing structured programs that offer practical training in business management, marketing, and strategic planning will equip rural women with essential skills to navigate the entrepreneurial landscape. Pairing these programs with mentorship opportunities, where experienced entrepreneurs provide guidance and support, will further enhance their ability to succeed. Investing in these educational resources will empower women to better manage their enterprises and achieve long-term success.
- iii. To facilitate more effective support for rural women entrepreneurs, it is recommended to establish local entrepreneurship centers that provide a range of services, including business advisory, networking opportunities, and access to market information. Additionally, creating and strengthening community networks can foster collaboration and support among local entrepreneurs. By enhancing local infrastructure and support systems, rural women will have better access to resources, information, and peer support, which are crucial for overcoming barriers and achieving business growth.

References

- Agarwal, B. (2021). *Rural Women and Economic Development: New Perspectives*. Oxford University Press.
- Ahmed, M., & Hussain, A. (2024). The Effectiveness of Government-Sponsored Entrepreneurship Programs for Rural Women in Pakistan. *South Asian Economic Journal*, 22(4), 98-115.
- Agarwal, B., & Kaur, R. (2023). Impact of Entrepreneurship Training Programs on Rural Women's Economic Empowerment. *Journal of Rural Studies*, 89, 123-135.
- Chauhan, S. (2023). Socio-Cultural Barriers to Women's Entrepreneurship in Rural Areas. *Journal of Development Studies*, 58(4), 623-641.
- Chen, X., Zhang, Y., & Li, J. (2024). Access to Microfinance and its Effects on Rural Women Entrepreneurs. *Economic Development Quarterly*, 38(1), 45-59.
- Davis, L., & Singh, M. (2023). Socio-Cultural Barriers and their Impact on Rural Women's Entrepreneurial Success. *Gender and Development*, 31(2), 234-249.
- Elangovan, V., & Reddy, P. (2024). The Role of Mentorship in Enhancing Rural Women's Business Outcomes. *Entrepreneurship Theory and Practice*, 48(3), 567-584.
- Ghosh, S., & Dey, S. (2022). Access to Resources and Its Impact on Rural Women Entrepreneurs. *Economic and Political Weekly*, 57(20), 45-52.
- UN Women. (2022). *Progress of the World's Women 2021-2022: Gender Equality in the Changing World of Work*. UN Women.
- World Bank. (2023). *Women, Business, and the Law 2023: Legal Barriers to Economic Participation*. World Bank Publications.
- Green, A., & Patel, S. (2023). Evaluating the Effectiveness of Integrated Entrepreneurship Support Programs for Rural Women. *International Journal of Social Economics*, 50(4), 789-804.
- Moreno, L., Silva, C., & Oliveira, R. (2023). The Influence of Digital Literacy on Rural Women Entrepreneurs in Brazil. *Latin American Business Review*, 18(2), 102-119.
- Patel, R., & Sharma, S. (2022). The Impact of Entrepreneurship Training on Rural Women's Economic Empowerment in India. *Journal of Rural Development*, 14(3), 45-62.
- Rodriguez, A., Smith, J., & Ngugi, M. (2023). Assessing the Role of Microfinance in Empowering Rural Women Entrepreneurs in Kenya. *African Economic Review*, 16(1), 78-91.
- Wang, Y., & Li, X. (2021). Entrepreneurship Development and Economic Empowerment of Women in Rural China. *Asian Journal of Business and Management*, 19(2), 112-129.