

“House wife’s to Entrepreneurs” Challenges faced by rural Indian women entrepreneurs to contribute in economic growth, and “What actions does the government takes to transform rural women into entrepreneurs?”.

Research Principles and Philosophy (LCDB7007)

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Abstract

This research examines the challenges faced by rural women entrepreneurs in Tamil Nadu. This study is focused on government schemes to support women entrepreneurs and barriers faced in the workplace and household surroundings. The research adopts and follows the qualitative research method for a deeper understanding. Data will be conducted by semi structured interview. The study identifies key themes such as financial constraints, socio-cultural barriers, lack of education and training, limited access to credit facilities, and uneven awareness of government support schemes. It also highlights the importance of family support, self-motivation, and institutional assistance in shaping entrepreneurial success. Overall, this research contributes to a deeper understanding of rural women entrepreneurship and provides insights for improving policy implementation, enhancing financial literacy, and strengthening entrepreneurial training programs to support sustainable women-led economic development in India

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Background and Context

India is the sixth-largest economy in the world, and women's participation constitutes a significant component of its economic development. According to Majibur Rahman Siddique [2025], "only 14% entrepreneur in India are women despite women accounting for 48.5% of the population". The growth of the Indian economy is not only driven by large-scale industries and corporate companies; it is also strengthened by the frequently unnoticed contributions of numerous women. A considerable number of rural women, lacking appropriate formal education, participate in various small-scale entrepreneurial activities, thereby making meaningful contributions to local economies, family sustenance, and national economic growth. I am a woman born and raised in a small village in Tamil Nadu. I developed a strong personal and academic interest in understanding the lives and entrepreneurial experience of rural women. This interest encouraged me to critically examine a wide range of scholarly articles and previous studies in this field.

Ashish purohit(2024) states in his research that cultural believes in India especially the idea that women's primary role is only to take care of the household, it's strongly creates obstacles for them in becoming entrepreneurs.

Varadaraj Aravamudhan (2024) used MICMAC analysis and ISM modeling in their research. They found that all the factors are interrelated with one another. For example family presser reduces confidence, which in turn affects business decisions.

Raju Majumdar [2023] found that women do not receive adequate entrepreneurial training and sufficient business knowledge. The study also identified that women possess only limited experience in marketing, which restrict their ability to expand their businesses beyond a small scale.

J. Jamela Salasty [2024] examined the benefits attained by women involved in micro and small scale enterprises through the MUDRA scheme and analyzed the manner in which the scheme facilitated the expansion of their entrepreneurial activities. The study revealed that a majority of women entrepreneurs responded favorably to the scheme due to its simplified procedures, comparatively low interest rates, and the non-requirement of collateral security. Furthermore, the findings indicated a high level of positive satisfaction among the beneficiaries regarding the effectiveness of the scheme. Nevertheless, the researcher emphasized that adequate educational

awareness and financial literacy remain essential for women entrepreneurs to effectively access and utilize the benefits provided under the scheme.

Kumari Amrita [2024] the barriers faced by women in accessing credit facilities. The researcher argues that women receive limited financial assistance, and in many cases, financial institutions are reluctant to provide loans because most women do not possess assets or property registered in their names that can be offered as collateral security. This lack of asset ownership significantly restricts women entrepreneurs' access to formal credit and financial support.

There are numerous studies conducted to examine the challenges faced by women entrepreneurs in India. But those studies are only focused on government initiatives and large industries. Still, limited research has been conducted on the specific obstacles faced by rural women entrepreneurs in India, particularly those with inadequate formal education. Furthermore, there is a considerable lack of research examining how women with low levels of educational attainment access and utilize government welfare and entrepreneurial development schemes. Existing literature also provides little attention to the initiatives undertaken by the government to provide appropriate entrepreneurial training and skill development programs for such women. Therefore, this area continues to represent a substantial research gap in the field of women entrepreneurship studies. This research aims to address this research gap by identifying the challenges faced by rural women entrepreneurs with limited educational background in India, with specific reference to Tamil Nadu.

Research problem statement

Women's empowerment is not only to provide literacy and employment, but also to consider and support women within the household surroundings. Many of the talents and multitasking skills of women are not recognized by society, Dr. Sagyan Sagarika Mohanty [2025].

In Coimbatore, many of the women experience gender bias when they are trying to get resources, education, and financial support, Dr. P. Amarjothi [2024].

Governments' empowerment-oriented schemes are designed to guide entrepreneurs in urban and rural areas to develop their progress in business. However, gender inequalities still exist in society. Therefore, while implementing these schemes, it's very important to consider these gender disparities, Dr. Nisha Pillai [2025].

Loans under the government schemes are generally smaller amounts and structured easily repayment. These factors influence women to participate in these schemes and increase the beneficiary rate, Hiba Khan [2024].

There are lots of studies about women entrepreneurs. The majority of previous studies mainly focused on urban women and those from highly educated family backgrounds, financial issues, and government schemes. Still a lack of extensive study on rural women entrepreneurs with low levels of education and the challenges they face. This research aims to conduct an in-depth study on the organizations managed by undereducated rural women and the government initiatives implemented to support them.

Why Qualitative Research

For this research, I have chosen the qualitative research method because this study requires a more experiential and in-depth understanding rather than numerical data. In this, it is very important to understand the mindset of women, which will help in finding a better conclusion. Therefore, qualitative research is the most suitable method for this study.

Research questions & objectives

Aim

To study the challenges faced by rural Indian women house wife's becoming **entrepreneurs and to examine the government's role in supporting their transformation into successful entrepreneurs.**

Research Questions

- “How do indian rural women entrepreneurs experience and manage challenges within their households and workplaces?”
- “How do Indian rural women entrepreneurs perceive and utilize government initiatives aimed at transforming rural women into entrepreneurs?”
- “How do Indian rural women entrepreneurs describe their contribution to the economic development of India?”

Objectives

- To explore the challenges faced by rural Indian women at home and in their workplace.
- To examine the government initiatives aimed at developing rural women entrepreneurs and understand how these initiatives are utilized by rural women.
- To understand the perceptions and experiences of rural women entrepreneurs regarding their contribution to the Indian economy growth.

This study is qualitative in nature; it is fully based on true stories and real experiences. Therefore, there is no need to get numerical data.

Significance of the research

This study helps to gain a deeper understanding of barriers faced by undereducated women entrepreneurs in rural areas in India, particularly in Tamil Nadu. This research focuses on the financial, personal, and social challenges they face in their business and household surroundings, like gender bias, financial constraints, and a lack of family support.

To achieve women-empowerment it's very important to provide financial literacy, strong institutional support, and proper entrepreneurial training, Mrs. S. Anitha Mary [2025].

Providing training programs focused on management skills highly motivates many women entrepreneurs. By improving their skills and knowledge, women can achieve in their business, and they are automatically empowered, P.Sangeetha [2023].

“Access to finance is an important enabler of women's empowerment: Many social companies use microfinance, savings groups, and loans in their business structures. These financial services enable women to start and sustain small enterprises without relying on traditional male-dominated banking systems. Social enterprises provide women with access to microcredit and financial literacy, leading to greater financial independence and resilience,” Dr. Nida Fatima [2025].

This research analyzes the struggles faced by women entrepreneurs and government initiatives to support them in developing empowerment. This study explains how this reduces unemployment and increases awareness of self-employment in the community.

This research helps to identify gaps in existing policies and suggests areas where improvements or modifications are needed.

This study also highlights the impact of rural women entrepreneurs on economic development in India, and how their businesses contribute to national income and the reduction of poverty.

This research helps to identify gaps in existing studies and indicates where improvements or modifications are required.

Overall, this research provides valuable insights into empowering rural women and strengthening government support systems.

Literature Review

According to Dr. Manisha Bharti [2024], “Indian women are restricted by social and cultural factors”. In addition, gender discrimination persists in society; these factors negatively

affect the growth and development of women's entrepreneurship. The author states that women entrepreneurs contribute to increasing the nation's productivity and economic growth. It also explains that encouraging women's entrepreneurship leads to women's empowerment and gradually reduces gender discrimination in society. The report further states that “only 13.76 %of the total women enterprises in India are owned by women”. This clearly indicates that the participation of women entrepreneurs in India is still considerably low, especially among rural women. This paper also discusses many Indian government schemes like MUDRA, Stand Up India, and Nari Shakti Yojana.

“Tamil Nadu’s social landscape has long posed significant barriers for women, especially married women, in terms of engaging in entrepreneurial activities. This male-dominated environment is reflected in various studies and data that illustrate the limited role of married women in the business sphere. For instance, the Tamil Nadu Chamber of Commerce and Industry(TNCCI) indicates that only 14% of registered businesses in the state are owned or managed by women. Additionally, the National Sample Survey Office (NSSO) reveals that women’s labor force participation in Tamil Nadu is just 24.6%, which is markedly lower than the national average,” A. Kiruthika [2025].

J. Jamela Salasty [2024] conducted a study on the beneficiaries of the MUDRA scheme in Karnataka, India. The author states that the main objective of this scheme is to increase individuals' confidence and improve financial growth by providing loans to support entrepreneurship. She further states that “people highly welcome this scheme because the loans provided under it are small in amount, easy to repay, and do not require any collateral security”. The author also highlights the various challenges encountered by micro-entrepreneurs. The study emphasizes that “adequate financial literacy and effective financial management skills are essential for entrepreneurs to access credit efficiently and ensure the timely repayment of loans”.

The Stand Up India scheme launched by the government of India is not limited to providing loans for women; it also provides entrepreneurial training, skill development, and institutional guidance for motivating and empowering women entrepreneurs. In addition, multiple welfare and entrepreneurial initiatives introduced to women fail to correctly reach the conscious beneficiaries due to inadequate educational awareness and limited financial literacy, J. Saranya [2025].

According to Ashish Purohit [2024], schemes like IRDP, PMRY, TREAD, and SHG provide women loans, training, financial assistance, and help for starting a business. And this study states that non-government NGO’s also support through the Microfinance loans, Group support, Mentorship, and guidance. This research suggests that rural women possess strong entrepreneurial potential; however, they are hindered by economic factors and educational barriers. Similar to J.

Saranya [2025], the author concludes that with proper education and effective use of government assistance, they can overcome these challenges and become successful entrepreneurs.

“A lack of awareness regarding available loan schemes, such as Annapurna Yojana, Mudra, and Stand-up India, leads them to rely on jewellery loans during financial crises. Equal treatment and encouragement of workers, predominantly women, are prioritized to foster flexibility in the workplace. Focus on team management is believed to enhance career advancement,” R. Jennifer [2025].

According to Vaishnavi Sharma [2020], women entrepreneurship is not only related to gaining income but also a powerful tool for women’s empowerment and social transformation. Women manage both family responsibilities and economic activities; however, due to the patriarchal mindset existing in India, their contributions are often not properly recognized. Furthermore, encouraging women’s entrepreneurship can enhance women’s socio-economic status and contribute substantially to the overall economic development of the nation. In addition, women entrepreneurs are categorized into three categories: chance entrepreneurs, forced entrepreneurs, and created entrepreneurs. Women who enter business activities through unexpected opportunities without prior planning are chance entrepreneurs. Those who start business because of financial obstacles are forced entrepreneurs. Women who become entrepreneurs through the government training and loans are created.

Majumdar (2023) selected 203 urban women micro entrepreneurs as the sample for their research. This study states that women face difficulties in handling both household duties and business activities at the same time. This is the major problem with their process. Women also face difficulties to start the business due to the lack of sufficient financial resources, and they struggle to make use of available opportunities. Moreover, the study highlights that there is a lack of support systems, which adds to the challenges faced by women entrepreneurs. It also highlights that existing gender inequality and cultural beliefs in India continue to create a serious problem for women in becoming successful entrepreneurs. Overall, this study identified four main challenges faced by women entrepreneurs in India.

Luca Andriani [2022] argues that social capital and microfinance plays an important role in encouraging women’s empowerment. Women’s groups significantly support the effective functioning of the microfinance system. It improves trust and cooperation and fosters responsibility among women, thereby making the loan repayment very easy. In addition, the study also highlights that many women utilize their microfinance loan to their family and husbands’ expenditures. The genuine empowerment of women is achieved only when women utilize

microfinance loans for their own entrepreneurial activities. When women independently engage in managing their own business activities and decision-making control their income experience increased social and family recognition.

“Women use their loans in smart investments in some entrepreneurial activities and in providing financial support to their families. But after becoming financially stable, they start saving money for future needs. This indicates the smart and strategic planning of women. After this phase, women are very confident in developing a strong position in their family and taking financial responsibility on their shoulders,” Ambreen Khursheed [2022].

“The Indian MSMEs business has experienced low participation and development of women entrepreneurs owing to the presence of various barriers. Although the government is taking a lot of initiatives through various favorable policies and directions, the success rate is low. Therefore, there is a need to develop and implement strategies to overcome these barriers and ensure and encourage women’s development and participation in Indian MSMEs,” Kumari Amrita [2024].

Theoretical Framework

Women's Empowerment Theory

Women's empowerment theory [Mahbub 2021] describes the process of empowering women and giving them the freedom to make their own decisions independently. The theory explains that women can be empowered through education, participation in politics, and the ability to make decisions. It also highlights that patriarchal dominance continues to exist in society even today. According to this theory, women are able to advance socially and economically when they start earning and become financially self-reliant. This research fully follows this theory, because it aims to promote women’s empowerment and ensure their progress by encouraging and transforming them into entrepreneurs. The theory states that women are traditionally marginalized in society. Furthermore, fourth wave feminists strongly argue for the removal of gender discrimination and for justice against harassments violence. The theory highlights the importance of ensuring equal rights and protection for women in society.

Human Capital Theory

Human capital theory was first developed by American economists Theodore Shultz and Gary Becker in 1960’s. This theory views the knowledge, abilities, and physical strength of workers as a form of capital. It states that there are two types of capital in a business, human capital

and material capital, and among these, human capital is the most important. The concept of human capital was first proposed in 1912 by the Industrial Education Committee of the National Manufacturers Association of America. Later, this theory was fully developed by Theodore Shultz and Gary Becker. For this contribution, Schultz received the Nobel Prize in economics in 1979. The research is strongly aligned with this theory. It emphasizes that education, knowledge, and training are the key forms of human capital, which help women become successful entrepreneurs and achievers.

Conceptual Framework

According to the women empowerment theory (Women Empowerment, Definition, theory, Mahbub 2021), education, economic status, technical knowledge, and government schemes are highly related to women's development. These factors directly and indirectly influence the entrepreneurial growth of women.

In this research, women's empowerment is considered as a dependent variable. It is directly or indirectly affected by the government schemes, social factors, economic level, technical challenges, and personal problems. These factors are independent variables in this research.

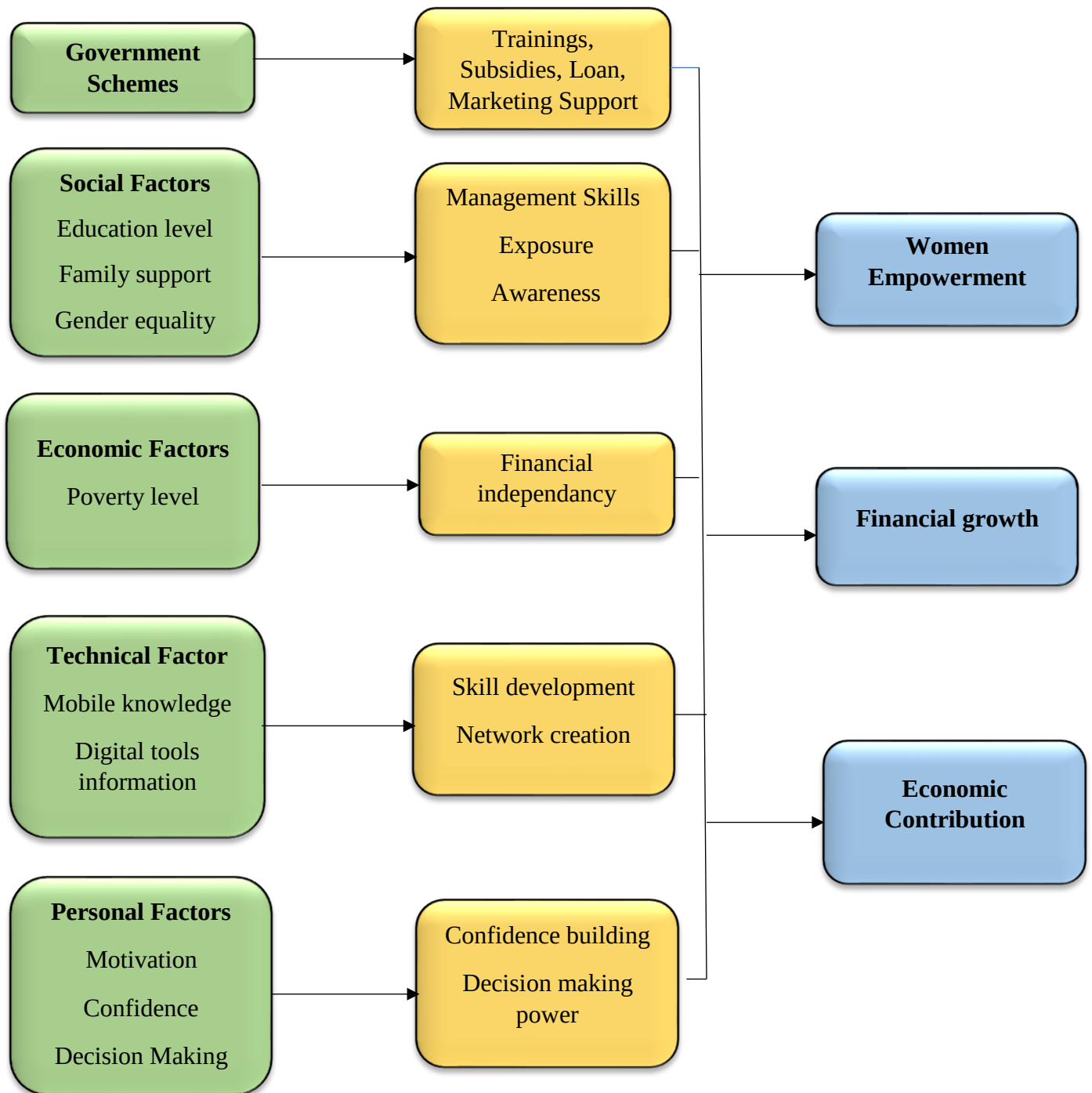
Government schemes plays crucial role in women's empowerment. The effective government schemes, trainings, and financial supports are significantly contribute to the women development, Dr Vinita Parashar [2025].

One of the main challenges women face is financial constraints. Around 50% of women entrepreneurs identified finding as their biggest hurdle; only 2% of global venture capital is directed towards women-led organizations. 73% of women entrepreneurs earning income below one million per year, Sandeep Dhillon [2025].

When the women entrepreneurs receive family support, self-motivation, and husband support, then they achieve in their life and their business, Prerna Karulkar [2025].

Technological limitations and lack of digital skills significantly affect women's empowerment, Dr. N Surekha [2026]

Culture and social barriers, such as patriarchal and traditional role expectations, lack of infrastructure, a lack of support from government and non-government organizations are the pressing challenges. To support the growth of rural women entrepreneurs, stakeholders need to collaborate and coordinate effectively to design and implement government policies and interventions that can address the said challenges, Dr. Sanjay Onkar Ingole [2025].



Research Methodology

Positivism

Positivism is a philosophy based on experience and scientific reasoning. It emphasizes that knowledge must be examined and verified through scientific knowledge, Citra Maretha [2023]. Positivism generally supports surveys, statistical calculations, and experimental measures. The ultimate aim of this research is to produce accurate and reliable results in research. In this research researcher work with structured questions and measurable variables, Fodouop Kouam Arthur William [2024]. Positivism is most suitable for quantitative study and statistical measurement research, Ma Junjie [2022].

Interpretivism

Interpretivism differs from positivism in its deeper understanding of human experiences, social interactions, emotions, and beliefs, Nasrin Pervin [2022]. Interpretivism is a very important tool in social science research. It allows how individual construct meaning within society. Qualitative approaches are highly effective for understanding complex social phenomena. Researchers must consider context, interaction, and subjective interpretation when analyzing social phenomena, Ramji Acharya [2024].

Critical Theory

Critical theory was developed by the Frankfurt School. It focused on social injustice, power relations in society, inequality, and operation. It asks “who benefits from this system, and who is disadvantaged”, Chandra Shekhar Pandey [2025]. Critical theory states that society is shaped by power, ideology, and research should expose this structure. It analyzes that dominant ideas in society often hide inequality and make it appear normal or natural, Khem Raj Pant [2025].

Pragmatism

Pragmatism is a paradigm that focuses on practical consequences and real-world solutions. It highly supports mixed research methods. It focuses on solving real-life problems. Knowledge is valued based on “what works” in practice, not abstract theory, Brooke Allemang [2021]. Pragmatism states that truth is not absolute or purely theoretical. Ideas are judged by their usefulness and outcomes in lived experience, Dave Elder-Vass [2022].

Creswells Five Qualitative Approaches

Narrative method

The narrative approach is based on the idea that people understand and construct their identities through stories of lived experience. Stories are treated as data. The research is focused on individuals' life experiences, Philippa Parks [2023]. My topic is not about story; it includes challenges and government factors. This method does not cover all the factors, very limited. Some

qualitative methods focus on themes, but narrative research analyzes “what happened first, next, and later,” showing how experiences unfold over time. Stories are not simply collected; the researcher shapes, interprets, and reconstructs the narratives, Ali Ciskey Usman [2024].

Phenomenology

Phenomenology seeks to uncover the essential meaning of lived examples. This method focused on a common phenomenon. In this research, the researcher does not set any hypothesis, but rather aims to deeply understand how people experience, interpret, and make meaning of a lived experience, Joan E [2023]. This method focused on a common phenomenon. Phenomenology is mainly used in qualitative research studies, focused on lived experiences. In this study, data collection is typically conducted by in-depth interviews and written narratives, which allows participants to give their experiences freely, Md. Shamim Hossain [2024].

Grounded theory

The main goal of this method is to develop a new theory directly from the data rather than testing existing theories. Concepts and categories are not imposed beforehand; they are allowed to emerge through analysis of field data. Data collection continues until no new conceptual insights emerge. Alvita K. Nathaniel [2022].

Ethnography

Ethnography is fully focused on the entire culture observation; it's a field-based research method. It mainly focuses on “being in the field” and observing social life as it naturally unfolds. In this research researcher needs to spends long time with the participants. Researchers must engage with the participants, Hasan Aydin [2025]. This approach uses the field work method to collect data, such as observations and interviews, John W. Creswell, PhD [2024].

Case Study

A case study focuses on a systematic and detailed investigation individual, group, or organization in its real-life context. It deeply analyzes how, what, and why questions. It uses multiple data sources such as interviews, documents, and observations, Dr. Hayden Coombs [2022]. Case study research often requires substantial amounts of time to collect, analyze, and organize data. The researcher and their team are essentially doing separate research studies for each case; then they conduct an additional analysis of each case to create the multiple cross-case report, Charmayne R. Adams [2022].

Research Method

This study aims to investigate the challenges faced by women entrepreneurs in Tamil Nadu and government schemes. In this research, individuals' perspectives are very important because

each entrepreneur faces unique and specific challenges in their workplace. This research adopts and follows the case study research, because the topic is related to real-life situations of rural women in India, and the challenges they face to contribute to economic growth, and also the government supports (loans, subsidies)

This method is useful to understand multiple factors like challenges in the family, financial barriers, and government actions. This helps to understand rural women entrepreneur In depth. So, a case study is the most appropriate method for my research topic.

Data sources and collection

This study selects women entrepreneurs in Tamil Nadu engaged in small businesses across various rural areas to examine the challenges faced by them. It is fully focused on the lived experience of women entrepreneurs. The proper structured interview is conducted for each participant. The interview analyzes the challenges faced by women, and participants' individual perspectives and their real experiences. Before the interview, the volunteer acceptance papers are obtained from all the participants. All collected data are managed carefully and confidentially.

Data Analysis

Yin [2014], case analysis is first conducted. Each participant's stories are analyzed one by one to understand the challenges they face and the government initiatives. After that, the cross-case analysis will be conducted, and this examines the barriers faced by women entrepreneurs in Tamil Nadu and how they overcome from that. And also examine the government initiatives. Finally refining categories into overarching themes that directly access to the research questions.

Ethical Consideration

Informed Consent

According to Hadjer Mirza [2023], all the participants must provide their volunteer acceptance letter before the interview is conducted. That document clearly states the aim and objectives of this research. Additionally, it should be noted that this study is free from any form of deception. Before conducting the interview, the researcher ensures that all participants have received the volunteer acceptance letter.

Reporting back to the participants

After the participants should be kept informed about the progress of the research. Researchers ensure that after data collection, the responses are received from all the participants. This helps to prevent incorrect results. The BERA considers it a „good practice for researchers to debrief participants at the conclusion of the research and to provide them with copies of any reports or other publications arising from their participation“ (BERA, 2004:10). Collecting information

from the participants at any stage of the research is very important; it can be useful whenever researchers need revisions, Hadjer Mirza [2023].

Relationship with participants and conflict of interest

This consent refers to the relationship between the researcher and participants. Researchers should maintain a transparent relationship with the participants at all stages of research. Researchers ensure that all the participants are aware of the neutral position of the researcher, Hadjer Mirza [2023].

Limitations

This study has some limitations. This study is based on rural women's particularly in Tamil Nadu. This research does not address urban women entrepreneurs. Moreover, this study focuses on government schemes, financial constraints, and social barriers. Despite this, there are lots of factors that affect the development of women entrepreneurs. This study follows the qualitative research method, it achieving limited in producing accurate results that are associated with the quantitative research method. "A combination of qualitative and quantitative methods can provide deeper insight into the sustainability of women's entrepreneurship," Madhukara Nayak [2025].

Conclusion

This research explores the barriers faced by rural women entrepreneurs in Tamil Nadu with special reference of small scale industries, and also the government initiatives to develop them. This study adopt qualitative research method. The result of this research highlights that women entrepreneurs face a lot of challenges in their workplace, such as financial constraints, lack of education, lack of family support, lack of self-motivation, and lack of awareness of government schemes. The study also reveals that government schemes like MUDRA and Stand Up India provide financial support to women entrepreneurs. Empowering women entrepreneurs is not only an economic contribution but also a step toward achieving gender equality.

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