



Triggers and Barriers of Rural Women Entrepreneurs : An Empirical Study

P. Paramshivaiah

Professor Chairman

Department of Studies and Research in Commerce,
Tumkur University. Tumkur, 572103

B. T. Sampath Kumar

Professor Chairman

Dept of Studies and Research in Library & Information Science
Tumkur University. Tumkur, 572103

ABSTRACT

Rural women's entrepreneurship has been rising rapidly. More prominent businesses can be seen. Women entrepreneurs in rural areas have taken up business activities on the basis of many driving forces. As Indian women are in no way inferior to men in all walks of life and they are as good as men in entrepreneurial skills, it is imperative to exploit the potential of Indian women. Women's participation in trade, industry and commerce requires entrepreneurship. Studies have been done to understand the women entrepreneurs in general. Rural entrepreneurship is relatively under researched. The present study is an attempt to understand the triggers and barriers to women entrepreneurs in rural areas, in particular. A sample of 280 respondents from 10 villages in Hassan and Mysore Districts was collected using an interview schedule. Factor analysis and ANOVA were applied to test the hypothesis.

The results show that there is no difference in respondents' opinions regarding triggers. In contrast, there is no common opinion, i.e. no common problems for all the types of businesses. Every kind of enterprise has its own problems. We suggest for government financial assistance to rural women and educational support. We also recommend enhancing women's outlooks by fostering a positive attitude.

Keywords: Women Entrepreneurs, Rural, Triggers, Barriers, Attitude.

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1. Introduction

About 50 per cent of the total population is women, but women workers constitute only 16 per cent, and 80

per cent remain engaged in the unorganised sector. The entrepreneurial world is still male dominated. According to the United Nations Human Development Report (2002), in India, women work 457 minutes per day and men 391. The types of activities men and women do explain why women work more hours than men, yet their estimated income is lower. Women spend 65% of their time in non market activities, and men spend 92% of their time in market activities. However, the number of women entrepreneurs is rising rapidly, and many are creating Substantial businesses. Women in advanced nations are recognised and are more prominent in the business field.

But the Indian women entrepreneurs are facing some significant constraints. Women are expected to perform the domestic and reproductive tasks like cooking, cleaning, collection of fuel wood and water, care for the animals, childbearing and rearing. This type of mentality imposes restrictions on their mobility and on their contacts with the outside world, restrains their access to jobs and their social and political participation in society. They are economically, socially, and politically dependent on men and have limited direct, independent access to resources.

‘Women Entrepreneur’ is a person who accepts a challenging role to meet her personal needs and become economically self sufficient. Entrepreneurship among rural women is a recent phenomenon. Rural Women entrepreneurs may be defined as women or groups of women who initiate, organise and run a business enterprise in villages or suburban areas. According to Schumpeter women who innovate, imitate or adopt a business activity are called “women entrepreneurs”.

2. Need and Importance

Pandit Jawaharlal Nehru, realizing the pathetic situation of women, stated, in order to awaken people, it is the woman who has to be awakened. Once she is on the move, the household moves, the village moves, the country moves, and thus, we build the India of tomorrow. As Indian women are in no way inferior to men in all walks of life and they are as good as men in entrepreneurial skills, it is imperative to exploit the potential of Indian women. Women’s participation in trade, industry and commerce requires entrepreneurship. It is observed that entrepreneurial traits remain weak, mainly due to problems associated with their traditional role in the family. In rural areas, women are helping men in the agricultural and agribusiness industries. With little training and support, they can achieve better results in business activities.

Setting up small business units generates income for the family, and it contributes to the national economy through commercial activities and employment generation. Women in rural areas engaged in businesses such as bakeries, dairies, poultry, milk parlours, beauty parlours, general stores, small spare parts, and flower vending. Many traditional occupations open to women are based on caste and creed, and the nature of self-employment depends on the standard of living. At present, women are generating employment for themselves in the unorganised sectors, and other categories of women provide employment for others.

3. Contribution of the Study

Like any other investigation that leads to policy initiatives, the present study explores the primary motivating factors and barriers to rural women becoming entrepreneurs in the Indian context. Understanding the typical problems rural women face as entrepreneurs paves the way for nurturing the occupation through the necessary

support and policies from the government. Removing barriers to the success of rural women entrepreneurs helps align them more effectively in the right direction. Moreover, rural entrepreneurship is relatively less researched. This study contributes to the literature on this area in the Indian context.

4. Statement of the Problem

Many research studies prove that women's empowerment and financial self-sufficiency are achieved through entrepreneurial activities. Many NGOs have been training women in this direction. Plenty of women have been successful in business and achieved global fame. Generally, women in urban areas have engaged in trade and business activities, at least on a small scale. As the concept of urbanising rural regions is the order of the day, the government is focusing on developing infrastructure at the gross route level and encouraging rural women to set up businesses or engage in self employment. Women in rural areas are gradually coming forward to start enterprises, thereby enhancing their socio economic status. Because of its success in many cases, rural entrepreneurship has been gaining popularity. Although success stories inspire women entrepreneurs, there are obstacles to their success. Hence, studying the triggers and barriers to rural women's entrepreneurship is a concern.

5. Review of Literature

A few studies have investigated the significant issues faced by women entrepreneurs in rural areas. They stressed that the socio economic problems faced by rural women entrepreneurs need to be addressed urgently.

Cole (1959), in their study on rural women entrepreneurs, observed that another important business motivation for women is the need to provide security to the family.

A study done by Azad (1982), reveals that the main motivating factors for women entrepreneurs are economic compulsion, the presence of knowledge and skills, need for achievement, inspiration gathered from the success of others and frustration in the present occupation.

The research by Asghari (1983) concludes that women take up entrepreneurship to fulfil economic needs, such as power and achievement, and to gain a novel experience.

Azad (1982), opined that the main motivating factors for women entrepreneurs are economic Compulsion, the presence of knowledge and skills, need for achievement, inspiration gathered from the success of others and frustration in the present occupation.

Nelson (1991), in his study, Small Business Opportunities for Women in Jamaica, revealed that women were concentrated in businesses which required the least capital outlay or an extension of household activities. The study also showed that women entrepreneurs were dependent on their companies to maintain their homes and support their families.

Heggade (1998) has discussed the development of rural women's entrepreneurship, trends and patterns of growth across various economic activities, and the problems they face. The government schemes, such as DW CRA/ TRYSEM, and other income generating activities in the group and by individual entrepreneurs, have

enlightened the process involved in the promotion of self help groups, networking of the bankers/ NGOs/ village panchayats/ departments/ societies in organising and promoting self employment ventures by these women. The study has revealed that the marginalized groups like SC/STs, religious minorities like Muslims/ Christians are very negligible whereas the rural women belonging to Hindu forward groups are substantial. Activities selected by these women were purely village based, lacked tapping the avenues of broader markets due to gender bias of the promoters, their restrictions in mobility, constraints of market expansion ideas by taking additional working capital. The author has failed to comment on the personality growth of these women, and mode of inculcating risk taking, decision making, and capacity building aspects.

Punitha et al. (1999), examined the problems and constraints faced by self employed women in the Pondicherry region. A sample of 120 women was personally interviewed during June and July 1999, of whom 42 were from rural and 78 from urban areas. The major problems faced by rural self employed women were competition from better quality products and marketing challenges. The issues for urban entrepreneurs were, apart from competition from better quality products, the difficulty of getting loans. The least problems faced by both rural and urban self employed women were ignorance about schemes, distance from markets, and ignorance about agencies and institutions.

Lall & Sahai (2008) conduct a comparative assessment of the multidimensional issues & challenges of women's entrepreneurship and family businesses. The study identified Psychographic variables like degree of commitment, entrepreneurial challenges & expansion plan, based on demographic variables. Using stratified random sampling & convenience sampling, data were collected from women entrepreneurs working in the urban area of Lucknow. The study identified business owners' characteristics as self perception, self esteem, Entrepreneurial intensity & operational problems for plans for growth & expansion. The study suggested that the number of women working in family owned businesses has grown considerably.

Sathiabama. K (2010), in her article titled 'Rural Women Empowerment and Entrepreneurship Development' emphasised empowerment of rural women through entrepreneurship and the advantages of entrepreneurship among the rural women. In some countries, women may face obstacles to holding property and entering into contracts. They suggest that increased participation of women in the labour force is a prerequisite for improving the position of women in society and of self employed women. They also advise that the need is knowledge of loan accessibility, various funding agencies' procedures regarding certification, awareness of government welfare programmes, motivation, technical skills, and support from family, government, and other organisations. Moreover, the Formation and strengthening of the rural women Entrepreneurs' network must be encouraged.

Kishor Choudhary & Arvind Rayalwar (2011) studied Opportunities and Challenges for Rural Women Entrepreneurship in India and highlighted some issues, with reference to strategic challenges and opportunities, from a gender perspective, to analyse the prospects of rural small and medium entrepreneurship for women.

S. Vargheese Antony Jesurajan and S. Varghees Prabhu (2012) conducted an empirical investigation entitled The Expectation of Women Entrepreneurs in Tirunelveli District of Tamil Nadu. This study aims to study the expectations of women entrepreneurs in the Tirunelveli district. The study collected data from 300 women entrepreneurs, and the sampling method was proportionate stratified random sampling. Factor analysis has been employed to analyse the data. The findings indicate that many factors, such as finance, training, support,

and schemes, are the significant expectations of women entrepreneurs in the Tirunelveli district. This study will be relevant and significant to the present Indian scenario.

Sreenivasa Rao Behara & K Niranjana (2012), in their study of rural women entrepreneurship in India, intend to identify the various problems and motivating and demotivating factors of women entrepreneurship. This study is based solely on secondary data. They found that desire for independence, achievement orientation, etc., are among the common motivating factors of women entrepreneurs across geographical boundaries. Women entrepreneurs in India face many problems at the start-up and operating stages. The main reason for the lack of finance for women is their inability to provide collateral, as they do not own any property in their name. Women have limited mobility and freedom and must perform dual roles at home and at work, which hinders entrepreneurial growth. Similarly, some gender related stereotypes also create obstacles for women entrepreneurs. They trace that the social systems and attitudes are the root cause of these problems.

Anitha and Sritharan (2013), in their study, entitled 'Problems being faced by women entrepreneurs in rural areas', focused on the women entrepreneurs in selected districts in ERODE district, Tamil Nadu. They tried to highlight the motivational forces and the relationship between the socio economic background of women entrepreneurs, their motivational factors, and their existing entrepreneurial traits. In their study, they suggest that marketing a product is the main challenge for women entrepreneurs, particularly through various tools. They also found that improper location and inadequate infrastructure are hurdles to the development of women's entrepreneurship.

Research Gap

A literature review reveals many issues faced by rural women entrepreneurs. No research work has focused on the multi-dimensional issues of the research topic. Problems faced by rural women entrepreneurs are multifaceted. Triggers and barriers to rural entrepreneurship across different types of businesses, from a socio-economic angle, constitute the research gap we identified. Hence, we proceed to understand the triggers and barriers of rural women entrepreneurs.

6. Objectives

The purpose of this paper is to examine the triggers and barriers to rural women entrepreneurs. Therefore, we set the following objectives for the study.

- To understand the socio-economic status of respondents in the study area
- To study the triggers for rural entrepreneurship among the respondents
- To understand the problems of rural women entrepreneurs
- To suggest measures to overcome barriers and motivate rural women entrepreneurs

7. Hypothesis

For the study, we set the following hypothesis:

H_{o1}: There is no significant difference in the mean perception of respondents regarding triggers

H₁₁: There is a significant difference in the mean perception of respondents as regards triggers

H_{o2}: There is no significant difference in the mean perception of respondents as regards barriers

H₁₂: There is a significant difference in the mean perception of respondents as regards barriers

8. Data Collection

The present study is empirical and descriptive, based on both primary and secondary data. Secondary data has been collected from journals, working papers, newspapers, theses, books, and reports published on the relevant topic. Simple random sampling and systematic sampling were used in this study.

Primary Data consist of responses collected from women entrepreneurs in rural areas who run different types of businesses. In a structured interview, the schedule was prepared, and the same questions were posed to all the respondents in the same order. Each question was asked the same way in each interview to assess reliability. In the present study, Likert's summated scale was used at five points.

Data Validation

Data was validated by applying Cronbach's alpha method.

Sampling:

The Sampling frame is the women entrepreneurs in rural areas. Ten villages and suburban towns, with populations of not more than 10000, were considered for data collection. In each area, women entrepreneurs were met. Respondents who did not participate were excluded from the list. A total of 280 respondents were finally included in the analysis.

Locale of the Study

Villages selected from Hassan and Mysore District where we found many women business enterprises of different types.

Period of the Study

The study was undertaken from October 2012 to July 2013

Scope of the Study

The study includes women entrepreneurs engaged in small businesses of various types in rural areas. The study explores the triggers and barriers of rural women entrepreneurs in general. Consists of those who run their businesses in rural areas themselves and those who move to urban areas regularly for business. Triggers, we mean the driving force behind choosing entrepreneurship, and barriers address the typical problems of women entrepreneurs in general and rural women in particular.

Tools of Analysis

The data obtained were analysed by using SPSS version 16.0. Percentage, mean, Factor analysis and ANOVA

were applied for data analysis, after testing the reliability of the data.

9. Results and Analysis

The study of respondents' socio economic background was relevant before we conducted various tests. Respondents were classified by age, education, family background, and annual income. Cross tabulation of business type and 10 villages shown the distribution of business types across the villages. of the total respondents, 32 members family background is farm labour, a significant chunk of 132 members an agricultural background, 79 members have a business background basically from chettiars, Muslims, Marwaris community, a small percentage are of other communities members, whereas 37 members running their business based on traditional caste based occupation, particularly broomstick vendors, flower vendors and beauty parlours.

Family Background											
		Farm		Agricultur		Trade/ Business		Caste-		Sub Total	
		N	%	N	%	N	%	N	%	N	%
AGE	20-35	11	34.4	44	33.3	24	30.4	10	27.0	89	31.8
	35-50	17	53.1	67	50.8	46	58.2	23	62.2	153	54.6
	>50	4	12.5	21	15.9	9	11.4	4	10.8	38	13.6
	Subtotal	32	100.0	13	100.0	79	100.0	37	100.0	280	100.0
Education	UP TO 7th	9	28.1	18	13.6	6	7.6	9	24.3	42	15.0
	8th - 10th	15	46.9	54	40.9	40	50.6	18	48.6	127	45.4
	10th & above	8	25.0	60	45.5	33	41.8	10	27.0	111	39.6
	Subtotal	32	100.0	13	100.	79	100.0	37	100.0	280	100.0
Marital Status	Married	19	59.4	10	78.0	74	93.7	27	73.0	223	79.6
	single	9	28.1	26	19.7	5	6.3	10	27.0	50	17.9
	Widow	4	12.5	3	2.3	0	.0	0	.0	7	2.5
	Subtotal	32	100.0	13	100.0	79	100.0	37	100.0	280	100.0
Annual Income	Below 20000	7	21.9	40	30.3	18	22.8	13	35.1	78	27.9
	20000-40000	10	31.2	58	43.9	44	55.7	21	56.8	133	47.5
	Above 40000	15	46.9	34	25.8	17	21.5	3	8.1	69	24.6
	Subtotal	32	100.0	13	100.0	79	100.0	37	100.0	280	100.0

Table 1. Socio-Economic Profile of Respondents

Source: field study

15 per cent of respondents are educated up to 7th standard, 45.4 per cent are up to 10th standard, and 39 per cent are above 10th standard. 79 per cent of women are married, 17.9 per cent are unmarried, and 2.5 per cent

are widows. In the income category, 47.5 per cent of the members earn up to Rs 40000, 27 per cent earn up to Rs 20000, and 24.6 per cent earn over Rs 40000. It is interesting to note that 103 married respondents who run a business have an agricultural background, and 19 of their parents are farm labourers. 74 entrepreneurs have a business background.

S. NO		V1	v2	v3	v4	v5	v6	v7	v8	v9	v10	Total
1	General store	4	3	4	4	5	3	3	4	3	3	36
2	Vegetable seller	1	5	3	4	2	6	2	4	4	1	32
3	Fruit seller	1	2	2	4	2	0	3	3	0	3	20
4	Bangle seller	4	2	3	1	3	3	3	6	4	3	32
5	Tailoring	3	4	2	1	2	2	2	0	4	4	24
6	Rope and broomstick vendor	5	0	1	2	0	1	3	1	1	3	17
7	Milk seller	3	6	2	2	2	3	3	2	3	1	27
8	Flower vendor	3	2	4	3	2	3	3	2	4	5	31
9	Small canteen/bakery /fruit juice centre	2	1	3	5	4	2	1	3	3	3	27
10	Coconut vendor	1	1	0	1	1	2	3	0	0	0	9
11	Beauty parlour	0	1	3	0	4	3	0	2	1	1	15
12	Spare parts store	1	1	1	1	1	0	2	1	1	1	10
Total		2	2	2	2	2	2	2	2	2	28	280

Table 2. Below shows the number of respondents classified by the nature of business in their Nature of Business

Source: Field Work

Factor Analysis:

To understand the driving forces behind rural women entrepreneurs, 16 statements were asked and recorded in order of priority. Factor analysis was applied to reduce the statements into factors. Initially, KMO and

Bartlett's Test of Sampling adequacy (Table 3) were tested.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.656
Bartlett's Test of Sphericity Approx. Chi-Square	1736.065
df	120
Sig.	.000

Table 3. KMO and Bartlett's Test

Bartlett's test of sphericity was significant, supporting the factorability of the correlation matrix, and the associated significance level was minimal (0.000). A high value, above 0.5 to 1.0, generally indicates that a factor analysis may be helpful for the data. As the KMO value is 0.656, which is greater than 0.50, we found that the results of the factor analysis are helpful with the present data.

Component							
Triggers from Opportunities	1	2	3	4	5	Eigen values	Cronbach's Alpha
13. Existing local resources for running a business	.903					4.175 (26.092)	0.627
8. To utilize my skill and knowledge	.857						0.639
6. Unsuitable working opportunity	.852						0.635
16. Caste based occupation	.809						0.632
7. Previous Job Dissatisfaction	.766						0.655
Entrepreneurial attitude							
15. Family business background		.794				2.067 (12.918)	0.679
4. Earning money for livelihood		.677					0.659
5. An Attractive source of Income		.585					0.645
2. To prove my potential		.550					0.671
Career objective							
9. Education background			.887			1.381 (8.632)	0.700
3. To achieve socio-economic Status			.710				0.666
Empowerment goal							
14. Opportunity to run a new venture in the village				.866		1.239 (7.741)	0.672
1. I Desire to be Independent				.583			0.659
Individual talent							
12. Competencies and experience					.790	1.083 (6.768)	0.711
10. Family Support					.782		0.709

Table 4. Factor Analysis

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalisation.

- a. Rotation converged in 5 iterations.
- b. Figures in parentheses are the total variance

For factor extraction, the principal component method was used, under the restriction that the eigenvalue of each generated factor was more than one. A factor analysis was conducted to develop constructs to evaluate the motivational factors identified. Five factors were generated, which explained 62.15 per cent of the variance with the loss of only 37.85 per cent of information. The extracted factors were then rotated using the variance-maximising method (Varimax). The rotated factors, their variable constituents, and factor loadings are given in Table 4. Of the five factors identified, Opportunities is the first factor to emerge as an essential component with the highest factor scoring and the total variance of 26.092 per cent, the second factor is Entrepreneurial Attitude with the total variance of 12.918 per cent, followed by Career objective, Empowerment goal and Individual Talent. The analysis shows that rural women, when given the opportunity, can start and run businesses competitively and achieve socio economic self sufficiency.

Testing Of Hypothesis 1

Our null hypothesis (H_{01}) is that there is no significant difference among respondents regarding the motivational factors. We used a one way ANOVA for the test.

Perception	Sum of Squares	df	Mean Square	F	Sig
Between People	361.050	279	1.294		
Within People Between Items	12.296	15	.820	1.991	.013
Residual	1723.079	4185	.412		
Total	1735.375	4200	.413		
Total	2096.425	4479	.468		

Table 5. Anova

Grand Mean = 1.17

The table (5) shows that the F-statistic equals 1.991 and the corresponding P-value is 0.013. Since the P-value is greater than 0.05, there is not enough evidence to reject the null hypothesis and infer that there are no significant differences in the mean perception of respondents. The F-statistic is less than the table value at the 10 per cent level of significance.

The third objective of the study is to understand the barriers or problems being faced by rural women entrepreneurs. For this purpose, again, we applied Factor analysis. Reliability test was conducted for all 17 factors. The overall value of Cronbach's Alpha is 0.833, as shown below. The value is greater than 0.60, which is considered reliable, and it indicates the homogeneity of the items.

Cronbach's Alpha	N of Items
.833	17

Reliability Statistics

Bartlett's test of sphericity was significant, supporting the factorability of the correlation matrix, and the associated significance level was minimal (0.000). As the KMO value for triggers perceived is 0.852, which is greater than 0.50, we found that the results of the factor analysis are helpful with the present data.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.852
Bartlett's Test of Sphericity Approx. Chi-Square	4744.037
df	136
Sig.	.000

Table 6. KMO and Bartlett's Test

Component	Total	% of Variance	Cumulative %
1	5.954	35.024	35.024
2	4.585	26.970	61.994
3	2.093	12.312	74.306
4	.977	5.749	80.055

Table 7. Total Variance Explained

Extraction Method: Principal Component Analysis.

Three factors were generated, which explained 80.05 per cent of the variance with the loss of only 19.05 per cent of information. The extracted factors were then rotated using the variance maximising method (Varimax).

The rotated factors, their variable constituents, and factor loadings are given in Table 8. of the three factors identified, Economic Barriers is the first factor to emerge as an essential component with the highest factor scoring and the total variance of 35.024 per cent, the second factor is Psychological Barriers with the total variance of 26.970 per cent, and the third factor is Social Problems with a total variance of 12.312 per cent. The analysis shows that rural women, when given the opportunity, can start and run businesses competitively and achieve socio economic self sufficiency. It is apparent from the table that the lack of family support is the main Sociological barrier. Difficulty in relationships with suppliers, customers and others is the primary psychological barrier. It is very pertinent from the analysis that most of the rural women are facing Economic problems and a lack of technical and managerial skills and knowledge.

Perception of Barriers	Component		
	1	2	3
Economic Barriers			
2. Lack of Technical/management knowledge	.972		
8. Lack of proper training on innovative business practices	.963		
3. Financial problem	.930		
7. Problem of availability of raw materials	.923		
6. Problem of marketing my product/service	.885		
11. Exploitation by middlemen	.869		
12. High competition from competitors and male counterparts	.824		
Psychological Barriers			
16. Difficulties in Relationship with suppliers, customers and others		.902	
13 Lack of self-confidence		.892	
14. Lack of entrepreneurial aptitude		.884	
20. Unable to deal with legal formalities		.830	
15. Low risk-bearing capacity		.815	
21. Dual responsibility of family and business		.683	
19. The old and traditional outlook of society towards women as an entrepreneur		.562	
Social Barriers			
22. Lack of support from family members			.880
23. Negative attitude of male counterparts and the public towards women entrepreneurs			.732
24. Lack of Public acceptance			.633

Table 8. Factor Analysis

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 4 iterations.

Testing of Hypothesis 2

Our second null hypothesis (H_{02}) states that there is no significant difference in respondents' perceptions of barriers. ONE-WAY ANOVA (Table 9) was calculated for this test. The F-statistic shown in the table equals 4.973 with a corresponding P-value of 0.00, which is less than 0.05. Hence, we reject the null hypothesis and infer that there is a significant difference in the mean perceptions of respondents regarding problems.

Perception	Sum of Squares	df	Mean Square	F	Sig
Between People	1434.689	279	5.142		
Within People Between Items	68.406	16	4.275	4.973	.000
Residual	3837.829	4464	.860		
Total	3906.235	4480	.872		
Total	5340.924	4759	1.122		

Table 9. Anova

Grand Mean = 1.53

Women in rural areas, in particular, are hardworking people. They are bold and prefer to be self reliant. Most of them are frustrated with daily wages that are insufficient to lead a life, educate their children, have a comfortable house, and earn a handsome income. Some of them are running a business as a continuation of their parents' or as a supportive entrepreneur. Rural women try to find new avenues to continue their occupation permanently. From the analysis, it is found that women are moving away from agricultural activities and seeking new opportunities to earn income. They take up challenging ventures, too. Factor analysis revealed that most of them intend to utilise their talents and educational backgrounds. Perhaps they have Business education, or some of them are engineering graduates, traditionally stuck in villages on account of typical social constraints, where family members do not allow them to work outside their qualifications. In this context, rural entrepreneurship could be an alternative forum for exhibiting and showcasing their skills. And also the increasing needs of the rural population and the varied goods and services they desire to buy and consume in villages, no less than those of the urban population. Bakery, canteen, small hotels, beauty parlours, flower decoration for different occasions, milk, butter, ghee, cheese, tender coconut, and fancy stores are found generally in rural areas nowadays.

Rural entrepreneurship leads to increased business activity and income, as well as the economic empowerment of women. Despite opportunities, drive, and self motivation, rural women entrepreneurs lack family support. This can be attributed to the nuclear family trend and the migration of educated youth to cities. It is also found that the dual role of women is another vital problem, as she has to manage both the traditional functions of family and business. Among the difficulties they have been facing, economic issues include a shortage of managerial talent, limited financing, a lack of goods or materials at reasonable prices, insufficient training, and

severe competition from their male counterparts.

Suggestions

To be successful, women entrepreneurs should have self-confidence, managerial skills, and technical and legal guidance, as well as timely economic support. Therefore, in addition to the existing schemes, the government and NGOs together design a plan of action to make rural women more active, more positive in their attitude, and to instil confidence through financial and legal support. Mahila Bank, Mahila Market, Preference To Buy Products Of Women's Home Industry, Reservation To Women In Sez and Industrial sites, loans at a cheaper rate of interest, etc, could stabilise the inspiration of rural women entrepreneurs. To overcome sociological barriers, the government has to educate through bulletins, news and advertisements to persuade them not to bother about the silly outlook of society. The attitude of men and society towards women has been gradually becoming healthier. Rural women shall develop a positive attitude and overcome their inferiority.

Conclusion

After reviewing the available literature, we conducted a study of the triggers and problems faced by rural women entrepreneurs by collecting responses through an interview schedule. Both motivational factors and issues in rural women's entrepreneurship were analysed using factor analysis, and the data were reduced to construct an essential factor. The hypothesis test shows that there is no difference in perceptions of triggers. However, the hypothesis test showed that there is no consensus on the problems. Therefore, it is understood that issues of one entrepreneur may not be the same for others. It depends on the nature of business and other variables. However, it is suggested that the government's financial and educational support is necessary to mould and develop an entrepreneurial attitude positively.

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