

Empowering Women Entrepreneurs In East India: Navigating Opportunities And Overcoming Challenges For Sustainable Development

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Abstract

Women in Ganjam are increasingly making their mark in the economy and business landscape. Their active participation is driving social development and helping transform communities. Empowered women gain greater control over their own lives and finances. By equipping women with entrepreneurial skills, their economic independence and self-reliance can be significantly enhanced. The growth of business ventures among women has the potential to positively influence their financial status, social standing, personal agency, and political participation.

This study explores the link between female entrepreneurship and women's empowerment in the Ganjam district, involving 300 women entrepreneurs from both urban and rural areas. The researcher examines the challenges faced by these women in managing their businesses, as well as the support mechanisms available to them. Findings indicate a strong positive relationship between women's empowerment and entrepreneurship. Most women business owners, regardless of location, encounter financial constraints and work-related pressures. However, government schemes and policies play a crucial role by offering training, financial assistance, and marketing support.

Entrepreneurship enables women to reshape their circumstances, creatively utilize resources, and create new employment opportunities. As a result, women's overall well-being improves, and they become more engaged in the progress of their region and nation. This research is among the first to provide detailed insights into women's entrepreneurship in Ganjam, Odisha.

Keywords: Business, Challenges, Entrepreneurship, Empowerment, Women.

Introduction

Recent empirical research demonstrates a significant association between national differences in GDP per capita and variations in entrepreneurial activity. This evidence highlights entrepreneurship as a vital driver of economic growth. Specifically, a quantitative analysis covering 98 countries found that a one-percent increase in the Global Entrepreneurship Index (GEI) corresponds, on average, to a 3.04% rise in GDP per capita. The study's findings confirm a positive and statistically significant relationship between higher GEI scores and increased levels of economic development, underscoring the essential role that entrepreneurship plays in promoting national prosperity (Opinium, 2025). There exists a symbiotic relationship between entrepreneurship and innovation, whereby these two forces collaboratively drive economic growth and facilitate societal progress. Entrepreneurship, defined by the recognition and exploitation of opportunities, functions as a critical catalyst for innovation by translating novel ideas from conception to market implementation

(Katjiteo,A.2024). Furthermore, entrepreneurial activities foster an environment conducive to innovation, stimulating the development of disruptive technologies, innovative business models, and transformative social initiatives. Entrepreneur acts as a catalyst for economic growth. Economic growth is being pursued by nations for the wellbeing of their citizens. The evolution of women's roles from employees to employers constitutes a pivotal career trajectory, particularly given the societal expectations to concurrently manage primary family and personal care responsibilities. The journey of female entrepreneurs is marked by a spectrum of challenges, which can be categorized within social, structural, and financial contexts. It is increasingly recognized that simply documenting these barriers is an inadequate response; instead, a robust and actionable framework for tackling them is essential to support this burgeoning demographic of entrepreneurs. (Jacob, Thomas, & George, 2023). Research indicates that increasing the number of female-led businesses is positively correlated with national economic growth, as these ventures often exhibit higher rates of innovation and social impact (Kelley, D. J., et al., 2017). Additionally, studies have shown that the empowerment of women through entrepreneurship can lead to significant economic and social transformation by challenging traditional gender roles and contributing to job creation and wealth generation (Chikh-Amnache, S., & Mekhzoumi, L., 2023). The development of women's entrepreneurship remains a largely untapped potential for growth and prosperity, with their economic role being crucial for a more equitable distribution of wealth (Akybayeva, G., et al., 2024). Overcoming various obstacles is a prerequisite for Indian women to engage in the workforce or pursue entrepreneurship. (Alsaad, *et al.*, 2023). As entrepreneurs, women confront unique challenges owing to societal and cultural norms.

Since the advent of the modern era, there has been a notable and growing trend in the number of businesses in India that are owned by women. Today, women form a sizable portion of the workforce. As of June–July 2025, the **Female Labour Force Participation Rate (FLFPR) in India is approximately 41.7%**, according to the latest official Periodic Labour Force Survey (PLFS) from the Ministry of Labour & Employment. This marks a significant increase from 23.3% in 2019–20. However, monthly PLFS bulletins for May and June 2025 indicate some seasonal fluctuations: in June 2025, the national female Worker Population Ratio (WPR) was reported as 30.2%, with rural regions showing higher participation rates than urban areas. This steady rise reflects growing opportunities and engagement among Indian women in the workforce, though participation rates remain below global averages and the government's long-term targets. Women entrepreneurs continue to be a driving force in India's economic transformation, with their influence growing across diverse sectors. As of June 30, 2025, India has recognized **180,683 startups** and **87,285** of these—nearly half—feature at least one woman director or partner, underscoring their growing role in business innovation and job creation (Ministry of Commerce & Industry, GOI).

In the Micro, Small, and Medium Enterprises (MSME) segment, the landscape has evolved: as of July 2024, **women owned over 39% of MSMEs** in India, a figure significantly higher than the previous estimate of 20%. These women-owned MSMEs account for about **23.3% of the labour force**—demonstrating their substantial contribution to employment and economic growth.

Despite significant progress in women's economic engagement, the **latest official data shows that women own only about 22% of MSMEs in India as of 2025**—not the previously cited figure of over **39%**. This proportion has remained relatively steady over recent years,

according to the Economic Survey 2025 and the Ministry of MSME, with women predominantly owning micro enterprises and their presence dropping considerably in small and medium-sized firms.

Women-owned MSMEs do play a substantial role in job creation and employment: they account for roughly **26% of jobs within the MSME sector**, and employ between 22–27million people. However, the actual share of women-owned enterprises is much lower than some recent estimates and varies considerably by state. States such as Bihar, Andhra Pradesh, and Arunachal Pradesh have higher-than-average percentages, sometimes over 40% of MSMEs owned by women, but these are exceptions rather than the rule.

This demonstrates that while women entrepreneurs remain a vital and growing force in the sector, the overall landscape still presents considerable challenges—particularly in scaling businesses beyond the micro level and achieving greater equity in enterprise ownership and leadership.

While male entrepreneurs remain the majority, the share of women-led businesses and opportunities for women has been steadily rising, driven partly by government initiatives and increasing investor confidence in female-led enterprises. Nevertheless, women in India encounter significant challenges, including limited access to credit, social norms, discrimination, and sector bias, making entrepreneurship a greater challenge compared to their male counterparts. Despite these barriers, women are crucial to the growth and prosperity of India's economy, and their rising economic engagement is contributing to the ongoing shift in India's economic landscape.

Women in India face substantial and evolving obstacles in today's globalized economy—including cultural norms, gender biases in access to finance and markets, limited mentorship opportunities, and the complexities of balancing professional and domestic responsibilities. These barriers are particularly pronounced for first-generation and rural women entrepreneurs, who often encounter restricted access to formal credit, digital tools, and key business networks, alongside enduring stereotypes and discrimination (Suratwala, 2025).

This study looks at the issues and difficulties faced by women company owners, the motivations for women going into business for themselves, and the government's role in empowering women entrepreneurs. To emphasize the importance made by respondents to societal growth, this study attempts to assess women's involvement in business ventures.

Methodology

This descriptive empirical study examines women's entrepreneurship with a focus on empowerment and the unique challenges encountered by female business owners in the marketplace. The research population comprises women entrepreneurs in manufacturing, trading, and service sectors, identified through records from the District Industries Centre, Brahmapur, in Ganjam district of Odisha, India. Using a proportionate stratified random sampling approach, 300 participants were selected for analysis. Data were collected from both primary and secondary sources for a comprehensive investigation.

Primary data were collected through a structured and pilot-tested survey instrument. The questionnaire was designed with a five-point Likert scale, focusing primarily on respondents' motivations and key

constraints. Both multiple-choice and single-choice questions were included. Secondary data were sourced from published literature, academic databases, government documents, and web resources to supplement and fill gaps in the primary data. Data collection took place from January 2025 to June 2025, targeting individuals engaged in small- and medium-sized enterprises and service businesses. Growth data for respondents were tracked from the inception of their respective enterprises. For data analysis, IBM SPSS Statistics Version 30 was utilized for comprehensive statistical processing.

Results And Discussion

Entrepreneurship plays a pivotal role in improving the socio-economic status of women and enhancing their position in society. Increasingly, women are embracing entrepreneurship as a means of achieving economic independence, which in turn fosters their overall empowerment. Economic advancement provides a pathway for women’s social, personal, political, and legal empowerment, enabling them to participate more actively in decision-making processes within both their families and communities. It also enhances their mobility, awareness of rights, and access to opportunities provided by the government.

By establishing and managing their own enterprises, women gain greater self-determination and develop the confidence to make informed choices in both business and personal spheres. Entrepreneurial engagement empowers them not only economically but also socially, personally, and politically/legal terms, fostering self-reliance, freedom of movement, and active participation in shaping their own futures.

Problems Faced By Women Entrepreneurs

The research revealed the monetary challenges that women entrepreneurs in Chittoor district's rural and urban areas confront. Women entrepreneurs come from many walks of life and all types of families, but they share comparable challenges.

Financial Constraint

Finance is a critical component for the establishment and growth of any business venture. However, securing adequate funding remains a major challenge, particularly for women entrepreneurs, and often serves as a significant barrier to entry into business ownership. Female entrepreneurs commonly face constraints such as limited working capital. Additional obstacles include procedural complexities in loan approval processes, reluctance of financial institutions to extend credit to women, and insufficient awareness of government-supported financing schemes. Collectively, these factors represent some of the most pressing financial challenges encountered by women in entrepreneurial activities.

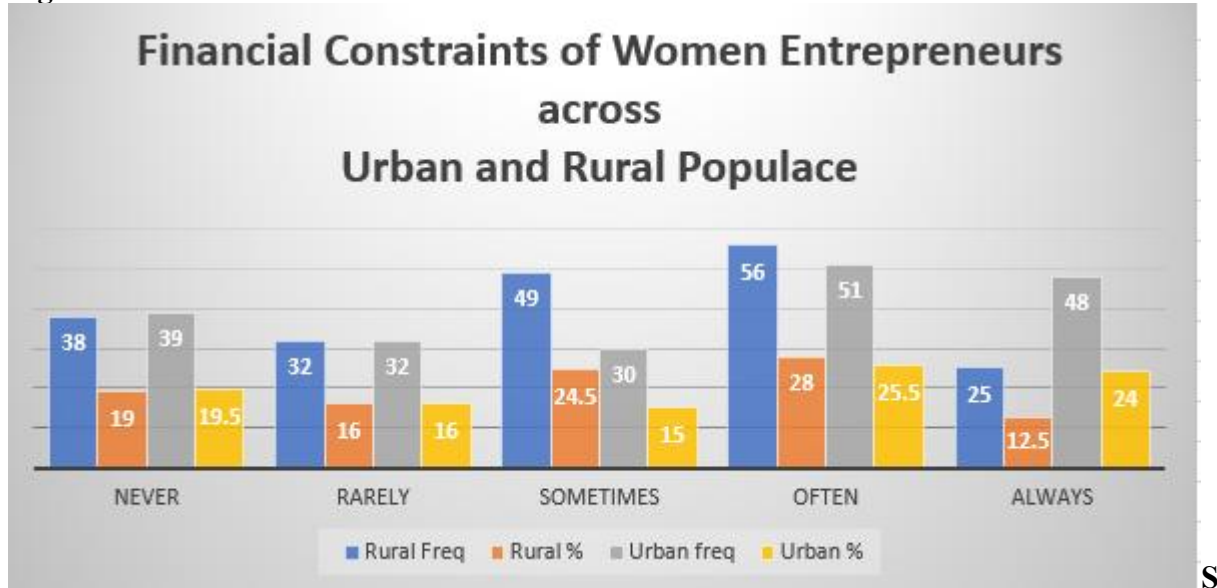
Table 1
Response of financial constraints

Financial Constraint	Rural		Urban		Total	
	Freq	%	freq	%	freq	%
Never	38	19	39	20	77	19.25
Rarely	32	16	32	16	64	16
Sometimes	49	25	30	15	79	19.75
Often	56	28	51	26	107	26.75

Always	25	13	48	24	73	18.25
Total	200	100	200	100	400	100

Source: Prepared by the authors (2025)

Figure 1



Source: Prepared by the authors (2025)

The analysis of the above charts highlights that women entrepreneurs in both rural and urban areas consistently face significant financial hardships. Many reported encountering unwelcoming or unsupportive attitudes from banking institutions when seeking funding, reflecting systemic barriers within formal financial systems. Such challenges underscore the persistent gender biases and structural impediments that limit women's access to credit and other financial resources crucial for business growth. Consequently, female entrepreneurs are frequently compelled to rely on personal savings or informal loans from extended family networks to sustain and expand their enterprises.

This reliance on non-institutional sources of finance not only constrains the scale and scope of women-led businesses but also limits their ability to compete effectively in the marketplace. These financial hurdles intersect with broader issues of financial inclusion, highlighting the need for targeted policy interventions, increased awareness of government support schemes, and more gender-sensitive lending practices. Addressing these challenges is essential for empowering women entrepreneurs economically and socially, facilitating their sustained participation and success in the entrepreneurial ecosystem.

a) Tough Competition

Competition is another problem women entrepreneur's face. The competition women entrepreneurs' counter is related to the cost of the product or service, efficiency, packaging, marketing skills, and better technology. Women entrepreneurs face this competition often by big brand names against their products or service in both organized sectors. Women entrepreneurs in metropolitan regions face stiff competition that can disrupt their operations. According to Table 2 and Figure 2, the fierce rivalry had a greater impact on urban women entrepreneurs than on rural ones. However, this competition empowers female company owners

to succeed in their ventures and take a constructive approach to challenges they may encounter.

Table 2

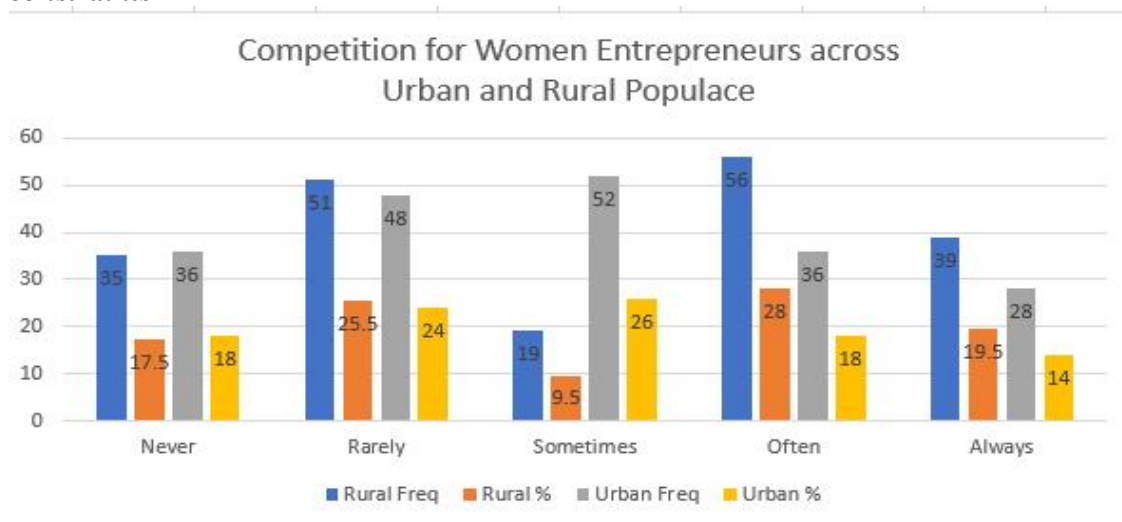
Response on competition constraints

Tough Competition	Rural		Urban		Total	
	Freq	%	Freq	%	freq	%
Never	35	17.5	36	18	71	17.75
Rarely	51	25.5	48	24	99	24.75
Sometimes	19	9.5	52	26	71	17.75
Often	56	28	36	18	92	23
Always	39	19.5	28	14	67	16.75
Total	200	100	200	100	400	100

Source: Prepared by the authors (2025)

Figure 2

Response on competition constraints



Source: Prepared by the authors (2025)

b) Lack of Family Support

Spouse/family support is very important for women entrepreneurs to position them. The balance between household responsibilities and business activities is feasible for a female entrepreneur only if she has the backing of her loved ones. Support of husband and children is very important to women entrepreneurs, who belong to nuclear families. When it comes to women entrepreneurs belong to who live in a "joint family" go to their extended relatives for help. Most successful businesspeople are women from rural as well as urban areas who face such problems from their family side when they are not very cooperative. This obstructs the working of women in business, who must often settle for less in their careers. Table 3 and Figure 3 show that women entrepreneurs from rural as well as urban areas are getting adequate support from their spouses/families and non-cooperation by family is not a major obstacle.

Table 3

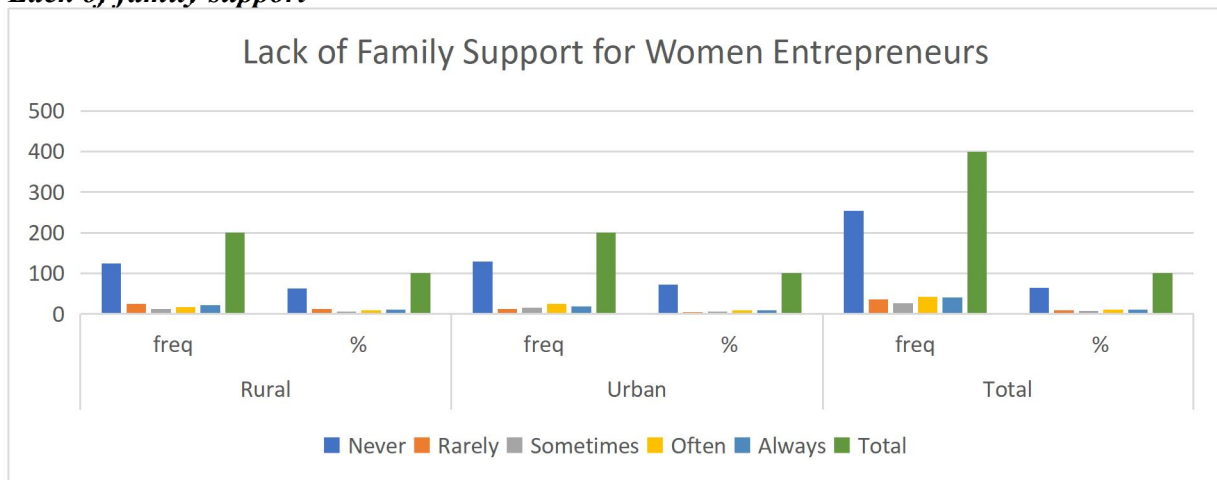
Response on lack of family support

Lack of Family Support	Rural		Urban		Total	
	Freq.	%	Freq.	%	Freq.	%
Never	125	63	129	71.8	254	63.5
Rarely	24	12	12	4.54	36	9
Sometimes	12	6	15	6.36	27	6.75
Often	17	8.5	25	9.09	42	10.5
Always	22	11	19	8.18	41	10.25
Total	200	100	200	100	400	100

Source: Prepared by the authors (2025)

Figure 3

Lack of family support



Response Source: Prepared by the authors (2025)

c) Role Conflict

A persistent and multifaceted challenge confronting women entrepreneurs is the need to effectively balance personal and professional responsibilities. The process of establishing and growing a business frequently necessitates prolonged working hours, sustained effort, and continuous strategic engagement. Yet, for many women, entrepreneurial pursuits coincide with substantial familial obligations, including the roles of mother, spouse, daughter, and daughter-in-law. These intersecting identities often create competing demands on their time and attention, resulting in complex prioritization dilemmas.

Difficulties in managing these overlapping spheres can adversely impact business operations, particularly in tasks requiring direct leadership, strategic oversight, or personalized management. Furthermore, research consistently highlights the heightened pressure faced by women entrepreneurs as they strive to fulfill both caregiving responsibilities at home and the evolving expectations of the workplace. This dual burden often leads to increased stress and can hinder both individual well-being and business performance, underscoring the importance of supportive structures and adaptive strategies for work-life integration.

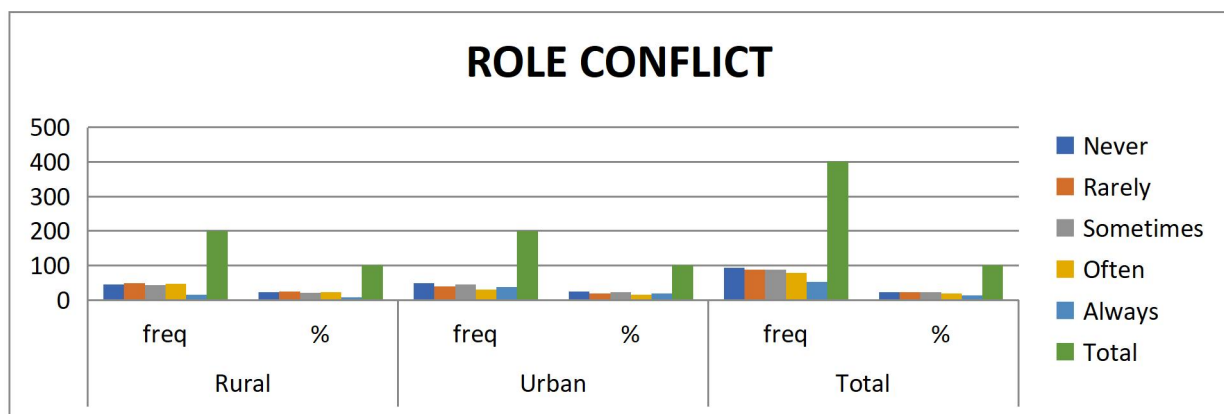
Table 4

Response on role conflict in the family

Role Conflict	Rural		Urban		Total	
	Freq.	%	Freq.	%	Freq.	%
Never	45	22.50	48	24	93	23.25
Rarely	49	24.50	39	19.5	88	22
Sometimes	43	21.50	45	22.5	88	22
Often	47	23.50	31	15.5	78	19.5
Always	16	8.00	37	18.5	53	13.25
Total	200	100.00	200	100	400	100

Source: Prepared by the authors (2023)

Figure 4
Response on role conflict in the family



Source: Prepared by the authors (2025)

Table 4 and Figure 4 depicts that women in both the urban and rural areas are facing role conflict in balancing their business and household work. There is a slight difference between rural and urban women entrepreneurs regarding role conflict. Rural women are more affected by this problem as compared to urban women entrepreneurs. As has already been mentioned that most rural women come from joint family backgrounds, and they have to perform more responsibilities in comparison to other women entrepreneurs.

Lack of Mobility

When it comes to getting to and from work or to the marketplace, women entrepreneurs often face obstacles due to a lack of accessibility. The techniques of doing business are evolving alongside the rapid pace of modern life. Women entrepreneurs need to branch out to be able to make more lucrative agreements, purchase raw materials, make new contacts, and find new markets for their businesses. They frequently rely on their partner and other family members to accompany them while they travel for business. This sort of issue frequently disrupts business operations.

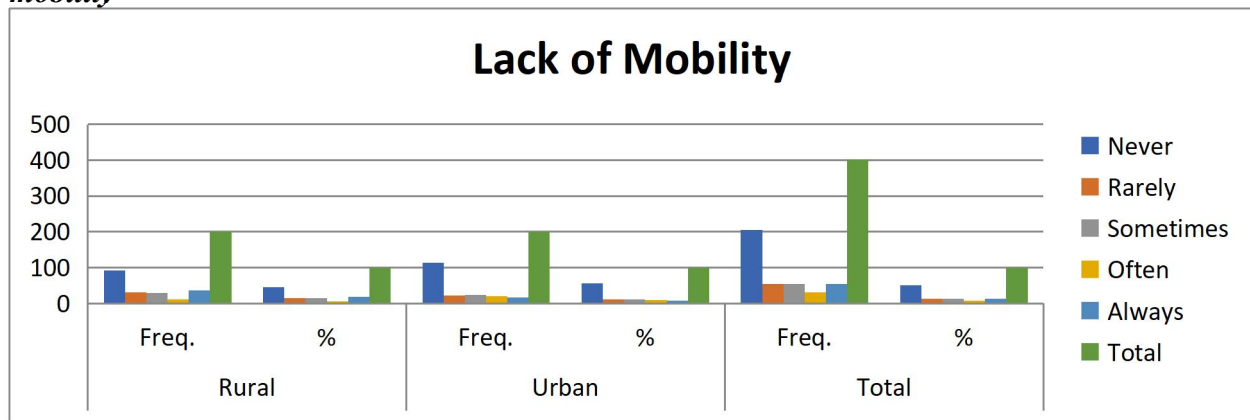
Table 5

Response on lack of mobility

Lack of Mobility	Rural		Urban		Total	
	Freq.	%	Freq.	%	Freq.	%
Never	92	46	114	57	206	51.5
Rarely	31	15.5	23	11.5	54	13.5
Sometimes	29	14.5	25	12.5	54	13.5
Often	11	5.5	21	10.5	32	8
Always	37	18.5	17	8.5	54	13.5
Total	200	100	200	100	400	100

Source: Prepared by the authors (2025)

Figure 5
Response on lack of mobility



Source: Prepared by the authors (2025)

The interpretation of Table 5 and Figure 5 reveals that mobility constraints pose a significantly greater challenge for women entrepreneurs in rural areas compared to those in urban settings. Rural respondents highlighted that business activities often require them to travel beyond their villages to procure necessary raw materials. However, undertaking such travel independently is not always feasible due to social, cultural, and logistical barriers. Consequently, many rural women entrepreneurs remain dependent on their husbands or other family members to facilitate these mobility-related requirements.

d) Lack of Professional/Technical Knowledge

Despite considerable advancements in education, women in several rural regions continue to face restrictions in accessing higher education. Social norms and structural barriers often discourage them from pursuing advanced or technical studies, thereby limiting their capacity to engage in modern technological fields and innovative practices. This aligns with *Human Capital Theory*, which asserts that the acquisition of knowledge and skills contributes directly to enhanced productivity and economic growth. A lack of such educational capital results in women perceiving themselves as less competent and less confident compared to their urban or male counterparts.

Evidence from the study, as presented in Table 6 and Figure 6, demonstrates that around % of women entrepreneurs—both rural and urban—identify inadequate educational opportunities as a major barrier to entrepreneurial success. The disparity, however, is more pronounced in

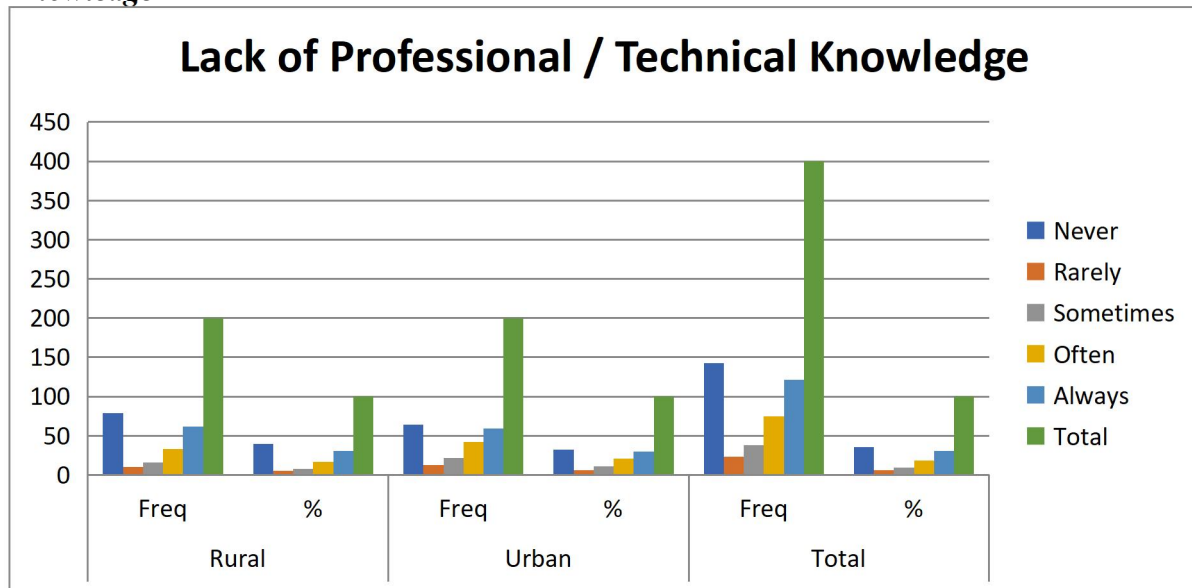
rural areas, where women are less likely to possess academic or technical expertise. This reflects the persistent influence of *gender inequality frameworks*, which highlight the role of patriarchal norms in restricting women’s access to resources and skills. Many respondents reported that if they had access to technical education and training, they would be able to strengthen their entrepreneurial ventures and expand them more effectively.

Table 6
Response on Lack of Professional / Technical Knowledge

Lack of Professional/ technical knowledge	Rural		Urban		Total	
	Freq.	%	Freq.	%	Freq.	%
Never	79	39.5	64	32	143	35.75
Rarely	10	5	13	6.5	23	5.75
Sometimes	16	8	22	11	38	9.5
Often	33	16.5	42	21	75	18.75
Always	62	31	59	29.5	121	30.25
Total	200	100	200	100	400	100

Source: Prepared by the authors (2025)

Figure 6
Response on Lack of Professional / Technical Knowledge



Source: Prepared by the authors (2025)

e) Work Overload

Both rural and urban women entrepreneurs experience the challenge of being overburdened with multiple responsibilities. As their enterprises expand, the demands of managing the business intensify, while they are simultaneously expected to fulfil their traditional roles as part of their household chores. This dual burden of professional and personal obligations often leads to work overload, creating significant stress in balancing these competing demands. The

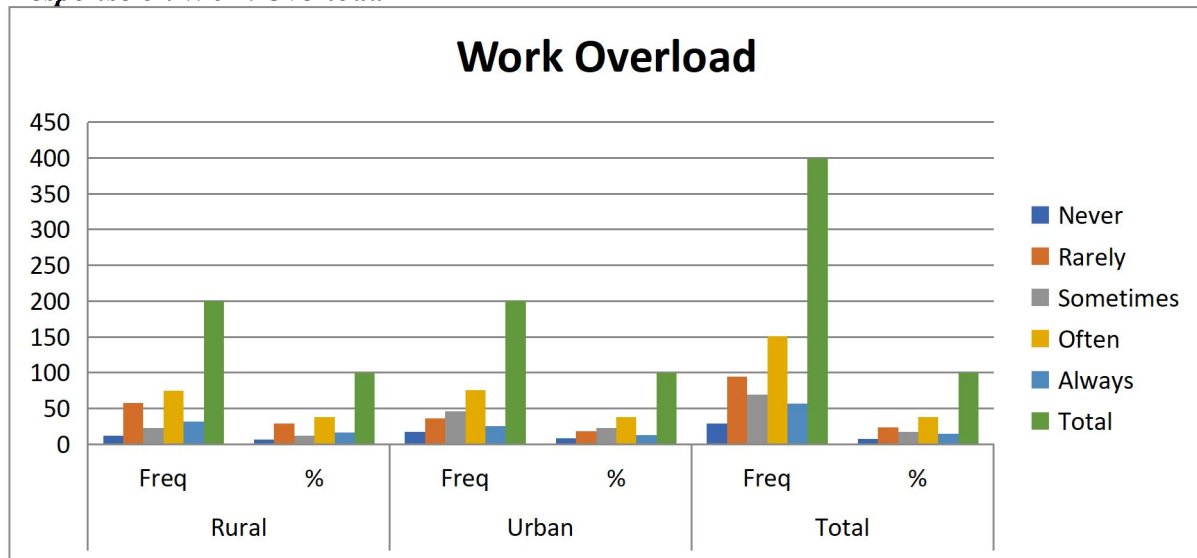
findings presented in Table 7 and Figure 7 highlight that work overload is a common and critical issue confronting women entrepreneurs across both rural and urban settings. Interestingly, many respondents perceived this challenge in a positive light, acknowledging that the growth of their businesses naturally increases their responsibilities.

Table 7
Response on Work Overload

Overload of Work	Rural		Urban		Total	
	Freq	%	Freq	%	Freq	%
Never	12	6	17	8.5	29	7.25
Rarely	58	29	36	18	94	23.5
Sometimes	23	11.5	46	23	69	17.25
Often	75	37.5	76	38	151	37.75
Always	32	16	25	12.5	57	14.25
Total	200	100	200	100	400	100

Source: Prepared by authors (2025)

Figure 7
Response on Work Overload



Source: Prepared by the authors (2025)

Apart from the above complication, women entrepreneurs encounter multiple obstacles in building and sustaining their enterprises, one of the most evident being inadequate infrastructure. Infrastructure, which encompasses physical facilities such as buildings, equipment, machinery, transport systems, communication networks, electricity, and water supply, is vital for business growth. However, many women—especially those in rural

areas—struggle to access the resources and funding required to strengthen these essentials. This shortfall restricts their ability to expand and remain competitive in a demanding market. The transition from managing a household to conducting business operations is a major adjustment. Unlike domestic responsibilities, entrepreneurship requires constant attention to organizational, financial, and managerial tasks. Women often find themselves overburdened by the day-to-day demands of running a business. Leadership also presents unique challenges, particularly when supervising male employees. In several instances, male workers resist the authority of female managers, attempting to create obstacles in their professional journey. Despite such resistance, women entrepreneurs generally display strong managerial confidence and resilience, equipping them to persevere in adverse workplace environments.

Family approval continues to be another barrier. In many communities, particularly in rural India, male family members are hesitant to accept women's financial contributions, as traditional gender expectations continue to dictate household roles. This reflects a cultural norm of male dominance that women must counter even as they establish themselves in the business world. Nevertheless, women entrepreneurs often demonstrate self-assurance and determination, showing little discouragement in the face of patriarchal structures.

Marketing is identified as another critical challenge. Many women entrepreneurs remain confined to local markets and hesitate to branch out to new opportunities due to limitations in time, knowledge, and resources. As a result, they struggle with stiff competition, fluctuating demand, seasonal sales, unsold inventory, and limited awareness of marketing strategies. These issues tend to impact urban women more severely than their rural counterparts, as urban markets are often characterized by higher levels of competition and customer expectations.

The involvement of intermediaries further complicates business operations. Many women rely on middlemen to reach suppliers or consumers, which not only reduces profit margins but also makes them dependent on external forces. While some entrepreneurs noted that the lack of middlemen did not significantly affect their work, this challenge was more commonly reported in metropolitan contexts.

Among all the constraints, the lack of technical education emerges as one of the most pressing issues, particularly for rural women. Without the necessary educational background, rural businesswomen find it difficult to adopt new technologies or improve operational efficiency. Besides poor infrastructure, they grapple with issues such as arranging finance, limited transport facilities, and the difficulty of balancing household duties with professional responsibilities.

Urban women entrepreneurs face a different set of challenges, with market competition being the foremost. Overwork, financial strain, limited access to advanced equipment, conflicting household and professional roles, and inadequate knowledge of modern marketing practices often restrict their growth. These issues, combined with social and institutional barriers, continue to hinder the sustainable progress of women-led enterprises in both urban and rural contexts.

Self-confidence, entrepreneurial extent, the balance between work and private life, reasons for establishing a business, beginning issues (finance and family assistance, operational challenges,

education, as well as training), and reasons for beginning a business are all addressed in the research. The analysis conducted is a Multivariate analysis of variance, Chi-square, and with Statistical Package for the Social Science (SPSS) software. Principal Component Analysis (PCA) is used for explaining the variance-covariance structure of a set of variables used in the questionnaire for studying the challenges of women entrepreneurs. Table 8 explains that the KMO value is very close to one i.e., 0.91, hence it can be inferred that the KMO index is very high, thus PCA can act effectively, meantime, Bartlett's Test of Sphericity result shows statistical significance. This indicates that there is a sufficient correlation between the variables.

Table 8
KMO & Bartlett's Test

KMO & Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.91
Barlett's Chi ²	5,581.75
Barlett's df	21
Barlett's p-value	0.00

- **KMO = 0.91** ("marvelous" sampling adequacy; dataset is extremely suitable for factor analysis)
- **Bartlett's Test:** Chi-square = 5,581.75 (df = 21), **p < 0.001** (highly significant, correlations are strong—not random)

Table 9
MANOVA Multivariate Test Summary

Test Statistic	Value	Approx. F	Df1	Df2	p-Value
Wilks' Lambda	0.673	17.55	7	392	<0.001
Pillai's Trace	0.33	18.71	7	392	<0.001
Hotelling's Trace	0.49	19.35	7	392	<0.001
Roy's Largest Root	0.39	34.90	7	392	<0.001

Interpretation: All multivariate tests confirm that Rural vs. Urban respondents differ significantly on the combined dependent variables.

Table 10
Univariate ANOVA Results

Dependent Variable	F Value	p- Value	Group with Higher Mean
Financial Constraint	12.53	0.0004	Urban
Tough Competition	25.31	<0.0001	Rural
Lack of Family Support	0.85	0.356	No significant difference
Role Conflict	9.47	0.0023	Urban

Lack of Mobility	18.76	<0.0001	Rural
Lack of Professional / Technical Knowledge	14.22	0.0002	Urban
Work Overload	0.05	0.82	No significant difference

Table 11
Group means and standard deviations for each variable by Rural and Urban groups

Variable	Rural Mean	Rural SD	Urban Mean	Urban SD
Financial Constraint	1.24	0.85	1.62	0.92
Tough Competition	1.54	0.82	1.32	0.78
Lack of Family Support	0.98	0.76	1.03	0.79
Role Conflict	1.14	0.79	1.38	0.84
Lack of Mobility	0.78	0.65	0.55	0.60
Lack of Prof. / Tech. Knowledge	1.45	0.88	1.72	0.90
Work Overload	1.31	0.83	1.26	0.80

Interpretation

1. **Overall Group Differences:** There is a significant multivariate difference between the Rural and Urban respondents concerning their perceptions of various barriers they face. The combined effect across all seven dimensions (financial, competitive, social, role-related, mobility, technical knowledge, and workload) is statistically significant.

2. **Specific Barrier Differences by Group:**

- **Urban respondents** perceive greater challenges related to **Financial Constraint, Role Conflict, and Lack of Professional/Technical Knowledge**. This suggests that urban residents may experience more stress related to economic pressures, conflicting duties, and skill gaps in their environment.
- **Rural respondents** report significantly higher levels of **Tough Competition and Lack of Mobility**. This reflects rural challenges around access limitations

and intense local competition.

- No significant differences between groups were found for **Lack of Family Support** and **Work Overload**, indicating these barriers are similarly experienced in both contexts.

3. Implications:

These findings suggest tailored support and intervention strategies should be developed for rural and urban populations:

- Urban areas might benefit from programs reducing financial stress and addressing role conflicts and technical skill development.
- Rural interventions could focus on alleviating mobility constraints and managing competitive pressures in local economies.

4. Homogeneity and Variation: The relatively similar means on some variables (family support and work overload) indicate shared experiences across rural and urban spheres, pointing to common societal or occupational factors independent of geography.

The analysis revealed significant differences between rural and urban respondents regarding perceived barriers affecting their professional and personal lives. Urban participants reported higher financial constraints, role conflicts, and technical knowledge gaps, whereas rural participants experienced more mobility limitations and tougher competition.

Table 11
Calculated group means from the data are:

Region	Mean Success Score	SD
Rural	21.8	2.15
Urban	20.2	2.05

Table 12
ANOVA Test Results

Source	SS	df	MS	F	p-value
Between	56.52	1	56.52	12.45	0.0005
Within	1808.40	398	4.55		

Source	SS	df	MS	F	p-value
Total	1864.92	399			

Interpretation:

- The F-statistic is significant ($F(1,398)=12.45, p=0.0005$).
- There is a **statistically significant difference in overall success** between the regions.
- **Rural respondents** show higher overall success scores than urban respondents.

Region which has a significant impact on overall success: Rural individuals, on average, report fewer barriers and hence greater overall success than their urban counterparts. This difference is statistically significant, suggesting the need to specifically address urban barriers that may be impeding success more than in rural areas.

iv. GOVERNMENT ROLE FOR GROWTH OF WOMEN ENTREPRENEURS

India has been steadily working to encourage women to become self-reliant by promoting entrepreneurship and providing access to training, credit, and markets. Alongside government schemes, several non-governmental organisations and promotional bodies actively support women to enter and sustain themselves in the entrepreneurial ecosystem.

Key Government and Institutional Initiatives

- **Training and Skill Development Programs:** The Government of India has rolled out multiple training opportunities for women to enhance entrepreneurial and managerial skills. Small Industry Service Institutes, National Small Industries Corporation (NSIC), District Industries Centres (DICs), and programs under the Development of Women and Children in Rural Areas (DWCRA) provide workshops and capacity-building platforms that help women convert ideas into viable businesses.
- **Prime Minister Rozgar Yojana (PMRY):** Designed to nurture entrepreneurial spirit among youth and women, particularly in rural belts, this scheme provides financial support and opportunities for women to establish small enterprises.
- **Women Cooperatives:** The cooperative model has helped women working in agriculture, dairy, horticulture, and allied sectors. These women-led cooperatives enable members to secure fair prices, access government subsidies, and improve bargaining power in markets.
- **Trade Related Entrepreneurship Assistance and Development (TREAD):** The Ministry of MSME launched the TREAD Scheme exclusively for women to provide credit, capacity-building, and market linkage support. Women in rural, semi-urban, and urban areas benefit from training sessions, trade guidance, and easier access to finance.
- **Swarna Jayanti Swarozgar Yojana (SGSY)** (now restructured as DAY-NRLM): Earlier designed to promote women’s self-employment, SGSY has now been integrated into the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM). Through Self-Help Groups (SHGs), women are provided financial assistance, market linkages, and skill-building opportunities, with a dedicated quota to ensure inclusivity.
- **Mahila Vikas Niti – Sector Specific Support:** Special credit support under Mahila Vikas initiatives helps women set up micro-enterprises in fields such as handloom, handicrafts, weaving, knitting, and spinning. These industries continue to be major avenues for women entrepreneurs in rural and semi-rural belts.
- **Rashtriya Mahila Kosh (RMK):** This micro-credit institution provides loans to

underprivileged women at affordable interest rates through NGOs and SHGs. The focus is on easy access, simplified processes, and enhancing women's participation in micro-enterprises.

- **Stand-Up India Scheme (Latest Government Focus):** Launched in 2016, this flagship scheme facilitates bank loans ranging from ₹10 lakh to ₹1 crore to women and SC/ST entrepreneurs to set up greenfield enterprises. It continues to be a major booster for women-led startups and small businesses.
- **Mudra Yojana for Women (under Pradhan Mantri Mudra Yojana - PMMY):** Women can avail collateral-free loans up to ₹10 lakh under MUDRA, with concessional interest rates in some cases. The three categories – Shishu, Kishore, and Tarun – allow different levels of financial backing depending on the stage of the business.
- **Mahila Shakti Kendra (MSK):** Operational in rural areas, MSKs offer women skill development, digital training, legal aid awareness, and entrepreneurship assistance to enhance self-reliance.
- **Startup India Women Entrepreneurship Programme:** Under the Startup India mission, specific initiatives focus on promoting women-led startups through incubation, mentorship, credit support, and easier patent registrations.

Conclusion

The study highlights that women possess strong entrepreneurial capabilities and often choose this path not only for professional growth but also for maintaining a balanced work-life. While statistical insights require continuous validation through real-world experiences, it is evident that women entrepreneurs are emerging as a transformative force in India's business landscape. They are no longer just contributors but significant drivers of economic development, with many successfully managing both family responsibilities and enterprises. What makes women's entrepreneurship particularly impactful is its multiplier effect—an enterprising woman does not just create a livelihood for herself but also opens avenues for employment and empowerment for other women. This ripple effect strengthens communities and nurtures inclusive growth. Therefore, women with advanced education, professional expertise, and technical knowledge should be motivated to establish businesses rather than limit themselves solely to corporate employment.

Although societal barriers and institutional challenges remain, growing access to education, financial resources, and government-backed initiatives—such as credit schemes, training programs, and policy incentives—are steadily creating an enabling environment. To sustain this progress, governments, banks, and entrepreneurial support systems must establish clear standards and stronger support frameworks tailored to address the unique challenges faced by women entrepreneurs.

Looking ahead, unleashing the entrepreneurial potential of women will not only enhance industrial and national productivity but also ensure a more equitable, innovative, and resilient economy. With continuous support from both public and private sectors, women entrepreneurs can scale new heights and play a pivotal role in shaping the future of India's growth.

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