

BREAKING BARRIERS: AN ANALYTICAL STUDY OF THE CHALLENGES FACED BY RURAL WOMEN ENTREPRENEURS IN INDIA

Mehfuz Sultana (Research Scholar)

Faculty of Commerce and Management Marketing

Pacific Academy of Higher Education and Research University, Udaipur, India

mehfuzas@gmail.com

Abstract- This paper explores the key challenges faced by rural women entrepreneurs in India and analyzes the structural, financial, digital, and cultural constraints that hinder their entrepreneurial journeys. Drawing from secondary data, policy documents, and peer-reviewed literature, the study examines how factors such as lack of education, restricted access to credit, digital illiteracy, and patriarchal social norms collectively restrict women's business growth in rural areas. The paper also evaluates existing government interventions such as MUDRA, NRLM, and Stand-Up India, while emphasizing the gaps in implementation and grassroots outreach. Recommendations are proposed for enhancing digital literacy, simplifying financial access, improving market linkages, and fostering an inclusive ecosystem. The study concludes that rural women entrepreneurs hold transformative potential for inclusive and sustainable development, provided that targeted,

integrated support mechanisms are put in place.

Keywords Rural Women, Entrepreneurship, India, Microfinance, Digital Divide, Government Schemes, Gender Equality, SHGs, Financial Inclusion

I. INTRODUCTION

It is often known that entrepreneurship may significantly boost economic growth and social change. In order to create and run businesses, it entails the process of seeing business possibilities, gathering resources, and taking measured risks (Schumpeter, 1934)¹. Entrepreneurs boost the local and national economies, generate jobs, and encourage innovation. In India, entrepreneurship serves as a strategy for inclusive growth as well, especially in

¹ Schumpeter, J. A. (1934). *The theory of economic development*. Harvard University Press.

rural areas where poverty is pervasive and job opportunities are scarce.

Rural women entrepreneurs are an important yet underrepresented element in the entrepreneurial ecosystem. These are women who live in rural or semi-urban areas and who start, plan, and run businesses, usually in low-capital industries including retail, agri-based processing, dairy, handicrafts, and tailoring (Singh & Gupta, 2022)². Rural women encounter a distinct set of obstacles in contrast to their metropolitan counterparts, such as inadequate educational opportunities, limited financial resources, cultural limitations, and infrastructure impediments. These obstacles result in structural disadvantages that prevent women from realizing their full business potential.

There is a growing recognition that supporting women to launch their own businesses is vital for equitable and sustainable development, particularly in rural regions. According to the Ministry of Skill Development and Entrepreneurship (MSDE, 2020)³, women represent only

14% of all entrepreneurs in India, with many living in rural communities. Promoting entrepreneurship among rural women can uplift local communities, enhance household incomes, encourage self-sufficiency, and contribute to the nation's GDP.

Rural women's entrepreneurship is in line with national programs like Atmanirbhar Bharat (Self-Reliant India) and Start-up India, as well as international goals such as the United Nations Sustainable Development Goal 5 (Gender Equality). According to the United Nations Development Programme (UNDP, 2022)⁴, empowering women through entrepreneurial activities promotes gender equality, alleviates poverty, and contributes to the development of more resilient communities.

In the past ten years, various initiatives and programs have been launched to promote and assist women entrepreneurs in rural areas. Government efforts such as the Pradhan Mantri MUDRA Yojana, the National Rural Livelihoods Mission (NRLM), and the Stand-Up India Scheme aim to improve access to credit, provide training, and offer marketing assistance. Additionally, Self-Help Groups (SHGs)

² Singh, A., & Gupta, R. (2022). *Empowering women in rural India through entrepreneurship*. *International Journal of Social Research*, 11(2), 67–78.

³ Ministry of Skill Development and Entrepreneurship (MSDE). (2020). *Annual report 2019–2020*. Government of India.

⁴ United Nations Development Programme (UNDP). (2022). *Gender equality and sustainable development goals: India report*. UNDP.

and non-governmental organizations (NGOs) have been instrumental in empowering rural women through collaborative business approaches. Despite some individual success stories, the overall advancement remains inadequate relative to the magnitude of the challenges faced (Kishori & Sujatha, 2025)⁵.

Ongoing obstacles persistently hinder rural women entrepreneurs. These challenges encompass economic difficulties as well as social and structural issues like patriarchal values, insufficient safety and mobility, digital illiteracy, and limited engagement with formal markets. For example, numerous women find it difficult to utilize online banking or engage in digital commerce platforms due to inadequate internet access and a lack of digital skills (Senthilkumar, 2025)⁶. Moreover, ingrained gender roles often inhibit them from managing business alongside household duties, which further restricts their opportunities for growth.

II. LITERATURE REVIEW

The topic of rural women's entrepreneurship in India has gained

significant academic interest over the past twenty years. Researchers are exploring how the interplay of gender, location, and socio-economic factors influences the entrepreneurial journeys of women living in rural areas. The current body of literature indicates that, although there is a strong entrepreneurial spirit among rural women, their paths are often hindered by various structural, financial, cultural, and digital challenges.

One of the primary themes across the literature is the role of education and skill development. Kishori and Sujatha (2025)⁷ argue that a lack of basic education and vocational training remains one of the most substantial obstacles for women in villages aspiring to start businesses. They highlight that low literacy levels directly influence women's abilities to manage finances, utilize digital tools, and understand regulatory procedures. Similarly, Singh and Gupta (2022)⁸ emphasize that even where entrepreneurship training is offered, its relevance and reach are often limited due to language, timing, and societal roles.

⁵ Kishori, K. S., & Sujatha, D. S. (2025). *Women entrepreneurship in India – Opportunities and challenges*. *Universal International Journal of Management Research*, 4(5), 123–132.

⁶ Senthilkumar, R. (2025). *Digital India for empowering rural women: A step towards inclusive digital growth*. ResearchGate.

⁷ Kishori, K. S., & Sujatha, D. S. (2025). *Women entrepreneurship in India – Opportunities and challenges*. *Universal International Journal of Management Research*, 4(5), 123–132.

⁸ Singh, A., & Gupta, R. (2022). *Empowering women in rural India through entrepreneurship*. *International Journal of Social Research*, 11(2), 67–78.

Securing financial resources is an ongoing and substantial challenge. According to Patel and Pandey (2025)⁹, many women in rural areas face difficulties in accessing institutional finance due to reasons such as insufficient collateral, unfavorable credit histories, and a lack of financial literacy. Although programs like the Pradhan Mantri MUDRA Yojana and Stand-Up India aim to provide low-interest loans, participation among rural women is still relatively low. This situation is further complicated by a banking sector largely dominated by men, which can result in subtle biases against women when it comes to credit approvals and banking services.

The literature emphasizes the substantial digital divide that exists between urban and rural regions in India. According to Senthilkumar (2025)¹⁰, the ongoing issue of digital illiteracy hampers rural women from utilizing online marketplaces, engaging in digital payments, and employing social media for marketing. Contributing factors such as inadequate mobile coverage, unreliable internet services, and insufficient training hinder

women's ability to participate in the digital landscape. As a result, women entrepreneurs are marginalized from contemporary commerce and struggle to keep pace with swiftly changing business methodologies.

Cultural and social constraints are deeply embedded challenges that rural women face. Acharya and Chandra (2025)¹¹ assert that patriarchal norms in rural India often restrict women's freedom to travel, network, or even make independent decisions about money and business. Family obligations and fear of social stigma lead many women to either abandon or never start their ventures. These cultural expectations also result in women working in isolated environments, which stifles innovation and peer learning.

Market access is another under-researched but important area highlighted by Verma and Chaini (2025)¹². Their study found that due to a lack of transportation, exposure, and branding knowledge, rural women struggle to sell their products beyond local *haats* (weekly markets). Even when products are of high quality, women

⁹ Patel, D., & Pandey, A. (2025). *Promoting women entrepreneurship through bank credit: A study of the NRLM scheme*. *International Indian Journal of Business*, 6(1), 45–56.

¹⁰ Senthilkumar, R. (2025). *Digital India for empowering rural women: A step towards inclusive digital growth*. ResearchGate.

¹¹ Acharya, S. R., & Chandra, Y. (2025). *From struggling to building social identity: A study on rural women artisans in the unorganized sector from Gujarat (India)*. In *Women in the Unorganized Sector* (pp. 137–152). Springer.

¹² Verma, R., & Chaini, S. R. (2025). *Synergizing tourism through women entrepreneurship in rural regions*. *Shodh Sanchar Bulletin*, 25(2), 64–73.

fail to obtain fair prices because they remain disconnected from broader supply chains and modern marketing platforms.

Another theme in the literature is the gap between policy design and grassroots implementation. Varshitha et al. (2025)¹³ identify that although multiple government schemes exist to support women entrepreneurs, a large portion of the target population remains unaware of them. This is due to weak outreach, complex procedures, and a lack of facilitation at the village level. Sharma et al. (2025)¹⁴ extend this by examining the need for policy integration with local institutions such as panchayats and SHGs (Self Help Groups) to ensure last-mile delivery.

Finally, scholars have also examined psychological and motivational aspects. Singh and Gupta (2022)¹⁵ describe the internalized gender norms and lack of confidence many rural women experience, which prevent them from taking entrepreneurial risks. Training programs

and exposure visits have been shown to improve confidence, networking ability, and willingness to innovate.

Overall, the literature establishes that while rural women in India have the potential and aspiration to become successful entrepreneurs, multiple overlapping challenges persist. These challenges are not only material (finance, infrastructure) but also socio-cultural (patriarchy, norms) and informational (digital and policy awareness). Addressing these issues requires a multidimensional approach involving policy reform, local capacity building, and cultural transformation.

III. METHODOLOGY

This paper adopts a qualitative secondary research methodology to examine the structural and systemic challenges faced by rural women entrepreneurs in India. Since the research deals with socio-economic and cultural phenomena, a qualitative approach was chosen to provide contextual depth and insight rather than statistical generalization.

Data was collected from secondary sources, including peer-reviewed academic articles, government reports, policy documents, and program evaluations. More than twelve academic sources

¹³ Varshitha, S., Vaishnavi, S., Jyothi, T., & Sruthi, V. (2025). *Empowering entrepreneurship: Government initiatives and challenges*. ResearchGate.

¹⁴ Sharma, S. K., Gupta, A., & Aggarwal, D. (2025). *Reassessing women's role in the unorganized sector*. In *Women in the Unorganized Sector* (pp. 153–170). Springer.

¹⁵ Singh, A., & Gupta, R. (2022). *Empowering women in rural India through entrepreneurship*. *International Journal of Social Research*, 11(2), 67–78.

published between 2020 and 2025 were reviewed using scholarly databases such as ResearchGate, SpringerLink, Google Scholar, and Indian Journals Online. These were selected for their empirical rigor, relevance, and focus on the Indian rural context.

The study employed thematic content analysis. Literature was categorized using keywords such as *rural women entrepreneurship*, *barriers to women entrepreneurs in India*, *microfinance*, and *gender and rural development*. Recurring patterns were grouped into key themes such as educational barriers, financial exclusion, social constraints, digital divide, and policy gaps.

Additionally, key government schemes were analyzed for design, coverage, and grassroots impact. Case-based insights

from the NRLM and SHG networks were included to illustrate how challenges manifest in real-world settings.

This method ensures that the paper reflects a diverse and comprehensive view of the entrepreneurial landscape for rural women in India, while grounding conclusions in verifiable evidence.

IV. DETAILED ANALYSIS

Rural women entrepreneurs in India face a wide spectrum of challenges that inhibit their ability to launch, sustain, and scale their businesses. These barriers are both structural and social in nature, often overlapping and reinforcing each other. Based on the literature and policy reports reviewed, the major challenges have been categorized below with corresponding explanations:

Challenge	Explanation
Education	Low literacy and lack of business or technical training hinder effective planning, record keeping, marketing, and financial decision-making. Many women are unable to read banking documents or understand digital tools, limiting their growth potential (Kishori & Sujatha, 2025) ¹⁶ .
Finance	Financial institutions often require collateral, which women typically lack due to property rights issues. Additionally, banking environments are often male-dominated, which can intimidate women. Complex loan procedures

¹⁶ Kishori, K. S., & Sujatha, D. S. (2025). *Women entrepreneurship in India – Opportunities and challenges*. *Universal International Journal of Management Research*, 4(5), 123–132.

	further discourage rural women from seeking formal credit (Patel & Pandey, 2025) ¹⁷ .
Digital Skills	The absence of digital literacy and access to devices connected to the internet restricts women's opportunities to engage in digital marketing, e-commerce, online banking, and networking. Furthermore, the inadequate mobile and broadband services in rural areas exacerbate this issue (Senthilkumar, 2025) ¹⁸ .
Social Constraints	Traditional gender roles assign women the majority of unpaid domestic responsibilities, such as childcare, cooking, and household management. This leaves little time and energy for entrepreneurial pursuits. Cultural norms also restrict women's mobility and decision-making authority (Acharya & Chandra, 2025) ¹⁹ .
Market Barriers	Even when women manage to produce goods, poor transport connectivity and lack of market exposure prevent them from selling products beyond the local <i>haat</i> (market). This results in low profitability and no brand development (Verma & Chaini, 2025) ²⁰ .
Policy Disconnect	Government schemes such as MUDRA and Stand-Up India exist on paper but are often inaccessible due to lack of awareness, poor outreach, and absence of local facilitation. There is also a shortage of capacity-building mechanisms to help women make use of these policies (Varshitha et al., 2025) ²¹ .
Safety and Security	Many women avoid traveling to far-off markets or business centers due to fears around personal safety, lack of transportation, and the absence of child care facilities. These limitations further restrict their participation in public economic spaces (Sharma et al., 2025) ²² .

¹⁷ Patel, D., & Pandey, A. (2025). *Promoting women entrepreneurship through bank credit: A study of the NRLM scheme*. *International Indian Journal of Business*, 6(1), 45–56.

¹⁸ Senthilkumar, R. (2025). *Digital India for empowering rural women: A step towards inclusive digital growth*. ResearchGate.

¹⁹ Acharya, S. R., & Chandra, Y. (2025). *From struggling to building social identity: A study on rural women artisans in the unorganized sector from Gujarat (India)*. In *Women in the Unorganized Sector* (pp. 137–152). Springer.

²⁰ Verma, R., & Chaini, S. R. (2025). *Synergizing tourism through women entrepreneurship in rural regions*. *Shodh Sanchar Bulletin*, 25(2), 64–73.

²¹ Varshitha, S., Vaishnavi, S., Jyothi, T., & Sruthi, V. (2025). *Empowering entrepreneurship: Government initiatives and challenges*. ResearchGate.

²² Sharma, S. K., Gupta, A., & Aggarwal, D. (2025). *Reassessing women's role in the unorganized sector*. In *Women in the Unorganized Sector* (pp. 153–170). Springer.

Despite these significant obstacles, rural women in India have demonstrated remarkable resilience and adaptability. In many cases, Self Help Groups (SHGs) and non-governmental organizations (NGOs) have played a crucial role in organizing women into collectives and providing them with access to finance, skill training, and product marketing platforms.

Women have successfully ventured into small-scale enterprises such as tailoring, dairy farming, papad-making, mushroom cultivation, embroidery, and handicrafts. These businesses are often run from within the home, allowing women to balance domestic responsibilities with income generation.

Self-Help Groups (SHGs) have played a crucial role in providing microcredit through collective savings and access to revolving funds, allowing women to avoid traditional banking systems. Additionally, participation in group training and shared experiences has empowered many women to overcome psychological barriers like self-doubt and fear of failure (Singh & Gupta, 2022)²³

Nevertheless, these positive outcomes are still relatively rare. The lack of consistent

support from institutions, limited market access, and insufficient long-term policy involvement continue to obstruct significant advancements in rural women's entrepreneurship. Therefore, it is essential to tackle these issues.

V. GOVERNMENT INITIATIVES AND SUPPORT PROGRAMS

Recognizing the potential of women as agents of economic transformation, the Government of India has launched several initiatives to support rural women entrepreneurs. These programs aim to address some of the financial, infrastructural, and digital barriers women face, while also promoting inclusive development.

1. Pradhan Mantri MUDRA Yojana (PMMY)

Initiated in 2015, the Micro Units Development and Refinance Agency (MUDRA) scheme provides micro-financing of up to ₹10 lakhs to small and micro-enterprises. It is categorized into three stages: Shishu, Kishore, and Tarun, depending on the business development phase. This scheme has significantly aided rural women operating tailoring businesses, shops, and food processing enterprises by providing loans without collateral. Nevertheless, a lack of

²³ Singh, A., & Gupta, R. (2022). *Empowering women in rural India through entrepreneurship*. *International Journal of Social Research*, 11(2), 67–78.

awareness and delays in procedures have constrained its reach in several remote areas.

2. Stand-Up India Scheme

Initiated in 2016, this program offers bank loans between ₹10 lakh and ₹1 crore to a minimum of one borrower from the Scheduled Caste (SC) or Scheduled Tribe (ST) groups, along with one woman borrower for every bank branch. Although the scheme is effectively designed, numerous women in rural regions often find the application process intimidating and complicated. Furthermore, the lack of mentorship and challenges related to digital literacy hinder the scheme's full potential.

3. National Rural Livelihoods Mission (NRLM)

One of the largest livelihood programs in the world, NRLM promotes Self Help Groups (SHGs) and federations to empower rural women. It provides access to credit, training, and support infrastructure. Women organized under SHGs are encouraged to undertake income-generating activities such as poultry, handicrafts, dairy, and small-scale trading. NRLM has created a strong community base, but gaps remain in

scaling businesses and building long-term sustainability.

4. Mahila E-Haat

This is a unique digital platform under the Ministry of Women and Child Development that enables women entrepreneurs and SHGs to showcase and sell their products online. It aims to eliminate middlemen and improve profit margins. However, its success is limited by low digital literacy, poor internet penetration, and lack of logistical infrastructure in rural areas (Senthilkumar, 2025)²⁴.

5. Microfinance and SHG-Bank Linkage Program

Microfinance plays a vital role in rural women's entrepreneurship. Through Self Help Groups (SHGs) and microfinance institutions (MFIs), women gain access to small, collateral-free loans, often with flexible repayment options. This system fosters financial inclusion and builds a culture of savings and credit discipline. According to NRLM reports, women involved in SHG-linked microfinance demonstrate improved financial literacy,

²⁴ Senthilkumar, R. (2025). *Digital India for empowering rural women: A step towards inclusive digital growth*. ResearchGate.

risk-taking capacity, and entrepreneurial confidence (Kishori & Sujatha, 2025)²⁵.

Despite the potential of these schemes, many women are unaware or unable to access them. Common challenges include:

- Cumbersome documentation
- Lack of local facilitation
- Digital barriers
- Language constraints
- Limited follow-up by implementing agencies

As Chungkham et al. (2025)²⁶ point out in their study on rural entrepreneurship in Manipur, the issue is not the lack of schemes, but weak grassroots implementation and monitoring. Government programs need better outreach, simplification, and integration with local institutions such as panchayats, SHG federations, and village-level entrepreneurs.

VI. RECOMMENDATIONS

Addressing the multifaceted challenges faced by rural women entrepreneurs in India requires a comprehensive, inclusive,

and multi-stakeholder strategy. Based on the findings of this study and analysis of existing literature, the following recommendations are proposed:

1. Enhance Access to Skill Development and Education

- Implement localized vocational training programs focused on financial literacy, digital marketing, and basic enterprise management.
- Develop mobile training units that can reach remote villages and deliver learning in local languages.
- Integrate entrepreneurship modules in rural school curricula to build a foundation from a young age.

2. Simplify Access to Finance and Micro-Credit

- Expand the SHG–Bank Linkage Program and increase refinancing support to Microfinance Institutions (MFIs) that cater to rural women.
- Promote collateral-free loan schemes with simplified documentation.
- Introduce mentoring-linked finance models, where credit access is paired with business guidance.

²⁵ Kishori, K. S., & Sujatha, D. S. (2025). *Women entrepreneurship in India – Opportunities and challenges*. *Universal International Journal of Management Research*, 4(5), 123–132.

²⁶ Chungkham, D., et al. (2025). *Agripreneurship in Manipur: A study of institutional and credit challenges*. *Journal of Scientific Research*.

3. Strengthen Digital Inclusion

- Launch village-level digital literacy missions in collaboration with NGOs and panchayats.
- Provide subsidized smartphones and internet connections under schemes like Digital India for Women Entrepreneurs.
- Develop simple, mobile-based apps for business accounting, digital payments, and government scheme access.

4. Improve Outreach and Implementation of Government Schemes

- Appoint local women ambassadors (e.g., SHG leaders or ASHA workers) to spread awareness about available schemes.
- Create village-level entrepreneurship cells to support application and documentation processes.
- Monitor progress with real-time dashboards accessible to local administrators and women beneficiaries.

5. Facilitate Market Access and Branding

- Set up Women's Business Incubation Centres and marketing hubs in rural blocks.
- Organize regular rural business expos to connect women with urban buyers, wholesalers, and e-commerce platforms.
- Support branding and packaging of SHG products through partnerships with design institutes and social enterprises.

6. Address Mobility, Safety, and Domestic Barriers

- Introduce safe transportation options (e.g., community vans) for women to attend markets and training centers.
- Provide mobile childcare units at skill centers and business clusters.
- Encourage shared community kitchens or cooperatives to reduce the household burden on women entrepreneurs.

7. Institutionalize Mentorship and Peer Networks

- Build structured mentorship programs by connecting successful women entrepreneurs with emerging ones in rural areas.

- Promote peer learning groups to build confidence, share best practices, and reduce isolation.
- Leverage SHG federations and NGOs as platforms for collective entrepreneurship models.

Implementing these recommendations would not only empower rural women economically but also foster greater gender equity, reduce rural poverty, and contribute meaningfully to India's inclusive development goals.

VII. CONCLUSION

The entrepreneurial spirit among rural women in India is undeniable, yet it continues to be restrained by a web of structural, social, and institutional challenges. This study has critically examined these barriers including limited education, financial exclusion, digital illiteracy, cultural restrictions, and policy disconnect and has shown that these are deeply interwoven and systemic in nature.

From the literature reviewed, it is evident that education and digital skills are foundational gaps that limit women's ability to start and sustain businesses. Access to finance, although improving through microfinance and government schemes like MUDRA and Stand-Up India, still faces bottlenecks due to

collateral requirements, bureaucratic hurdles, and lack of awareness. Cultural constraints such as patriarchal norms and restrictions on mobility continue to undermine women's autonomy and economic participation. The absence of market access and reliable digital infrastructure further restricts women's reach and profitability in an increasingly digital economy.

Despite these significant challenges, rural women have demonstrated a remarkable capacity for resilience. With the support of Self Help Groups (SHGs), microfinance institutions, and grassroots-level NGOs, many have successfully established businesses in tailoring, dairy, food processing, handicrafts, and more. These enterprises, though often small in scale, have brought dignity, income, and decision-making power to women within their households and communities.

The analysis also highlighted that government schemes are conceptually strong but lack effective grassroots implementation. Poor outreach, complex procedures, and the absence of localized facilitation have resulted in limited impact. Many women are either unaware of the schemes or unable to navigate the process due to language, education, or mobility barriers.

Going forward, a multidimensional approach is essential. This includes:

- Investing in education and digital literacy
- Building robust rural infrastructure
- Simplifying financial access
- Ensuring local support systems through mentors and SHG networks
- Reforming policy execution mechanisms to ensure schemes reach the last-mile woman

Women's entrepreneurship in rural India is not just an economic necessity but a transformative force for gender justice, inclusive development, and national progress. Enabling rural women to become successful entrepreneurs is a step toward a self-reliant India where growth is both equitable and sustainable.

Reference

- [1] Acharya, S. R., & Chandra, Y. (2025). *From struggling to building social identity: A study on rural women artisans in the unorganized sector from Gujarat (India)*. In *Women in the Unorganized Sector* (pp. 137–152). Springer.
- [2] Chungkham, D., et al. (2025). *Agripreneurship in Manipur: A study of institutional and credit challenges*. *Journal of Scientific Research*.
- [3] Kishori, K. S., & Sujatha, D. S. (2025). *Women entrepreneurship in India – Opportunities and challenges*. *Universal International Journal of Management Research*, 4(5), 123–132.
- [4] Ministry of Skill Development and Entrepreneurship (MSDE). (2020). *Annual report 2019–2020*. Government of India.
- [5] Patel, D., & Pandey, A. (2025). *Promoting women entrepreneurship through bank credit: A study of the NRLM scheme*. *International Indian Journal of Business*, 6(1), 45–56.
- [6] Schumpeter, J. A. (1934). *The theory of economic development*. Harvard University Press.
- [7] Senthilkumar, R. (2025). *Digital India for empowering rural women: A step towards inclusive digital growth*. ResearchGate.
- [8] Sharma, S. K., Gupta, A., & Aggarwal, D. (2025). *Reassessing women's role in the unorganized sector*. In *Women in the Unorganized Sector* (pp. 153–170). Springer.
- [9] Singh, A., & Gupta, R. (2022). *Empowering women in rural India through entrepreneurship*. *International Journal of Social Research*, 11(2), 67–78.
- [10] United Nations Development Programme (UNDP). (2022). *Gender equality and sustainable development goals: India report*. UNDP.
- [11] Varshitha, S., Vaishnavi, S., Jyothi, T., & Sruthi, V. (2025). *Empowering entrepreneurship: Government initiatives and challenges*. ResearchGate.
- [12] Verma, R., & Chaini, S. R. (2025). *Synergizing tourism through women entrepreneurship in rural regions*. *Shodh Sanchar Bulletin*, 25(2), 64–73.