

A Way For Economic Empowerment: Micro Enterprise Development And Rural Women Entrepreneurship

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ABSTRACT:

Women entrepreneurs are significant contributors to local economies, and they account for a sizable portion of microbusinesses in developing nations. In addition to taking care of household duties and raising children, rural women typically shoulder the majority of the burden for agricultural productivity. Self Help Groups (SHGs) have opened the road for economic independence of rural women in developing nations like India where the economic condition of women is quite deplorable, especially in rural regions, and prospects for earning are very limited. The literature in this topic is briefly reviewed in this essay, which focuses on the opportunities and difficulties experienced by female business owners in rural locations. It looked at how SHGs and microentrepreneurship development affected women's emancipation.

KEYWORDS: Empowerment, Micro enterprise, micro credit, Rural entrepreneurship, self help groups, women entrepreneur.

1. INTRODUCTION

A new business is founded via the creative and dynamic process of entrepreneurship. An entrepreneur is a change-catalyzing force that creates job possibilities for others. A society's economic, social, religious, cultural, and psychological conditions have a significant impact on how entrepreneurs develop. Women's entrepreneurship is a relatively new phenomena. When a woman starts and runs a business, it not only promotes economic growth

but also results in numerous positive effects. Jawahar Lal Nehru, India's first prime minister, once said that "when a woman moves forward, the family moves, the village moves, and the nation moves." According to estimates, women entrepreneurs currently make up roughly 10% of all Indian business owners, and this number is increasing yearly. If current trends continue, it is improbable that women will make up less than 20% of India's entrepreneurial force in next five years. According to Pooja Nayyar et al. (2007), women's entrepreneurship is a relatively new phenomena in India, and it is accompanied by a number of issues. The success of female entrepreneurs is hampered by a number of factors, including finances, workplace amenities for marketing, societal restrictions, etc. Perhaps because of these factors, governmental organisations, non-governmental organisations (NGOs), social scientists, researchers, and international organisations have begun to take an interest in the problems associated with female entrepreneurship in India. According to Rana and Masood (2011), the rise of women entrepreneurs might be a catalyst for their socioeconomic emancipation. Over the past 20 years, more Indian women have become entrepreneurs. These women entrepreneurs have diversified their enterprises into a variety of industries and areas, which has helped the Indian economy and society. Despite the fact that many of the early barriers to their achievement have been removed, some still exist. In addition, there has been significant advancement in academic and public policy programmes for the training and development of female entrepreneurs. Women who run their own businesses can have a significant impact on other women's self-confidence and knowledge of the importance of independence.

Sidhu and Kaur (2006) found that the best way to address the rising unemployment among young people in rural areas is through entrepreneurship. It helps many people inside their own social structure get jobs. This is especially advantageous for women living in rural regions since it allows them to contribute to the family's income while taking care of the farm, the house, and the livestock. Rural women have plenty of resources to start their own business. She may so successfully engage in both production- and processing-oriented businesses. However, in addition to the backing of their families and the government, women should develop some core skills in order to succeed as business owners.

Microbusiness is a powerful tool for fostering both social and economic development. The goal of microfinance is to empower underprivileged women. Microbusinesses are a crucial component of the strategy that has been developed to ensure the balanced growth of the impoverished women's economy. More rural women participate in agro-based activities than statistics indicate. This is mostly because the majority of the work done by women at home and on farms is covered up by everyday chores. Mechanisation and the ease of finding workforce provide motivated women more time to pursue their own businesses or other entrepreneurial endeavours. Rural women have the human and nonhuman resources to start their own business, but they also require an entrepreneurial spirit and an imaginative mind. One of the best ways to combat rural adolescent unemployment is via entrepreneurship. Many people inside their own social structure benefit from the jobs it creates. Rural women benefit more from this since it gives them the opportunity to contribute to the family income while still taking care of their own domestic and livestock-related responsibilities. Rural women have a wealth of resources at their disposal to start businesses. Rural women who improve their entrepreneurial skills are better able to make decisions for themselves, their families, and society as a whole.

Women entrepreneurs are significant contributors to local economies, and they account for a sizable portion of microbusinesses in developing nations. Women are effectively utilising self-generated employment in informal small business operations in both urban and rural locations to support their homes. In addition to taking care of household duties and raising children, rural women typically shoulder the majority of the burden for agricultural productivity. These obligations create significant time demands on women, and microenterprise activities may make women's workloads heavier. In any of these regions, expanding access to labor-saving technology can free up time for micro-enterprise activities that generate money. Women often make up the majority of employees in nonstandard occupations including temporary, casual, various part-time, contract, and home-based employment in many different nations. SHG is encouraging microbusiness through the use of microcredit assistance.

Dasgupta (2000) noted that the informal group approach to microfinance has had a number of positive effects, including the

mobilisation of savings by the poor, their access to the necessary amount of appropriate credit, matching the demand and supply of credit, lowering transaction costs for both lenders and borrowers, a significant improvement in recovery, ushering in a new understanding of subsidy- and corruption-less credit, and notable empowerment of poor women.

2. INDIA'S FEMALE ENTREPRENEURSHIP

India is a nation of businesses, with estimates ranging from 70 to 80 percent of the people working for themselves. The idea of "Women entrepreneurship" is spreading around the world, and it first gained popularity in India in the latter part of the 1980s. An entrepreneur is someone who has the ability to assess their surroundings, gather resources, and put plans into motion to create a commercial endeavour that can start and build big, medium, or small businesses. Women's entrepreneurship is a multidisciplinary notion that encompasses environmental, economic, psychological, social, cultural, and political traits. A woman entrepreneur, according to Khanka (2000), is a self-assured, creative, and innovative woman who can achieve financial independence on her own or through collaboration and creates job opportunities for others by starting, establishing, and running a business while juggling her personal, family, and social obligations. His contribution is to emphasise the significance that family support plays in the empowerment of women by showing how they may effectively manage their home and professional lives to become entrepreneurs.

The sorts of reactions that women are producing in specific situations showcase women as a distinctive type of entrepreneurs, separate from males. Due to their demonstrated success in all disciplines, if given the chance, women must be included in the core of our nation's economic growth. Traditionally, women— whether mothers, wives, or sisters—were in charge of running the family. Despite the fact that more women have started their own businesses over the past few decades, they are still few in number in a society where males predominate. No one has ever acknowledged the creative work done by women. Given that women's labour falls within the umbrella of entrepreneurship, the change in the entrepreneurial notion is thus the result of some adjustment, either social or economic.

2. RURAL ENTREPRENEURSHIP AND WOMEN EMPOWERMENT

Giving power is what the phrase empowerment signifies. It means having the ability and resources to shape one's life in order to achieve desired social, political, and economic goals or position, according to the International Encyclopaedia (1999). Giving women the ability and resources to guide their lives towards their preferred objectives is therefore a key component of empowering women. The process of empowerment involves giving women more control over their resources (money, knowledge, information, technology, skill, and training), challenging the patriarchal ideology, participating in leadership roles, improving their self-images, becoming active agents of change, and learning how to assert themselves.

Entrepreneurship is a method of producing value by putting together a special combination of resources to take advantage of an opportunity. It may be a force that mobilises other resources to satisfy unmet market need. In India, it is clear that women are starting businesses and contributing to the economy. Over the past ten years, women's entrepreneurship has gained recognition as a significant untapped source of economic growth. According to statistics on women in India from 2010, the percentage of women who are the major wage earners is 16.65 in rural regions and 9.42 in urban areas. This demonstrates that generally, women contribute less to the labour force than males, but that women make up a higher proportion of wage earners in rural areas.

Both in society at large and in the social sciences, women in entrepreneurship have received very little attention. Not only do women create and run businesses in different fields than men typically do, but they also do so at lower rates than males overall. Rural women who build their businesses are better able to make decisions for their families and the larger society, improving their own capacities. With the aid of a self-help group, they were involved in launching individual or group revenue production programmes. They will be able to make better decisions, which will increase their total empowerment, in addition to providing them with revenue.

Indian women entrepreneurs are already making an appearance in new industries including dairying, food processing, farming, handicrafts, and ready-to-wear. In the context of a woman's

growth, empowerment is a strategy for identifying, confronting, and removing obstacles from her path so that she can have more control over her life and surroundings. It is a multifaceted, dynamic process that should help women realise their full potential and strength in every aspect of life. India hopes for a time when Indian women are self-sufficient and autonomous. It is regrettable that women's real and prospective roles in society have been overlooked for generations due to inertia, ignorance, and conservatism, preventing them from making their proper contributions to societal progress. Additionally, they are denied their due standing and access to developmental resources and services, which contributes to their marginalisation, as a result of inaccurate and/or incomplete information regarding their contributions to family and society.

3. FACTORS THAT CAUSE WOMEN TO BECOME ENTREPRENEURS

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There are a number of elements that might encourage women to become entrepreneurs, but the key factors are: individual motivations, sociocultural influences, accessibility to easy financing, help from government programmes, and business environment. In her research, Mallika Das (2000) found that persistence and hard effort are the most frequent personal traits of successful women entrepreneurs. Market opportunity, family history, ideas, challenges, and dream desires for status and financial independence are some examples of independent influences. These variables change depending on characteristics including geography, gender, age, family history, and work experience. According to several global studies on women's entrepreneurship management, women have shown to be successful business owners for the following reasons:-

- Financial freedom
- Developing one's own credit concept.
- Social Identities.
- Attaining excellence.
- Confidence
- Status in society
- More independence and mobility.

4. THE DEVELOPMENT OF RURAL WOMEN'S ENTREPRENEURSHIP THROUGH SELF HELP GROUPS (SHG)

The SHG is a grouping of residents from the same neighbourhood who have comparable socioeconomic characteristics. The SHGs are voluntary groups of people established to pursue some shared objectives. (Poornima et al.) discovered that a typical rural women's SHG is an excellent example of entrepreneurship capacity building. One of its goals is to help participants who have no prior experience in academia, business, or industry become independent and self-reliant. A self-help group is a small, economically homogeneous group of urban and rural impoverished people who voluntarily band together to save money and contribute to a pooled pot that will be used to lend money to group members as decided by the group. These are groups that gather together for a shared goal and manage resources for the advantage of the group members and have a similar social identity, heritage, caste, or traditional employment.

According to Pattanaik (2003), SHGs work tirelessly to ensure that rural women have a brighter future as participants, decision-makers, and beneficiaries in the household, economic, social, and cultural realms of life. But because of issues like gender inequality, exploitation, and the mistreatment of women, different SHGs are not set up correctly or efficiently. Members of the SHG voluntarily commit to saving money on a regular basis, converting that money into a common fund, and using that cash for management and commercial purposes. Governments, development banks, and non-profit organisations are currently promoting SHGs with an emphasis on social and economic challenges, particularly credit and savings initiatives.

They are also addressing concerns about modernising agriculture and rural industry. (2006) Suguna By participating as a team in SHG, participants have the chance to elevate their financial, social, and political standing. It encourages female human potential, improving life quality. SHGs will undoubtedly take the role of villages and commercial/cooperative lending institutions, or at the very least, complement rural funding.

Self Help Groups (SHGs) are an idea that is proven to be a useful tool for the empowerment of women. SHG is a group of rural poor people, mostly women, that provides microcredit for people to start their own businesses. A workable alternative for empowering women is the development of entrepreneurial skills and income-

generating ventures. It produces money and offers flexible working hours in accordance with the requirements of housewives. The current imperative is financial independence. Engaging in income-generating activities contributes to women's overall empowerment. SHGs had a significant influence on rural women's social and economic lives. It aids women in raising their social acceptance of themselves, elevating the standing of their families in society, and raising their level of life. SHG activities should incorporate reading as a core activity. SHGs could be connected to government-run literacy projects. For the SHG members to overcome cognitive limitations and comprehend governmental policies, technical understanding, and acquire necessary skills, literacy levels may need to be raised.

The National Bank for Agriculture and Rural Development (NABARD) is the top institution in India and is authorised to handle all issues relating to policy, planning, and operations in the area of credit for agriculture and other rural economic activities with the goal of facilitating sustained access to financial services for the underserved poor. NABARD has been pushing and connecting an increasing number of SHGs to the banking system as a catalyst. It is regarded as a groundbreaking advancement in banking for the underprivileged. On the advice of NABARD, the Reserve Bank (India's central bank) suggested that banks' financing of SHGs will be included in their lending to underprivileged groups. The RBI implemented several steps in 1996 to support the suggestions of the NABARD Working Group and give a boost to microfinance-based lending. Banks were urged to identify branches with the potential to link with SHGs and offer the appropriate support services to such branches. They were also recommended to explore lending to SHGs as part of their mainstream credit operations. Additionally, it was determined that NABARD will continue to offer banks refinancing through the linkage project at the rates established from time to time in addition to offering training to SHG participants and other support services.

Rural women may be encouraged to get financing to launch their own businesses. Through self-help groups, knowledge is spread about various credit options, financial incentives, and subsidies. Given that women are less technologically literate than males, they must adopt labor-saving, drudgery-reducing, income-generating, and productivity-boosting technology. All stages of education,

starting with elementary school, might include entrepreneurship instruction and training.

5. MICRO ENTREPRENEURSHIP FOR RURAL WOMEN

The term "Micro, Small and Medium Enterprises" (MSME) refers to businesses that range in size from tiny to medium. "The Micro, Small and Medium Enterprises Development Act, 2006" of the Government of India provides the definition of MSME. According to the legislation, MSMEs are considered micro enterprises if their capital investment is less than Rs. 1 million for the service sector and Rs. 2.5 million for the manufacturing sector. Microbusiness is a powerful tool for fostering both social and economic development. Many people inside their own social structure benefit from the jobs it creates. Women in rural regions benefit more from this since it allows them to contribute to the family income while still taking care of their own house and cattle. The micro-enterprises support women's empowerment and eliminate gender disparities. The micro credit system used by Self Help Groups encourages participation in further community development initiatives. Small-scale business venture promotion through microcredit has as its main goal the reduction of poverty among women and the underprivileged through income-generating activities. They might become self-sufficient as a result.

6. MICRO-ENTERPRISE DEVELOPMENT AREAS

The areas of micro-enterprises vary from place to place depending on a variety of elements including landholdings, secondary activities, agroclimatic conditions, and socio-personal characteristics of the rural women and her family members. Three broad categories make up the classification of microbusinesses:

1. Development of micro-enterprises in the field of agriculture and associated agricultural activities, such as producing organic vegetables, flowers, oil seeds, and seeds, are some of the sectors available, in addition to mushroom and beekeeping farming. Some more categories include the dehydration of fruits and vegetables, the canning or bottling of pickles, chutneys, jams, squashes, dairy, and other foods that are ready to consume. In rural regions, this is a typical type of microbusiness.
2. Women can utilise both their technical skills and raw materials from the farm and livestock to earn significant

income and small scale agro-processing units by developing micro-enterprises related to livestock management activities like dairy farming, poultry farming, livestock feed production, and production of vermi composting using the animal waste.

3. Development of microbusinesses focused on domestic activities, Women typically work in businesses that are handicraft-related and engage in tasks like knitting, sewing, weaving, embroidery, etc.

7. MICRO ENTERPRISE BENEFITS FOR BUILDING WOMEN EMPOWERMENT

A microbusiness helps rural women achieve economic independence and build their social and personal skills, as well as increase national production and employment. The following are some of the social and personal skills that rural women were able to gain as a result of starting their own businesses:

- Economic independence;
- an improved standard of living;
- self-assurance;
- increased awareness;
- a sense of accomplishment;
- increased social interaction;
- involvement in political activities;
- increased attendance at social gatherings;
- the development of leadership qualities;
- the ability to make decisions for one's family and community.

8. DIFFICULTIES AND CHANCES FACING RURAL ENTREPRENEURS

Women entrepreneurs are emphasised by Kishor and Choudhary (2011) in their study because they are having a substantial influence on all sectors of the Indian economy. It might be freeing and empowering, but only if it gives women the chance to advance their capacities and general well-being. On the other hand, if it is motivated by grief and has no public backing, it can just make women's labour more difficult. Women-owned small- and medium-sized businesses face significant obstacles and limitations. Work by Kumari et al. (2010) was done in rural regions, and the study's findings show that for rural women entrepreneurs, a lack of a supporting network, financial difficulties, and marketing issues were their biggest problem areas and the biggest deterrents

to other women starting their own businesses. Lankavan (2009) While microfinance has advanced significantly over the past ten years, the SHG bank connection project in India has continued to advance well while moving more slowly. It has been discovered that people's decision-making and conservatism are affected by the low quality of microfinance information that is provided to them.

The primary difficulties rural women entrepreneurs confront are a lack of technical expertise and the need to manage their time between job and family. The following are a few of the difficulties experienced by rural business owners:-

I. WOMEN'S DUAL ROLE OVERLAPS FAMILY AND BUSINESS

RESPONSIBILITIES: Women who run family companies have a special set of challenges relating to personal identity, role conflict, loyalty, family connections, and attitudes towards authority since the lines between the family and the business sometimes blur. In addition, family enterprises run by women are financially disadvantaged and are compelled to rely on internal funding sources rather than external ones.

II. FINANCIAL PROBLEM: Women face a credit availability disparity and various obstacles. There is neither a sufficient listing of the variety of programmes nor agency networking. Customers approaching one institution are thus not informed of the optimal choice for their needs.

III. ILLITERACY AMONG RURAL WOMEN: In India, women's literacy rates are lower than those of the general male population. The ladies in rural areas lack skills or are uninformed of modern technologies. They frequently struggle to do research and get the requisite education. Rural women without a formal education lack measuring and fundamental accounting skills.

IV. REDUCED RISK BEARING CAPACITY: with India, women lead safe, sheltered lives with their families. Because of economic dependence and the dominance of the masculine gender in society, there is less decision-making authority in relation to commercial activity.

V. IMPATIENCE AS STRATEGIC LEADERS: Increasing the representation of women in leadership roles within the larger

business community is essential to changing attitudes regarding the likelihood of success for women-owned enterprises. In a study of women's representation as CEOs or directors of large corporations, it has been hypothesised that the exodus of women to entrepreneurial growth firms may be due to women's perceptions that they are more likely to hold strategic leadership positions in privately held or family-owned businesses because these businesses offer better opportunities for leadership than publicly traded businesses do.

VI. LACK OF knowledge AND support: Getting the necessary support and knowledge to advance the company to the next stage of growth is a major necessity for many women business owners. In a research to find out what information women entrepreneurs needed, those who were just starting out asked for help and training with putting their company ideas into practise, finding their first sources of funding, and advertising and marketing. The more established entrepreneurs had slightly different requirements, such as capital for business development and rising sales. According to research, fast-growing businesses' top priorities may be:

- The best possible use of money while making operational choices
- Funding expansion
- Boosting the company's worth
- Paying oneself and associates
- Recruiting, educating, and inspiring development
- Succeeding in a world that is changing quickly;
- Effective selling;
- Successful sales force management;
- Successful management;
- Examining the business environment.

VII. NEED FOR DEVELOPMENT AND TRAINING: Furthermore, the male model of business is still being taught by an overwhelming majority of male instructors at the business schools where the bulk of today's professional counsellors received their training. Female company owners are infrequently utilised as examples or case studies, and female entrepreneurs are hardly mentioned in textbooks. The innate skills and talents that women use to be successful company owners today are not taught to either the

female or male pupils. Unfortunately, the process won't change quickly without some really significant actions from educators.

VIII. MALE DOMINATED SOCIETY: Another element that creates barriers for female entrepreneurs in the business management process is the male-female competition. Women entrepreneurs are competent at maintaining their services on time and providing them, but because they lack organisational abilities compared to males, they must contend with competition. In comparison to male entrepreneurs, women are less likely to have the courage to travel during the day and at night, as well as between various areas and states. This demonstrates how little freedom of speech and movement there is for female business owners.

IX. ABUNDANT CORRUPTION AND A LACK OF INFRASTRUCTURE: For rural women entrepreneurs, these are also their other issues. To complete tasks, especially those related to the marketing and sales side of the firm, they must rely on administrative personnel and middlemen. The likelihood of business fallacies like the middlemen taking the lion's share of the excess or professional reliance is higher here. Rural women lack access to management and technical training and consulting services to address production issues. More than 70% of businesses in this country are micro and small businesses, but their ability to expand and remain competitive, especially in the context of international online transactions, is severely hindered by a lack of business management, marketing, and technical skills.

X. MOBILITY CONSTRAINTS: In Indian society, rural women have limited mobility. Women can only move within the four walls of the kitchen. The women limited themselves to the three Ks: knitting, kids, and the kitchen. There are very few chances to cross this barrier. The proliferation of information technology and telecom infrastructure has partially alleviated the mobility issue.

9. BUSINESS POSSIBILITIES FOR RURAL ENTREPRENEURS

- Therefore, there is ample evidence to show that if more women are motivated and are given the necessary support and encouragement to start their own businesses, they would effectively contribute to the management of successful commercial organisations. India's central and state

governments, at various levels, have a number of programmes and initiatives in place to promote and develop rural women entrepreneurs. The "Swarna Jayanthi Grama Swarozgar Yojana" project was introduced by the Indian government in 1999–2000 to encourage self-employment and the formation of Self-Help Groups (SHG) among the underprivileged. The loans approved under this programme are considered medium-term loans. The SHGs have given women in rural areas a new lease of life in terms of their social and economic empowerment. A national strategy has been established to promote the complete development of women via sound economic and social policies, allowing them to reach their full potential. These laws provide women equal access to chances for decision-making and involvement in the social, political, and economic advancement of the country. The Ministry of Labour and Employment offers a variety of vocational training programmes for women and has developed regional vocational training institutions to foster the growth of entrepreneurial abilities. The main initiatives for promoting entrepreneurship in India are as follows:

- Programme for integrated rural development: The primary goal of the Integrated Rural Development Programme is to reduce poverty by boosting the ability of families that are living in poverty to generate money. They increase the income of the underprivileged by transferring technical and entrepreneurial skills.
- Integrated Rural Development Programme (IRDP) and its affiliated programmes
- Training Rural Youth for Self Employment, or TRYSEM
- The development of women and children in rural areas is known as DWCRA.
- Jawahar Rozgar Yojna (JRY): This wage employment project is carried out proportionally at the village, block, and district levels by panchayats. 70:15:15 etc.
- Women's Support, Training, and Employment Programme (STEP)

DONE BY THE MINISTRY OF RURAL DEVELOPMENT :

- Sampoorna Grameen Rozgar Yojana (SGRY),
- which includes a component for food grains;

- Swarnjayanti Gramme Swarozgar Yojana (SGSY);
- Financial Support for Rural Employment Guarantee Programmes National Common Minimum Programme (NCMP),
- National Food for Work Programme (NFWP),
- National Rural Employment Guarantee Act (NREGA), and
- National Social Assistance Programme (NSAP) are a few examples.

BY MINISTRY OF SMALL, MEDIUM, AND MICRO ENTREPRISES :

- Credit Support Programme
- The Prime Minister's Employment Generation Programme
- the Rajiv Gandhi Udyami Mitra Yojana, and
- the Workshed Scheme for Khadi Artisans are all programmes that provide financial support.

10. SUGGESTIONS:

Although women business owners make a significant contribution to economic growth and rural development, their full potential has not yet been realised. The emergence of female entrepreneurs requires appropriate efforts in several directions. The following initiatives might be considered for the successful growth of female entrepreneurs:

- Although the government has a number of programmes and plans to support female entrepreneurs, their implementation is often subpar on the ground. These programmes and plans should be closely monitored at all stages of implementation.
- The government should set up training programmes to foster leadership, professional competence, marketing knowledge, and financial literacy at the village level.
- The community of women should be given access to vocational training that will help them comprehend the production process and production management.
- Information on policies, plans, and strategies on the growth of women in the sector of industry, trade, and commerce should

flow in the appropriate direction with the assistance of NGO's and government organisations.

- Counselling should be made available with the help of devoted NGOs, psychologists, management specialists, and technical staff.
- Establishing government-sponsored marketing and sales help.
- Providing women entrepreneurs with access to the microcredit and enterprise credit systems
- The formal financial sector must develop an effective and efficient financial plan to increase the accessibility of banks and other financial institutions to women entrepreneurs. Banks need to take action to find potential female entrepreneurs and persuade them to use their credit and credit-plus services.
- Women usually express reluctance while going through the formalities required by banks to issue loans. They have difficulties finishing other paper tasks and writing project reports. The application processes for female businesses should be made simpler by the banks. The managerial personnel at the banks have to help female applicants grasp the formalities in an easy-to-understand way.

11. CONCLUSION

Women business owners may act as a catalyst for the social and economic advancement of a nation like India. They had several challenges, particularly in the areas of finances and product marketing. In particular, the admission of rural women into micro enterprises would be encouraged and worsened, with implications for the viability of SHGs. By engaging in entrepreneurship effectively and competently, rural women may do miracles. The basic indigenous knowledge, abilities, potential, and resources that rural women have to develop and operate businesses are all indigenous. What is required right now is knowledge of loan accessibility, certification procedures for various funding organisations, understanding of government assistance programmes, drive, technical talent, and support from family, the government, and other organisations. A network of rural women entrepreneurs has

to be formed and strengthened, moreover. Women's entrepreneur networks are significant sources of information regarding women's entrepreneurship, and they are being increasingly acknowledged as an important instrument for its growth and promotion. With the correct support, additional rural women will be inspired to start their own businesses, strengthening their skills along the way while also boosting household income and productivity at the national level.

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