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AN EMPIRICAL STUDY ON CONTRIBUTION OF WOMEN ENTREPRENEURSHIP TOWARDS RURAL DEVELOPMENT: A STUDY WITH SPECIAL REFERENCE TO MOODUKONAJE VILLAGE

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ABSTRACT:

“Think like a queen. A queen is not afraid to fail.” - Oprah Winfrey,

Now a days, women are becoming socially and economically empowered through generating their own business. A woman entrepreneur plays an important role in India to the wake of globalization and economic liberalization. Women entrepreneurship is very important concepts for development of rural areas. Rural Entrepreneurship can create new economic opportunities for rural women and contribute to overall growth and leaving from poverty. It also provides a great opportunity in current time for the development of rural or semi-rural people who migrate to urban areas. In this field rural woman entrepreneurs cannot be ignored. There is a substantial contribution of women rural entrepreneurs in the growth of developed rural areas but the development of women entrepreneurship in rural areas is very low because the rural women's are face more challenges and problems. For the analysis of the study we applied simple random sampling along with some statistical tools. The purpose of this paper is to discuss the contribution of women entrepreneurship towards the development of rural area, and how it's helpful and can women we entrepreneurship develop the rural area and who is providing adequate support for them.

KEYWORDS: *Women entrepreneurship, importance and rural development.*

I. INTRODUCTION:

An entrepreneur is a person who operates a new venture and also inherits some risks and is able to look at the environment, The great ones are ready to be laughed at and criticized in the beginning because they can see their path ahead and are too busy working towards their dream, True entrepreneurs are resourceful, highly motivated and driven to succeed and Improve their entrepreneurial skill. The term “entrepreneurship” comes from the French verb “entreprendre” and the German word “unternehmen”, both means to “undertake”. Women Entrepreneur, in a larger

sense, therefore is a woman who accepts challenging role to meet her personal needs and become economically self-sufficient. A woman faces numerous problems to reach her familial needs. At last, a women entrepreneur becomes economically self-sufficient after facing challenges. By identifying herself a successful entrepreneur, she shines in the two faces of her life i.e. society and family. Entrepreneurship of Women development is an essential part of human resource. Development of women entrepreneurship compared to other countries is very low in India, especially in the rural areas. The progress is more visible among upper class families in urban cities. Rural woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country.

Rural women's economic and social development is necessary for overall economic development of society and nation. Rural women are now increasingly run their own business yet their entrepreneurial potential, managerial skill and socio-economic contribution remain largely neglected. Women entrepreneurship development is the instrument of women empowerment. Empowerment through entrepreneurship leads to self-fulfillment and makes women aware about their status, existence, right and their position is in the society. In modern era, women are becoming socially empowered, and economically empowered through business ownership. Women entrepreneurship is gaining importance in India in the wake of globalization and economic liberalization. The institutional and policy framework for developing entrepreneurial skills, providing vocational education and training has widened the horizon for economic development of women. Women entrepreneurs tend to be highly motivated, self disciplined & self directed. On the other hand, empowerment of rural women is also very significant. Economic empowerment of rural women will lead to the development of our country and it is very necessary to give keen attention over the empowerment of women in the rural areas for the real development of our country in all spheres. Women's entrepreneurship is important for women's position in society, and economic development of women will lead to development of family, community and country. It opens up new avenues for creating employment opportunities for women and men. The present paper focuses on parameters to be focused to enhance the entrepreneurial skill of rural women and in turn their empowerment.

II. OBJECTIVES:

The specific Objectives of this study are

- ★ To examine the importance of women entrepreneurship in rural development.
- ★ To know the supporting element to women entrepreneurship in rural area.
- ★ To state certain steps/schemes introduced by the government to promote entrepreneurship among rural

III. RESEARCH METHODOLOGY:

This paper is based on conceptual study. For this purpose the primary data is collected from the respondents. A total of 27 respondents those women who has started enterprise taken for primary data collection. The data used in the paper are both the primary data as well as secondary data. With regard to the sampling plan, the simple random sampling is used for the purpose of collecting the data. The primary data collection was done with the help of structured questionnaire. The secondary data were collected from the journals and surfing on the internet.

IV. LIMITATION OF THE STUDY:

- ★ Lack of Statistical tools
 - ★ Time constraints
 - ★ Size of the sample (respondents) taken in this study is restricted to 27 respondents only.
 - ★ This study was limited to moodukonaje village and it's not applicable to other region.
1. This study was focused only women entrepreneurship.

V. THEORETICAL FRAMEWORK:

In today's world, women entrepreneurs are playing a very vital role and they have become an important part of the global business environment and it's really important for the sustained economic development and social progress

Importance Of Women Entrepreneurship in Rural Areas:

Women of the world have created a niche for themselves. They are brilliantly handling both their personal as well as profession lives. However, in India women still don't enjoy equal legal, economic and social benefits that men have. Thus, taking up entrepreneurial activities especially by rural women have and will offer lot of advantages to both India as well as to their own lives, which includes:

1. Women which are meant to stay in four walls of the house, if given access to country's financial resources then it will lead to gender equality and social empowerment.
2. It will also lead to sustainable and greater economic growth and development since women which forms a large part of population and are disguisedly employed in agricultural farms will start contributing to family income and ultimately to country's GDP.
3. They will be able to become self-independent, their confidence will increase, will give them freedom to take decisions, they will also get social recognition i.e. can become role models for other women to break the societal stigmas, etc.
4. It will give them a sense of psychological satisfaction and achievement. It will also lead to more employment opportunities in rural areas since people can work in the enterprises set up by the women.
5. Lastly it will lead to societal, institutional and political changes in India. Talking about the rural

area, there are few female entrepreneurs who have earned a name for themselves and were able to achieve the above stated benefits.

Anjali Singh (2014) researched through SWOT analysis the performance and role of women entrepreneurs.

- 1) Strength:** Women entrepreneur are confident, innovative and creative. Women capable of achieving self-economic independence individually or in collaboration, generate employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life.
- 2) Weakness:** Absence of proper support, cooperation and back-up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field.
- 3) Opportunities:** Business opportunities that are approaching for women entrepreneurs are eco-friendly technology, Bio-technology, IT enabled enterprises, event management, tourist industry, Telecommunication, Plastic materials, Mineral water, Herbal & health care, Food, fruits and vegetables processing.
- 4) Threats:** Fear of expansion and Lack of access to technology. Lack of self-confidence, will power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work

Schemes That are Empowering Women Entrepreneurs in India

In India, to provide helping hand for women to stepping into the entrepreneurial world it comes to capital, there are various schemes and loans programs entirely structured for businesswomen. Here's a list of 7 schemes meant for women entrepreneurs in India:

1) Stree Shakti Package:

The Stree Shakti Package is a exclusive scheme run by the State Bank of India (SBI), which aims to funding entrepreneurship among women by providing them definite concessions like no security requirement for loans up to Rs 5 lakhs in case of small sector units or lowering of interest rate by 0.5 per cent in case the loan exceeds Rs 2 lakhs. In order to qualify for the scheme, an enterprise should have more than 50 per cent of its share capital owned by women.

2) Mahila Udyam Nidhi Scheme:

Punjab National Bank started the scheme to meet gender gap in financing. It really helps women entrepreneurs in setting up of their new setups in tiny/small scale units. Under this scheme, the maximum amount granted is Rs 10 lakhs and the interest depends upon the market rates. These easy-going loans can be repaid over a period of 10 years.

3) Udyogini Scheme:

Sanctioned by the Government of Karnataka in the year 1997-98, the scheme assists women in gaining self employment, especially in the trade and service sector. Offered by Punjab and Sind

Bank, the scheme empowers women by providing them loans. Under this scheme, the maximum unit cost is Rs. 1,00,000/-. Age limit for the beneficiary is 18-45 years and family income limit to avail this benefit is Rs. 40,000/- per annum for all women including those belonging to SC/ST. The scheme has really made a difference in preventing women entrepreneurs from private borrowing at higher rates of interest

4) Dena Shakti Scheme:

Offered by Dena Bank, the scheme provides financing to Women Entrepreneurs working in the fields of agriculture, manufacturing, micro-credit, retail stores, or small enterprises. The maximum ceiling limits that can be considered for financing to women beneficiaries under this scheme will be as per the directives of RBI stipulated for various sectors under priority sector such as loans upto Rs 20 lakhs under retail trade, Rs 20 lakhs under education and housing and Rs 50000/- under micro credit as well as Bank's specific schemes circulated to branches /offices from time to time.

5) Mudra Yojana Scheme for Women:

Launched by the Government of India, the scheme aims to improve the status of women by providing them loans and encouraging them to start new ventures and thereby empowering them by providing a financial security of individual income. Under this scheme, if the loan is approved, the women entrepreneur will be provided with a Mudra card which will function the same way as a credit card however the funds available are limited to 10 per cent of the loan amount granted to you. The loan, which doesn't require any collateral security, can be availed as per 3 schemes:

- a) Shishu**– Under this, the amount is limited to Rs.50,000/- and can be availed by those businesses that are in their initial stages.
- b) Kishor** – The loan amount under this scheme ranges between Rs.50,000 and Rs.5 lakhs and can be availed by those who have a well-established startups.
- c) Tarun** – The loan amount under this scheme is Rs.10 lakhs and can be availed by those businesses that are well established but require more funds for expansion purposes.

6) Bharatiya Mahila Bank Business Loan:

For the uninitiated, the Bharatiya Mahila Bank is the first of its kind in the Indian Banking Industry, which was formed with a vision of providing economic empowerment to women. The bank functions as a support system for women entrepreneurs looking to start new businesses in the fields of the retail sector, loan against property, MICRO loans, and SME loans.

The maximum loan amount granted by the bank is Rs.20 crores for businesses working in the manufacturing industry. The bank also provides women entrepreneurs with a concession to the extent of 0.25% on the interest rate and interest rates usually range from 10.15% and higher. 7) Orient Mahila Vikas Yojana Scheme: Provided by Oriental Bank of Commerce, the scheme entails to meet

the credit needs of Women Entrepreneurs. In order to be eligible for the scheme, a woman has to hold a 51 per cent share capital individually or jointly in a proprietary concern. The scheme which provides a concession on the interest rate of up to 2 percent doesn't require collateral security for loans of 10 lakhs up to 25 lakhs. The period of repayment for the loans provided under the scheme is 7 years. 7) Annapurna Scheme:

Offered by State Bank of Mysore, the scheme provides loans to women entrepreneurs who are working towards setting up small businesses in the food catering industry. The maximum amount of money that is granted under the scheme is Rs.50,000/-. The amount granted can be utilized to fulfill the working capital requirements of the business like buying utensils and other tools and equipment.

7) Cent Kalyani Scheme:

It is offered by Central Bank of India, the scheme aims to encourage Women Entrepreneurs to start new project or expand/ modernize their existing unit. The scheme is targeted at new as well as existing women entrepreneurs for her micro/small enterprise (as defined under MSME Act-2006) .i.e. engaged in manufacturing and service activity for e.g. handloom weaving handicraft, food-processing, and garment making, professionals & self employed women – doctors, chartered accountants, and engineers or trained in art or craft, health / beauty clinics/ dieticians/ fashion designing/ beauty parlors, small business-small lunch/ canteen, mobile restaurant, circulating library/ tailoring/ day crèches for children, tailoring, typing/ std/ xerox booth etc., transport operators- three wheeler /four wheeler, sectors such as retail trade, education and training institute and self help groups are not eligible for the scheme. The maximum amount that can be granted under the scheme is Rs. 100 lakhs. The best part of the scheme is that it doesn't require any collateral security or guarantor and charges no processing fees.

VI. ANALYSIS OF DATA AND FINDINGS

Table No 1: Description of Respondents

Variables	Characteristics	No of Respondents (27)	Percentage (100%)
Age Group	Below 30	5	18
	30 to 40	8	30
	40 to 50	11	41
	Above 50.	3	11
Education Qualification.	No formal education	3	11
	Up to SSLC	15	55
	Up to puc	4	15
	Any Degree	5	19

Marital status	Single	4	15
	Married	23	85
Experience in business	Less than 5 year	9	33
	5 to 10 year	8	30
	10 to 15 year	6	22
	Above 15 year.	4	15
Family size	Below 3 members	-	
	3 to 5 members	5	19
	5 to 8 members	16	59
	Above 8 members	6	22
Monthly income from business (net)	Less than 10,000	14	52
	10,000 to 20,000	11	41
	20,000 to 30,000	2	7
	30,000 to 40,000	-	-

Source: Primary Data N: 27

Interpretation:

- The above table shows the age group of the respondents. From the above 41% of respondents are in the age group of 40 -50 years, 30% of respondents are in the age group of 30- 40 years, 18% of respondents are below 30 years, 11% of respondents are above 50 years.
- The above table shows the Educational Qualification of respondents. From the above 55% of respondents qualification is up to SSLC, 19% of respondents' qualification is any degree, 15% of respondents' qualification is up to PUC, 11% of respondents there is No formal education.
- The above table shows the Marital Status of respondents. From the above 85% of respondents are married, 15% of respondents are unmarried.
- The above table shows the Experience of the respondents in Business. From the above it shows that 33% of respondents have less than 5 years of experience, 30% of respondents have 5 to 10 years of experience, 22% of respondents have 10 to 15 years of experience, 15% of respondents have more than 15 years of experience.
- The above data shows the Family Size of the respondents. From the above 59% of respondents are 5 to 8 members, 22% of respondents are more than 8 members, 19% of respondents are 3 to 5 members.
- The above table shows the Monthly Income of respondents from the business. From the above it shows that 52% of respondents have less than 10,000 monthly income from the

business, 41% of respondents have 10,000- 20,000 as monthly income from the business, 7% of respondents have 30,000 to 40,000 as monthly income from the business

Table 02: Who Influenced To Start The Women Entrepreneurs.

Options	Respondents	Percentage
Friends	3	11
Family	4	15
Own interest	13	49
Government facilities	7	25
Total	27	100

Source: Primary Data N: 27

Interpretation: The above table shows that 49% of respondents stated by their own interest they started the women entrepreneurs, 25% of respondents say that they started the women entrepreneurs as they are influenced by the facilities provided by the government, 15% of respondents says that they are influenced by their families and rest 11% of respondents say that they are influenced by the friends to start the women entrepreneurs.

Table 03: Women Entrepreneurial Activity Or Occupation

Options	Respondents	Percentage
Agriculture	4	15
Catering	7	26
Local shops - bakery, retail shops, tailoring etc.	9	33
Printing and stationary-STD/Xerox	5	19
Tutoring service	2	7
Total	27	100

Source: Primary Data N: 27

Interpretation: From the above table it is clear that 33% of respondents are engaged in Local shops such as bakery, retail shops, tailoring as their occupation, 26% of respondents are engaged in Catering business as their entrepreneurial activity, 19% of respondents have Printing and stationary STD/Xerox shops as a occupation, 15% of respondents are engaged in agriculture as their occupation and 7% of respondents have their own Tutoring service as their occupation.

Table 04: Reason to start the women entrepreneurship in rural area.

Reasons	Respondents	Percentage
Rural development	10	37
Effective utilization of local	5	18

resources		
Women entrepreneurships are very few	8	30
To make support to others to start the entrepreneurship	4	15
Government adequate support	-	-
Total	27	100

Source: Primary Data N: 27

Interpretation: The above table shows that 37% of the respondents say that Rural Development is reason to start the women entrepreneurship in rural area,30% of respondents says that the main reason to start the women entrepreneurship in rural area is that Women entrepreneurships are very few in rural areas, 18% of respondents states that form making Effective utilization of local resources is the reason to start the women entrepreneurships in rural aea's,15% of respondents states that reason behind to start the women entrepreneurship in rural areas is to give support to others to start the entrepreneurship.

Table 05: Role Of Women Entrepreneurship In Rural Area

Options	Respondents	Percentage
Reduces wastages of rural resources	3	11
Create employment opportunities	10	37
Reduces rural urban-migration	9	34
Create wealth and increases income	4	15
Improves the standard of living of the rural people	1	3
Total	27	100

Source: Primary Data N: 27

Interpretation: From the above table it is clear that 37% of respondents says that as a women entrepreneurship in rural area their role is to Create employment opportunities,34% of respondents says that the role of women entrepreneurship in rural area is to Reduce rural urban -migration, 15% of respondents states that as a women entrepreneurship in rural area their role is to Create wealth and increase income, 11% of respondents say that the role of women entrepreneurship in rural area is to Reduce wastages of rural resources,3% of respondents states that as a women entrepreneurship in rural area their role is to Improve the standard of living of the rural people.

Table 06; Opinion About Scope For Women Entrepreneurship In Urban Area Are More Than Entrepreneurship In Rural Area.

Options	Respondents	Percentage
Yes	19	70
No	8	30
Total	27	100

Source: Primary Data N: 27

Interpretation: The above table shows that 70% of respondents say Yes the Scope for women entrepreneurship in urban area are more than Women entrepreneurship in rural area, 30% of respondents say No that the Scope for women entrepreneurship in urban area are not more than Women entrepreneurship in rural area.

Reasons for the statement.

Demand for the products are more	9	47
Well-developed infrastructure	2	11
Technology based production	7	36
Available of Up to dated information	—	-
Others	-	

Source: Primary Data N=19

Interpretation: From the above data it is clear that reason for Scope of Women entrepreneurship in Urban area are more than entrepreneurship in Rural areas that 47% of respondents states that the Demand for the products are more in Urban areas than in rural, 36% of respondents states that reason for Scope of Women entrepreneurship in Urban area are more than entrepreneurship in Rural areas due to Technology based production in Urban areas than in rural areas, 11% of respondents states that it is due to well- developed infrastructure in Urban areas than in Rural areas.

Table 07: Are You Ready To Motivate Others To Start Entrepreneurship

Options	Respondents	Percentage
Yes	27	100
No	-	-
Total	27	100

Source: Primary Data N: 27

Interpretation: The above table shows that 100% of the respondents are ready to motivate others to start entrepreneurs

Method of motivation by the respondents to others.

Providing adequate training facilities to them	17	63
Through financial support	4	15
Through informing various government facilities	6	22
Others	-	
Total	27	100

Source: Primary Data N: 27

Interpretation: From the above table it is clear that 63% of respondents state that they are motivated to start entrepreneurship by providing them adequate training facilities, 22% of respondents' states that they are motivated through informing various government facilities, 15% of respondents say that they are motivated through financial support.

Table 08: Supporting element for your entrepreneurship

Options	Respondents	Percentage
Friends/family	6	22
Government facilities	7	26
Financial institutes-bank, self help group etc.	12	44
Traders	2	77
Total	27	100

Source: Primary Data N: 27

Interpretation: The above table shows that 77% of respondents say that Traders are their supporting element for their entrepreneurship, 44% of respondents say that Financial institutes such as bank, self help groups are their supporting element, 26% of respondents state that Government facilities are their supporting element for their entrepreneurship, 22% of respondents say Friends/ Families are their main supporting element for their entrepreneurship.

Table 09: Awareness About Government Schemes Available To Women Entrepreneurship

Awareness	Respondents	Percentage
Yes	27	100
No	-	-
Total	27	100

Source: Primary Data

N: 27

Interpretation: From the above table it is clear that 100% of respondents say that they are aware of Government Schemes available to women entrepreneurship

Table 10: Assisted Government Schemes To Respondents

Government schemes	Respondents	Percentages
Annapurna scheme	5	18
Stree shakti package for women entrepreneurship	3	11
Cent Kalyani schemes	12	44
Mudra yojana schemes	4	15
Mahila udyam nidhi schemes	3	11
Total	27	100

Interpretation: The above table shows that 44% of respondents states that they are getting support from Cent Kalyani Schemes, 18% of respondents states that they are getting support from Annapurna Schemes, 15% of respondents states that they are getting support from Mudra Yojana Schemes, 11% of respondents states that they are getting support from Stree shakti package for women entrepreneurship and rest 11% respondents states that they are getting support from Mahila Udyam Nidhi Schemes which are provided by the government.

Table 11: Difficulties Faced By The Respondents While Starting New Entrepreneurship In Rural Area

Difficulties	Responses	Percentage
Lack of education	3	11
Barriers of infrastructure	8	30
Lack of training facilities	9	33
Government support	7	26
Others	-	-
Total	27	100

Source: Primary Data N: 27

Interpretation: From the above table it is clear that 33% of respondents states that due to lack of Training facilities it was difficult for them to start new entrepreneurship in rural area, 30% of respondents states that they faced difficulties while starting new entrepreneurship in rural area because of hindrance in Infrastructure facilities, 26% of respondents states that due to lack of Government support it was difficult for them while starting new entrepreneurship in rural area, 11% of respondents say that they faced difficulty in starting new entrepreneurship in rural area because of lack of Education.

Table 12: Role Of Women Entrepreneurship In Rural Development.

Options	Responses	Percentage
Yes	27	100
No	-	-
Total	27	100

Source: Primary Data N: 27

Interpretation: From the above table it is clear that 100% respondents says that yes in Rural development there is a role of women entrepreneurship .

FINDINGS:

- Majority of the respondents have agreed that they have less than 5 years of experience , i.e. 33%
- In this study it is identified that 52% of the respondents income is less than 10,000
- It is found that 49% of respondents are been influenced to start the women entrepreneurs by their own interest.
- In this study it is identified that 37% of respondents have agreed that Rural development is the reason to start the women entrepreneurship in rural area.
- It is found that 37% of the respondents agreed that the role of women entrepreneurship in rural area is to create employment opportunities.
- It has been identified that 70% of respondents have agreed that Scope for women entrepreneurship in urban is more than entrepreneurship in rural 47% of respondents agreed that the reason for Scope for women entrepreneurship in urban is more than rural because the demand for the products are more in Urban area than in Rural area.
- From the analysis it is found that 100% of the respondents are ready to motivate others to start enterprenurship.63% of respondents have agreed the motivation is done by providing adequate training facilities to them.
- It is found that 77% of respondents have agreed that Traders are their supporting element of their entrepreneurship.
- It is found that 100% of respondents have awareness about government schemes available to Women entrepreneurship.
- 44% of respondents have agreed that they are getting support from Cent Kalyani schemes which are provided by the government.
- 33% of respondents have agreed that due to lack of training facilities they are facing difficulties while starting new entrepreneurship in rural area.
- It is found that 100% of respondents have agreed that in Rural development there is a role of Women entrepreneurship.

SUGGESTIONS:

1. Policies that will take entrepreneurs to their roots should be mapped out in order to encourage women entrepreneurs to develop their businesses in the rural areas.
2. There is a need to connect women entrepreneurs to external markets, including assisting them in sourcing their inputs or merchandise and selling their products in urban and distant markets. This will bring the spirit of competitiveness and thus boost their morale.
3. As most rural dwellers are engaged in agricultural and food production businesses, innovation should be encouraged through training and extension services, provision of agricultural credit at concessionary interest rates, and plant hire services to the women. When these are provided, they will bring about the much-needed panacea to the challenges that constrain the efforts of women entrepreneurs.
4. Government support is highly needed for the success of women entrepreneurs. Therefore, policies and financial assistance from the government and its agencies should be extended to the women entrepreneur to create an enabling environment.

CONCLUSION:

“Women are the largest untapped reservoir of talent in the World.” Hillary Clinton,

Women are considered an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately the traditional mind set of the society and negligence of the state and respective authorities is an important obstacle for the women entrepreneurship development in India. Apart from the responsibility of the state and society, women face absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence direct ownership of the property to women, paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence of financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India. Therefore, there is a need of continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs, awareness programs should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.

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