



## Women's entrepreneurship as a catalyst for rural socio-economic development

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### Abstract

Women's entrepreneurship has surfaced as a catalyst in propelling rural socio-economic development through the promotion of employment creation, income diversification, and community empowerment has been of significant focus in this study. Based on both primary and secondary sources, the study identifies the nexus between entrepreneurial activities and such socio-economic indicators as education, health, and infrastructure development. The conclusions highlight that the women-led businesses not only increase household income and decision-making power but also generate multiplier effects that find expression in the broader rural economy. But despite persistent challenges like restricted access to finance, insufficient training, and socio-cultural constraints, they continue to constrain their full potential. The paper recommends in conclusion strategic policy interventions, capacity-building programs, and institutional support mechanisms to leverage women's entrepreneurial capacities as a strategic driver of inclusive rural growth.

**Keywords:** Women entrepreneurs, rural development, socio-economic empowerment, gender equity, sustainable growth

### Introduction

A country's economic growth is based on entrepreneurship since it creates new job opportunities. Around the world, entrepreneurship has been a source of inspiration for the business sector's development (LaVan and Murphy, 2007) [21]. In many nations, women entrepreneurs have gained attention due to their contributions to the economy and society. By participating in business ventures that can enhance their socioeconomic circumstances, women can advance the wheel of the economy and expand entrepreneurship opportunities (Alshibani *et al.*, 2023; Anggadwita *et al.*, 2021; Lemaire *et al.*, 2021) [4, 6, 22], (Ramadani and Gferguri-Rashiti, 2017; Ali and Yousuf, 2019) [26, 3]. Prior research has thoroughly examined the entrepreneurial aspirations and motivations of women (e.g. Anggadwita and Dhewanto, 2016; Jafari-Sadeghi, 2020; Jafari-Sadeghi *et al.*, 2021; Anggadwita *et al.*, 2021; Shastri *et al.*, 2022) [16, 17, 5, 30]. Jafari-Sadeghi (2020) [16] found that women entrepreneurs had a variety of motivations, including necessity-driven, opportunities-driven, and mixed motivations. Gender stereotypes operate as a "push" element for women's entrepreneurship, according to Adom and Anambane (2020) [1], who discovered that a greater percentage of entrepreneurs are driven by necessity rather than opportunity. Furthermore, research by Jafari-Sadeghi *et al.* (2021) [17] shows that women launch businesses in their own nations due to a lack of employment possibilities. Rural development has for long been considered by economists and policymakers as a crucial remedy to mitigate the multi-dimensional problems of poverty, unemployment, and social backwardness in rural areas. In India, women empowerment has been kept at the forefront of most rural development programs brought forward by the government. Yet, the overall performance of these programmes has been anything but satisfactory. Poverty reduction continues to be one of the most challenging issues of the country. While official records indicate a consistent reduction in poverty levels,

other research indicates that between 55% of India's population still lives in poverty—representing close to a third of the world's poor. The situation is worse in tribal areas, where living standards are behind the country average. Since 1950s, the Government of India has initiated multiple anti-poverty schemes but because of their poor implementation, the potential beneficiaries have often remained untouched from the results. During the post-globalisation period, regional and sectoral imbalances also significantly increased. Small farmers, overwhelmed with uneconomic farm holdings, are plunged into dire distress—witnessed in the 2.98 lakh suicides of farmers between 1997 and 2016. Two decades of neo-liberal and free-market ideology have pushed another 125 million to poverty. India's ranking on the Human Development Index has declined from 121 in 1991 to 130 in 2016. Over the last few years, entrepreneurship among women has been recognized as a successful poverty alleviation strategy through economic and social empowerment of the poor (Bhagabata Behera (2017) [7] Women's entrepreneurship offers a powerful means to drive inclusive growth by generating income, creating jobs, and improving community welfare. Through their participation in sectors such as agriculture, dairy, handicrafts, and rural services, women entrepreneurs contribute significantly to economic and social transformation. This study explores how women's entrepreneurship acts as a catalyst for rural socio-economic development, particularly in marginalised areas.

### Literature Review

#### Section 1: Women entrepreneurship and Rural Development

Women entrepreneurship is being identified as an important aspect of economic development. It refers to the capacity of women to recognize opportunities, mobilize resources, innovate, and pursue profit-making activities while creating employment at the same time (Behera, 2017) [7]. Under the

under the aegis of this concept, tribal women entrepreneurs are a specific category, constituting groups recognized as Scheduled Tribes by the Government of India. Although backed by policy, women's representation in entrepreneurship is low and accounts for only 13.76% of the country's total entrepreneurs. A total of 58.5 million businesses has only 8.05 million female-headed businesses. The composition of women entrepreneurs is skewed across socio-cultural and structural gaps: 40.60% are OBCs, 12.18% SCs, 6.97% STs, and 40.25% others. Likewise, religion of affiliation shows Hindus to be 65.6% among women entrepreneurs, followed by Muslims (12.84%) and Christians (5.2%). Sectoral involvement also demonstrates patterns of concentration, where 34.3% are in agriculture and 65.7% are in non-agriculture. Empirical observation in Mayurbhanj district reveals that entrepreneurship development leads to capacity building of women entrepreneurs and facilitates access to basic services, thus acting as a strategic instrument for poverty eradication and unemployment mitigation (Behera, 2017) [7]. Ahl *et al.* (2024) [14] pointed out that growing the number of women-owned firms can contribute positively to rural development, and as a result, policies to promote women's entrepreneurship were created. These are a combination of overall support measures for entrepreneurship and a combination of these together with measures especially for women and rural regions. To be effective, however, such policies rely on knowing more about how women entrepreneurs do actually contribute to rural development and whether existing initiatives match their perceived needs. The study based on the two ideal forms of entrepreneurship in rural areas—"rural entrepreneurship" and "entrepreneurship in the rural"—that were proposed by Korsgaard *et al.* (2015) [20]. Ahl *et al.* (2024) [14] investigated the reasons, approaches, and performances of Swedish rural women entrepreneurs in various industries. Their research showed that women entrepreneurs contribute considerable and complexly influential roles to rural development. However, current policies neglect women-owned businesses, gender-specific programs being poorly configured and out of line with reality. The authors make the case for entrepreneurship and rural development policies to be rewritten to directly incorporate women entrepreneurs and to make service and welfare delivery a part of the rural policy arsenal. In addition, with the high local embeddedness of women entrepreneurs, they suggest that policymakers prioritize local needs.

## Section 2: Socio economic impact of Women entrepreneurs

Women entrepreneurs all over the globe are recognized as major contributors to economic growth, and specifically, their contributions in generating new jobs and encouraging innovation (Akehurst *et al.*, 2012) [2]. India is one of the most supportive environments for women entrepreneurs, with estimates that their businesses can expand by as much as 90% in five years, as revealed by the Dell Women's Global Entrepreneurship Study. This rate of growth is significantly greater than in the US and UK, where women-owned businesses were projected to increase by 50% and 24%, respectively (Kaushambi, 2012) [18]. Worldwide, women-owned enterprises are amongst the fastest expanding, accounting for nearly 40% of economic growth in terms of wealth creation, innovation, and job creation.

Despite this increasing relevance, however, it is still an under-explored area of research with less than 10% of entrepreneurship literature examining women (Brush & Cooper, 2012) [9]. Jakimow and Kilby (2006) [15] particularly note that interventions like fair distribution of work, competitive compensation, opportunities for upward mobility, and formal acknowledgment of women's labor are very important in raising the social status of women. They point out that increased participation of women in rural development projects not only enhances their productivity but also their decision-making ability. Likewise, Dinakaran *et al.* (2010) [12] point out that gender equality and women empowerment are recognized globally as critical to the development of all sectors. According to them, gender-specific programs have contributed quite effectively to raising awareness on the part of women about their rights and responsibilities, while women's organizations have become vital platforms for filling social needs. Kilby (2010) [19] goes further in contending that development must be conceived as a transformatory process, where women and other oppressed groups become capable of questioning and reconfiguring the institutional forms and ideologies responsible for their subordination. Here, the distribution of resources and power between people and organizations is hailed as the key determinant of significant development outcomes. With these trends, it is clear that women entrepreneurs possess the capability to make revolutionizing contributions to national and world economies. Not only do their contributions enhance economic growth but also ensure gender equality and social progress. Hence, more academic emphasis and policy-friendly frameworks are necessary to realize the full potential of women entrepreneurship and provide its continued contribution to economic growth.

## Section 3: Challenges Faced by Rural Women entrepreneurs

In rural locations, women entrepreneurs frequently lack the resources and chances to exchange experiences and take part in group learning. Perhaps social media may assist. This is highlighted in the research by Ghose *et al.* (2017) [13], who state that "social media has the potential for women's mutual support and for providing consultancy, which could be a way of 'doing development' in a context where platforms and networking opportunities are few." Vijayakumar and Jayachitra (2013) [34] pointed out that women entrepreneurship has become one of the most active and extensively promoted ideas in the world, placing women as memorable and inspirational leaders who walk alongside men to tackle economic issues. Women entrepreneurs need to possess good entrepreneurial traits, flexibility, and competencies to deal with emerging trends and competitive forces to survive in the globalized markets of today. Concurrently, the cultivation of an entrepreneurial culture in women requires intervention by the government in the form of supportive policies, strategies, and programs that enhance women's inherent capability. Nevertheless, the study observed that government-initiated initiatives have served to advantage largely only a section of women, mainly those from urban middle-class sections, whereas the majority of women—most especially those in rural and marginalized groups—remained unreached by such development initiatives. According to Rashmi Rekha Das & Padmalaya Mahapatra (2018) [11] They found Rural women

entrepreneurs, in specific, encounter a host of challenges in initiating, maintaining, and expanding their enterprises. These are lack of support from family, financial setbacks because of the lack of ownership of property, restricted availability of raw materials, and illiteracy, which hampers their knowledge of new technology, marketing practices, and governmental schemes. Moreover, lack of appropriate technical and entrepreneurial capabilities, hardships in the execution of legal formalities, and inability to reconcile domestic duties with business functions also discourage them from proceeding. The major challenges rural women entrepreneurs are facing are:

**Absence of family support:** Resistance by men and old women reinforces gender disparity.

**Shortage of technical and entrepreneurial skills:** Challenge in risk management and maintaining enterprises.

**Financial limitations:** Lack of homeownership and restricted credit access limit business expansion.

**Raw material shortage:** Problems of quality, availability, storage, and warehousing.

Illiteracy and low education levels: Limits adoption of new technology, marketing, and government schemes.

**Legal obstacles:** Illiteracy and unawareness causing difficulties in licensing and compliance.

Equilibrating family and business: Domestic duties constrain time and attention towards business ventures.

Prakash and Goyal (2011) [24] noted that women entrepreneurs are successful based on various reasons like enhanced education, support from family members, and motivation from the success stories of family and friends. Yet, they still experience much hindrance such as family obligations, low self-esteem, and conservative social attitudes that de-motivate them from entering entrepreneurship. Towards overcoming these problems, several promotional and development schemes have been launched in India to promote and facilitate women's entrepreneurial development. According to (Bhagabata Behera (2017) [7], women entrepreneurs encounter the following Challenges:

- Tribal women lack the drive to engage in any non-traditional economic endeavours.
- In addition to missing the drive to engage in unconventional, independent economic endeavours, they also lack any personal skills.
- Even she lacks the mental capacity to break out from customary ideas.
- Tribal women are frequently observed engaged in agricultural and related pursuits. They mostly take care of the house and are rarely conscious of time management.
- Another barrier that keeps them in agriculture and related fields is a lack of education.
- inadequate familiarity with the corporate world.
- Women have less mobility.
- difficulties that tribal women entrepreneurs must deal with include societal and technological difficulties.
- When making any progress, they are expected to respond to their local community and counterpart.
- Having trouble getting credit.

- Insufficient knowledge about credit availability programs.
- Absence of marketing expertise
- Insufficient collateral security. Insufficient knowledge of finance.

In general, the literature finds that Indian rural and tribal women entrepreneurs are bound by social, financial, educational, and institutional constraints. Although there are government schemes and policies, their reach has not been enough to marginalized groups. Institutional support of specific nature, financial inclusion, skill development, and awareness programs are the ways through which these challenges need to be overcome for the promotion of sustainable women entrepreneurship in rural India.

#### Section 4: Institutional Support and policy support for Women entrepreneurs

Institutional support is framed on normative, regulatory, and cognitive dimensions (Scott, 2014) [29]. Nevertheless, even in the face of social and economic development, women are still held back by cultural and religious norms that keep them within domestic and caregiving roles (Simarasl *et al.*, 2022) [31]. Thus, in the majority of developing and transitional economies, entrepreneurial efforts of women are restricted to small-scale, home-based businesses (Welter & Smallbone, 2008) [35]. Entrepreneurship in itself remains largely identified with masculine traits like assertiveness, competitiveness, and leadership, which confirms gendered constraints to women's involvement (Lewis, 2006) [23]. Empirical evidence highlights the intervention of the government and financial institutions in facilitating these constraints. Tiwari *et al.* (1981) [33] noted that state assistance by way of loans, subsidies, and concessional credit stimulated entry by women into self-employment. Also, Bindiya (2001) determined that Regional Rural Banks played a critical role in promoting women's entrepreneurship in agriculture and allied sectors. Customized schemes launched by institutions like KVIC, NABARD, and cooperative societies have offered collateral-free finance, lower interest rates, and easy repayment facilities to rural women entrepreneurs. However, issues like unyielding credit terms continue to hinder, limiting women's entrepreneurial development (Pruthvi Raj B.S., 2018) [25]. To address this, the government has intensified its interventions through training, funding, and sensitization programs with a view to empowering women's economic participation and combating unemployment.

Number of govt Schemes Are

- Annapurna Scheme.
- Sthree Shakti Package for Women Entrepreneurs.
- Bhartiya Mahila Bank Business Loan.
- Dena Shakti Scheme
- Udyogini Scheme
- Cent Kalyani Scheme.
- Mahila Udyam Nidhi Scheme.
- Mudra Yojana Scheme for Women.

These efforts, though important, need more grassroots-level implementation and institutional change to promote women entrepreneurs from subsistence-based activities to sustainable and growth-led enterprises.

Rashmi Rekha Das & Padmalaya Mahapatra (2018) [11] stated in their work, State-level initiatives that have sought

to empower women and make them economically independent include the Prime Minister's Employment Generation Programme (PMEGP), which is a credit-linked subsidy scheme initiated in 2008-09 by the Ministry of Micro, Small and Medium Enterprises (MSME) under which the Khadi and Village Industries Commission (KVIC) serves as the nodal agency at the national level. The scheme mainly finances non-farm sector activity, offering traditional artisans and unemployed youth the opportunity to set up enterprises. General category rural beneficiaries under this scheme are eligible to receive a 25% margin money subsidy, with woman beneficiaries receiving special preference and further relaxations to motivate them to join. Another intervention is the Entrepreneurship Orientation Programme (EOP), which is aimed at students in schools and colleges who have no knowledge of entrepreneurship. The programme acquaints them with the concept of and importance of entrepreneurship, project report preparation, spotting marketing opportunities, and statutory requirements like income tax and VAT compliance. In the same vein, the Mahila Kisan Sashaktikaran Pariyojana (MKSP), instituted as a subcomponent of the National Rural Livelihoods Mission (NRLM), targets the welfare of the women farmers specifically. It plans to enhance socio-economic and technical empowerment of rural women, especially those who are part of small and marginal farm households, through the facilitation of structured guidelines, project templates, and appraisal mechanisms. The MSME sector is also an important source of employment and improving women's entrepreneurial activities. According to the Fourth All India Census of MSMEs (2006-07), the sector provided employment to about 805.23 lakh persons through 361.76 lakh units, of which more than half (55.34%) were situated in rural India. The bulk of these units (68.21%) were service sectors, whereas 31.79% were of manufacturing type with various sectors of coverage including food processing, textiles, garments, education, hotels, and retail trade. Apart from Government initiatives for women entrepreneurs are

### 1. Lakhpati Didi (through Odisha Livelihoods Mission)

Lakhpati Didi model places Self-Help Group (SHG) women on the path of sustainable income of ₹1,00,000 annually, conceptualizing "lakhpati" status as both an economic milestone and an avenue of behavioural shift (diversified livelihoods, entrepreneurship skills, and alignment with markets and departments). Central authoritative documentation sets the benchmark and underscores convergence between ministries and market players, which gets localized in the state of Odisha and other states through SHG federations and district/block implementation systems. Source: <https://blog.mygov.in/>

### 2. SUBHADRA Yojana (Direct Benefit Transfer to women)

SUBHADRA is a flagship, state-level Direct Benefit Transfer (DBT) scheme giving ₹50,000 over five years to entitled women (₹10,000 each year in two instalments). Official communications (Aug 29, 2024) stipulate eligibility, disbursement rhythm, and functional norms; the state portal and circulars certify scheme launch and ongoing roll-out. The People's Budget Guide for 2024-25 also mentions SUBHADRA as one of priority allocations, marking fiscal commitment. From an entrepreneurial point of view,

SUBHADRA can act as catalytic risk capital for nano-ventures, levelling cash-flow for inventory, tools, or plain working capital—especially where formal credit is thin. Source: <https://subhadra.odisha.gov.in/>

### 3. Agriculture Production Cluster (APC) Odisha

The APC program specifically focuses on small and marginal women farmers in tribal/backward blocks and aims at double incomes in a sustainable manner by collectivization (producer groups/companies), coordinated production, and linkages to markets/infra. Official program websites emphasize women-first design and cluster pathway (production planning, primary processing, aggregation, and access to buyers), with state and partner institutions supporting implementation. Case studies and partner reports uniformly speak of APC's uniqueness in putting women on the "center stage" of producer organizations—vital for transforming farm activity into women-held enterprise value. Source: <https://www.apcodisha.net/>

### 4. Startup Odisha (women startup incentives)

Startup Odisha expands the pipeline from SHG/agrarian livelihoods to innovation-driven enterprises. Existing norms offer more perks to women-founded startups, such as a monthly survival grant (₹22,000) and product development support (up to ₹16 lakh) where founders/co-founders are female (or transgender/SC/ST/SEBC/PwD) with ≥50% equity. Public pages also capture identified startups and women-founded awardees, indicating an institutional route for female entrepreneurs outside the conventional sectors. For women in rural areas, this provides a policy steppingstone to professional startup ecosystems—though one that continues to require focused last-mile incubation to surmount geography, digital, and market hurdles. Source: <https://startupodisha.gov.in/>

Overall, Odisha's policy platform is a conscious effort to shift rural women from being passive recipients to active participants in the state's economic development. Yet, although these programs have opened up opportunities for thousands of women, issues of limited awareness, uneven coverage, and restrictions on scaling businesses continue. So, the success of these programs hinges on proper implementation, capacity development, and ongoing monitoring to ensure inclusiveness, especially for women belonging to tribal and marginalized groups.

### Research Gap

- Most studies highlight women's entrepreneurship generally, but limited research examines its direct impact on income improvement among tribal women.
- Evidence on before-after income changes and the measurable socio-economic benefits of entrepreneurship remains underexplored, leaving a gap for empirical analysis.
- Lack of study on Institutional support mechanisms schemes, credit, training awareness and accessibility among particularly tribal women are limited.

### Objectives of the Study

1. To examine the role of women entrepreneurs in promoting socio-economic development in rural areas.
2. To assess the impact of women-led enterprises on household income, employment generation, and community welfare.

3. To identify the major challenges faced by rural women entrepreneurs in establishing and sustaining their businesses.
4. To evaluate the effectiveness of government policies, institutional support, and community-based initiatives in fostering women’s entrepreneurship in rural regions.

**Research Methodology**

The present study adopts a descriptive research design to investigate the role of women entrepreneurs as catalysts for rural socio-economic development. A descriptive design is appropriate, as it allows for a systematic analysis of women’s entrepreneurial activities, their economic and social contributions, challenges encountered, and the effectiveness of institutional and policy support. The fieldwork is carried out in the Mayurbhanj district of Odisha, with a dominant majority of the population comprising tribal communities. The area is conducive to exploring rural women's entrepreneurial Behavior and their role in socio-economic development. 150 respondents have been chosen for the study. All the respondents are women entrepreneurs from rural and tribal backgrounds. They were selected by adopting a random sampling method to make the sample representative. In the analysis, the demographic profile of respondents has been taken into account initially, including information about age, educational qualification, income level per year, nature of enterprise, and years of experience in entrepreneurial venture. This gives a complete picture of the socio-economic status of the entrepreneurs prior to the analysis of their role in development.

The primary data were gathered by means of a structured questionnaire, personal interviews, and general discussions with the respondents. The questionnaire pertained to their socio-economic contributions, demographic information, problems encountered, and the importance of institutional support. The secondary data were gathered from books, journals, government reports, policy documents, and authentic websites on women entrepreneurship and rural development.

**Data analysis and Interpretation**

**Table 1:** Number of years in Entrepreneurship of the Respondent

Number of years in Entrepreneurship	Frequency	Percent
Less than 1 year	3	2.0
1-3 years	39	26.0
3-5 years	71	47.3
More than 5 years	37	24.7
Total	150	100.0

Source: Primary data

The Table indicate that 47.3% of the respondents have 3-5 years of business experience, followed by 26.0% with 1-3 years, 24.7% with over 5 years, and a mere 2.0% with less than 1 year of experience.

Results show that the majority of women entrepreneurs are at the early to mid-phase of entrepreneurship (1-5 years), indicating recent increases in participation. A large percentage (24.7%) have maintained businesses for 5 or more years, illustrating stability and continuity, while few (2.0%) are new participants.

**Table 2:** Type of enterprise of the Respondent

Type of enterprise of Respondent	Frequency	Percent
Handicrafts	26	17.3
Food Processing	19	12.7
Agriculture-based	73	48.7
Serviced-based	2	1.3
Leaf Plate Making	2	1.3
Bamboo Craft	2	1.3
Shop	3	2.0
Poultry	1	.7
Pisciculture	9	6.0
Goat-Farming	8	5.3
Tailor	3	2.0
Paper cup Plate	1	.7
Non-timber forest product	1	.7
Total	150	100.0

Source: Primary data

The above table indicate that the most common occupation of the respondents before venturing into entrepreneurship were homemakers (68.7%), then agricultural labourers (26.0%). Few had previous experience in government jobs (2.7%), daily labour (2.0%), or bamboo craft (0.7%).

The findings show that the majority of women entrepreneurs in the study location started business from non-formal positions like home-making and farm work, denoting limited previous experiences with formal labour. This indicates that entrepreneurship is a significant channel of economic engagement and livelihood creation among women who have little or no past labour experience.

**Table 3:** Role of Women Entrepreneurs in Socio-Economic Development

Socio-Economic Contribution	Frequency	Percent
Improved Household Income	54	36.0
Employment Generation	44	29.3
Community Welfare Activities	20	13.3
Increased Decision-Making	22	14.6
Leadership Role in Family	10	6.6
Total	150	100.0

The Above table III emphasize that women entrepreneurs contribute meaningfully to socio-economic development within their families and communities. The majority of respondents (36%) stated that entrepreneurship has enhanced household income, which proves that women-owned businesses contribute to family financial stability. Likewise, job creation (29.3%) illustrates that these businesses not only benefit the entrepreneur's family but also open up opportunities for others in society.

Additionally, family leadership (6.5%) and greater autonomy in decision-making (14.6%) indicate that women entrepreneurs are becoming more autonomous and powerful within their families, which suggests increasing empowerment. Simultaneously, welfare activities at the community level (29.3%), albeit relatively lower, indicate the social focus of women-led business, depicting that women are taking the benefits of their business to community development to a significant extent.

Together, the findings imply that women entrepreneurs serve as agents of socio-economic transformation, generating income growth, empowerment, and social welfare, with a high capability to restructure rural and tribal economies should they receive prolonged institutional and policy assistance.

**Table 4:** Impact of Entrepreneurship on Annual Income

Annual Income of Respondent before entrepreneurs	Frequency	Percent	Annual Income of Respondent after entrepreneurs	Frequency	Percent
Below 10000	17	11.3	Below 10000	10	6.7
10000-25000	32	21.3	10000-25000	37	24.7
25000-50000	70	46.7	25000-50000	48	32.0
50000-100000	29	19.3	50000-100000	50	33.3
Above 100000	2	1.3	Above 100000	5	3.3
Total	150	100.0	Total	150	100.0

Source: Autor complied

The table showing comparison of respondents' annual income prior to and subsequent to entrepreneurship shows a positive economic realignment. Before venturing into entrepreneurship, most of the women (46.7%) had incomes between ₹25,000-₹50,000, and merely 1.3% of them earned above ₹1,00,000. After pursuing entrepreneurial activities, there is visible redistribution: the proportion of women in the low-income bracket (below ₹10,000) reduced from

11.3% to 6.7%, but those in higher income brackets rose. In particular, women in the ₹50,000-₹1,00,000 category increased from 19.3% to 33.3%, while those above ₹1,00,000 doubled (from 1.3% to 3.3%). This proves that entrepreneurship has helped numerous women transition from lower- to upper-income groups, a great support to their economic independence, family well-being, and enhanced standards of living.

**Table 5:** Effectiveness of Government Policies and Institutional Support

Support Type	Frequency	Percent
Government Subsidy Schemes	19	12.6
Training & Skill Development Programs	32	21.3
Financial Assistance from Banks/NGOs	70	46.7
Community-Based Support Initiatives	29	19.3
Total	150	100.0

Source: Autor complied

The Table reveals that bank and NGO financial support (46.7%) was the best type of assistance to women entrepreneurs, which indicates that credit access continues to be the cornerstone of entrepreneurial excellence. Training programs and skill development (21.3%) also contributed heavily to improving managerial and technical skills. Community-based support initiatives (19.3%) and government subsidy schemes (12.6%) helped to improve

local-level involvement and ease entry barriers; however, their effect seems relatively limited. In general, the discussion points out that as much as institutional support is available, there is a requirement to increase government subsidy coverage and improve community-based networks to supplement financial support and training initiatives towards sustainable women's entrepreneurship.

**Table 6:** Challenges Faced by tribal Women Entrepreneurs

Type of enterprise of Respondent	Frequency	Percent
Lack of Capital	45	30.0
Marketing Difficulties	35	23.3
Lack of training/skill	18	12.0
Social Constraints	10	6.7
Family opposition	2	1.4
High raw material cost	20	13.3
Limited credit access	8	5.3
Transportation Issues	12	8.0
Total	150	100.0

Source: Autor complied

The information shows that insufficient capital (30.3%) is the most significant challenge, with 45 respondents citing it as their main hindrance. This implies that financial limitations remain the leading challenge inhibiting entrepreneurial activities among tribal women. The second largest challenge is marketing challenges (23.3%), cited by 35 respondents, indicating insufficient appropriate market access and linkages. Other important problems are high raw material expenses (13.3%) and insufficient training or skill development (12.0%), both of which constrain efficiency and growth potential of firms. Societal and infrastructural impediments also become evident: transportation problems (8.0%, restricted access to credit (5.3%), and social

constraints (6.7%) were reported moderately. Family opposition (1.4%), although less common, still indicates the impact of family dynamics on women's entrepreneurial choice. Overall, the evidence reiterates that market accessibility and financial barriers are the top two issues at hand, with skills gaps and input prices being next, and infrastructural and social constraints remaining a supporting but crucial role player. These issues indicate the need for targeted institutional support in the form of credit facilities, marketing outlets, skill development programs, and facilitative policies to enhance tribal women's entrepreneurship.

### Findings of the Study

Conclusions based on the primary data analysis of tribal and rural women entrepreneurs are as follows

#### Role in Socio-Economic Development

Women entrepreneurs are increasingly contributing towards improving household income (36%) and employment generation (29.3%), as well as doing community welfare activities (13.3%). Entrepreneurship has increased women's involvement in family decision-making (14.6%) and encouraged leadership within households (6.6%).

#### Impact on Household Income and Living Standards

An appreciable rise in income groups was noted after women joined entrepreneurship. The percentage of women with earnings over ₹50,000 a year rose from 19.3% to 33.3%, and women with earnings over ₹1,00,000 doubled more than twice (from 1.3% to 3.3%). The turning point reflects entrepreneurship's ability to raise families from lower-paying groups to higher-paying positions.

#### Challenges Faced by Women Entrepreneurs

Key hindrances are shortage of capital (30%), marketing challenges (23.3%), high raw material prices (13.3%), and inadequate training or skills (12%). Other challenges like transport issues (8%), social inhibitions (6.7%), credit restriction (5.3%), and opposition from family (1.4%) also inhibit expansion.

#### Effective of Government and Institutional Support

Banks' and NGOs' financial support (46.7%) was the most effective support system. Training and skill development schemes (21.3%) were also a significant contributor to capacity-building. Government subsidy programs (12.6%) and community-based schemes (19.3%) had comparatively lesser coverage and efficacy.

#### Suggestion

- Develop stronger community-supported systems, such as mentorship networks and self-help groups.
- Organize awareness campaigns to counteract cultural and social resistances. Promote family and community support for women's entrepreneurial ventures.
- Create rural marketing centers and e-commerce websites to link women entrepreneurs with larger markets.
- Facilitate transport facilities and supply chains to minimize cost burdens.
- Scale up low-interest credit programs and make capital accessible with ease through banks, cooperatives, and microfinance institutions.
- Conduct periodic training and skill development sessions on contemporary production methods, marketing strategies, and software tools.
- Expand coverage of government subsidies and streamline bureaucratic processes for accessing schemes.
- Promote more effective community-based support mechanisms, such as mentorship schemes and self-help groups.

### Limitations of the Study

- The research is limited to a sample of 150 respondents in chosen rural and tribal areas, which can restrict generalizability.
- The results are drawn mainly from self-reported information, which might involve bias or memory lapses.
- The research is conducted on specific categories of enterprises (agriculture-based, handicrafts, food processing, etc.), with exclusion of other growing industries.
- It is measured at a local institutional and policy level and may therefore fail to reflect the full national context.

### Conclusion

The research confirms that tribal women's entrepreneurship is a key driver of rural socio-economic growth. Through the generation of sustainable income, job creation, and improved community well-being, the women entrepreneurs play a significant role in both family enhancement and rural economic development. Despite setbacks such as poor capital, marketing challenges, and inadequate institutional support, the positive income impacts and empowerment achievements confirm the potential of women-owned businesses.

Targeted policy interventions, financial inclusion, capacity-building, and enabling institutional settings can further realize this potential. Empowering women's entrepreneurship will not only guarantee economic independence for women but also be a key agent to transform rural economies, alleviate poverty, and fuel inclusive development.

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