

A Study on Entrepreneurial Intention among Rural Uneducated Women in Madurai District

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Abstract

The study investigates the entrepreneurial intentions, barriers, and policy implications for rural uneducated women in entrepreneurship. It examines into the socio-economic, cultural, and psychological factors influencing women's aspirations to start and sustain businesses in rural settings. The study also analyzed the factors influencing entrepreneurial intention among rural uneducated women, socio-economic, cultural, and psychological factors that shape entrepreneurial aspirations in rural areas, the barriers and challenges faced by rural uneducated women in pursuing entrepreneurship, and recommendations for policies and interventions aimed at developing entrepreneurship among rural uneducated women. Identifying these barriers and proposing policy recommendations, the study aims to inform policymakers, development practitioners, and researchers about the importance of developing entrepreneurship among rural women. Ultimately, the study seeks to promote inclusive and sustainable development by unlocking the potential of rural uneducated women to drive economic growth and social change in their communities.

Key Words: Entrepreneurial Intention, Rural Women, Uneducated, Entrepreneurship, Barriers and Challenges.

1. Introduction and Background

Entrepreneurship has emerged as a powerful driver of economic growth and development worldwide, offering opportunities for innovation, job creation, and wealth generation. In rural areas, entrepreneurship holds particular promise as a pathway to poverty alleviation and sustainable development, empowering individuals to harness local resources, create value, and improve livelihoods. However, while entrepreneurship has been widely recognized as a catalyst for rural development, there remains a notable gap in understanding the entrepreneurial intentions of rural uneducated women. Rural women, especially those with limited education, often face unique challenges and barriers to economic participation and empowerment. Structural inequalities, social norms, and cultural traditions can limit their access to education, financial resources, and decision-making power, constraining their ability to pursue entrepreneurial ventures. Despite these challenges, rural women have demonstrated resilience, resourcefulness, and creativity in overcoming obstacles and contributing to their communities' economic resilience.

The entrepreneurial intentions of rural uneducated women are critical for unlocking their potential as agents of change and drivers of rural development. Examining the factors influencing their aspirations, motivations, and decision-making processes, policymakers, development practitioners, and researchers can design targeted interventions to support and empower rural women entrepreneurs. Moreover, developing entrepreneurship among rural uneducated women

can contribute to broader development objectives, including poverty reduction, gender equality, and sustainable rural livelihoods. Several factors influence entrepreneurial intention among rural uneducated women, including socio-economic conditions, cultural norms, family dynamics, and personal motivations. Economic necessity, aspirations for independence, and a desire to contribute to family income are common drivers of entrepreneurial intention among rural women. Additionally, access to social networks, role models, and support services can play a significant role in shaping women's entrepreneurial aspirations and capabilities.

Rural uneducated women also face significant barriers and challenges in pursuing entrepreneurship, including limited access to financial resources, information, and training opportunities. Social stigma, gender-based discrimination, and lack of confidence may further hinder women's ability to start and sustain businesses in rural areas. Addressing these barriers requires comprehensive strategies that address both structural and cultural factors, including promoting women's education, improving access to finance and business support services, and challenging gender norms and stereotypes. Entrepreneurial intention among rural uneducated women is essential for promoting inclusive and sustainable development in rural areas. Recognizing the unique challenges and opportunities facing rural women entrepreneurs, policymakers and development practitioners can design targeted interventions to enhance their entrepreneurial capabilities and create enabling environments for business success. Moreover, empowering rural uneducated women to pursue entrepreneurship can contribute to broader development goals, including poverty reduction, gender equality, and inclusive growth in rural communities (Muthu and Ranga, 2018).

Objectives: The study examined the factors influencing entrepreneurial intention among rural uneducated women, socio-economic, cultural, and psychological factors that shape entrepreneurial aspirations in rural areas, the barriers and challenges faced by rural uneducated women in pursuing entrepreneurship, and recommendations for policies and interventions aimed at developing entrepreneurship among rural uneducated women.

Scope: The study focuses on understanding entrepreneurial intention among rural uneducated women, examining factors such as socio-economic background, cultural norms, family dynamics, and personal motivations. It encompasses a wide range of rural settings, including villages and remote areas, across diverse geographical regions. The scope extends to exploring the challenges and barriers faced by rural uneducated women in starting and running their own businesses, including access to resources, financial constraints, and social dishonor. Additionally, the study investigates the potential opportunities and benefits of entrepreneurship for empowering rural women and driving economic development in rural communities.

Methodology: The study endeavored to theoretically assess the entrepreneurial intention among rural uneducated women in Madurai District of Tamilnadu.

Significance: The study holds significant implications for policymakers, development practitioners, and researchers seeking to promote entrepreneurship and gender equality in rural communities. The factors influencing entrepreneurial intention among rural uneducated women, policymakers can design targeted interventions and support programs to address barriers and create conducive environments for entrepreneurship. Additionally, development practitioners can use the

findings to design training programs and capacity-building initiatives aimed at enhancing entrepreneurial skills and knowledge among rural women. The study contributes to the body of knowledge on entrepreneurship and gender empowerment, providing valuable insights for developing inclusive and sustainable development in rural areas.

2. Statement of the Problem

Despite growing recognition of the importance of entrepreneurship in rural development, there remains a significant gap in understanding the entrepreneurial intentions of rural uneducated women. While entrepreneurship has been shown to empower women economically and socially, particularly in rural areas, there is limited research focusing specifically on the aspirations and challenges faced by rural uneducated women in starting and running their own businesses. This gap hinders the development of targeted interventions and support programs aimed at developing entrepreneurship among this vulnerable and marginalized group. Therefore, there is a pressing need to explore the factors influencing entrepreneurial intention among rural uneducated women and identify strategies to overcome barriers to entrepreneurship in rural communities.

3. Need for the Study

The need for this study arises from the socioeconomic disparities and gender inequalities prevalent in rural areas, where women, especially those with limited education, face multiple barriers to economic empowerment and self-sufficiency. Despite their potential to contribute to rural development through entrepreneurship, rural uneducated women often lack access to resources, information, and support networks needed to start and sustain businesses. Understanding the unique challenges and motivations of rural uneducated women in pursuing entrepreneurship, policymakers, development practitioners, and researchers can design targeted interventions to enhance their entrepreneurial capabilities and create enabling environments for business success. Additionally, addressing the entrepreneurial aspirations of rural uneducated women can lead to more inclusive and sustainable development outcomes, contributing to poverty reduction and gender equality in rural communities.

4. Entrepreneurial Intention among Rural Uneducated Women

4.1. Factors influencing Entrepreneurial Intention

Entrepreneurial intention among rural uneducated women is influenced by a myriad of factors, ranging from socio-economic conditions to cultural norms and personal motivations. Understanding these factors is crucial for policymakers, development practitioners, and researchers seeking to design targeted interventions to support and empower rural women entrepreneurs. Examining the determinants of entrepreneurial intention, we can identify opportunities to overcome barriers and create enabling environments for women's entrepreneurship in rural areas. The primary factors influencing entrepreneurial intention among rural uneducated women is economic necessity. Many rural women face limited employment opportunities and rely on entrepreneurship as a means of generating income and supporting their families. Economic necessity can drive women to explore entrepreneurial ventures, even in the absence of formal education or business training. Moreover, entrepreneurship offers flexibility and

autonomy, allowing women to balance work and family responsibilities in rural settings where traditional gender roles may be prevalent (Jayadatta, 2017).

Cultural norms and societal expectations also play a significant role in shaping entrepreneurial intention among rural uneducated women. In many rural communities, women's roles are often confined to domestic duties and caregiving, with limited opportunities for economic participation outside the home. Cultural beliefs about gender and entrepreneurship may discourage women from pursuing business ventures, reinforcing stereotypes and limiting their aspirations. However, changing attitudes and social norms can create new opportunities for women to challenge traditional roles and pursue entrepreneurial endeavors. Access to resources and support networks is another critical factor influencing entrepreneurial intention among rural uneducated women. Limited access to finance, information, and training can pose significant barriers to entrepreneurship in rural areas, where formal institutions may be scarce. Rural women may lack awareness of entrepreneurial opportunities or face challenges in accessing markets and customers. Moreover, the absence of role models and mentorship networks can limit women's confidence and self-efficacy in pursuing entrepreneurship.

Personal motivations and aspirations also play a vital role in shaping entrepreneurial intention among rural uneducated women. Many women are driven by a desire for economic independence, empowerment, and self-fulfillment. Entrepreneurship offers a pathway to pursue their passions, leverage their skills and creativity, and make a positive impact on their communities. Moreover, entrepreneurship allows women to address pressing social and environmental challenges, such as poverty, food insecurity, and environmental degradation, through innovative business solutions. Additionally, external factors such as policy support, infrastructure development, and market opportunities can influence entrepreneurial intention among rural uneducated women. Government initiatives to promote entrepreneurship, such as microfinance programs and business development services, can create an enabling environment for women's entrepreneurship in rural areas. Improvements in infrastructure, such as access to roads, electricity, and telecommunications, can enhance women's ability to start and grow businesses. Moreover, emerging market trends, such as growing demand for local products and services, can create new opportunities for rural women entrepreneurs to thrive (Divyaranjani and Rajasekar, 2017). Entrepreneurial intention among rural uneducated women is influenced by a complex interplay of factors, including economic necessity, cultural norms, access to resources, personal motivations, and external opportunities. Policymakers, development practitioners, and researchers can design targeted interventions to support and empower rural women entrepreneurs, unlocking their potential as drivers of economic growth and social change in rural communities.

4.2. Socio-Economic, Cultural, and Psychological factors for Entrepreneurial Aspirations

Entrepreneurial aspirations are shaped by a multitude of socio-economic, cultural, and psychological factors, each playing a significant role in influencing individuals' motivations and intentions towards entrepreneurship. These factors are crucial for policymakers, development practitioners, and researchers seeking to develop an entrepreneurial culture and support aspiring entrepreneurs in realizing their goals (Raja and Punitha, 2016).

Socio-Economic Factors: Socio-economic conditions, including access to resources, income levels, and employment opportunities, play a critical role in shaping entrepreneurial aspirations. In communities where traditional employment options are limited, entrepreneurship may be seen as a viable pathway to economic independence and wealth creation. Additionally, access to financial resources, such as savings, loans, and venture capital, can enable individuals to pursue entrepreneurial ventures and overcome initial barriers to entry. Moreover, socio-economic disparities, such as income inequality and wealth distribution, may influence individuals' perceptions of entrepreneurship as a means of upward mobility and social advancement.

Cultural Factors: Cultural norms, values, and traditions also exert a profound influence on entrepreneurial aspirations. In some cultures, entrepreneurship may be celebrated and encouraged as a symbol of innovation, risk-taking, and success. Conversely, in cultures where conformity and stability are prized, entrepreneurship may be viewed with skepticism or even stigma. Moreover, gender norms and stereotypes may shape individuals' perceptions of who can and cannot be an entrepreneur, influencing the entrepreneurial aspirations of women and marginalized groups. Cultural factors also influence entrepreneurial role models and support networks, which can serve as sources of inspiration and guidance for aspiring entrepreneurs.

Psychological Factors: Psychological factors, including personality traits, attitudes, and self-efficacy, play a crucial role in shaping entrepreneurial aspirations. Individuals with a high degree of self-confidence, resilience, and risk tolerance may be more inclined to pursue entrepreneurial ventures and overcome challenges along the way. Moreover, attitudes towards failure, uncertainty, and ambiguity can significantly impact individuals' willingness to take entrepreneurial risks and persist in the face of adversity. Additionally, entrepreneurial aspirations may be influenced by individuals' perceptions of their own abilities and competencies, as well as their beliefs about the feasibility and desirability of entrepreneurship as a career path.

The interplay of socio-economic, cultural, and psychological factors creates a complex ecosystem that shapes individuals' entrepreneurial aspirations and intentions. Policymakers and development practitioners seeking to promote entrepreneurship must take into account these multifaceted influences and design interventions that address the unique needs and challenges faced by aspiring entrepreneurs. Developing an enabling environment that supports entrepreneurship and nurtures entrepreneurial aspirations, policymakers can unlock the potential of individuals to innovate, create jobs, and drive economic growth and social change in their communities. Moreover, by promoting diversity, inclusion, and equity in entrepreneurship, policymakers can ensure that aspiring entrepreneurs from all backgrounds have the opportunity to pursue their dreams and contribute to a more vibrant and dynamic entrepreneurial ecosystem.

4.3. Barriers and Challenges of Rural Uneducated Women in Entrepreneurship

Rural uneducated women face a myriad of barriers and challenges in pursuing entrepreneurship, stemming from socio-economic, cultural, and structural factors. These barriers not only hinder women's access to entrepreneurial opportunities but also perpetuate gender inequalities and limit their economic empowerment. Addressing these challenges are crucial for developing inclusive and sustainable entrepreneurship in rural communities (Benezir, 2018).

Limited Access to Resources: The primary barriers faced by rural uneducated women is limited access to financial resources, including capital, savings, and credit. Without access to formal financial institutions, such as banks and microfinance institutions, women may struggle to finance their entrepreneurial ventures and invest in business assets and inventory. Moreover, lack of collateral and financial literacy further exacerbate women's inability to access loans and credit, constraining their ability to start and grow businesses.

Lack of Business Skills and Training: Rural uneducated women often lack the business skills, knowledge, and training needed to succeed in entrepreneurship. Without access to formal education or vocational training programs, women may lack basic business acumen, such as financial management, marketing, and strategic planning. Additionally, limited exposure to entrepreneurial role models and mentorship networks further hinders women's ability to learn from others' experiences and acquire essential entrepreneurial skills.

Social and Cultural Norms: Social and cultural norms surrounding gender roles, marriage, and family responsibilities often constrain women's ability to pursue entrepreneurship in rural areas. Traditional gender roles may prioritize women's caregiving duties and domestic responsibilities over economic participation and independence. Moreover, cultural expectations regarding women's mobility, visibility, and decision-making autonomy may limit their ability to engage in entrepreneurial activities outside the home.

Lack of Access to Markets and Customers: Rural uneducated women may face challenges in accessing markets and customers for their products and services. Limited infrastructure, including transportation networks and market linkages, may restrict women's ability to reach distant markets and expand their customer base. Additionally, lack of marketing knowledge and resources may prevent women from effectively promoting their businesses and attracting customers.

Gender-Based Discrimination and Stigma: Gender-based discrimination and stigma continue to pose significant barriers to entrepreneurship for rural uneducated women. Women may face prejudice and bias from society, family members, and community leaders, who may question their ability to succeed in business or view entrepreneurship as inappropriate for women. Moreover, women may experience harassment, exploitation, and exclusion from male-dominated business networks and markets, further marginalizing their entrepreneurial aspirations. Addressing the barriers and challenges faced by rural uneducated women in entrepreneurship requires comprehensive strategies that address both structural and cultural factors. Policymakers, development practitioners, and civil society organizations can play a crucial role in promoting gender equality and empowering women entrepreneurs through targeted interventions, including:

1. Providing access to financial services and credit facilities tailored to the needs of rural women entrepreneurs.
2. Offering entrepreneurship training programs and capacity-building initiatives to enhance women's business skills and knowledge.
3. Challenging gender norms and stereotypes through community-based awareness campaigns and advocacy efforts.
4. Establishing support networks and mentorship programs to provide women with guidance, advice, and opportunities for collaboration.

5. Investing in rural infrastructure and market linkages to improve women's access to markets and customers.
6. Enforcing laws and policies that protect women's rights and prohibit gender-based discrimination in entrepreneurship.

Addressing these barriers and creating enabling environments for women's entrepreneurship, policymakers and development practitioners can unlock the potential of rural uneducated women to contribute to economic growth, poverty reduction, and sustainable development in their communities. Moreover, by promoting gender equality and empowering women entrepreneurs, we can build more inclusive and resilient economies that benefit everyone.

4.4. Policies for Developing Entrepreneurship among Rural Uneducated Women

Promoting entrepreneurship among rural uneducated women requires a holistic approach that addresses the multifaceted barriers and challenges they face while leveraging their unique strengths and aspirations. Policymakers, development practitioners, and civil society organizations play a crucial role in designing and implementing policies and programs that create enabling environments for women's entrepreneurship in rural areas. Adopting a gender-responsive and rights-based approach, policymakers can unlock the potential of rural uneducated women to drive economic growth, create jobs, and develop sustainable development in their communities (Amit, 2018).

Access to Financial Services: Policies aimed at improving rural uneducated women's access to financial services are essential for promoting entrepreneurship. This includes expanding microfinance programs, providing tailored financial products and services, and strengthening women's financial literacy and empowerment. Additionally, policymakers can incentivize financial institutions to offer loans and credit facilities to rural women entrepreneurs, particularly those from marginalized and underserved communities.

Entrepreneurship Training and Capacity Building: Policies should prioritize entrepreneurship training and capacity-building initiatives tailored to the needs of rural uneducated women. This includes providing skills development programs, vocational training, and business incubation support to enhance women's entrepreneurial competencies and knowledge. Moreover, policymakers can invest in mentorship programs and peer learning networks to provide women with guidance, advice, and support throughout their entrepreneurial journey.

Gender-Responsive Legal and Regulatory Frameworks: Policies should address gender disparities and discrimination in entrepreneurship by adopting gender-responsive legal and regulatory frameworks. This includes enacting laws and policies that promote women's rights, protect against gender-based discrimination, and ensure equal access to resources and opportunities. Moreover, policymakers can introduce affirmative action measures, such as gender quotas and procurement policies, to increase women's representation and participation in entrepreneurship.

Infrastructure Development: Policies aimed at improving rural infrastructure are essential for enhancing women's access to markets, information, and resources. This includes investing in transportation networks, market facilities, and digital connectivity to reduce barriers to

entrepreneurship in rural areas. Moreover, policymakers can support the development of rural business incubators, technology hubs, and co-working spaces to provide women with the necessary infrastructure and support services to start and grow businesses.

Social Protection and Support Services: Policies should prioritize the provision of social protection and support services to rural uneducated women entrepreneurs. This includes access to healthcare, childcare, and social security benefits to mitigate the risks and vulnerabilities associated with entrepreneurship. Moreover, policymakers can establish support networks, counseling services, and crisis intervention mechanisms to address women's psychosocial needs and promote their well-being.

Promoting Gender Equality and Women's Empowerment: Policies should mainstream gender equality and women's empowerment across all aspects of entrepreneurship development. This includes challenging gender norms and stereotypes, promoting women's leadership and decision-making, and developing a culture of gender equality in entrepreneurship ecosystems. Moreover, policymakers can support women's entrepreneurship networks, associations, and platforms to amplify women's voices, advocate for their rights, and facilitate peer learning and collaboration.

Monitoring and Evaluation: Policies should incorporate robust monitoring and evaluation mechanisms to assess the effectiveness of entrepreneurship development initiatives for rural uneducated women. This includes tracking progress towards gender equality targets, measuring the impact of policies and programs on women's entrepreneurship outcomes, and identifying gaps and areas for improvement. Moreover, policymakers can use data-driven approaches to inform evidence-based policy-making and ensure that resources are allocated effectively and efficiently.

Developing entrepreneurship among rural uneducated women requires a comprehensive policy framework that addresses the diverse needs and challenges they face while promoting gender equality and women's empowerment. Adopting a rights-based approach and investing in targeted interventions, policymakers can unlock the potential of rural women entrepreneurs to drive inclusive and sustainable development in their communities. Moreover, by prioritizing women's entrepreneurship as a key driver of economic growth and social change, policymakers can create opportunities for rural uneducated women to thrive and contribute to building more resilient and prosperous societies (Tewly, 2017).

5. Conclusion

In conclusion, promoting entrepreneurship among rural uneducated women is essential for developing inclusive and sustainable development in rural communities. Despite facing numerous barriers and challenges, rural women possess untapped potential as drivers of economic growth, job creation, and social change. Addressing the structural, cultural, and institutional constraints that hinder women's entrepreneurial aspirations, policymakers and development practitioners can create enabling environments that empower rural women to start and grow businesses. Moreover, by adopting gender-responsive policies and interventions that promote women's rights, access to resources, and participation in decision-making, policymakers can unlock the transformative power of women's entrepreneurship to build more resilient and equitable societies. Moving forward, it is imperative to prioritize women's entrepreneurship as a key driver of rural

development, investing in targeted initiatives that empower rural uneducated women to unleash their entrepreneurial spirit and contribute to building brighter futures for themselves, their families, and their communities.

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