

Exploring Rural Women Entrepreneurship: Insights from Uttara Kannada District, Karnataka

Mr. Umesh Shetty¹, Dr. Ganesh Bhat S.²

¹ Ph.D. Scholar, Dept. of Commerce, Bharathiar University, Coimbatore-641046

² Research Guide, Dept. of Commerce, Bharathiar University, Coimbatore - 641046

Abstract—This paper, titled "Exploring Rural Women Entrepreneurship: Insights from Uttara Kannada District, Karnataka" delves into the increasingly vital role of women-owned businesses in India, focusing on rural women. The study, encompassing 120 randomly selected women entrepreneurs from Uttara Kannada district, seeks to examine the factors that motivate these women to choose entrepreneurship and their challenges. Key findings indicate that economic necessity often drives these women into entrepreneurship. However, they face significant hurdles, chiefly the lack of financial support, which impedes the successful operation of their ventures. The study emphasizes the critical contribution of rural women entrepreneurs to the local economy, highlighting their role in generating employment and adding economic value through the utilization of rural resources. The research further explores various aspects of these entrepreneurs' lives, including their demographic profiles, educational backgrounds, marital status, family structures, and business types. It reveals a diverse range of businesses, from garment making to dairy farming, reflecting these entrepreneurs' versatility and adaptive nature. The study also identifies several factors influencing their entrepreneurial journey, such as family support, self-identity, market demands, and the pursuit of employment generation. These insights contribute to a comprehensive understanding of the challenges and motivations of rural women entrepreneurs in Karnataka, underscoring the need for tailored support and resources to foster their growth and sustainability.

Keywords— Rural Women Entrepreneurs, Factors, Challenges.

I. INTRODUCTION

Entrepreneurship is increasingly recognized as a crucial element in the competitive business landscape. Women entrepreneurs, in particular, embody resilience and innovation, striving to achieve economic self-sufficiency and fostering healthier family dynamics, often outperforming their male counterparts. Echoing the words of Dr. APJ Abdul Kalam, empowering women is foundational to building a strong nation. Women's empowerment has a positive cascade effect, from developing a solid family unit to forming a prosperous society and, ultimately, a thriving nation.

Work-life balance is about managing commitments in both professional and personal spheres with dedication and flexibility. It involves juggling home, work, and societal responsibilities without compromise or complaint. Women entrepreneurs face the unique task of identifying opportunities for new ventures through innovation, readiness to assume risks, effective business management, and providing strong leadership across all business aspects. Today, women from both rural and urban backgrounds are driven to establish their

businesses. This entrepreneurial spirit stems from a desire to alleviate poverty, enhance family income, invest in children's education, improve family health, elevate living standards, and achieve self-reliance. Empowering women leads to economic independence, diminishes gender discrimination, and elevates women's societal status.

In rural regions, women's economic status is often precarious, and their incomes are typically low. Consequently, there is a significant push at the household level for women to initiate micro-enterprises. These ventures are vital for sustaining poor households and boosting women's economic status, confidence, and skills. They are instrumental in securing economic stability for their families. Presently, women are increasingly recognized as equal contributors in socio-economic development. Historically, especially in rural India, women were marginalized and reliant on their husbands due to a lack of education. There's a transformative shift today, with women actively participating and contributing to societal progress.

II. CONCEPTUAL OVERVIEW OF RURAL WOMEN ENTREPRENEURSHIP

Rural Women Entrepreneurship (RWE) is pivotal for achieving a harmonious and balanced development in society. These entrepreneurs demonstrate exceptional capabilities as business owners and as agents of human development. Empowering rural women to make pivotal decisions is crucial, placing them at the forefront of various human development initiatives. Advocates for human rights emphasize that empowering women is a dynamic process, vital for helping them realize their full potential and exert influence across all aspects of life. Economists also highlight the significance of women's participation in industrial development, noting their role in optimizing the use of resources like labor, raw materials, and capital.

In light of these considerations, this paper aims to delve into the factors that motivate rural women to embark on entrepreneurial ventures and examine the specific challenges they encounter. The study focuses on understanding the dynamics of rural women's entrepreneurship within the specified study area.

III. REVIEW OF LITERATURE

The literature review in this article presents a comprehensive examination of the current state of research and prevailing insights into the role and development of

women entrepreneurs. This section critically analyzes existing studies, theories, and empirical data to understand women's entrepreneurship's challenges, successes, and evolving dynamics. It aims to bridge the gap between theoretical understanding and practical experiences of women entrepreneurs, particularly focusing on how they navigate the complex interplay of social, economic, and cultural factors in the business world.

This review synthesizes information from various sources, including academic journals, case studies, government reports, and firsthand accounts from women entrepreneurs. By doing so, it offers a multidimensional perspective on the subject, encompassing various aspects such as the impact of education and training, access to financial resources, socio-cultural barriers, policy frameworks, and the influence of globalization and technology on women-led businesses.

The intention is to provide readers with a nuanced understanding of the state of women entrepreneurship, highlighting both the progress made and the obstacles that remain. This review serves as a foundation for further discussion and research, and aims to inform policy-making, educational initiatives, and entrepreneurial support programs that can enhance the role of women in the entrepreneurial ecosystem.

The concept of "women entrepreneurs" encompasses women who actively participate in various business sectors, including manufacturing, assembling, job works, repairs, servicing, and other enterprises. These entrepreneurs often play critical roles in their businesses, sometimes holding controlling interests. Their economic and social advancement is seen as key to their emancipation, yet they often face disparities in social status compared to men, impacting their entrepreneurial efforts [1], [2] In emerging economies, challenges such as religious and cultural restrictions, illiteracy, and lack of training further complicate their endeavors [3].

The significance of women in the industrialization process has been increasingly recognized since the 'Declaration of Mexico in July 1975', emphasizing their equality and developmental contributions. The Global Entrepreneurship Monitor Report 2018-19 (GEM) underscores this by noting that women perform 66% of active work engagement globally and contribute significantly to food production. Consequently, women entrepreneurs are increasingly seen as integral to national development strategies [4].

Various economic, social, religious, cultural, and psychological factors influence female entrepreneurs' success [5]. The twentieth century saw a rise in academic interest in women's entrepreneurship [6], with globalization fostering non-gender-based social patterns in developing countries [7], [8]. However, developing economies still often resist incorporating women's rights into social and legal justice systems, hindering their economic roles [9], [10].

Global studies reveal varying levels of women's entrepreneurship. The GEM 2018-19 Women's Report indicates a global disparity in women-led businesses compared to men. The CEOWORLD magazine report 2018 shows over 30% of female-owned businesses in Ghana, Russia, and Australia. Conversely, in Bangladesh, women entrepreneurs

account for only 4.4% of total businesses [11]. Nigeria faces one of the lowest rates of women's entrepreneurship development in Sub-Saharan Africa [12], with limited land ownership and banking access for women (British Council, 2012).

A study conducted by Ahirrao J, utilized factor analysis to delve into the motivations propelling entrepreneurs, especially rural women in India, to establish their own businesses. The study meticulously selected eight pivotal factors based on an extensive literature review. Three primary factors were identified as the most significant from these, as elucidated through the rotated component matrix. The findings reveal that for many women, the allure of entrepreneurship lies in its flexibility, enabling them to adeptly juggle various responsibilities while striving for a balanced lifestyle. Specifically in Oman, the study notes that the foremost incentive for women entrepreneurs is the pursuit of independence, closely followed by the empowerment derived from autonomous decision-making and the enhanced social standing it brings within their communities [13].

The paper by [14] focuses on the role of women entrepreneurs in the economy, highlighting their contribution to over 25% of all business sectors. The study aims to assess the current status of women's entrepreneurship in Coimbatore, with a particular focus on understanding the socio-demographic profiles of these entrepreneurs and analyzing their motivational factors. The research methodology includes defining the study's locale, data sources, tools used, study period, and approaches to data tabulation and presentation and noting the study's limitations. The study sampled women entrepreneurs, finding that 52% were involved in beauty products, 18% owned stationary shops, and 22% managed 'Petti' shops, with 8% engaged in other types of businesses. A significant part of the study explores the motivational factors influencing these women in their entrepreneurial journey. The findings reveal that a majority (91%) of respondents cited self-employment as their primary motive for starting and continuing their business. Contrarily, less prioritized motives included dissatisfaction with a previous job and the desire to fulfill the ambitions of parents, spouses, or children.

The literature review by Rajan & Panicker, (2020) delves into the significant strides made by Indian women entrepreneurs, particularly in the Micro, Small, and Medium Enterprises (MSME) sector. Moving beyond traditional societal perceptions, these women are making a noticeable impact in business. The review focuses on understanding how their entrepreneurial abilities correlate with their business performance, especially in Karnataka's MSME sector. Rajan and Panicker's study is aimed at exploring the factors that influence women's entrepreneurial abilities and how these factors impact the success of women entrepreneurs. To achieve this, they developed a theoretical framework model to assess entrepreneurial ability. The model was tested using primary data gathered through a survey-questionnaire method from a sample of 427 women entrepreneurs, chosen via a random sampling technique. The data analysis included factor analysis and Pearson correlation methods. The results from this study are pivotal, substantiating the hypothesis that the

perceived business performance of women entrepreneurs has a significant impact on their entrepreneurial abilities. This finding underscores the direct link between women entrepreneurs' perceptions of their business success and their overall entrepreneurial skills.

The research work by [16] presents a comprehensive examination of the role of women entrepreneurs in the Indian economy. The paper emphasizes the growing significance of these entrepreneurs, noting that they constitute 14% of all entrepreneurs in India, amounting to 8 million individuals. Additionally, women own 10% of all formal enterprises and represent 20.37% of the Micro, Small, and Medium Enterprises (MSME) sector, employing about 23.3% of the labour force. The paper underlines women entrepreneurs' critical role in generating employment, driving development, and promoting prosperity in India. The paper aims to explore the role of women entrepreneurs in shaping India's economic future, focusing on three key objectives: evaluating the challenges women entrepreneurs face, examining their role in economic development, and elucidating measures to foster women's entrepreneurship. The study is based on secondary data collected from various sources like journals, magazines, newspapers, books, and websites. Swarnalatha's review highlights the increasing presence of women in the workforce, particularly in sectors like electronic manufacturing, where they excel due to precision work and productivity. The paper also references a report by McKinsey Global, which suggests that India could substantially add to the global GDP by increasing women's labour force participation. The increasing literacy rate among women, reaching 8.8% in FY21, further signifies the potential for growth in women's entrepreneurship in India.

The research by [17] focuses on the themes of empowerment, diversity, and inclusivity in human resource management. The article centers around the experiences of Dr. Anubha Walia, an Indian woman entrepreneur with a background in blue-chip multinational companies, who later founded her own corporate training and management consulting firm named PRISM. PRISM, which stands for Prepare, Respect, Implement, Share, and Maintain, is not just the firm's name but also represents the core philosophy that drives its operations. The article delves into Dr. Walia's journey and the challenges she faced in establishing her business, particularly highlighting the difficulties of navigating the male-dominated Indian business landscape with a focus on women's empowerment. A significant part of the review discusses how the PRISM philosophy endowed the company with the necessary agility and flexibility to adapt during the COVID-19 pandemic. This adaptability was demonstrated in PRISM's shift from offering face-to-face training and advice to providing online courses, webinars, and wellness programs, effectively responding to the changing business environment and client needs during the pandemic. The article concludes by offering insights into managing and steering an organization through periods of hardship and uncertainty. It reflects on the leadership qualities and strategies necessary to navigate such challenging times, drawing from Dr. Walia's experiences and her firm's success.

The article by [18] comprehensively analyses the landscape of women entrepreneurship in India. It delves into the critical role that women entrepreneurs play in the Indian economy and the unique challenges they face. The authors highlight the significant contribution of women entrepreneurs in generating employment, promoting development, and enhancing prosperity in the Indian economy. Despite their important role, women entrepreneurs constitute only a third of the economic enterprises in India. The paper focuses on the various challenges that women entrepreneurs encounter, including balancing family and career, overcoming socio-cultural barriers in a male-dominated society, dealing with illiteracy or low levels of education, navigating financial constraints, and lacking technical, marketing, and entrepreneurial skills. Additionally, issues like lack of self-confidence and mobility constraints are emphasized. The article also discusses the evolution of women's roles in Indian society, driven by social and political developments. Government initiatives and policies have been instrumental in providing support to women entrepreneurs. The authors note the increase in women's participation in education and the workforce, and how this has led to a shift from traditional roles to more non-traditional and higher-level activities. Special emphasis is placed on the government's role in conducting entrepreneurial training programs for women and the support provided by financial institutions and banks. Despite these efforts, women's entrepreneurship still remains an underexplored area. The authors observe that women naturally gravitate towards entrepreneurship as a means to balance work and life. However, the challenges stemming from the male-dominated culture in India, including family and societal pressures, continue to pose significant obstacles.

The work by [19] explores women entrepreneurs' significant and evolving role in the business world. It highlights how women are not just engaging in business for survival, but also to fulfill their creative urges and demonstrate their capabilities. The review emphasizes that educated women are increasingly contributing to social transformation, and predicts a future where more women will venture into areas traditionally dominated by men. The authors note that many women have established their entrepreneurial empires, showcasing their hidden entrepreneurial potential, which is transforming with an increasing recognition of their role and economic status in society. Skills, knowledge, and adaptability are key factors driving women to engage in business ventures, enabling them to transition from traditional domestic roles to higher-level professional activities. Significant changes have been observed in the status of women in Indian society since independence. The review concludes that women's participation in entrepreneurship is increasing notably. Despite legal provisions for equality of opportunity in various spheres, government-sponsored development activities have mostly benefited urban middle-class women, leaving a large segment of women, nearly 45% of the Indian population, underserved. Effective steps are necessary to provide entrepreneurial awareness, orientation, and skill development programs for women. The importance of women's role in economic development is increasingly acknowledged, with efforts being

made to promote women entrepreneurship. The review calls for a resurgence of entrepreneurship that focuses on educating the female population, raising awareness, and encouraging women to excel in the enterprise field. It emphasizes the need for women entrepreneurs to be equipped with the traits and skills to adapt to changing trends, meet global market challenges, and achieve excellence in the entrepreneurial arena.

The literature review presented in this article provides a comprehensive understanding of the landscape of women entrepreneurship, especially within the Indian context. It delves into the multifaceted motivations driving women to embark on entrepreneurial ventures, revealing key factors such as the desire for flexibility, independence, and enhanced social status. The review also highlights the significant contribution of women to the business sector, accounting for a substantial portion of entrepreneurial endeavors across various industries. However, it simultaneously sheds light on the myriad of challenges these women face, ranging from socio-cultural barriers in a male-dominated society to practical issues like financial constraints and lack of technical skills. Interestingly, the review notes a paradigm shift in the perception and roles of women in society, influenced by increased education and awareness. This shift leads to transitioning from traditional roles to more diverse and higher-level professional activities. Additionally, the review explores the adaptability and resilience of women-led businesses, particularly in the face of unprecedented challenges such as the COVID-19 pandemic. As we move forward to the objectives of this study, it's essential to reflect on these insights to understand the current status of women entrepreneurs and to identify areas where support and development are needed.

IV. OBJECTIVES OF THE STUDY

The following are the objectives of this research:

1. To analyze the demographic and professional profiles of rural women entrepreneurs in the Uttara Kannada district, including their educational background, experience, and areas of business.
2. To identify and examine the key factors that motivate and influence rural women in the Uttara Kannada district to initiate their business enterprises, encompassing both personal and external drivers.
3. To explore and detail the primary challenges and obstacles rural women entrepreneurs encounter in the Uttara Kannada district, focusing on economic, social, and operational aspects of their business endeavors.

V. METHODOLOGY

The research methodology involved the collection of primary data from women entrepreneurs through a structured questionnaire. The data obtained was then organized and analysed using a simple percentage method. A sample of 120 rural women entrepreneurs from Uttara Kannada district was selected for this study, to understand the factors that influenced them to start their businesses and the challenges they faced.

Uttara Kannada, known for its diverse geographical features, includes extensive forests, perennial rivers, and a rich variety of flora and fauna, alongside a coastline stretching 140 kilometres. The district's headquarters, Karwar, is situated 519 kilometres northwest of Bangalore. This town, renowned for its secluded beaches, is part of Karnataka's extensive 320-kilometer coastline. Additionally, it is located approximately 15 kilometres south of the Karnataka-Goa border, adding to its strategic and geographical significance. This diverse and unique setting of Uttara Kannada provides a rich context for the study of rural women entrepreneurs.

VI. RESULT AND DISCUSSION

To analyze and discuss the data, demographic factors such as age, education, marital status, family structure, family size, and the nature of the business were considered. The factors influencing the entrepreneurial career and the challenges faced by rural women entrepreneurs are presented and analysed in the following tables:

TABLE 1: Age of the Respondents

Variable	Frequency	Percentage
20-29 years	29	24.16
30-39 years	22	18.33
40-49 years	44	36.67
Above 50 years	25	20.84
Total	120	100.00

Source: Primary Data

Table 1 indicates that the largest proportion of respondents (36.67%) falls within the 40-49 age group. This suggests that the majority of women entrepreneurs in the study are between the ages of 40 and 49, making this age group the most prevalent among those running enterprises compared to other age groups

TABLE 2: Level of Education

Variable	Frequency	Percentage
Illiterate	22	18.33
Primary	35	29.16
Higher secondary	43	35.83
Undergraduate	16	13.34
Postgraduate	4	3.34
Total	120	100.00

Source: Primary Data

Table 2 reveals that the respondents' most common level of education is higher secondary education, with over a third of the women entrepreneurs falling into this category. This suggests that a significant proportion of these entrepreneurs have a basic level of education, which is essential for managing a business. Conversely, a very small percentage of these women have achieved postgraduate education. This distribution of educational attainment offers valuable insights into the educational background of women entrepreneurs in the study area and potentially reflects on the types of businesses they are able to establish and manage.

This Table 3 indicates that married women form the larger group of entrepreneurs in this study 68.33 % , accounting for over two-thirds of the respondents. The substantial

representation of married women in entrepreneurship suggests that marital status, often linked with additional family responsibilities, does not deter women from engaging in entrepreneurial activities. Conversely, a notable proportion of the entrepreneurs are unmarried (31.67%), highlighting the diversity in the personal lives of women who choose to start and manage businesses. This data provides valuable insights into the demographic makeup of women entrepreneurs in the study area, suggesting how different life stages and responsibilities might intersect with entrepreneurial endeavors.

managing smaller families may indicate lesser familial responsibilities, potentially offering them more flexibility and fewer financial constraints in their entrepreneurial endeavors. Conversely, those with larger families likely face greater challenges, balancing more substantial familial obligations alongside their business activities. This aspect of their lives could significantly influence their motivations for entrepreneurship and the strategies they adopt.

Understanding these variations in family sizes is essential for developing targeted support mechanisms and resources. Such insights are particularly relevant for addressing the unique needs of women entrepreneurs in Uttara Kannada District, Karnataka, considering the varying degrees of familial responsibilities they shoulder alongside their business commitments.

TABLE 3: Marital status

Variable	Frequency	Percentage
Married	82	68.33
Unmarried	38	31.67
Total	120	100.00

Source: Primary Data

TABLE 4: Nature of Family

Variable	Frequency	Percentage
Nuclear	92	76.66
Joint	28	23.34
Total	120	100.00

Source: Primary Data

Table 4 provides insight into the family structures of women entrepreneurs in the study. The data reveals that the majority, comprising 76.66 percent of the respondents, belong to nuclear families, while a smaller proportion, at 23.34 percent, are part of joint families. This suggests that a significant portion of women entrepreneurs in the sample prefer or are in the situation of living in nuclear family setups, which often imply smaller, more independent households. In contrast, joint family structures, characterized by multiple generations living together, are less common among these women entrepreneurs. This information sheds light on the family dynamics of these entrepreneurs and can be crucial in understanding their support systems, decision-making processes, and the interplay between family and entrepreneurial roles.

TABLE 5: Family size

Variable	Frequency	Percentage
Less than 3 members	44	36.66
4- 6	39	32.5
7-10	24	20.0
More than 11	13	10.84
Total	120	100.00

Source: Primary Data

Table 5 provides a detailed breakdown of the study's family sizes among women entrepreneurs. The data reveals that a notable 36.66 percent of the respondents are managing smaller families, consisting of less than three dependents. In contrast, 32.5 percent of the women entrepreneurs have medium-sized families with 4-6 dependents. Additionally, 20 percent of them are responsible for larger families comprising 7-10 dependents, while a smaller segment, 10.84 percent, have even larger families with more than 11 dependents.

The diversity in family sizes among these women entrepreneurs is evident from the data. A significant proportion

TABLE 6: Nature of the Business

Variable	Frequency	Percentage
Garments/Tailoring	30	25.0
Dairy farming	21	17.5
Poultry farming	19	15.83
Fruits & Vegetable vendors	12	10.00
Flower vendors	9	7.5
Provision store	16	13.33
Travel agency	7	5.84
Other petty business	6	5.00
Total	120	100.00

Source: Primary Data

Table 6 provides a detailed overview of the types of businesses operated by women entrepreneurs in the study, showcasing the variety of their entrepreneurial activities. The most prevalent sector is garments and tailoring, with 25 percent of the respondents involved in this industry. This highlights the pivotal role of the textile industry in fostering female entrepreneurship in the region. Additionally, the agricultural sector has a significant presence, with dairy farming accounting for 17.5 percent and poultry farming for 15.83 percent of the businesses, indicating the importance of livestock-related activities.

Fruit and vegetable vending, engaged in by 10 percent of the women, underscores their involvement in the local agricultural market. The variety of businesses extends further to include flower vending, provision stores, travel agencies, and an array of petty businesses. This diversity not only illustrates the wide range of entrepreneurial pursuits among these women but also their vital contributions to both the local economy and their family's financial stability.

Understanding the spectrum of businesses these women entrepreneurs are involved in is crucial for developing tailored support and resources. Such insights are particularly important in addressing the unique needs and challenges faced by women entrepreneurs in Uttara Kannada District, Karnataka, ensuring that interventions and assistance are effectively aligned with their specific business contexts.

Table 7 delves into the various factors influencing the entrepreneurial careers of female entrepreneurs. The findings highlight a range of motivations and influences shaping their business ventures. A notable 24.16% of respondents identify economic compulsion as a key driver, indicating that financial

necessity is a significant motivator for their entrepreneurial activities. Close behind, familial support is cited by 15.00% of the women, underlining the vital role of family encouragement and assistance in their entrepreneurial pursuits.

TABLE 7: Factors influencing the Entrepreneurial career

Variable	Frequency	Percentage
Support from the family	18	15.00
Self-identity	16	13.33
Economic compulsion	29	24.16
Demand for product/service	13	10.83
Employment generation	15	12.5
Traditional business	12	10.00
Support from Govt.	10	8.33
New problems and opportunities	7	5.85
Total	120	100.00

Source: Primary Data

Self-identity and personal ambition are also important, with 13.33% of respondents viewing these as central to their decision to engage in entrepreneurship. Meanwhile, market-driven factors such as the demand for products or services and employment generation, cited by 10.83% and 12.5% respectively, along with involvement in traditional businesses (10.00%), play a lesser but still notable role. These findings suggest that while market opportunities and cultural heritage influence these women, they are secondary to the more pressing needs of economic survival and family support.

Government support and the recognition of new problems and opportunities are mentioned less frequently, at 8.33% and 5.85% respectively. This indicates a tendency among rural women entrepreneurs in this region to rely more on personal motivation and community support than on external assistance.

The data from Table 7 thus highlights the complex and varied nature of the entrepreneurial journey for rural women. It emphasizes the necessity for support systems and policies that are specifically tailored to address these diverse influencing factors, ensuring effective encouragement and sustainability of their entrepreneurial ventures in Uttara Kannada District, Karnataka.

Table 8 presents a clear picture of the significant challenges faced by women entrepreneurs in their business pursuits. The most pressing issue identified is the difficulty in accessing finance, with 28.33% of respondents citing it as a major barrier. This highlights the urgent need for more accessible and effective financial support systems in the region.

Other notable challenges include a lack of managerial skills and intense market competition, each noted by 10.00% and 9.16% of respondents, respectively. These findings point to the critical need for enhanced training and capacity-building initiatives to equip these entrepreneurs with the necessary skills to successfully manage and grow their businesses.

Further, 7.5% of the women report low levels of risk-taking, while 5.0% face issues due to a lack of proper training, and 8.33% struggle with production problems. These issues underscore the importance of providing support in areas like risk management, skills development, and production optimization.

TABLE 8: Challenges faced by Rural women entrepreneurs

Variable	Frequency	Percentage
Less confidence	13	10.83
Lack of managerial skills	12	10.00
Non availability of finance	34	28.33
Stiff competition	11	9.16
Low level of risk taking	9	7.5
Lack of proper training	6	5.0
Production problems	10	8.33
Lack of Education and awareness	10	8.33
Problem of availing raw materials	8	6.69
Non awareness of Govt. schemes	7	5.83
Total	120	100.00

Source: Primary Data

The data also reveals challenges in accessing raw materials, limited awareness of government schemes, and general lack of education and awareness among these entrepreneurs. Collectively, these challenges paint a picture of the multifaceted difficulties rural women entrepreneurs face in the Uttara Kannada District, Karnataka.

In light of these findings, it becomes evident that there is a pressing need for comprehensive support programs. These should aim not only at alleviating financial constraints but also at enhancing skill sets and improving the overall business climate for these entrepreneurs. Such initiatives are crucial in empowering women entrepreneurs and ensuring the sustainability of their business ventures in the region.

VII. CONCLUSION

This research has sought to understand the driving forces behind rural women's entrepreneurial pursuits and the challenges they encounter in Uttara Kannada District, Karnataka. The findings paint a diverse picture of motivation and adversity. Key motivators include economic necessity, familial support, and a strong sense of self-identity. These findings highlight the dual role of entrepreneurship as a means of financial survival and a platform for personal fulfillment and empowerment in a rural context.

Conversely, the study illuminates significant challenges faced by these entrepreneurs, with the foremost being the difficulty in accessing finance. This underscores the urgent need for more accessible financial resources and support. Other notable challenges include a lack of managerial skills and significant market competition, underscoring the necessity for targeted training and development programs. Additionally, issues such as risk aversion, insufficient training, production challenges, and limited awareness of government schemes further complicate their entrepreneurial journey.

The study concludes that rural women entrepreneurs in Uttara Kannada District possess immense potential and resilience. However, to fully realize and harness this potential, comprehensive support programs are imperative. These programs should not only address financial constraints but also focus on enhancing skills, facilitating access to resources, and improving the overall entrepreneurial ecosystem. Such multi-faceted support is crucial for empowering these women, ensuring the longevity of their ventures, and contributing meaningfully to the region's economic development and self-sufficiency.

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