



Breaking Barriers: Case Studies Of Women Entrepreneurs In The Rural Regions Of India

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Abstract: Entrepreneurship is essential to advancing both economic and social development by generating employment opportunities and meeting social demands. An increase in entrepreneurial activities can strengthen a nation's economic foundation. The Indian government has launched several initiatives to encourage and support entrepreneurship in the past decade. The fact that 65.12 percent of the 80,50,819 businesses owned by female entrepreneurs are in rural areas, as opposed to 34.88% in urban areas, which indicates that women are notably more common in rural areas. In January 2003, the Government of India gave Himachal Pradesh an industrial package of incentives that significantly accelerated the state's industrialization and changed the state's economic landscape. However, there are difficulties, especially for the rural women in the Himalayan region, due to various socio-economic, demographic, and other factors. Therefore, this study is an effort to investigate various challenges rural women entrepreneurs face in Himachal Pradesh, India. Additionally, it highlights the remarkable actions taken by the rural Indian women entrepreneurs in Himachal Pradesh to transform challenges into opportunities. It would also reveal how their business ventures have given them more significant influence and improved their standing in the community.

Index Terms - Rural Women Entrepreneurs, Entrepreneurship, Entrepreneurship, Entrepreneurial Challenges, Entrepreneurial Opportunities

I. INTRODUCTION

Entrepreneurship is essential in a nation's economic and social evolution, as it supports entrepreneurial efforts and offers employment opportunities. A country's rise in entrepreneurial endeavours can address societal requirements while enhancing its economic prowess. The constructive impact of entrepreneurship on both society and the economy are visible through the creation of jobs, the mitigation of regional inequalities, and the alleviation of poverty. As a result, it is essential for developing economies to construct a favorable setting that stimulates the creation and advancement of entrepreneurial startups. India is acknowledged as one of the rapidly advancing economies and strategically focuses on enhancing the entrepreneurial ecosystem. An array of measures has been put into effect by the Government of India in the preceding decade to support entrepreneurship, including various schemes like Start-up India Scheme, Make in India Program, Prime Minister Employment Generation Programme (PMEGP), Pradhan Mantri MUDRA Yojana (PMMY), etc. All these programs act as catalysts for more ambitious ventures and might significantly advance India's goal of becoming a US\$ 5 trillion economy by 2025.

The Government of India launched the 'Udyam Registration Portal' in July 2020 for MSME registration. As per the Udyam Registration Portal, the total number of MSMEs registered from 01.07.2020 to 04.12.2023 in the country is 3,16,05,581 (including informal micro-enterprises registered on the Udyam Assist Platform). The total number of women-owned MSMEs registered from 01.07.2020 to 04.12.2023 in the country was 1,17,36,406. The number of women-owned MSMEs registered on Udyam and UAP was 25,248 as of 04.12.2023. With government support, rural women in India have a unique opportunity to demonstrate their entrepreneurial abilities. Although rural women have the innate knowledge, abilities, and resources to run

businesses, they still require help from the government and family and access to loans, funding, and technical expertise.

Based on the Census 2021 data, it can be inferred that women make up a significant portion of the rural population in Himachal Pradesh and have a comparatively high literacy rate of 75.93 percent. Women constitute a noteworthy segment of rural populace in Himachal Pradesh, with a high degree of literacy (75.93 percent) based on statistics from the Census 2021. Although there is still a gender disparity in the literacy rate of women as compared to the male population, the high sex ratio of 974 indicates that the gender demographic is balanced. This implies that women in Himachal Pradesh are well-represented and are progressively gaining access to education, enabling them to position themselves to participate actively in various fields, including entrepreneurship. Over the past 20 years, Himachal Pradesh's industrialization has advanced due to ongoing efforts by the state and central governments. The industrial environment of Himachal Pradesh has undergone significant change because of the industrial package of incentives offered by the Indian government in January 2003. Therefore, this study is an effort to investigate the various challenges rural women entrepreneurs face in Himachal Pradesh. It also demonstrates the worth of successful rural women entrepreneurs showcasing their accomplishments over difficulties in rural areas.

II. LITERATURE REVIEW

Women entrepreneurs have been facing many challenges over the last several decades, and their problems are still prevailing, as this is evident from the literature review discussed below:

One of the significant issues female entrepreneurs' faces is the availability of finance during the initial stages of their entrepreneurial ventures. They have also faced problems in achieving sales growth over the years. Businesses with greater resources at launch are more likely to expand than those with fewer resources. However, women tend to establish less ambitious businesses that can be supported more by their resources because they often find it challenging to gather outside resources for the firm's potential future expansion. Resources in this context include financial, human, and social resources (Madhukar, 1998; Kumar Gautam et al., 2016; Gautam, P. K., & Khadka, R. B. (2022), Pareek & Bagrecha, 2017). Rural Indian women still have 'Udyam Registration Portal' considerable educational disadvantage in the twenty-first century.

Due to circumstances including early marriage, poverty, low socioeconomic standing, and placing a higher priority on their boys' education, the majority lack formal schooling. The inability of rural women to adapt to new technology, marketing strategies, manufacturing processes, and government programs is a barrier that prevents them from launching enterprises. (Kumar Gautam et al., 2016). Lack of finance, availability of raw materials, and lack of education among women entrepreneurs were the challenges they faced in flourishing their businesses (Srivastava, 2016). Socio-personal issues and relationship management present the most critical challenges for women entrepreneurs. These difficulties are linked to several factors, including people's beliefs, religions, attitudes, psychological aspects, social expectations, families, marital status, relationships, kids, obligations, demands, health, etc.

Women who conquer these blockades create a strong example for others by demonstrating strong willpower (Pareek & Bagrecha, 2017). Women are frequently perceived as being dependent on men for social and financial assistance in Indian society. Lack of education, societal impediments, high manufacturing costs, insufficient managerial skills, and low self-confidence are just a few of the challenges women face when they wish to launch their enterprises (Venotha et al., 2022).

However, despite challenges, women entrepreneurs have shown significant success. Today's female entrepreneurs are determined, ethical, diligent, and purpose-driven, upholding their families and society's ideals and traditions. Their responsibilities in different roles as moms, spouses, sisters, and sisters-in-law show what a remarkable opportunity manager they are. They are skillful at handling work pressure, business, and time constraints. Their vision allows them to see any threats as opportunities and take appropriate action (Shetty et al., 2024). The study highlights the contributions made by women entrepreneurs to the economic world while also accentuating the obstacles they must overcome, including lack of technical skills, financial limitations, and sociocultural impediments. It also draws attention to a paradigm shift in how women are perceived and positioned in society. They are currently supported by more education and information, leading to a broader spectrum of advanced professional endeavours. It also considers the adaptability and durability of women-owned businesses, especially during the COVID-19 pandemic. These insights are crucial for understanding female entrepreneurs' current state of affairs and identifying areas needing more investigation and development (Shetty et al., 2024).

III. OBJECTIVES AND METHODOLOGY

3.1 Research Gap

Based on the literature review, it was found that plenty of literature is available on the different roadblocks faced by women entrepreneurs at the international and national levels. Nevertheless, there is not enough research on the hurdles female entrepreneurs encounter, especially those residing in the rural areas of the Indian Himalayan regions. They also face specific business challenges because their businesses are in rural Himalayan areas, besides common challenges as explored by previous researchers. Therefore, this study investigates the unique challenges women entrepreneurs face in the rural parts of the Himalayan region of Himachal Pradesh. It also highlights some thriving entrepreneurial ventures that are run successfully in these areas by transforming challenges into opportunities. This study is essential as it has broad implications for academics, policymakers, and society at large for equitable growth of the women entrepreneurs belonging to the rural regions of Himalayan regions especially in the State of Himachal Pradesh.

3.2 Objectives of the Study

The main objectives of the study are:

- i. To explore various obstacles faced by female entrepreneurs in rural regions.
- ii. To investigate how these obstacles were navigated through entrepreneurial activity.

3.3 Scope of the Study

This study was carried out in the rural Himalayan state of Himachal Pradesh, which has beautiful but rugged terrain that hinders industrialization growth. Despite its challenging topography, Himachal Pradesh has witnessed a notable spurt in different entrepreneurial activities during the last decade. Women entrepreneurs from rural areas are becoming significant players in this cultural and geographic context. Hence, this study focuses on remarkable women entrepreneurs since they are critical to preserving the region's rich culture and promoting its entrepreneurial spirit.

3.4 Research Design

The present study uses descriptive research design.

3.5 Research Approach

A qualitative research approach has been used for the present study. Three rural women entrepreneurs from District Kangra, Himachal Pradesh were chosen to investigate various challenges of pursuing entrepreneurship as their career choice. Further, it attempts to explore their experiences of overcoming such challenges.

3.6 Sources

This study collected information from primary sources by interview method used by the researcher. Secondary sources like websites, books, published government reports, newspapers, online articles, etc. were also used to substantiate the acquired information.

IV. CHALLENGES FACED BY RURAL WOMEN ENTREPRENEURS IN HIMACHAL PRADESH

Himachal Pradesh is one of the thirteen States that make up the Indian Himalayan Region (IHR), where geographical barriers frequently impede industrial progress and often hinder economic advancement. However, the number of entrepreneurial endeavours has increased significantly despite these challenges. Women entrepreneurs from rural areas have become essential players in this changing environment. Therefore, this study focuses on comprehending the unique difficulties these remarkable women in Himachal Pradesh have experienced and how they have overcome them to establish their value by encouraging an

entrepreneurial spirit. To achieve the objectives of present research, this study includes the case studies of three women entrepreneurs from District Kangra, Himachal Pradesh:

4.1 Shattering Stereotypes: An inspirational story of Ms. Nirmal Sethi

Table 4.1: Ms. Nirmal Sethi

Particulars	Details
Name	Ms. Nirmal Sethi
Business Venture	Dhauladhar Filling Station
Year of Establishment	1981
Industry	Transport Business, Oil Dealer, and Petrol Pump Owner

A Journey of Resilience

Ms. Nirmal Sethi, a Transporter, Oil Dealer, and a Petrol Pump Owner of Dhauladhar Filling Station. A dynamic women entrepreneur who chose and succeeded in unconventional careers. She started her career as a business woman way back in 1971 by establishing Sangam Highways, a transport company, and became the first woman transporter of Himachal Pradesh. Then in 1981, she saw an advertisement for the requirement of Indian Oil dealership in Kangra, Himachal Pradesh. Among 2000 applicants for the dealership, she was the only female applicant. The interview panel was shocked to see a women applicant for the dealership. As in those days, there were very few personal vehicles, and majority of customers who were expected to visit the petrol pump were bus and truck drivers. When she was questioned about how would she survive in the potentially hostile male dominated business environment. As Indira Gandhi was the prime minister of India at that time, she immediately replied that if a women can lead a country, then why cannot she run a petrol pump. The interviewers got stunned for a moment but then applauded her and the dealership of Indian Oil petrol pump was offered to her. She takes pride in saying that she is the only woman to become an Indian Oil dealer in north India.

4.1.1 Major Challenges Faced: Test of Perseverance

Journey of Ms. Nirmal Sethi was not easy in becoming a prosperous women entrepreneur. She was tested for her resilience and determination by numerous obstacles including the financial resources and support networks. There were several challenges that she had to face. Some of the challenges include:

Breaking Stereotypes and Overcoming Prejudices: Ms. Sethi faced societal stereotypes when she wanted to enter the traditionally male-dominated business fields like transport business, Indian Oil's petrol pump dealership. She also started Maruti service station alongside her petrol pump. When she was doubted about her competence about handling a male dominated business, she showed her confidence in her abilities and proved herself by making a successful business.

Creating a safe working environment: Ms. Sethi frequently interacted with male drivers and transport workers when the society was quite orthodox, especially in the early 1970s and 1980s, which would have raised concerns about safety and security. She maintained a safe working environment for herself maintaining professional relationships in such a conservative society.

Lack of Technological Knowledge: Ms. Sethi shared that she lacked technical skills in dealing with the challenges posed by the transport business and oil dealership. However, this could not stop her advancing in her business. She learnt all the technicalities involved in her business and led her business to new heights.

Stiff Competition: She had to face stiff competition in the industry by the male counterparts. With her strong determination and strategic choices, she could combat all such business challenges.

4.1.2 Overcoming Obstacles: Innovative Thinking

Ms. Nirmal Sethi with her unwavering spirit and innovative thinking transformed all the challenges into opportunities, paving the way not only for herself but also for countless other women in her community. She took many important steps, some of which are discussed below:

Managing Operational Difficulties: Ms. Sethi was new to the transport business as well as oil dealership, which involved a lot of operational challenges like logistics, maintenance of the vehicles, pricing strategies, managing the employees, etc. to which she enhanced her knowledge and skills to understand the market and the business requirements.

Proactive Approach: Ms. Sethi used to be well-prepared in advance for the forthcoming events and business requirements. She would always ensure that the business needs are met on time without any delays or complications in her approach in dealing with the market changes.

Staying informed: Ms. Sethi would keep herself updated with the latest market changes to stay ahead and deal with the upcoming business scenarios.

Involvement of Female Employees in Petrol Pump Business: Ms. Sethi involved female employees in her petrol pump business breaking the societal orthodox that females cannot work in petrol pumps. She helped women employees dealing with their personal financial challenges by providing them with employment opportunities.

Healthy Work Environment: She believed in maintaining a healthy work environment for all her stakeholders. So, she would strive to maintain good relations with the customers and all other professional networks.

Building herself as a Brand: Ms. Sethi made all possible efforts to build her reputation starting from the scratch and raise her business to new heights. She won the trust of the customers and community gradually by building her credibility by taking right actions and running her business efficiently and effectively. Managing her personal and professional spheres: Since Ms. Sethi's husband was serving in the Indian army, she had to manage with her personal responsibilities of two little daughters and other family members along with her professional responsibilities. Even after losing her husband in the year 2005, she did not shatter and assumed all her personal and professional responsibilities with great vigour.

To summarize, Ms. Nirmal Sethi proved her perseverance in the face of hardships, her unwavering willpower to be a successful women entrepreneur helped her grow above the gender stereotypes and other societal hinderances. She always remained proactive and determined finding innovative solutions for the growth of her business. Her ability to stay abreast of the dynamic industry trends and creative business tactics enabled her to transform obstructions into opportunities. In addition to becoming a successful businesswoman today, she serves as an example for rural women attempting to choose entrepreneurship as a career choice.

4.2 Empowering Artisans, Sustaining Livelihoods: Ms. Sudharshana Kumari

Table 4.2: Ms. Sudharshana Kumari

Particulars	Details
Name	Ms. Sudharshana Kumari
Business Venture	HIMPINE
Year of Establishment	2007
Industry	Handicraft

Ms. Sudharshana Kumari's journey from a very humble family background to becoming a women entrepreneur was marked by significant challenges. She started her journey by working as a social worker with Kangra Mahila Sabha, an NGO in District Kangra, Himachal Pradesh. She also participated in research

with National Priya Sanstha, New Delhi and served as Panchayati Mitra, motivating women in Gram Sabha, Mahila Mandal, SHGs, and various NGOs.

Ms. Sudharshana Kumari, founded HIMPINE in the year 2007 with the vision of establishing a sustainable means of sustenance. Natural resource of dry pine needles accumulated in Himachal Pradesh's woods was recognized to be utilized as a raw material into a profitable business venture. She converted dry pine needles and weaved them into beautiful handicraft products like trays, pencil boxes, mats, flower pots, etc. Starting her journey from a social worker, she became a successful entrepreneur and a trainer for making the handicraft products. Thus, opening markets for local Pine Needle Weaving Artisans.

4.2.1 Navigating Obstacles Brazenly

She faced several obstacles to establish her handicrafts business. The major challenges faced by Ms. Sudarshana Kumari in initiating and developing her business includes the following:

Financial Challenges: Ms. Sudarshana Kumari belongs to a very humble financial background, and she lacked of financial resources at all stages of her business growth. She was working as a social worker initially, and it was the biggest challenge in front of her to start her own business due to the lack of financial resources.

Marketing Challenges: Due to low level of educational qualification and lack of knowledge about the marketing of the products, Ms. Sudarshana Kumari faced a lot of challenges.

Procuring and Maintaining Raw Material: As shared by Ms. Sudarshana Kumari, the raw material she uses to manufacture the products in pine leaves which are very difficult to procure and maintain. She had to take formal training to learn the skill to procure and maintain the raw material needed by her to make the products sustainable in usage by the customers.

Expanding Business: She belongs to a small village in District Kangra Himachal Pradesh and had negligible exposure to the outside world. So, she found it very difficult in the initial phases of her handicraft business to expand her business activities.

Lack of Social Support: Being a woman is itself a big challenge in the Indian society, as Ms. Sudarshana Kumari disclosed that she had almost no support from her local community in selling her products and getting a reasonable price for the products.

Lack of Technological Skills: Ms. Sudarshana Kumari had no technical skills to enhance her business venture by taking advantage of the technology. She had to struggle a lot due to the lack of technical skills required for her business growth.

Stiff Competition: Her business had to face a stiff competition as there were many machine- made products in the market which were cheaper as compared to her hand made products.

Limited Market Access: The machine-made products in the same category were easily accessible in the local market and she could find no local vendors to sell her hand-made products.

Price of the Product: The products made by her involved long human work hours, so the products were priced higher due to which could not find buyers in the local rural market due to low paying capacity of the rural people.

Training the local women artisans: She encountered difficulties in educating and training local women artisans in pine needle weaving and striving to maintain the quality of products.

4.2.2 Turning Trials into Triumphs: A Success Story

Ms. Sudarshana Kumari with her innovative spirit and unwavering determination transformed all her challenges into opportunities. This enabled her to not only build a successful enterprise for herself but also helped in the upliftment and empowerment of local artisans through her work. Her combating strategies included the following:

Financial support from government agencies: Ms. Kumari interacted with the government officials and collaborated with National Bank for Agriculture and Rural Development (NABARD) for the financial support to start Self-Help Groups to initiate her ideas.

Enhanced Technological Skills: She also participated in various training schemes under the aegis of the state government to improve her technical skills and provide good quality products to the customers. She learnt about the prolonged maintenance of the raw material which helped her to make sustainable products to meet the needs of the clients.

Tied up with local vendors to supply raw materials: Since procurement of raw material was a bigger challenge, she reached out to the local vendors for providing her with all the raw material required for manufacturing the handicrafts products. In the initial phase, she had to face the challenges, however with her consistent efforts she could make a network of local vendors for supplying the raw material.

Updated the designs of her traditional products: Ms. Kumari got the idea about the choice of customers in the current market during training and interactions to the students of Fashion Designing in NIFT, Kangra. She started bringing innovation in designing her products which helped her increasing the sales of her products.

Relationship Building: She could recognize the need and importance of making a good network of people to build her business. So, she increased her network to other states of India to find customers who were ready to buy her products at the desired rational prices. She started getting orders from different states that helped her to build her business network out of Himachal Pradesh.

Training to Local Women: Since the volume of her handicraft products increased, she hired local women from the society, trained them and this helped her to increase the volume of products manufactured to meet the increased number of orders from within and outside of the State.

Hence, Ms. Sudarshana is an inspiration for young women entrepreneurs as she has shown her resilience and strong willpower inspite of all her limitations. She strongly faced all the challenges and did not withdraw from her goal of establishing a business which is sustainable and helping the local community in terms of employment, providing quality products, embodying the essence of responsible entrepreneurship.

4.3 Educator Turned into an Entrepreneur: Ms. Jyoti Chandel

Table 4.3: Ms. Jyoti Chandel

Particulars	Details
Name	Ms. Jyoti Chandel
Business Venture	Global Sai Education
Year of Establishment	2014
Industry	Education

Ms. Jyoti Chandel brought up in a middle-class family with her father in the Army at an ordinary rank, mother a house wife and with two siblings belongs to district Kangra, Himachal Pradesh. Her journey from an ordinary computer instructor to becoming a successful entrepreneur is a story of dedication, determination, and perseverance. Her professional journey began as a vocational computer teacher in a school with a very minimal salary followed by job as instructor in a computer institute. She then joined VINTAC in 2004 with a significant salary increase, but faced the challenge of the company's closure in Dharamshala. Despite closure, the local franchise owner continued the institute by having two faculty with 50 percent cut in salary and only 18 students. Ms. Jyoti Chandel as one of the faculty took the challenge and took the leadership role in promotion of the institute and bringing more students for computer education. She collaborated with Punjab

Technical University and Tamil Nadu University, to enhance the credibility and opportunities for the institute. Her success could be seen in terms of students' enrolment from 18 in the year 2004 to 1500 students by the year 2010. She expanded her business to 18 computer centres providing distance computer education at different parts Himachal Pradesh. She collaborated with the industry and other institutes for the placements of her students.

Now she had to face another significant blow as government banned distance education and that led to the closure of her more than a decade of business set up. Despite her personal and professional challenges, she decided to rise once again by exploring new opportunities. She set up a small business named Global Sai Education in a rented building. She completed all the legal formalities and collaborated with government agencies like Ministry of Skill Development & Entrepreneurship, National Skill Development Corporation, and Pradhan Mantri Kaushal Vikas Yojna for skill development initiatives. She also focused on the skill development of women to help them start their own businesses and achieve financial independence.

Ms. Jyoti Chandel has been recognized as Women Entrepreneur Pehchaan Award Himachal Pradesh and Entrepreneur of the year award- 2024 for providing quality education training. She is playing a catalytic role in skill development, financial inclusion, and social entrepreneurship in building viksit bharat.

4.3.1 Facing the Storm: Navigating through the Challenges

Ms. Jyoti Chandel's journey highlights her resilience and adaptability in the face of adversity. She faced following challenges with great vigour and dedication:

Financial and operational challenges: She had to face the pressure of running her business with very limited resources, despite the initial success of her institute. Finances were the major challenge for her business growth.

Societal barriers: To establish herself as an entrepreneur, she had to face several societal barriers. She would find it difficult to get a building on rent to start her business. No one trusted her in the initial phases of her entrepreneurial journey.

Work-family conflict: Due to her engagement in the entrepreneurial activities and collaborating with different government agencies, she faced work family conflict too. She would feel guilty for not been able to spend more time with family, however she wanted to prove her competence as well to support her family in the long-run.

Lack of business background: She had no exposure of any business background, which threw novel challenges in front of her and she had no one to support her in taking correct strategic decisions at the right time. However, with her undeterred conviction she overcome all such challenges.

Market and competition: She faced competition from the surrounding other computer training institutes and had to build strategies to make her institution unique in terms of providing computer education.

4.3.2 Transforming Challenges into Opportunities

Ms. Jyoti Chandel is an exemplary in showcasing her resilience and competence in the face of several setbacks. No adversity could stop her from moving ahead. She took following steps to ensure her success:

Leveraging Government Projects: Seeing the potential in government programs, she aligned her new business, Global Sai Education, with initiatives from the National Skill Development Corporation, the Ministry of Skill Development & Entrepreneurship (GOI), and the Pradhan Mantri Kaushal Vikas Yojana. These alliances helped her accessing new avenues for funds and support. This also ensured the programs met national standards and requirements.

Emphasizing on Skill Development: Ms. Chandel made a strategic shift from remote learning to skill development, focusing on training the needy and illiterate women under various government schemes. This choice allowed her to tap into a growing sector and address a significant gap in the market, enhancing the impact of her work. In her efforts, she filled a significant gap in the market and joined a quickly growing industry, which helped her work have a greater impact.

Risk Taking and Adaptability: She showed her willingness to adapt to the changing needs of the market. This is evident with her decision to continue her institute despite several challenges like financial, changes in the government policies, shut down of her existing institutions and transitioning her skills and forming a new institution as per the changing demands of the market. She continued her entrepreneurial career and maintain her resilience due to her high capacity to adapt.

Building a Robust Team: Ms. Chandel worked hard to build a robust team of 14 faculty members and her network making skills played a crucial role in the successful operation and expansion of Global Sai Education.

Efficient Recruitment and Promotion: She ensured that well-laid promotional strategies and well-planned methods are implemented to make her institute visible and attractive to prospective students. This proactive approach helped her to keep high enrolment rates and sustain the institute's growth.

Ms. Jyoti Chandel's strategic choices, ability to adapt, and resilience helped her navigate skillfully and effectively to transform challenges into opportunities ensuring continued success and impact.

V. DISCUSSION, CONCLUSION AND SUGGESTIONS

In the Himalayan region of India in the State of Himachal Pradesh, women entrepreneurs face several challenges. Some key challenges include market demographics, lack of technological knowledge, lack of business background, lack of networking skills, stiff competition, financial, marketing, and expansion, social constraints, etc. While there were business-specific challenges, Ms. Nirmal Sethi typically faced challenges due to the psychological stigmas of a male-dominated society, which she overcame with strong determination and confidence. She took several bold steps and entered male-dominated business ventures like transportation, oil dealerships, and ownership of a petrol pump. Ms. Sudharshna Kumari faced challenges in her business due to a lack of knowledge about the maintenance of the raw material, viz. pine leaves, and the production of new design products as per the recent trends. Her success was significantly driven by her consistent efforts to learn and use technology, mainly through social media, which helped her broaden her customer base and reach a wider audience. This case study highlights how technology can empower Indian women entrepreneurs to overcome barriers and make informed decisions. Ms. Jyoti Chandel, owner of Global Sai Education, faced challenges due to her lack of entrepreneurial background, and it took years of experience to build herself as a successful entrepreneur. She also faced societal barriers along with work-family conflict. The most challenging task for her was to revive a sick institute, which she did successfully. However, despite challenges each of these rural women entrepreneurs made significant efforts to overcome all the obstructions and shaped way for their successful business ventures.

The women entrepreneurs in Himachal Pradesh are excelling in different fields, breaking all barriers, general or specific to their businesses, as is evident from the discussion above. This study on rural women entrepreneurs shows they have enormous potential to break all barriers. However, it is suggested that policymakers must devise effective strategies for improving the entrepreneurship environment for rural women entrepreneurs to meet their specific business challenges. This might help craft policies that provide financial support, education, training, and infrastructure development tailored to their needs.

Based on the study, present paper suggests that policymakers may devise effective strategies for improving the entrepreneurship environment for rural women entrepreneurs. Region and business-specific policies will help provide adequate financial support, education and training, and infrastructure development tailored to their needs. Women entrepreneurs need a hand-holding in terms of marketing their products, making a strong network of business connections, finances, support from the community, skill development, and a congenial ecosystem created especially for women entrepreneurs working in rural areas where access to knowledge necessary for making effective business strategies is limited. Government is already making lot of efforts to encourage entrepreneurship, however there is a need to make industry wise tailor make efforts in terms of extending financial support, imparting training, creating an ecosystem for smooth functioning of the enterprises.

The present study on rural women entrepreneurship is highly relevant to society as it has the potential to address the issues primarily related to women residing in rural areas. This research can contribute to a more inclusive and equitable society by addressing issues related to women's empowerment in rural regions of Himachal Pradesh. The study can enrich academic knowledge about rural communities, entrepreneurship, and gender issues. This knowledge can, in turn, be used by practitioners, NGOs, and community leaders to design more effective programs and interventions. It also offers valuable insights for policymakers, practitioners, and researchers seeking to make a meaningful impact on the lives of rural women entrepreneurs.

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