International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

STRATEGIC PLANING AND POLICY FRAMEWORK FOR ADVANCING WOMEN RURAL ENTREPRENURSHIP

Anitha Mani
Research Scholar, School of Business, SR University, Warangal, Telangana, India.

Geetha Manoharan
Research Supervisor, School of Business, SR University, Warangal, Telangana, India.

ABSTRACT

Women's entrepreneurship has emerged as an important driver of rural economic development, social empowerment, employment generation, and poverty reduction. Despite their significant contributions, rural women entrepreneurs continue to encounter several structural, financial, educational, technological, and socio-cultural barriers that restrict the growth and sustainability of their enterprises. This study examines the strategic approaches and policy frameworks required to promote and strengthen women's entrepreneurship in rural areas, with particular emphasis on infrastructure development, institutional support, financial inclusion, skill development, digital empowerment, work-life balance, and stakeholder collaboration. Drawing on existing literature, policy perspectives, and illustrative case studies of successful rural women entrepreneurs, the study highlights the importance of an integrated and gender-responsive entrepreneurial ecosystem. It explores the role of government initiatives, financial institutions, non-governmental organisations, educational institutions, and public-private partnerships in facilitating access to finance, markets, technology, training, and mentorship. Further, the study emphasises the potential of digital platforms, e-commerce, and social media in overcoming geographical constraints and expanding market opportunities for rural women-led enterprises. The findings from the reviewed literature indicate that isolated interventions are insufficient to address the multiple challenges faced by rural women entrepreneurs. Instead, a comprehensive strategic framework incorporating inclusive policies, accessible financial services, supportive infrastructure, digital literacy, family and community support, and continuous institutional assistance is essential. The study concludes that effective policy implementation, periodic monitoring, and collaborative interventions can enhance entrepreneurial capabilities, strengthen women's economic independence, generate rural employment, and promote inclusive and sustainable rural development.

Keywords: Rural Women Entrepreneurship, Strategic Planning, Policy Framework, Women Empowerment, Financial Inclusion, Digital Literacy, Rural Development, Sustainable Entrepreneurship.

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

1. INTRODUCTION

Women-entrepreneurs in the sphere of rural development has become an important topic during the recent years. Women entrepreneurs have become one of the important elements of economic growth, social development, and poverty reduction. Their contribution to the development of the rural territories implies that both female and male entrepreneurs can increase their income thus ensure the overall economic growth of these areas. The study by Khalid and Ahmed., (2023) demonstrates the power of female entrepreneurs to create new workplaces (Suresh, E., et al., 2024) and provide job opportunities to members of local communities, boost their income, and make them more sustainable (Manoharan, G., et al., 2024 & Miralam et.al, 2025).

Rural entrepreneurship by women is still facing several problems restricting their full scope of opportunities. Among other challenging aspects, it is possible to single out poor financial support and funds, shortage of training and education (Manoharan, G., & Ashtikar, S. P., 2024, Mani &Manoharan, 2025), bad infrastructure, and socio-cultural boundaries, such as traditional gender roles and a patriarchal system still permeating the environment. Specifically, as noted by Singh et al., (2022) women are limited in their access to markets and decision-making modes. Similarly, according to Dutta and Das. (2021) there are numerous discrepancies between the opportunities women and men can access in terms of technology (Singh, D., et al., 2024) and using digital tools.

Therefore, in gaining an understanding of the appropriate strategies for employing the rural woman entrepreneur, it is clear that policy frameworks should be considered as one of the critical strategies. Strategic planning is one of the critical strategies used in planning upon the implementation of any policy framework. Strategic planning involves identifying and stating a goal of any planning. Most of the strategic planning (Sagar, M. B., et al., 2022 and Sandhu et.al,2026) involves identifying resources and defining steps or action plans put in place to implement those planning. It enables the woman in business to identify the existing challenges and finding all possible strategies of overcoming them and also the best way to capitalize on the available opportunities. Policies that are inclusive to the needs as expressed by the woman in business should be one of the policy frameworks, which should be applied. According to Sharma and Kumar, (2024) some of the needed policies are supporting the woman in business financially, training and creating opportunities in education, and obsess or creating investments relating or affecting infrastructure.

The importance of strategic planning and effective policy intervention is more so given the quick changes in global economics (Manoharan, G., et al., 2024 and Sadrei et.al,2026). These can be attributed to the digital revolution, among other macro-environments, such as climate change and global supply change changes, which will pose challenges as well as opportunities to rural women entrepreneurs. According to Ghosh. (2023) by incorporating digital trends into strategic planning, it will be possible to resolve the geographical constraints which will help the rural women entrepreneurs reach a broader market via the internet. Therefore, this approach will help improve

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

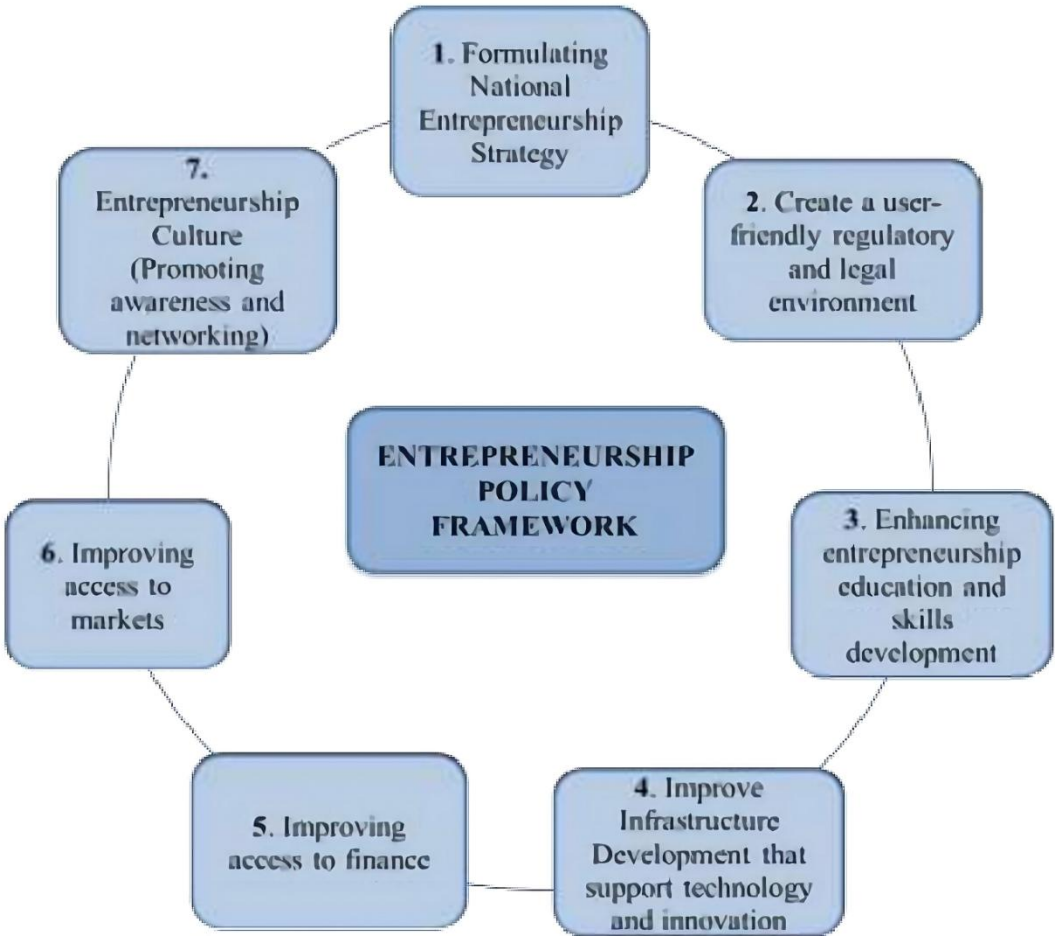
International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

the overall efficiency (Jaichandran, R., et al., 2023) and expand the scope of economies of these online-startup businesses (Kiran, G. R., et al., 2024).

1.1 Entrepreneurship Policy Framework

The following Figure -1 explains the Entrepreneurship Policy Framework to promote women's entrepreneurship in rural areas.

Figure-1 Entrepreneurship Policy Framework



Source- (Marcia Lebambo, 2020)

The entrepreneurship policy framework developed by Marcia Lebambo is a powerful scheme to promote women's entrepreneurship in rural areas, overcome the barriers and ensure long-term sustainability. It should be mentioned that the framework should necessarily start with a national strategy for entrepreneurship, as it is the primary direction for all the planned efforts and creation of conditions. Thus, a national strategy is mainly a vision of a government's actions in women's empowerment. Specifically, the policy should be comprehensive and generic, aiming at solving

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

national problems, among which are problems of women in rural entrepreneurship. Such policy should create a solid basis for the creation and implementation of particular policies and initiatives across the country.

Referring to the prior sections, a user-friendly regulatory and legal environment is another integral part of this framework. For example, simplification of the business registration process, reduction of bureaucratic barriers, and legal help can decrease such barriers to the entry for women entrepreneurs. As such, more women can formalize their businesses, gain access to finances, and engage with the formal economy. This way, women in rural areas can feel more comfortable and experienced as they navigate through the challenges of running a business.

One of the effective solutions to help women in entrepreneurship is to develop entrepreneurship and skills among women. It is a well-known fact that education (Purushottamashtikar, S., & Manoharan, G., 2024) and skills are critical for the success of any venture, and therefore educating women on the essential knowledge that can help them leverage the opportunities and address the challenges of the business sector is a feasible approach to help women. The solution hints that entrepreneurship (Kumar, S., et al., 2024) ought to be a part of the educational curriculum at every stage, from primary school education right through higher academic institutions. It also proposed to provide training programs without reading of theory knowledge but emphasize on enhancement of some practical skills. More knowledge on doing business the right way, learning how to deal with staff, market products in a more discreet manner and manage funds as well as leverage digital solutions could assist women entrepreneurs lead their businesses efficiently.

It also requires that development (Satpathy, A., et al., 2024) of physical infrastructure, which must facilitate technology and innovation. For women entrepreneurs to reach markets, contact customers and use operational digital tools reliable infrastructure with an emphasis on roads for transport, electricity coverage especially off-grid energy sources as well as internet connectivity are necessary. Better infrastructure will allow women to break through physical boundaries, reach more market areas and embrace new business methodologies that help grow productivity.

One of the biggest challenges for women entrepreneurs in the rural setting is access to finance. To ensure ample capital for the inception and expansion of their businesses (Selvaraj, F. J., et al., 2024), it is essential to improve access to finance (Manoharan, G., Nithya, G., et al., 2024) manifested in microfinance programs and designed financial instruments, as well as grants aimed at providing women with the necessary funding. Equally important is to focus on improving access to the market opportunities. In its turn, it will help women entrepreneurs to establish competitiveness and get a chance to expand the market and target a greater number of customers even outside of their local area.

At the same time, it is crucial to consider the pivotal role entrepreneurship culture plays in securing the long-term success and further growth. Among the key tools for doing take encouraging networking, increasing the awareness levels, and creating mentorship opportunities. As a result,

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

one is likely to create a setting in which women entrepreneurs do not only have the skills and competencies to achieve their goals but also have the drive and motivators needed for the purpose, thus enabling impulse for further growth and development.

2. POLICY FRAMEWORK TO SUPPORT WOMEN RURAL ENTREPRENEURSHIP

Despite the overwhelming evidence that women play a significant role in rural entrepreneurship, there are currently few policies that either reflect the requirements and limits of the sector or fully utilize their potential. For example, Rana and Mishra (2023) point out that while governments have launched various programmes to promote rural entrepreneurship, the majority of them lack a gender focus. As a result, women entrepreneurs frequently face unequal access to crucial resources and opportunities (such as financing, education, and market entry). They add that many policies are formulated with a one-size-fits-all perspective, while ignoring the specific problems faced by rural women like less social mobility and education as well as strong socio-cultural barriers. This stark disconnect between policy intent and enforcement is further proof of the commonplace that farmers suffer from. It highlights in bright red colours the immediate call for more tuned, comprehensive policies that are well crafted especially with rural women entrepreneurs as a focus area.

Policies that support women in rural entrepreneurship need to be specifically made for them and needs gender sensitivity areas built within the entire ecosystem. Kumar & Reddy (2024) counter that the emphasis of such policies should be on making reforms aimed at removing disparities in key resources like land ownership, credit facilities and access to education. Thus, women-centric learning programs related to time management, financial literacy (Manoharan, G., Durai, S., et al., 2023) and digital skills etc are very important for facilitating better control over business operations so that the businesses continue to thrive. Basu and Banerjee (2023) also advocate that women should be directly included in the policy making process. Governing more effectively and responsive would be the outcome for this, by making sure women can participate in policy development as their voices are present.

The norm which is giving men the authoritative capacity over women and to a greater robust female entrepreneurship are examples of those sociocultural elements who also play an important role in determining if there will be two extra hands or zero downturn. As it is argued in Sharma and Gupta (2023), policies should consider social norms, culture when they form policy of entrepreneurship because they directly affect to women involvement into entrepreneurship. Clearly these are issues associated with family responsibilities, expectations in the society and roles which cannot be done away permanently but what matters is how we facilitate women engagement being able to enjoy business activities optimally.

The second critical area which requires policy intervention is the legal and regulatory support. According to Verma and Singh, the existing complexity in business registration and licensing processes is one of the significant barriers for rural women entrepreneurs. Hence, simplification of

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

existing processes by reducing paperwork, registration fees, and introducing clear guidelines in local languages would help more women become formalized. Moreover, the establishment of one-stop centers in the countryside as suggested by (Rao and Patel, 2024) would enhance access by accommodating the needs in all registration and licensing processes.

Access to finance (Sivakumar, P., et al., 2024) continues to be one of the biggest challenges and constraints for women entrepreneurs in rural areas. As has been shown by Sen and Rao (2024), the easy availability of credit in addition to limited/no collateral, blinkered or non-existent credit history may hinder women from obtaining loans. Mishra and Das (2023) argue that such barriers can be overcome with new financial products like microloans, group lending schemes or loans on easy instalments. Further enhancing the financial literacy programs is necessary to educate women about managing their finances (Nair and Thomas, 2022). In addition, financial means for example sector-specific subsidies, grants and tax incentives can help to foster the involvement of women in entrepreneurship. Subsidies for women entrepreneurs in thematic sectors such as agriculture, handicrafts and small manufacturing (Khan & Sharma 2023) these subsidies help to lessen the initial investment required and ultimately makes entrepreneurship more reachable for women belonging from remote rural belts. Investigating further, Patel and Jain (2024) also argue that tax incentives or benefits in terms of lower taxes rates or having the option to not pay taxes completely would help women entrepreneurs by reducing costs thereby increasing profitability. Reddy and Rao (2023) also spoke to the importance of grant programs that provide female targeted seed money for new businesses, especially those around innovation/sustainability.

There are many literatures available to highlight the various structural and social barriers faced by the female entrepreneurs which is impacting them to make their venture successfully. The basic challenges faced by the female entrepreneurs is limited access for the viability of finance and monetary resources. Generally, women from rural area are found to be having lack in the access towards the financial institutions namely banks which is lacking special products towards the rural women entrepreneurs (Ghouse et.al, 2021). All the cultural norma which sees women as less fortune with the credit for hindering their options for loans which was pointed in the study made by Chen et.al, (2024)

Followed by the financial institutions another major problem faced by the women entrepreneurs is their educational limitations. Ahi et.al, (2024) stated that many women from the rural background were having restrictions for their formal education which is making a limit for them in to the business opportunity and their managerial skills. For the rural areas the literacy rates are notably low which is reducing the entrepreneur's ability to indulge in finance and digitalisation needed for the firms to function (Kitole, 2024)

Even the roots of gender especially in country like India which is patriarchal in nature has so many restrictions on the women who have interest in taking up business opportunity. In a study stated that the old society has so much expectation where the women are supposed to be taking up the

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

responsibilities in the household management which is generally having limited time and energy for them to take up their business. Even the family support that they receive is widely different and the level of acceptance of the society and the family within the community for women in entrepreneurship is lacking (Durrah et.al, 2024 and Sahu et.al,2026). Women are finding it difficult to work with limited family support and also face many social pressures (Alshareef,2024 and Dhanush et.al, 2026).

Even the digital literacy is becoming a hindrance for the rural women towards their entrepreneurship and also it is allowing them to bridge their geographical dividend and to meet up the global market trends. Generally, in the fast-moving world with so much technology advancement the entrepreneurship is reaching hike with the digital technologies but women from rural background are found to be having a vast digital literacy gap (Alka et.al, 2023). In a research work made by Anzak et.al, (2023) stated that there is lack for the internet technology, digital tool training and low awareness among the women from rural areas in taking up digital platforms. This gap is due to the market products, reaching connection with customers and also managing finances in positive way.

There are many social media platforms emerging currently like Facebook, WhatsApp, Instagram and YouTube being a cost-effective method for marketing for entrepreneurs (Rahayu et.al, 2023). The social media allows the women from rural background to telecast their products and also to reach their customers without any infrastructure expenses. In a study by Rahman et.al, (2023) made a study which argued about the digital market and the needed skills for women to use the platform for their development. All the training like content creation, strategies for engagement and also analytical knowledge towards social media marketing is highly effective in uplifting rural women.

3. INFRASTRUCTURE AND INSTITUTIONAL SUPPORT

- **Developing Physical Infrastructure:**

The development of physical infrastructure, especially with respect to connectivity, is one of the effective ways to empower women entrepreneurs in the rural segment. It should be noted, in this regard, that according to Kumar and Sinha (2023) “inadequate road and poor telecommunications networks costs women entrepreneurs access to markets, suppliers, and information”. Hence, upgrading roads and other types of transportation is one of the powerful ways to cut down on the costs and time necessary for transporting goods and to make rural women entrepreneurs more capable in terms of reaching bigger markets. Another important aspect is the expansion of telecommunications connectivity, including mobile and internet services, which is important to make women entrepreneurs capable in terms of using the power (Raj, R., et al., 2024) of digital technologies for their business operations, marketing, and communication (Nair and Roy, 2024; Manoharan, G., Rao, B. S., et al., 2024). Supply of raw material is not the only critical factor for rural enterprise. As Singh and Verma argues the development of local and regional facilities used for selling products and services can also be closely linked to the success of rural women enterprises.

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

Hence the authors argue that development of marketplaces, storages, and transport hubs can be used to increase the ability of rural women to sell their products and services. At the same time, with the additional recommendation proposed by Sharma and Patel, the parents of rural women will certainly benefit from the creation of these facilities, as the government and others who address the need of the women will, no doubts, invest in geographical availability. On the other hand, as it is shown by Rao and Gupta (2024) the development of digital marketplaces adjusted to the needs of rural women is also critical as it can allow women to sell products and services beyond specific geographical locations. Hence these two sets of initiatives can be successfully used for promoting the development of market opportunities for rural women and developing of businesses, and, in such a way, improving the economic development of the region.

- **Educational and Training Program:**

Rural women entrepreneurs require capacity building and skill development to improve their chances of success. Bose and Chakraborty (2023) assert that courses designed to enhance critical business competencies like digital literacy, management, and marketing greatly expand the potential of rural women. Furthermore, these seminars must to be customized to meet their unique requirements and conditions, mainly accounting for their lack of resources, time limits, and educational backgrounds. Lastly, adding life skills trainings like negotiating and leadership (Manoharan, G., et al., 2024) might enable students to handle the particular difficulties of being an entrepreneur.

- **Role of Local Institutions and Community Organisations:**

It is reasonable to assume that the most effective and highly appropriate strategies to empower rural female entrepreneurs are based on cooperative models and community-based networks. Generally, the development of these strategies involves collective strength, resource sharing, and market access enhancement. As explained by Reddy and Singh (2023), the existing model of cooperatives presumes that women own and manage businesses organized within a cooperative. As a result, they benefit from more substantial bargaining power and the corresponding access to boundaries, land, and credit. Such tendencies are particularly good for agriculture, handicrafts, and small-scale manufacturing, and it is the government and NGOs who should support and strengthen a variety of capacities of these cooperatives by providing the corresponding legal, financial, and technical assistance, as explained by Patel and Jain (2024).

Community-based networks and support systems are equally relevant to this discussion, taking into account their indispensable role for the proper business of rural woman enterprises. According to Sharma and Gupta (2023) these networks provide the women with emotional (Shaikh, I. A. K., et al., 2024), social, and practical assistance, support them in overcoming the isolation and specific obstacles in rural-located business. Quite frequently, other owners of small business chains, leader of rural organizations, and even non-for-profit organizations and governmental agencies are

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

included. The women joining thus are provided with constant advice, the necessary resources, and the inspiration to proceed further. Verma and Sinha (2024) add that in the majority of cases, such networks are connected through the foundation of women's business associations and cooperatives, which may serve as a good platform to address specific issues or simply to support interaction and knowledge exchange.

- **Digital Literacy for rural women**

One of the major concerns faced with the rural entrepreneurs is the digital literacy. The digital literacy is leading the women entrepreneurs in to limitations of geographic, reaching market and also controlling their entrepreneurship more actively. Once the rural market is taking up integration with the global economy the digitalization is not only enhances the functions but it also empowers the entrepreneurs to take up improvement in their productivity, their transition and also to foster their business growth towards sustainable environment (Bhatt,2023). Women in the rural areas are facing the issue with social and also the logistical barriers which needed digital tools to give them unprecedented access of resources, networks and markets which are inaccessible in nature.

- **Security risks on the E-commerce sites**

Taking up marketplace with digitalisation is having a wider challenge with the concern towards security. Women from rural areas engaging themselves into the entrepreneurship activities are now taking up the option of e-commerce which is giving them so much hinderance leaving them to face risks related to their data, privacy, payments and other cyber threats. Along with the online scams there is high risk of identity theft and also many fraudulent transactions which is discouraging their entrepreneurships in taking up full engagement in the e-commerce (Bai et.al, 2023). There should be strong need and focus on the areas where there is limited internet access there should be alternatives made and awareness created to face the challenges association with cyberese and safety measures. In order to sort out the challenges of safety and security there should be more digital literacy programs. Enablement of strong password and utilization of trusted gateways are needed for the rural women to preserve their security.

4. Work Life Balance and Social Support Mechanisms

- **Family Support System:**

The success of rural women entrepreneurs is largely influenced by the support they receive from their families. According to Singh and Sharma, strong family support can help to alleviate the burden of domestic work and enable rural women entrepreneurs to pay more attention to their business. It is important to note that family support for the business activity of rural women can be of various kinds. For example, family members may help with doing the housework, taking care of children or even in doing business. Another aspect to consider is that, in rural areas, the support for women in business is commonly provided by other members of the family. According to Kumari and Gupta,

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

this may include not only husbands but also grandparents, children, and other relatives like sisters and brothers.

- **Childcare Facilities and Flexible Working Arrangements:**

Rural women's business success crucially depends on family support. Availability of affordable childcare services and the access to more flexible working patterns will allow rural women manage their family and entrepreneurial responsibilities. Patel and Rao (2022) highlight that reliable childcare facilities in rural areas are rather limited and women many times choose their business over their family. The suggestion given by Verma and Das (2023) is to set up community childcare centers, the service that is safe and affordable for the children. As for flexible working arrangements, they can include part-time work or remote work opportunities for women who can then arrange their time more effectively and do not abandon entrepreneurship because of family duties.

- **Mental Health and Wellbeing Program:**

The mental health and well-being of rural women entrepreneurs are rarely discussed, though are important for keeping the business prospering in the long term. As noted by Reddy and Nair (2023), the pressures resulting from managing a company with the need to run a household might lead to such consequences as stress, burnout, and related mental health issues. In this respect, Chatterjee and Singh (2024) suggest that, in order to keep the female entrepreneurs' mental health and well-being in the proper state, mental health programs are needed. In particular, the above-mentioned function should include counselling, stress management workshops, and support groups, allowing the target demographic to share their experiences and anxieties, as well as receive professional assistance when need be. One of the most essential challenges that rural women experience is related to running a business and doing household work simultaneously. According to Mishra and Bose, traditional gender roles require women to take over the bulk of household work. That being the case, women often experience a lack of time and energy for their entrepreneurial activities (Saranya, M., et al., 2024). Promoting gender equality at a household level appears to be a solution to the issue, implying that husbands should be encouraged to share their wives' household workloads more equitably. Moreover, time management training and labour-saving technologies may help rural women balance running their businesses and doing the household work.

5. Leveraging Technology for Empowerment

Digital literacy and the use of technology have become critical factors for rural women entrepreneurs. Being internet-savvy and having digital skills, this group becomes active participants of the global technological (Ramachandran, K. K., et al., 2022) changes and the current economy. As Bose and Gupta (2023), improving digital literacy will help not only to bridge the digital gap existing all over the world. However, despite significant improvements in the area, some concerns still exist, including poor internet connectivity, the high cost of devices, and low levels of digital education. The above-mentioned factors mean that separated digital literacy programs remain the best

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

solution for this problem. It is necessary to concentrate on practical skills, such as understanding how to use a smartphone (Shiva, C. K., et al., 2024), search for information using the internet, and the simplest cyber security measures.

E-commerce and online marketplaces have given new opportunities for rural women entrepreneurs. According to Sharma and Rao (2022), platforms like Amazon, Etsy, and Flipkart, among others, "enable women entrepreneurs to reach unparalleled global customers that were unimaginable earlier which in turn increases the sales of rural women". Rural women can expand their businesses without the need to invest in additional physical infrastructure, such as shops. However, many businesswomen experience challenges when trying to use such platforms. Nair and Das (2023) say that one of the main reasons for this is because of "low digital skills among them and the fear about security of the online payment". Patel and Verma recommend designing training programs and services to help rural women entrepreneurs succeed.

Another benefit is that mobile technology (Ponduri, S. B., et al., 2024) is also supporting the rural women entrepreneurs to manage their business. According to Khan and Mishra (2023) mobile phones are not only the women's principal mode of communication with their customers, suppliers, and market, but also to use it to run their business. Farmers are using mobile applications to manage their money, track their stock detail on daily basis, CRM app schools and colleges have also started utilizing it to share the notice and message with students and teachers. In addition, Reddy and Kapoor (2024) also further emphasized on promoting the availability of mobile technology by ensuring the prices of mobile data affordable as well as mobile training and support services.

Social media has become an important tool for marketing (Ananthan, M., et al., 2024 and Keerthiga et.al,2025), through which rural women entrepreneurs can advertise their products, reach out to clients, and create brand recognition. According to Singh and Choudhury (2022), the use of Facebook, Instagram, or WhatsApp has changed the way of rural business, being one of the low-cost ways to access a wide target audience. However, Mehta and Joshi (2023) claim that social media use requires proper planning and digital marketing (Joyce, P. R., et al., 2024) skills, which not many Indian rural women possess. Thus, the best solutions for this could be to initiate social media marketing training, such as content creation, digital advertising, and analytics, as suggested by Bhatia and Roy.

6. Partnership and Collaborations

- **Public and Private Partnerships:**

Public-Private Partnerships have made a notable advancement in the promotion of rural woman entrepreneurship, as both sectors have the capacity to pool resources or funds, networking capacity and expertise in various areas. In some achievements in rural areas, the contributions from both the private and public sectors have gone above disenabling given infrastructure development, training and assisting in some instances. Therefore, PPP is viewed as exceptional as it lies between the two poles that of the public and the private sector (Chaudhary, V., et al., 2024 and Keerthiga et.al, 2026),

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

thus aligning the public goals with the private sector efficiency. Some of the successful PPP in rural areas with rural woman entrepreneurs are highlighted by Mehta and Singh (2024).

- **Collaborations with NGOs and International Organizations:**

Non-governmental and international organizations significantly help rural women entrepreneurs in terms of capacity building, funding, and advocating their rights. According to Chatterjee and Bose (2022) the collaboration with NGOs allowed women entrepreneurs to get training, mentorship, and opportunities to establish valuable networks. Meanwhile, both UN Women and the World Bank have launched special initiatives that are devoted to gender issues in rural areas, such as improving economic opportunities for women and reducing their poverty. As it was comprehensively described by Reddy and Das (2023) these initiatives usually bring new approaches and resources since they are not available through the existing channels. For instance, microfinance programs are adapted to the expanded demands of rural women, along with long-lasting educational programs aimed at promoting financial literacy and entrepreneurship.

- **Role of Financial Institutions:**

One of the ways to obtain the necessary capital to start and develop a business is to refer to financial institutions, such as banks, microfinance institutions, or cooperatives. According to Patel and Verma (2023) financial inclusion is an important issue for rural women since access to finding and several types of financial assistance and services is quite problematic. Therefore, to help rural women obtain financing, many financial institutions have developed women-oriented products, such as small loans at low interest rates, microcredit, savings account with special conditions, and so on. Sharma and Kumar (2024) note that the financial institutions' partnership with local NGOs has proven to be particularly effective in reaching and educating the rural women.

- **Collaboration among Educational Institutions, Government and Industry:**

Collaboration between various stakeholders is required to develop a supportive ecosystem for rural women entrepreneurs. Sinha and Gupta (2023) argue that colleges and universities can play a significant role by providing them with the skills to run a successful business. As noted by Kaur and Reddy (2024), vocational training centers and other similarly focused educational bodies, in partnership with local government and businesses as well as industry (Durai, S., Manoharan, G., et al., 2024) players, help women achieve their dreams by providing relevant entrepreneurship education in line with the market trends. In addition, as affirmed by Sinha and Gupta, such a strategy facilitates innovation and increases the chances of women adopting to and being incorporated into differing sects.

- **Introduction to Partnerships and Collaborations:**

Partnerships and collaborations have increasingly become vital strategies in the quest to promote rural women entrepreneurship. From recent research, there is the need for a multi-stakeholder

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

approach, regarding it as crucial that the strength of the public, private, non-governmental, and academic sectors is brought together to create support systems for women entrepreneurs. Gupta and Sharma (2023) argue that the barriers in place for rural women cannot be effectively handled by a single entity. Instead, stakeholder collaborative efforts should be leveraged to get the most from the resources, knowledge, and networks that each entity brings forward.

It is evident that Public-Private Partnerships have shown a particular degree of effectiveness in linking government initiatives with the innovation and efficiency of the private sector. Consequently, PPPs have made important infrastructure, technology (Singh, A., et al., 2024), and market arrangements more accessible to rural women-led businesses. In addition, the success of PPPs depends on the provision of financial resources along with the creation of platforms for business exchange, policy guidance, and capacity building, which gives rural women the necessary skills and knowledge to export. Furthermore, NGOs' and international organizations' interest in developing such collaborations reveals that rural women entrepreneurs face specific challenges. In turn, resources have been allocated to develop efficient and innovative tools, with microfinancing specifically catered to the needs of women. Similarly, NGOs and international organizations conduct advocacy campaigns to enable policy changes on a local to a national scale.

Financial institutions have also been active is developing financial products and services specifically for rural women entrepreneurs. Collaboration between the financial institutions and the grass root community has been critical in expanding financial inclusion for those who were historically excluded from the formal system. As stated by Patel and Verma (2023). "Partnerships with financial organizations not only able to provide access to capital, but they are also able to provide financial and business skills training that are necessary for sustainable entrepreneurship". In addition, activities of rural women are supported by the collaboration of educational institutions, government and industry which created the start-up ecosystem for their innovations and entrepreneurship. According to Sinha and Gupta (2023). "The start-up ecosystem helps women to not only become start-up ready but it supports women in every stage of the start-up cycle".

7. Case Studies and Success Stories

- **Inspiring Women Entrepreneurs in Rural Areas:**

Their stories help to paint a picture of the type of creativity and determination that abounds among these rural women entrepreneurs, rising above their difficult predicament. Against great socio-cultural and economic odds, these women transform barriers into possibilities. Earlier, Kaur and Mehta (2023) traced Rekha Devi from Rajasthan, India who started her dairy farm with only a few animals but by means of foresightedness in planning things out meticulously through connecting herself locally at every platform gradually could spread the information around of supplying milk over/district. Rekha was able to tap into local demand, use traditional knowledge and received support from the village women's Self-Help Groups.

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

In the same context, Rao and Sinha (2024) illustrate Fatima Begum of a far-off village in Pakistan. Fatima's story - Fatima also makes a good case study of starting her own business with very few resources and only funded by invisible money microfinance loan. Although she first met with scepticism from the women of her village, Hanna ultimately managed to ramp up her business and employed a number of villagers in the process. The success has transformed the village, offering new outlets and challenging gender roles.

Kaur and Mehta (2023) as well Rao and Sinha (2024) have brought forward such illustration of entrepreneurship in rural. Their writing vividly illustrates the changes that economic independence can bring to Indian women, and, in addition, the influence of this transformation (Sangeetha, M., et al., 2024) benefits to change entire communities at the evolutionary stage for millennia. The authors also show that these stories can inspire other women, especially young women, to develop entrepreneurial advances. Thus, their works demonstrate the importance of creating conditions in which women would feel confident about starting a business and becoming true owners.

8. Successful stories of rural women entrepreneurs:

1. Anitha Devi: She is called as the “Mushroom Lady of Bihar”. She is one of the most successful rural women entrepreneurs from India and she has found her entrepreneurship through growing mushrooms.
2. Chetna Gala Sinmha: She is a social activist and also an entrepreneur lady who has found her ways to empower women especially from poorest areas in India. She opened the first bank for the rural women in the year 1997 and she named it as Mann Deshi Mahila Sahakari Bank which focused on improving the quality of rural women and also, she does provide donation, school support and entrepreneurial support for all the needy women.
3. Navalben Dalsangbhai Chaudhary: She is one of the rural women entrepreneurs who went viral in the year 2019 when the Covid-19 hit the economy. She is from Gujarat and she made a record by selling milk worth of 1.10cr and earning a profit of 3.50lakh a month. She makes million through dairy and cooperative society.
4. Rekha Devi: She is from Rajasthan and she has started her business as small dairy firm and she used the help of microfinance to expand her functions through which she purchased livestock and also connected with many regional buyers through technology of WhatsApp.
5. Fatima Begum: A woman from Assam who inspired the society with traditional weaving and she found her market through social media and e-commerce sites.

9. Impact of Strategic Planning and Policy Frameworks:

The importance of strategic planning and policy frameworks for the success of rural women entrepreneurs is great. Designed effectively, such programs and policies create supportive environments that help women to overcome obstacles and succeed in business. Patel and Gupta (2023) shed light on the National Rural Livelihood Mission implemented in India to drive rural female

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

entrepreneurship. The NRLM has allowed women to access not only microfinance but also business training, and market facilitation. The participants of the program report of positive outcomes such as improvement of their economic condition, self-confidence, and social respect. In Kenya, government policies have been implemented to enhance the prospects of women's entrepreneurship in rural areas Nair and Sharma (2024). The article analyses these policies determining that that they had considerable benefits for women. Indeed, the limitation on their ability to become a part of the market was financing and the absence of access to it. The policies also managed to engage women in such traditionally male field as agribusiness and technology. This was possible because the government provided them with training and targeted the incentives on these sectors. Overall, based on the strategic frameworks developed and implemented in Kenya, it is possible to state that government help is necessary to create opportunities for rural women entrepreneurs. Besides, these policies also exert rippling impacts since they contribute to the development of the respective economies and social domains. Thus, strategic planning initiatives serve as a tool to empower more women to become entrepreneurs, thereby diversifying rural economies, improving the poverty discourse, and advancing gender equality. As a result, according to Patel and Gupta (2023), to remain relevant to the needs of rural women entrepreneurs and increase the efficiency of their programs, stakeholders should resort to long-term evaluation and redesign of their programs.

10. Discussion and Conclusion

Strategic and policy framework aimed at promoting rural women entrepreneurship is not only an instrument but also a prerequisite for overcoming those barriers that segregate women in rural settings and prevent them from reaching their full potential. Sharma and Verma argue that in the absence of such a framework, rural women are likely to be marginalized with unnecessary support in the entrepreneurial environment, and therefore become unable to contribute to the economic (Shukala, S. S., et al., 2024) growth and social development of a given area. Properly designed strategic framework serves as an impetus, creating the necessary infrastructure for the development of entrepreneurship among women, including access to finance, relevant skills, and markets where their goods and services are in demand. This framework fosters inclusiveness, meaning that it is tailored to the unique needs of rural women, while also advances gender equality and social inclusion on a larger scale.

To remain a viable strategic framework, the above document requires that the monitoring has to be permanent and the necessary adjustments to the conditions of rural life and the needs of women entrepreneurs working within this sector. As a result, the strategic framework will not become antiquated but develop along with the environment and the needs of rural women. To be more specific, the described approach should result in a series of effects if applied successfully. Nair and Gupta emphasize the most obvious one, however, namely, the increase in the number of businesses

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

created by women living in rural areas and the significant expansion in their scale due to a considerable increase in access to education, modern technologies, and the opportunities for marketing. It is important, however, to stress that the implications are much more far-reaching than the opportunities for economic development created for the female demographic of rural areas; instead, it is bound to change rural areas completely by providing people who live there and rely on their own small businesses in the majority of cases with the platforms for the associated overall development, life improvement, and ensuring the equality of genders in economic terms.

However, to enable rural women entrepreneurs to realize their full potential, Kumar and Bose argue that targeted efforts are needed in a number of critical areas. First, access to finance should be expanded, as can include loans or grants for entrepreneurs who are in a position to grow their business but lack the capital to do so. Second, innovation and creativity can be crucial elements in this process, as the key aspects of economic growth and competition in a globalized world can also help in delivering sustainable (Mullapudi, V. S., et al., 2022) results. Finally, the policies and programs targeting rural women entrepreneurs should be flexible, continuously monitored, and changed to meet the emerging needs. By doing so, we can make rural women entrepreneurs feel confident that they have everything they need to be able to successfully deploy and enhance their efforts. In sum, rural women entrepreneurship faces significant challenges, but the current situation is characterized by strong potential. Built on solid strategic and policy framework and continued support and collaboration, this groundwork can enable rural women entrepreneurs to play their full roles. This, in turn, is likely to lead to more inclusive economic growth and social change, initiating an upward spiral that contributes to the creation of the better prospects for rural communities all over.

References

1. Ahl, H., Berglund, K., Pettersson, K., & Tillmar, M. (2024). Women's contributions to rural development: implications for entrepreneurship policy. *International Journal of Entrepreneurial Behavior & Research,* 30(7), 1652-1677.
2. Alka, T. A., Sreenivasan, A., & Suresh, M. (2023, December). Rural Women's Entrepreneurship in the Digital Age. *In International Conference on Information and Communication Technology for Competitive Strategies* (pp. 421-431).
3. Alshareef, S. (2024). Women entrepreneurs within family spaces: A spatial perspective from a patriarchal context. *De Gruyter Handbook of Women Entrepreneurs in Emerging Economies: Theory and Practice,* 165.
4. Ananthan, M., Shanmugam, V., Udayanan, M., Selvaraj, F., & Manoharan, G. (2024, June). Corporate social responsibility is used as a marketing strategy during Covid-19 pandemic. *In AIP Conference Proceedings* (Vol. 2971, No. 1). AIP Publishing.
5. Anzak, S., Sultana, A., & Zeeshan, M. (2023). Digital Technologies: Enabling Environment for Women Entrepreneurs. *Russian Law Journal*, 11(5S), 567-579.

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

6. Bai, Q., Chen, H., Zhou, J., Li, G., Zang, D., Sow, Y., & Shen, Q. (2023). Digital literacy and farmers' entrepreneurial behavior Empirical analysis based on CHFS2019 micro data. *PLoS One*, 18(7).
7. Bhatt, D. (2023). Digital Literacy Training for Women Entrepreneurs in The Direction of Atmanirbharta-A Case of Karolia Village. *International Journal of Management, Public Policy and Research*, 2, 14-19.
8. Bose, A., & Chakraborty, S. (2023). Capacity building and skill development for rural women entrepreneurs. *Journal of Rural Development*, 42(3), 215-230.
9. Bose, A., & Verma, P. (2024). Adaptability and resource management in rural women entrepreneurship: Lessons from Ghana. *African Journal of Business Management*, 18(1), 55-70.
10. Bose, A., & Verma, P. (2024). *Innovative financing and labour-saving technologies for rural women entrepreneurs. Economic Insights*, 36(4), 81-95.
11. Chatterjee, S., & Bose, A. (2022). NGO support for rural women entrepreneurs: Training, mentorship, and network establishment. Development Studies Review, 41(1), 50-65.
12. Chatterjee, S., & Singh, R. (2024). Mental health and well-being programs for rural women entrepreneurs. *Journal of Social Work and Counselling*, 29(2), 112-127.
13. Chaudhary, V., Vemuri, V. P., Cavaliere, L. P. L., Verma, V., Manoharan, G., & Bharti, A. (2024, March). A comparative analysis of job satisfaction and motivational factors of employees in public versus private organisations. *In AIP Conference Proceedings* (Vol. 2816, No. 1). AIP Publishing.
14. Chen, Z., & Barcus, H. R. (2024). The rise of home-returning women's entrepreneurship in China's rural development: Producing the enterprising self through empowerment, cooperation, and networking. *Journal of Rural Studies*, 105, 103156.
15. Dhanush, M., & Ravaliselshiya, S. (2026). Rural Entrepreneurship in Coimbatore District, Tamil Nadu: A SWOT–TOWS Analysis. *Madras Agricultural Journal*, *113*(september (7-9)), 1.
16. Durai, S., Manoharan, G., Priya, T. S., Jayanthi, R., Razak, A., & Ashtikar, S. P. (2024). Human Resource Management and the Rollout of Industry 4.0: Investigating the Impact of Artificial Intelligence. *In Cognitive Behavioral Neuroscience in Organizational Settings* (pp. 142-167). IGI Global.
17. Durrah, O., Ghouse, S. M., & Alkhalaf, T. (2024). Motivations and behaviours of rural women entrepreneurs in Oman. *International Journal of Gender and Entrepreneurship*, 16(3), 402-421.
18. Ghouse, S. M., Durrah, O., & McElwee, G. (2021). Rural women entrepreneurs in Oman: problems and opportunities. *International Journal of Entrepreneurial Behavior & Research,* 27(7), 1674-1695.

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

19. Gupta, S., & Sharma, M. (2023). The impact of strategic planning on rural women entrepreneurship. *Journal of Strategic Management,* 37(2), 140-155.
20. Jaichandran, R., Krishna, S. H., Madhavi, G. M., Mohammed, S., Raj, K. B., & Manoharan, G. (2023, January). Fuzzy evaluation method on the financing efficiency of small and medium-sized enterprises. In 2023 *International Conference on Artificial Intelligence and Knowledge Discovery in Concurrent Engineering (ICECONF)* (pp. 1-7). IEEE.
21. Joyce, P. R., Selvaraj, F. J., Manoharan, G., Priya, C., Vijayalakshmi, R., Dwivedi, P. K., & Veerakumar, K. (2024). To Study The Role Of Marketing In Human Resource Management. Migration Letters*: An International Journal of Migration Studies,* 21, 1191-1196.
22. Kaur, M., & Mehta, S. (2023). Inspiring rural women entrepreneurs: Case studies and success stories. *Rural Business Journal,* 44(1), 30-45.
23. Kaur, M., & Reddy, N. (2024). Vocational training and industry collaboration for rural women entrepreneurship. *Vocational Education Quarterly,* 22(3), 73-88.
24. Keerthiga, V. D., Suganthamani, C. V., Arjun, K., Kripa, S., Ashmitha, S., Varsa, A. M., & Mithila, M. (2026). Educational determinants of entrepreneurial intention among non-engineering students. *Enterprise Development and Microfinance, 36*(4s), 415–421. https://doi.org/10.64149/edm.v36i4s.1253
25. Keerthiga, V. D., Varshini, S., Retheka, T., Shamikshaa, K. E., Varthana, R. V., & Rosline, R. R. (2025). Sustainable business models and corporate strategy: Case studies from Indian corporates. *Journal of International Commercial Law and Technology, 6*(1), 1946–1950. https://doi.org/10.61336/Jiclt/25-01-180
26. Kiran, G. R., Manoharan, G., Durai, S., Ashtikar, S. P., & Kunchala, R. (2024). Higher Education in India and the Influence of Online Certification Programs. *In Evaluating Global Accreditation Standards for Higher Education* (pp. 149-163). IGI Global.
27. Kitole, F. A., & Genda, E. L. (2024, May). Empowering her drive: Unveiling the resilience and triumphs of women entrepreneurs in rural landscapes. *In Women's Studies International Forum* (Vol. 104, p. 102912). Pergamon.
28. Kumar, S., Kumar, P., Ahmad, S. S., Jayasaradadevi, P., Rajeyyagari, S., Manoharan, G., & Radhakrishnan, V. (2024). A Novel Approach for IoT-Based Cloud Computing Technology and its Impact on Business Entrepreneurship. *International Journal of Intelligent Systems and Applications in Engineering,* 12, 624-628.
29. Kumar, V., & Bose, A. (2024). Expanding access to finance and innovation for rural women entrepreneurs. *Economic Development Quarterly*, 28(4), 212-226.
30. Kumar, V., & Sinha, A. (2023). Infrastructure and connectivity issues for rural women entrepreneurs. *Journal of Rural Infrastructure Development,* 30(2), 67-82.
31. Mani, A., & Manoharan, G. (2025). Innovative strategies: How women rural entrepreneurs drive competitive success through creativity. In *Empowering Women Through Rural*

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

Sustainable Development and Entrepreneurship (pp. 233-252). IGI Global Scientific Publishing.

32. Manoharan, G., & Ashtikar, S. P. (2024). A Theoretical Framework for Emotional Intelligence in Academic Leadership in Higher Education. *In Building Organizational Resilience with Neuroleadership* (pp. 96-112). IGI Global.
33. Manoharan, G., & Ashtikar, S. P. (2024). Nexus between Leadership and Effective Communication: Implications for Educational Institutions. *In Neuroleadership Development and Effective Communication in Modern Business* (pp. 274-291). IGI Global.
34. Manoharan, G., Ashtikar, S. P., Rao, C. G., Natarajan, S., & Nivedha, M. (2024). Masterminds and Machines: Harnessing AI in Strategic Leadership. *In Impact of New Technology on Next-Generation Leadership* (pp. 107-119). IGI Global.
35. Manoharan, G., Durai, S., Rajesh, G. A., & Ashtikar, S. P. (2023). Credit and Risk Analysis in the Financial and Banking Sectors: An Investigation. *In Artificial Intelligence for Capital Markets* (pp. 57-72). Chapman and Hall/CRC.
36. Manoharan, G., Nithya, G., Rajchandar, K., Razak, A., Gupta, S., Durai, S., & Ashtikar, S. P. (2024). AI in Finance and Banking: *The Act of Gyration. In Revolutionizing Customer-Centric Banking through ICT* (pp. 1-28). IGI Global.
37. Manoharan, G., Nithya, G., Razak, A., Durai, S., Sharma, S., & Ashtikar, S. P. (2024). Enhancing Financial Literacy: Strategies, Challenges, and Global Initiatives. *In Emerging Perspectives on Financial Well-Being* (pp. 111-128). IGI Global.
38. Manoharan, G., Nithya, G., Razak, A., Sharma, S., & Ashtikkar, S. P. (2024). Challenges and Opportunities in Green Finance: Overcoming Barriers and Scaling up Sustainable Investments. *Practical Approaches to Agile Project Management*, 398-413.
39. Manoharan, G., Rao, B. S., Ashtikar, S. P., Razak, A., Durai, S., & Kukreja, J. (2024). A Study of Influence of Leadership with Effective Communication in Educational Institutions. *In Neuroleadership Development and Effective Communication in Modern Business* (pp. 214-227). IGI Global.
40. Manoharan, G., Razak, A., Rajchandar, K., Nithya, G., Durai, S., & Ashtikar, S. P. (2024). Digital Learning for Professional Development in Varied Fields of Service Sectors: Embracing Technological Advancements. *In Embracing Technological Advancements for Lifelong Learning* (pp. 111-137). IGI Global.
41. Mehta, S., & Joshi, A. (2023). Social media marketing for rural women entrepreneurs. *Digital Marketing Journal,* 31(1), 45-59.
42. Mehta, S., & Singh, R. (2024). Public-private partnerships in rural woman entrepreneurship: Achievements and challenges. *Public Administration Review,* 56(3), 95-110.
43. Miralam, M. S., Qazi, S., Ali, I. S., & Arafat, M. Y. (2025). Exploring the factors influencing women entrepreneurship in Saudi Arabia: a strategic plan for sustainable entrepreneurial growth. *Sustainability*, *17*(3), 1221.

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

44. Mishra, R., & Bose, A. (2024). Time management and labour-saving technologies for rural women entrepreneurs. *Journal of Rural Economy*, 19(2), 120-135.
45. Mullapudi, V. S., Goli, G., Babu, D. R., & Manoharan, G. (2022, May). Critical analysis of knowledge management ecosystem for sustainable development in farming technologies: A Case study of famers in Rayalaseema Region. *In AIP Conference Proceedings* (Vol. 2418, No. 1). AIP Publishing.
46. Nair, R., & Das, S. (2023). Digital marketplaces and rural women entrepreneurs: Challenges and solutions. *E-commerce Journal*, 28(2), 58-72.
47. Nair, R., & Roy, S. (2024). Telecommunications and digital technology for rural women entrepreneurs. *Technology and Development Journal*, 32(4), 98-113.
48. Nair, R., & Sharma, M. (2024). Government policies and rural women entrepreneurship in Kenya. *Journal of African Development,* 30(1), 15-29.
49. Patel, R., & Jain, K. (2024). Strengthening rural women cooperatives: Legal, financial, and technical support. *Journal of Cooperative Studies,* 25(1), 85-100.
50. Patel, R., & Rao, S. (2022). Childcare facilities and flexible working arrangements for rural women entrepreneurs. *Family and Work Journal*, 18(3), 67-80.
51. Ponduri, S. B., Ahmad, S. S., Ravisankar, P., Thakur, D. J., Chawla, K., Chary, D. T., & Sharma, S. (2024). A Study on Recent Trends of Technology and its Impact on Business and Hotel Industry. Migration Letters: *An International Journal of Migration Studies*, 21, 801-806.
52. Purushottamashtikar, S., & Manoharan, G. (2024, June). Emotional intelligence on higher education educators: A systematic literature review. *In AIP Conference Proceedings* (Vol. 2971, No. 1). AIP Publishing.
53. Rahayu, Ninik Sri, and E. R. Ellyanawati. "Women entrepreneurs' struggles during the COVID-19 pandemic and their use of social media." *Journal of Innovation and Entrepreneurship* 12.1 (2023): 1-17.
54. Rahman, M. M., Hasan, M. J., Deb, B. C., Rahman, M. S., & Kabir, A. S. (2023). The effect of social media entrepreneurship on sustainable development: Evidence from online clothing shops in *Bangladesh. Heliyon,* 9(9).
55. Raj, R., Dimitrov, G., Acharya, B., Lourens, M., Ashtikar, S. P., and Manoharan, G. (2024). The Influence of Power and Politics on Human Resource Management. Proceedings of Recent Advances in Management and Engineering, *CRC Press*, 2024/9/5: 286-289.
56. Ramachandran, K. K., Mary, S. S. C., Painoli, A. K., Satyala, H., Singh, B., & Manoharan, G. (2022). Assessing the full impact of technological advances on business management techniques. Manager-*The British Journal of Administrative Management,* 105-112.
57. Rao, S., & Gupta, V. (2024). Digital marketplaces for rural women entrepreneurs: Opportunities and challenges. *Journal of Digital Commerce,* 21(2), 34-50.

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

58. Reddy, N., & Kapoor, A. (2024). Promoting mobile technology and affordable data for rural women entrepreneurs. *Journal of Mobile Communications,* 26(1), 90-104.
59. Reddy, N., & Singh, R. (2023). Cooperative models and community-based networks for rural women entrepreneurs. *Community Development Journal,* 47(2), 45-60.
60. Sadraei, R., & Dal Mas, F. (2026). Women entrepreneurship in the age of AI and ESG: Micro-and macro-level drivers of adoption. *The International Journal of Entrepreneurship and Innovation*, 14657503251408253.
61. Sagar, M. B., Mohan, P. L., Rakesh, P., Saravana, K. G., Bratati, K., & Geetha, M. (2022). Integrating the principle of strategic human resource management to improve organizational performance. Manager-*The British Journal of Administrative Management,* 1746-1278.
62. Sahu, C. K., & Panda, R. K. (2026). Institutional environment dimensions and business performance of rural-based women entrepreneurs: the role of entrepreneurial orientation. *Journal of Entrepreneurship and Public Policy*, *15*(3), 382-402.
63. Sandhu, N., Hussain, J., & Matlay, H. (2026). Can entrepreneurship education and training assist women entrepreneurs to make agritourism a success story in India?. *Journal of Small Business and Enterprise Development*, *33*(2), 476-499.
64. Sangeetha, M., Gupta, R., Reddy, K. S., Nanda, S. K., Mannar, B. R., Manoharan, G., and Liudmyla, I. (2024). Detailed Investigation of Digital Transformational Strategies to Enhance Business Productivity. Proceedings of Recent Advances in Management and Engineering, *CRC Press,* 2024/9/5: 45-51.
65. Saranya, M., Durai, S., Manoharan, G., Ashtikar, S. P., Rajesh, G. A., & Razak, A. (2024, June). Social value influencing entrepreneurial intention among postgraduate students. *In AIP Conference Proceedings* (Vol. 2971, No. 1). AIP Publishing.
66. Satpathy, A., Samal, A., Gupta, S., Kumar, S., Sharma, S., Manoharan, G., & Sharma, S. (2024). To Study the Sustainable Development Practices in Business and Food Industry. Migration Letters: *An International Journal of Migration Studies,* 21, 743-747.
67. Selvaraj, F. J., Sidana, N., Raj, R., Sharma, S., Manoharan, G., & Firos, A. (2024). An Empirical Analysis in Understanding the Transformative Effect of Application of Internet of Things in Business and Society. Computer Science Engineering and Emerging Technologies: *Proceedings of ICCS* 2022, 119.
68. Shaikh, I. A. K., Kumar, C. N. S., Rohini, P., Jafersadhiq, A., Manoharan, G., & Suryanarayana, V. (2023, August). AST-Graph Convolution Network and LSTM Based Employees Behavioral and Emotional Reactions to Corporate Social Irresponsibility. *In 2023 Second International Conference on Augmented Intelligence and Sustainable Systems (ICAISS)* (pp. 966-971). IEEE.
69. Sharma, M., & Kumar, V. (2024). Strategic frameworks for rural women entrepreneurship: A case study of India. *Strategic Management Journal,* 41(3), 150-165.

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,

International Journal of Economic Perspectives,*20*(11) 73-94
ISSN: 1307-1637 ABDC
Retrieved from https://ijeponline.com/index.php/journal

70. Sharma, M., & Patel, R. (2023). Development of infrastructure and market facilities for rural women entrepreneurs. *Rural Development Quarterly,* 39(2), 110-125.
71. Shiva, C. K., Vedik, B., & Manoharan, G. (2024). Sustainable Smart Transportation: Technologies, Benefits, Challenges to Urbanisation Concept. *In Secure and Intelligent IoT-Enabled Smart* Cities (pp. 355-370). IGI Global.
72. Shukala, S. S., Rajput, K., Tripathi, S., Gambhir, V., Manoharan, G., Bukhari, S. N. H., and Younis, D. (2024). Artificial Intelligence as a Contributing Factor for Economic Growth and Sustainable Development among Emerging Economies. *Proceedings of Recent Advances in Management and Engineering, CRC Press,* 2024/9/5. 39-44
73. Singh, A., Virmani, D., Kulkarni, N., Tiwari, M., Manoharan, G., & Alanya-Beltran, J. (2024). The Emerging Role and Application of Adopting Revolutionary Internet of Things (IoT) for Future Technology Sustainability. *Computer Science Engineering and Emerging Technologies: Proceedings of* ICCS 2022, 103.
74. Singh, D., Makkar, S., Manoharan, G., Durai, S., Purushottamashtikar, S., & Alexrajesh, G. (2024, June). The impact of information technology enabler and organizational learning on performance: A systematic literature review. *In AIP Conference Proceedings* (Vol. 2971, No. 1). AIP Publishing.
75. Singh, R., & Choudhury, S. (2023). The role of community support in rural women entrepreneurship. *Journal of Community Business Studies*, 29(1), 60-75.
76. Singh, R., & Sharma, M. (2023). Family support systems and entrepreneurship in rural settings. *Family Business Review,* 27(2), 112-128.
77. Sinha, A., & Gupta, S. (2023). Collaboration among educational institutions, government, and industry for rural women entrepreneurship. *Education and Industry Journal*, 22(2), 80-95.
78. Sivakumar, P., Pillai, A. D., Manoharan, G., Rajesh, G. A., Razak, A., & Ashtikar, S. P. (2024, June). Blockchain technology moving beyond cryptocurrencies in finance sector. *In AIP Conference Proceedings* (Vol. 2971, No. 1). AIP Publishing.
79. Suresh, E., Ravi, B., Udayanan, M., Manoharan, G., Ashtikar, S. P., & Rajesh, G. A. (2024, June). Prospects and determinants towards work from home associated perception of IT employees: With special reference to Chennai. *In AIP Conference Proceedings* (Vol. 2971, No. 1). AIP Publishing
80. Vema, B., & Verma, P. (2024). Effective resource management and innovative financing for rural women. *Journal of Rural Finance*, 18(1), 77-92.
81. Verma, P., & Das, S. (2023). Community childcare centers and flexible working arrangements for rural women. *Journal of Work-Life Balance,* 15(3), 135-150.
82. Verma, P., & Sinha, A. (2024). Social and emotional support networks for rural women entrepreneurs. *Social Support Journal,* 23(1), 95-110.

© 2026 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.
Submitted: 02 Aug 2026, Revised: 09 Sep 2026, Accepted: 27 Oct 2026,