

# **Empowering Marginalised Communities: Rural Women's Entrepreneurship Programme for Sustainable Development**

Arun Kumar Waghchoure <sup>1, 2</sup>

<sup>1</sup> Ex-WeAct Head, EDII, Visiting Faculty at Welingkar Institute

<sup>2</sup> Fellow Program in Management- Scholar, Chetana's Institute of Management & Research

[waghchoure.arun23@student.cimr.in](mailto:waghchoure.arun23@student.cimr.in)

[arunkw@gmail.com](mailto:arunkw@gmail.com)

## 1. Abstract

In regions characterised by the absence of agrarian and infrastructure-related employment opportunities for substantial durations throughout the year, rural women, known for their industriousness, encounter challenges in securing livelihoods and providing for their families. In response to these constraints, the pursuit of skill-oriented training via Entrepreneurship Development Programmes (EDP) becomes imperative, compelling them to initiate microbusinesses as a means of ensuring sustained economic viability.

Rural women's entrepreneurship programmes can be an intervention that supports these women. The programme can cater to early-stage startups operating in marginalised communities across pan India. With a focus on empowering women entrepreneurs, particularly those engaged in the sale of handicrafts, handlooms, organic food, and natural household supplies, the research delves into the unique challenges faced by these startups and evaluates the transformative role of organisations in addressing these challenges. The primary purpose of this research is to shed light on the efficacy of such programmes in fostering economic sustainability, community development, and individual empowerment.

Empirically, it can be ascertained that in rural settings, women-led startups perform well when affiliated with Self Help Groups (SHG). They aspire and have ambitions to scale their business for higher growth and wealth generation, not only for themselves but for their families and their communities. However, to achieve these objectives, periodic intervention is needed to equip these women with business skills training to learn the ropes of trade and take appropriate actions.

**Keywords:** Marginalised Communities, Rural Entrepreneurship, Self Help Groups, Sustainable Development, SHG, Women Entrepreneur

**JEL Classification:** L26 O35 I31

## 2. Introduction

In general, rural areas experience the dark side of the unequal regional developments that characterise late modern society. This manifests itself in the overall inferior economic performance of rural areas (*The New Rural Paradigm*, 2006), associated with factors such as out-migration, lower labour productivity, lower educational levels, and a lower level of public services (*The New Rural Paradigm*, 2006). It is commonly accepted that rural areas face significant challenges in both developed and underdeveloped countries (Korsgaard et al., 2015).

## 3. Overview

Entrepreneurship is vital to creating economic activity and growth in rural settings. It is therefore important to understand the circumstances that enable and constrain entrepreneurial activity in rural areas (Stathopoulou et al., 2004, Labrianidis, 2006). Field experience indicates that rural entrepreneurship supported by SHG and sustainable financing is essential to the growth and upward mobility of the community (Robert et al., 2021). Much of the existing research in the entrepreneurship field follows the line of thinking that the enabling role of social context (here it means SHG) enables entrepreneurial activity (Elfring & Hulsink, 2003). SHG also aims to empower women; they contribute to achieving SDG 5 (achieve gender equality and empower all women and girls), which, in turn, is a tool to achieve other SDGs (Dash, 2019). The proposed study is relevant to agencies that operate in rural entrepreneurship; these could be institutions under the centre, state, or others, such as clusters, cooperatives, SHGs, rural incubators, and community centres.

**Problem Statement:** What are the differences in approach that needs to be implemented for the multitude of rural women entrepreneurs from SHGs compared to handful elite entrepreneurs from incubators, with advantages.

The term 'elite entrepreneur' lacks clarity, unlike the entrepreneurial identity depicted as super-rich (Smith, 2021). In this context, elite entrepreneurs are defined as individuals who typically belong to a smaller, highly exclusive group of entrepreneurs that benefit from extensive support provided through structured programs like business incubators or accelerators. These entrepreneurs often enjoy access to substantial resources, including advanced mentoring, funding opportunities, and extensive networks that facilitate rapid growth and innovation. Elite entrepreneurs primarily operate in sectors with significant potential for scalability and impact, such as technology, finance, or advanced manufacturing. The study explores the distinct approaches necessary for rural women entrepreneurs from Self-Help Groups (SHGs) in

comparison to elite entrepreneurs who are guided through incubators. However, this research does not extensively delve into elite entrepreneurship, as it is merely used as a placeholder in this study.

## 4. Objective of the Study

It is seen that an incubation programme catering to startups from urban populi with a one-to-one mentoring approach can be effective only for 8 to 20 in-residence enterprises. The same would remain effective with a hybrid model of in-residence and online only, up to a double capacity of approximately 40 enterprises. Provided there is proper follow-up, technology leverage, and the availability of mentors. But when the pool of entrepreneurs is in the range of 1000 to 10,000, as in the case of SHGs, the rural women entrepreneurs' same approach and methods will not work. Here there is a demographic change, or the league of entrepreneurs is different, and the appetite for understanding business and market dynamics is different. Even if one makes provision for building entrepreneurial acumen through EDP and post EDP training, there is a need to design a different structured programme for the same. This paper is an attempt to investigate the case study of the WeAct<sup>1</sup> Programme to explore and evaluate the services it provides as a possible solution.

**RO1:** To explore the variation in dissemination of support across two different groups, one with limited entrepreneurs mentored through incubators and another one with a legion of women entrepreneurs from rural India, especially from SHG groups. **RO2:** Study is extended in context, where the rural women entrepreneurs are geographically far off and accessible online with limited internet access and bandwidth. **RO3:** Also the study is extended keeping in mind that the rural women entrepreneurs speak different languages across India and other than business have their own sets of challenges.

## 5. Literature Review

Before embarking on the process of literature review, it is essential to traverse the existing body of scholarly papers to comprehend the diverse landscape from the perspective of various schools of thought related to 'rural women entrepreneurs'. The new knowledge presented through the paper has more impact if it is within a school of thought (Upham et al., 2009). See [Table 1](#) for the compilation of School of Thought.

---

<sup>1</sup> WeAct is an EDII program, it stands for Women Entrepreneurs Access Connect Transform

For literature review the search strategy included keywords (“marginalised communit” OR (“Self Help Group” or SHG)) AND ((“rural entrepreneur”) OR (“Sustainable Development” OR SDG)) which was used in scopus, but only the top 32 articles were studied with citations up to 100. The same keywords were used in Google Scholar, but only the top 5 articles were used with SJR between Q3; 0.327 and SJR Q1; 1.292. Further updated reports on SHGs, incubators, and accelerators in SHGs were also searched on the internet to gauge the current scenario.

The literature review includes studies of rural entrepreneurship, SHGs, the marginalised community, and sustainable development. Whereas in the exclusion criteria, the exclusion studies are urban or mainstream startups; these are run by elites and are often unicorn startups, though a lot has been covered about them by scholars and media. Since their context in terms of the environment of operation is different, it's kept out of scope. The next exclusion is related to gender studies in entrepreneurship. Here, one needs to adhere with surgical precision to steer away from women's obstacles and problems and instead focus on women-led enterprises obstacles and problems. The third exclusion is about SHG bank linkages or credit linkages. While SHGs and linkages' importance can't be denied for economic development, for a narrower scope, they're also excluded.

At the micro level, SHGs give opportunity and financial support to poor and disadvantaged people, especially women, so they may improve their skills, find jobs, earn money, and escape poverty (Duncombe & Heeks, 2002, Deininger & Liu, 2013). At the macro level, a thriving SHG fraternity serves as small and micro entrepreneurs, providing economic flexibility and converting the little involuntary savings of underprivileged women into local investments (which would have otherwise been lost to consumption) (Duncombe & Heeks, 2002). The motive of the Self-Help Group is to provide a sustainable income source for women to improve their livelihood. Sustainable development is a common agenda for global concern, but bringing this global concern into public policies is a difficult task. But by providing training and empowering women to create sustainable sources of income, sustainability can be achieved. The most accepted definition of sustainable development, according to Brundtland's report, is “To meet the needs of the present without compromising the ability of future generations to meet their own needs”. It advocated the idea of “sustainable growth”. According to The World Conservation Strategy report (1980), by the International Union for the Conservation of Nature and Natural Resources (IUCN), for development to be sustainable, it must take into account social and economic factors as well as ecological ones (Sharma & Kashyap, 2023).

In recent times, dairy, khadi, and small businesses related to food and value addition of agri-produce activities have emerged in rural areas. These rural enterprise models have a huge potential to use local resources, match rural and urban needs, provide employment, and create a sustainable income (Patoju & Swain, 2023). Rural areas have distinct qualities that assist entrepreneurs (Garrod et al., 2006, Ring et al., 2010), and the establishment of more rural enterprises can provide welfare in rural areas (Chun & Watanabe, 2012).

(Lall & Sahai, 2008) assessed the multi-dimensional issues of women entrepreneurship and family businesses and compared the challenges. The study involved variables like degree of commitment, entrepreneurial challenges, and future plans for expansion based on demographic variables. Characteristics of business owners were identified as self-perception, self-esteem, entrepreneurial intensity, and operational problems for future plans for growth and expansion. While the study revealed a considerable growth in the number of women opting to work in family owned businesses, it also showed that women entrepreneurs still have lower status in society and face more operational challenges in managing their businesses. (Anand et al., 2020) in their research, investigate a women's self-help group programme with more than 1.5 million participants in one of Northern India's most rurally underdeveloped areas. The program's four core activity streams are microsavings, agricultural entrepreneur training, health and nutrition education, and political engagement. In the paper, the relationship between program enrollment and improved quality of life is studied. Using new data on a variety of self-reported capability indicators from members and non-members, the paper estimates propensity score matching models and reports evidence of differences in some dimensions as well as significant benefits to those from the most disadvantaged groups—scheduled castes and tribes. The study looks at robustness and comes to the conclusion that there is proof the program has helped with some aspects of sustainable development.

(Gaas, 2019) explores the role that community-led development has in attaining equitable economic growth and sustainable development. The research took a qualitative approach and looked at progress reports, case studies, and external comments from SHG for the previous five years. It also conducted interviews with the direct beneficiaries to cross-check the answers and reports read. The research showed that the SHG gave its members social and economic power by fostering interdependent, trustworthy communities that served as a social safety net and encouraged economic activity through loans, savings, and potential investments among SHG members. Finally, the research provided pertinent advice on

how to enhance sustainable community-driven and owned development appliances based on their internal systems and macro-external elements (Sharma & Kashyap, 2023).

## 6. Research Methodology

This academic study employs a qualitative exploratory approach through a case study and field observations to acquire in-depth qualitative data. The data obtained from WeAct originated from various sources such as the organisation's website, email correspondence of the head of WeAct, as well as reports and newsletters accessible through documents and the website. Additionally, field observations were carried out to corroborate the information gathered from secondary sources and to offer a thorough comprehension of the operational mechanisms of the WeAct initiative.

## 7. Case Study of WeAct

WeAct stands for Women Entrepreneurs Access Connect Transform. It's a program that was formed with the collaboration of Entrepreneurship Development Institute of India and Accenture Pvt Ltd (EDII, 2015a). WeAct provides tailored handholding assistance to rural women entrepreneurs to foster their businesses in a competitive market and remain sustainable. It caters to nano and micro enterprises supporting broad services; these are shown in Table 2 (EDII, 2015b).

**Table 2**

*Services offered by WeAct*

Services	Sub-Services	Activities
Market Access	Marketing Linkages	Establish relationships with vendors, suppliers, retailers and other agencies
	Digital Marketing	Create brand, logo, packaging, social media posts, etc.
Product and Business Development	Product Catalogues	Create brochures and pamphlets, etc.
	Product SOPs	Create SOPs for products
	Logistics Support	Build relationships with logistics and other partners
	Strategic Collaboration	Build relations with potential bulk buyers

**Table 2***Services offered by WeAct*

Services	Sub-Services	Activities
Financial Information	Bank Loans	Provide information on bank loans
	Funding Schemes	Analyse and recommend relevant Funding Schemes
Network and Learn	Events	Arrange exhibitions and stalls for women enterprises across India throughout the year.
	Trainings	Provide skills training and business mentoring from time to time
	Meetings	Interacting with women entrepreneurs to get their feedback

(Source: From WeAct Website menu items and sitemap)

These services appear as answers to obstacles like financing, a lack of knowledge and skills in business life, the market, and entrepreneurial activities, among others, which are Highlighted in academic literature of (DAMWAD, 2007). Established in Bengaluru, WeAct functions as a chamber of commerce dedicated to addressing the requirements of rural micro-entrepreneurs established as part of Accenture's CSR Project, 'Skills to Succeed 2020' (Accenture India, 2020). This strategic initiative aims to integrate these entrepreneurs into the mainstream of development, ensuring equitable access to benefits comparable to their urban counterparts. This CSR project, which commenced with the intention of making a sustainable difference in the economic vitality and resilience of individuals, families, and communities, continued to become the WeAct incubation programme.

**Figure 1**

Source: (EDII, n.d. Snapshot for year 2022)

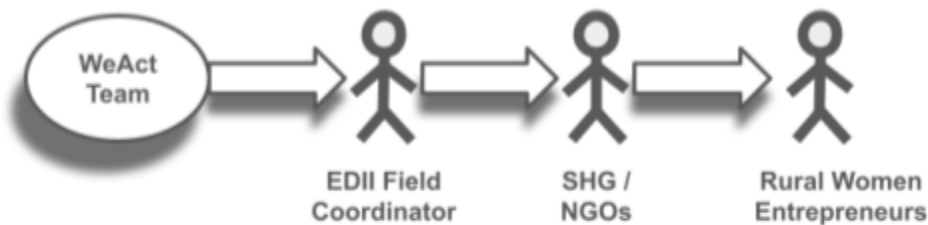


The eligibility criteria for women entrepreneur to enrol in WeAct Program is

1. Should have completed the requisite tenure of one year of running enterprise
2. Should surpass Rs. 6,000 for personal sustenance as monthly earnings.
3. Should have access to smartphones with internet enabled.
4. Should remit an annual nominal registration fee, either as an individual or a SHG.

**Figure 2**

Hub-spoke value chain



Source: Created by Author

WeAct team disseminates service through a hub-spoke value chain model, EDII field coordinators who are strategically spread out in diverse parts of rural India year-round for various initiatives and projects, get in touch with SHGs and other agencies through which rural women entrepreneurs are reached and served to. This value chain helps not only to surmount geographical barriers but also addresses linguistic challenges, contributing to a more inclusive and comprehensive outreach strategy. The ongoing initiative extends its outreach to encompass 9 states and 1 Union Territory, namely Andhra Pradesh, Karnataka, Kerala, Maharashtra, Rajasthan, Assam, Uttarakhand, Telangana, Tamil Nadu, and Puducherry. The project focuses on diverse sectors, namely Food & Agro, Handicrafts, and Household Supplies.

**Table 3**

*Eight month data of onboarded members and sectors*

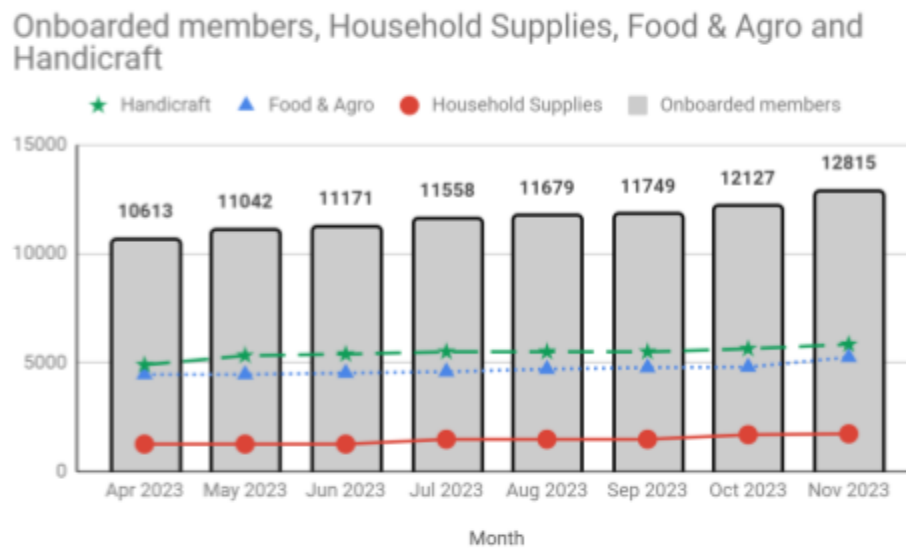
Month	Onboarded members	Household Supplies	Food & Agro	Handicraft
Nov 2023	12815	1732	5246	5837
Oct 2023	12127	1692	4798	5637
Sep 2023	11749	1482	4772	5495
Aug 2023	11679	1482	4702	5495
Jul 2023	11558	1482	4582	5494

**Table 3**

*Eight month data of onboarded members and sectors*

Month	Onboarded members	Household Supplies	Food & Agro	Handicraft
Jun 2023	11171	1261	4522	5388
May 2023	11042	1261	4457	5324
Apr 2023	10613	1261	4457	4895

*Source: Data from WeAct online newsletters (EDII, 2023); same is represented in Figure 3 below*

**Figure 3**

*Source: Analysed data from WeAct online newsletters (EDII, 2023);*

Here is data analysed in percentage. For Household Supplies the percentage ranges from approximately 11.29% to 13.95% across the months. For Food & Agro, the percentage ranges from approximately 39.56% to 41.99%. For Handicraft, the percentage ranges from approximately 45.55% to 48.22%.

Pearson correlation coefficient between onboarded members and each category:

$$r_{xy} = \frac{\Sigma(x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\Sigma(x_i - \bar{x})^2 \Sigma(y_i - \bar{y})^2}}$$

Where  $x$  is the number of onboarded members and  $y$  is the quantity in each category.

The Pearson correlation coefficients between onboarded members and each category are as follows: Onboarded Members and Household Supplies:  $r=0.946$ , Onboarded Members and Food & Agro:  $r=0.950$ , Onboarded Members and Handicraft:  $r=0.941$

## 8. Findings and Discussion

This article presents quantitative aspects illustrated in [Table 3](#) and a chart ([Figure 3](#)) that have been analysed. However, these elements do not directly contribute to the findings; rather, they serve as supplementary data for the WeAct program case study. The conclusions drawn from this research are rooted in theoretical frameworks established through a conventional literature review, the evolution of schools of thought, the identification of possible solutions, and recurring patterns. Additionally, the practical application of this study involves on-site observations of WeAct's operations, services, and the delivery model utilised to empower rural female entrepreneurs on a large scale.

When examining the research objectives closely, an evaluation of potential solutions reveals their alignment with our research goals, as indicated in Table 4.

Table 4

*Potential solution for the research objectives*

<i>RO1: Variation in Dissemination of Support</i>	
Collective Empowerment:	The group-based approach fosters solidarity and mutual support.
Tailored Training:	Programs are designed to address the specific needs and skill levels of rural women.
<i>RO2: Challenges of Geographical Distance and Online Access</i>	
Hybrid Models	Combining offline and online support mechanisms to ensure inclusivity.
Digital Literacy Programs	Enhancing digital skills to bridge the gap.
Localised Resource Centers	Establishing physical centres equipped with internet access and training facilities.
<i>RO3: Linguistic and Cultural Diversity</i>	
Localised Content:	Developing training materials and resources in local languages.
Cultural Sensitivity Training:	Ensuring trainers and mentors are aware of cultural nuances.
Peer Learning Networks:	Facilitating knowledge sharing among women from similar cultural backgrounds.

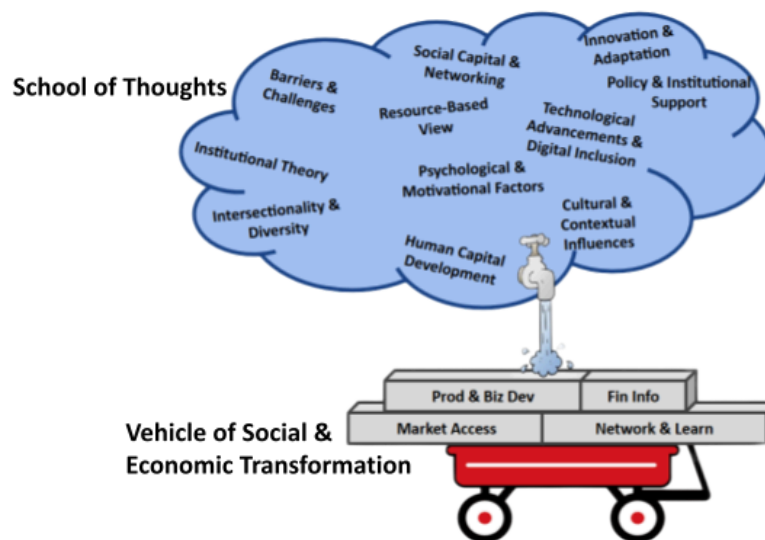
Table 4

*Potential solution for the research objectives**Source: Created by Author*

Collective empowerment through group-based approaches fosters solidarity and mutual support among rural women entrepreneurs (Kumar et al., 2021). The tailored support and hybrid models recommended align with previous research emphasising the importance of context-specific interventions in rural entrepreneurship (Murphy & Coombes, 2008). The significance of digital literacy and localised resource centres is underscored by studies highlighting the critical role of technology in modern entrepreneurship (Welter & Smallbone, 2010).

Moreover, upon revisiting the Services provided by WeAct (as illustrated in [Table 2](#)), it becomes evident that they align seamlessly with the potential solution depicted in ([Table 4](#)) in relation to the research objectives.

Next ahead the discussion connects the different schools of thought (see [Table 1](#)) and the categories of services provided by the WeAct program. The findings from [Table 2](#) align with several key perspectives from the literature. We can metaphorically visualise that the school of thoughts are funnelled or tapped onto a vehicle, a vehicle of social and economic transformation.

**Figure 4***Vehicle a mechanism to provide support to Rural Women Entrepreneurs**Source: Created by Author*

For instance, the focus on market access and digital marketing in WeAct corresponds with the innovation and adaptation school of thought, emphasising the ability of rural women entrepreneurs to leverage local resources and adapt to changing market conditions (Brush & Cooper, 2012). Additionally, the importance of tailored training and business development aligns with the human capital development perspective, which underscores the necessity of education, skills development, and training for entrepreneurial success (Becker, 1962). Moreover, the emphasis on network and learn events as well as strategic collaboration resonates with the social capital and networking school of thought, which suggests that building strong networks is critical for accessing resources and support (Stam et al., 2014).

These connections underscore the comprehensive and multifaceted approach of the WeAct program, demonstrating its alignment with established theories and its potential for effectively supporting rural women entrepreneurs.

In terms of the study's limitations, data collection was confined to a single program. There exist numerous analogous programs within organisations such as NABARD, SEWA, JEEViKA, and NRLM, which engage in supporting SHG-linked rural women entrepreneurship. Drawing data and insights from these programs would enhance the validity of this research. However, due to resource constraints and time limitations, this aspect was beyond the study's scope. This gap could be a prospect for future research. Additionally, a comparative quantitative analysis contrasting rural women entrepreneurs with elite entrepreneurs could be conducted to identify distinct methodologies employed by each group and ascertain the transferability of these approaches.

## 9. Conclusion

In conclusion, it is imperative to reiterate the fundamental question at hand: What are the diverse approaches employed for supporting rural women entrepreneurs associated with Self-Help Groups (SHGs)? Our research presents two primary models, namely the hub-spoke model and the Vehicle, a mass delivery model. The hub and spoke approach functions as a mechanism enabling central offices such as WeAct to effectively reach out to rural women entrepreneurs across multiple states in India by leveraging SHGs and field coordinators. Conversely, the Vehicle, a mass delivery model, operates as a mechanism specifically designed to support rural women entrepreneurs. It is recommended that a growing number of organisations develop their operational framework based on this model, rather than replicating strategies from incubators that primarily focus on assisting high-profile entrepreneurs. It is essential to acknowledge that strategies tailored

for elite entrepreneurs may not be suitable for rural women entrepreneurs, emphasising the significance of collaborative knowledge-sharing. An SHG and similar groups can maintain a strong foundation in understanding the methods of supporting rural women entrepreneurs, enabling a large number of individuals to engage in entrepreneurship activities. It is crucial that both the Central and State governments maintain their attention on the needs of rural women entrepreneurs and high-profile entrepreneurs without diluting their focus. In the context of rural women entrepreneurs, the emphasis should be placed on facilitating their progression. Novel policies, schemes, and projects can be tailored to suit the specific requirements of rural women entrepreneurs and prominent entrepreneurs.

## 10. References

Accenture India. (2020). *Corporate citizenship in India*. Accenture.

<https://www.accenture.com/in-en/about/corporate-citizenship-in-india>

Anand, P., Saxena, S., Gonzales Martinez, R., & Dang, H.-A. H. (2020). Can women's self-help groups contribute to sustainable development? Evidence of capability changes from northern india. *Journal of Human Development and Capabilities*, 21(2), 137–160. <https://doi.org/10.1080/19452829.2020.1742100>

Anderson, A. R., & Jack, S. L. (2002). The articulation of social capital in entrepreneurial networks: A glue or a lubricant? *Entrepreneurship & Regional Development*, 14(3), 193–210. <https://doi.org/10.1080/08985620110112079>

Becker, G. S. (1962). Investment in human capital: A theoretical analysis. *Journal of Political Economy*, 70(5, Part 2), 9–49. <https://doi.org/10.1086/258724>

Becker, G. S. (1993). *Human capital*. University of Chicago Press.

<http://dx.doi.org/10.7208/chicago/9780226041223.001.0001>

Brush, C. G., & Cooper, S. Y. (2012). Female entrepreneurship and economic development: An international perspective. *Entrepreneurship & Regional Development*, 24(1–2), 1–6. <https://doi.org/10.1080/08985626.2012.637340>

Brush, C., G., De Bruin, A., Gatewood, E., J., & Henry, C. (2010). *Women entrepreneurs and the global environment for growth*. <https://doi.org/10.4337/9781849806633>

Brush, C., & Hisrich, R. D. (1999). Women-Owned Businesses: Why do They Matter? In *Are Small Firms Important? Their Role and Impact* (pp. 111–127). Springer US. [http://dx.doi.org/10.1007/978-1-4615-5173-7\\_7](http://dx.doi.org/10.1007/978-1-4615-5173-7_7)

Bruton, G. D., Ahlstrom, D., & Li, H. (2010). Institutional theory and entrepreneurship: Where are we now and where do we

need to move in the future? *Entrepreneurship Theory and Practice*, 34(3), 421–440.

<https://doi.org/10.1111/j.1540-6520.2010.00390.x>

Carter, S., L., & Shaw, E. (2006). *Women's business ownership : recent research and policy developments*.

Chun, N., & Watanabe, M. (2012). Can skill diversification improve welfare in rural areas? Evidence from Bhutan. *Journal of Development Effectiveness*, 4(2), 214–234. <https://doi.org/10.1080/19439342.2012.674965>

Crenshaw, K. (1991). Mapping the margins: Intersectionality, identity politics, and violence against women of color. *Stanford Law Review*, 43(6), 1241. <https://doi.org/10.2307/1229039>

DAMWAD. (2007). *Women Entrepreneurship. A Nordic Perspective. Nordic Innovation Centre, Oslo, Norway*.

Dash, A. (2019, May 1). *Social and solidarity economy for localizing the sdgs and scaling up impact*. SSE Knowledge Hub for the SDGs.

<https://knowledgehub.unsse.org/knowledge-hub/social-and-solidarity-economy-for-localizing-the-sdgs-and-scaling-up-impact-the-case-of-womens-self-help-groups-in-india/>

Deininger, K., & Liu, Y. (2013). Economic and social impacts of an innovative self-help group model in india. *World Development*, 43, 149–163. <https://doi.org/10.1016/j.worlddev.2012.09.019>

Duncombe, R., & Heeks, R. (2002). Enterprise across the digital divide: Information systems and rural microenterprise in Botswana. *Journal of International Development*, 14(1), 61–74. <https://doi.org/10.1002/jid.869>

EDII. (2015a). *Enhancing skills for better lives...accenture project – entrepreneurship development institute of india*. <https://www.ediindia.org/enhancing-skills-for-better-livesaccenture-project/>

EDII. (2015b). *WeAct Access Connect Transform*. Women Entrepreneurs ACT. <https://www.weact.in/>

EDII. (2023). *April newsletter*. Women Entrepreneurs ACT. <https://www.weact.in/newsletter/april-newsletter>

Elfring, T., & Hulsink, W. (2003). *Small Business Economics*, 21(4), 409–422. <https://doi.org/10.1023/a:1026180418357>

Gaas, A. O. (2019). Empowering the poor towards sustainable development—a case study of self-help group approach in Somaliland. *Open Journal of Social Sciences*, 07(11), 26–37. <https://doi.org/10.4236/jss.2019.711003>

Garrod, B., Wornell, R., & Youell, R. (2006). Re-conceptualising rural resources as countryside capital: The case of rural tourism. *Journal of Rural Studies*, 22(1), 117–128. <https://doi.org/10.1016/j.jrurstud.2005.08.001>

Hofstede, G. (1980). *Culture's consequences: International differences in work-related values*. Sage Publications.

- Korsgaard, S., Ferguson, R., & Gaddefors, J. (2015). The best of both worlds: How rural entrepreneurs use placial embeddedness and strategic networks to create opportunities. *Entrepreneurship & Regional Development*, 27(9–10), 574–598. <https://doi.org/10.1080/08985626.2015.1085100>
- Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A., & Pandey, S. (2021). The power of the collective empowers women: Evidence from self-help groups in India. *World Development*, 146, 105579. <https://doi.org/10.1016/j.worlddev.2021.105579>
- Labrianidis, L. (2006). Fostering entrepreneurship as a means to overcome barriers to development of rural peripheral areas in Europe. *European Planning Studies*, 14(1), 3–8. <https://doi.org/10.1080/09654310500339067>
- Lall, M., & Sahai, S. (2008). Women in Family Business. *International Journal of Research and Analytical Reviews*, 5(9), 62–66.
- McClelland, D., C. (1961). The achieving society. *Van Nostrand*.
- Murphy, P. J., & Coombes, S. M. (2008). A model of social entrepreneurial discovery. *Journal of Business Ethics*, 87(3), 325–336. <https://doi.org/10.1007/s10551-008-9921-y>
- Patoju, S. K. S., & Swain, S. (2023). Entrepreneurial value creation by rural enterprises: A process model. *The Journal of Entrepreneurship*, 32(3), 590–617. <https://doi.org/10.1177/09713557231210683>
- Ring, J. K., Peredo, A. M., & Chrisman, J. J. (2010). Business networks and economic development in rural communities in the United States. *Entrepreneurship Theory and Practice*, 34(1), 171–195. <https://doi.org/10.1111/j.1540-6520.2009.00307.x>
- Robert, F. C., Frey, L. M., & Sisodia, G. S. (2021). Village development framework through self-help-group entrepreneurship, microcredit, and anchor customers in solar microgrids for cooperative sustainable rural societies. *Journal of Rural Studies*, 88, 432–440. <https://doi.org/10.1016/j.jrurstud.2021.07.013>
- Sharma, B., & Kashyap, S. (2023). SELF HELP GROUPS CONTRIBUTE TO SUSTAINABLE DEVELOPMENT. *International Journal of Emerging Technologies and Innovative Research*, 10(2), 144–148. [jetir.org](http://jetir.org).
- Smith, R. (2021). Fashioning an elite entrepreneurial identity via the endorsement of gendered, designer dress codes and artefacts of success. *The International Journal of Entrepreneurship and Innovation*, 22(4), 251–265. <https://doi.org/10.1177/14657503211027092>
- Stam, W., Arzlanian, S., & Elfring, T. (2014). Social capital of entrepreneurs and small firm performance: A meta-analysis of



contextual and methodological moderators. *Journal of Business Venturing*, 29(1), 152–173.

<https://doi.org/10.1016/j.jbusvent.2013.01.002>

Stathopoulou, S., Psaltopoulos, D., & Skuras, D. (2004). Rural entrepreneurship in Europe. *International Journal of*

*Entrepreneurial Behavior & Research*, 10(6), 404–425. <https://doi.org/10.1108/13552550410564725>

*The new rural paradigm*. (2006). OECD. <http://dx.doi.org/10.1787/9789264023918-en>

Upham, S. P., Rosenkopf, L., & Ungar, L. H. (2009). Positioning knowledge: Schools of thought and new knowledge creation.

*Scientometrics*, 83(2), 555–581. <https://doi.org/10.1007/s11192-009-0097-8>

Welter, F., & Smallbone, D. (2010). Institutional perspectives on entrepreneurial behavior in challenging environments.

*Journal of Small Business Management*, 49(1), 107–125. <https://doi.org/10.1111/j.1540-627x.2010.00317.x>

## 11. Appendix

**Data Availability:** Export of the records are maintained in the safe repository on [github link](#)

**Author Contributions:** Sole Author, Arun Kumar Waghchoure is the contributor

**Funding:** Author did not received any funding

**Conflict of Interest:** Author maintains position of having no conflict of interest in the work

**Table 1**

*Compilation of School of thought from various papers*

School of Thought	Author	Paper	Perspective
Barriers and Challenges	Brush, C. G., de Bruin, A., Gatewood, E. J., & Henry, C.	Women Entrepreneurs and the Global Environment for Growth: A Research Perspective	This school of thought examines the barriers and challenges faced by rural women entrepreneurs, such as limited access to finance, lack of education and training, cultural constraints, and inadequate support systems. It highlights the need for targeted policies and programs to address these obstacles.
Innovation and Adaptation	Brush, C. G., & Cooper, S. Y.	Female Entrepreneurship and Economic Development: An International Perspective	This school of thought focuses on the innovative and adaptive strategies employed by rural women entrepreneurs. It emphasises their ability to leverage local resources, adapt to changing market conditions, and innovate in response to challenges.
Policy and	Carter, S., &	Women's	This perspective examines the role of policy and institutional support in

**Table 1***Compilation of School of thought from various papers*

School of Thought	Author	Paper	Perspective
Institutional Support	Shaw, E.	Business Ownership: Recent Research and Policy Developments	fostering rural women's entrepreneurship. It underscores the importance of creating an enabling environment through supportive policies, access to finance, training programs, and institutional frameworks.
Social Capital and Networking	Anderson, A. R., & Jack, S. L.	The Articulation of Social Capital in Entrepreneurial Networks	This school of thought emphasises the importance of social capital and networking for rural women entrepreneurs. It suggests that building strong networks can provide access to resources, information, and support, which are critical for entrepreneurial success.
Resource-Based View	Brush, C. G., & Hisrich, R. D.	Women-Owned Businesses: Why do They Matter?	This perspective focuses on the resource-based view (RBV) of rural women entrepreneurship. It argues that access to various resources—financial, human, and social—significantly impacts the entrepreneurial outcomes of rural women. This approach highlights the importance of resource availability and management for business success.
Institutional Theory	Bruton, G. D., Ahlstrom, D., & Li, H. L.	Institutional Theory and Entrepreneurship: Where Are We Now and Where Do We Need to Move in the Future?	This school of thought applies institutional theory to understand how formal and informal institutions affect rural women entrepreneurs. It looks at how regulatory frameworks, cultural norms, and societal expectations shape entrepreneurial activities and outcomes.
Human Capital Development	Becker, G. S.	Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education	This perspective focuses on the role of human capital in entrepreneurship. It suggests that education, skills development, and training are crucial for rural women entrepreneurs to succeed. Enhancing human capital can lead to better business practices and innovative solutions.
Psychological and Motivational Factors	McClelland, D. C.	The Achieving Society	This school of thought examines the psychological and motivational factors that drive rural women to become entrepreneurs. It explores intrinsic motivations, such as the need for achievement, self-efficacy, and personal fulfilment, as key drivers of entrepreneurial activity.
Intersectionality and Diversity	Crenshaw, K.	Mapping the Margins: Intersectionality, Identity Politics, and Violence	This perspective applies the concept of intersectionality to rural women entrepreneurship, recognizing that gender, race, class, and other social categories intersect to influence entrepreneurial experiences and opportunities. It calls for a nuanced understanding of how these overlapping identities affect business outcomes.

**Table 1***Compilation of School of thought from various papers*

School of Thought	Author	Paper	Perspective
		against Women of Color	
Cultural and Contextual Influences	Hofstede, G.	Culture's Consequences: International Differences in Work-Related Values	This school of thought examines how cultural and contextual factors influence rural women's entrepreneurial activities. It considers the impact of cultural values, traditions, and local contexts on business practices and entrepreneurial behaviour.
Technological Advancements and Digital Inclusion	Welter, F., & Smallbone, D.	Institutional Perspectives on Entrepreneurial Behavior in Challenging Environments	This perspective explores the role of technology and digital inclusion in empowering rural women entrepreneurs. It highlights how access to technology and digital platforms can enhance business operations, market reach, and overall competitiveness.