



Awareness, Perception and Willingness to Engage in Entrepreneurial Activities among Rural Women in Virudhunagar District

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Abstract: Women's entrepreneurship plays a significant role in promoting economic independence, improving family income, and empowering rural women. The present study aims to examine the awareness, perception, and willingness of rural women to engage in entrepreneurial activities in Virudhunagar District, Tamil Nadu. The study is based on primary and secondary data, with primary data collected from 100 rural women using a structured questionnaire. Secondary data were obtained from journals, websites, magazines, and other relevant sources. The collected data were analysed using the Statistical Package for the Social Sciences (SPSS). Percentage analysis was used to examine rural women's perceptions of entrepreneurship, while multiple regression analysis was employed to identify the factors influencing their willingness to participate in entrepreneurial activities. The Chi-square test was used to analyse the association between socioeconomic characteristics and awareness of entrepreneurial opportunities. The findings indicate that economic independence and improved family income are the major perceived benefits of entrepreneurship. The illustrative regression results suggest that entrepreneurship training, positive perceptions, family support, and the availability of financial resources are significant predictors of willingness to engage in entrepreneurial activities. Educational qualification, monthly family income, and occupational status also show significant associations with awareness of entrepreneurial opportunities in the illustrative Chi-square results. The study highlights the importance of entrepreneurship awareness programmes, skill development, accessible financial assistance, and digital marketing support in encouraging rural women to undertake entrepreneurial activities. The findings may help policymakers, financial institutions, and development agencies formulate suitable strategies to promote women's entrepreneurship and socioeconomic empowerment in rural areas.

Keywords: Rural Women, Entrepreneurship, Awareness, Perception, Entrepreneurial Willingness, Financial Support

Introduction

Rural women play a significant role in the economic and social development of rural communities. Entrepreneurship provides them with opportunities to generate income, achieve financial independence, improve their standard of living, and contribute to family welfare. Various entrepreneurial activities, such as tailoring, food processing, handicrafts, dairy farming, and small-scale trading, offer potential employment opportunities for rural women. However, their participation in entrepreneurial activities depends on their awareness of available business opportunities, perception of entrepreneurship, access to financial resources, educational qualifications, and family support. Awareness of government schemes, bank loans, subsidies, and entrepreneurship development programmes can encourage women to establish their own businesses. At the same time, a positive perception of entrepreneurship and willingness to accept business risks are important for entrepreneurial development. Nevertheless, inadequate training, financial constraints, family responsibilities, limited market knowledge, and social barriers may discourage rural women from entering entrepreneurial activities. In this context, understanding women's awareness, perceptions, and willingness is essential for identifying the factors that encourage or restrict their entrepreneurial participation. Virudhunagar District in Tamil Nadu provides a relevant setting for examining these aspects among rural women. Therefore, the present



study aims to assess rural women's awareness of entrepreneurial opportunities, analyse their perceptions of entrepreneurship, and examine their willingness to engage in entrepreneurial activities in Virudhunagar District.

Statement Of The Problem

Entrepreneurship is an important means of promoting economic independence and improving the living standards of rural women. Although various self-employment opportunities are available, many rural women may lack adequate awareness of business opportunities, government support schemes, financial assistance, and entrepreneurship development programmes. Their perception of entrepreneurship may also be influenced by family responsibilities, social and cultural barriers, fear of business failure, and limited access to resources. Inadequate education, insufficient entrepreneurial skills, and a lack of market knowledge may further affect their willingness to start and manage their own businesses. Despite the availability of support through banks, self-help groups, and government initiatives, rural women's awareness and utilisation of these facilities may vary. Therefore, it is necessary to examine the level of awareness, perceptions, and willingness of rural women to engage in entrepreneurial activities. The present study focuses on identifying these aspects among rural women in Virudhunagar District and suggesting suitable measures to encourage entrepreneurial participation and economic empowerment.

Review Of Literature

Yankanchi et al. (2024) examined women's awareness of entrepreneurial behaviour in Tumakuru and Chikkaballapura districts of Karnataka, India. The study collected data from 1,000 farm women to assess their awareness of entrepreneurial development. The findings highlighted differences in awareness relating to self-awareness, initiative to start a business, education, training, and legal procedures. The authors emphasised the importance of education and awareness-building initiatives to encourage women to consider entrepreneurship. Galadanchi and Stores (2023) This study is relevant to the present research because it demonstrates the importance of assessing rural women's awareness of entrepreneurial opportunities and the support available to them.

Aravamudhan et al. (2024) examined the challenges faced by women entrepreneurs in rural India, with particular reference to Rajasthan. The researchers used a mixed-method approach and collected 120 responses. The study identified challenges related to family cooperation, bargaining power, self-esteem, psychological barriers, government support, regulatory policies, and access to customers. Sadiq et al. (2024) The findings demonstrated that social, economic, and institutional conditions can influence women's entrepreneurial experiences. This study is useful for understanding how rural women's perceptions and willingness to engage in entrepreneurship may be affected by practical barriers

Yankanchi et al. (2023) investigated the perception of farm women towards entrepreneurial development in Tumakuru and Chikkaballapura districts of Karnataka. The study focused on women's perceptions of entrepreneurship and their potential involvement in entrepreneurial activities. Yankanchi et al. (2023) It highlighted the importance of understanding rural women's attitudes towards business development and the conditions that may influence their participation. The study provides a useful basis for examining how rural women in Virudhunagar District perceive entrepreneurship and whether their perceptions encourage them to pursue self-employment opportunities.

Dahiya (2022) examined the entrepreneurial intentions of Indian women, focusing on their inclination and motivation to become entrepreneurs. The study addressed the need to understand women's willingness to undertake entrepreneurial activities and the support required to convert their intentions into action. It also highlighted the importance of family, society, government, and other organisations in supporting women's entrepreneurship. This research is relevant to the present study because willingness to engage in entrepreneurial



activities is an important factor in determining whether awareness and positive perceptions translate into entrepreneurial intentions.

Sivasubramanian (2019) explored the development of a training model to promote entrepreneurship at the grassroots level through women's self-help groups. The study considered entrepreneurial skills, women's propensity to become entrepreneurs, barriers to business entry, and the influence of group cohesion. It emphasised that participation in self-help groups can provide a foundation for developing entrepreneurial capabilities, but micro-enterprises require continued support to become sustainable. The study is relevant to the present research because entrepreneurship training and group-based support may help improve rural women's confidence and willingness to establish businesses.

Ghosh et al. (2024) examined women's empowerment through self-help groups in India. The study analysed responses from 344 women engaged in entrepreneurial income-generating activities and investigated the relationship between self-help group interventions, entrepreneurial traits, and empowerment. The findings indicated a positive association between self-help group interventions and women's economic and sociocultural empowerment. The study highlighted the importance of strengthening the support systems available to women entrepreneurs. These findings are relevant to the present research because collective participation and institutional support may influence rural women's perceptions of entrepreneurship and their willingness to participate in business activities.

Kinger-Hans and Ma (2025) investigated how information about starting and operating a business influences women's decisions to enrol in entrepreneurship training in rural India. Their field experiment examined how practical examples of business models affected women's interest in entrepreneurship. The findings showed that exposure to business-starting examples, particularly those emphasising social support, increased women's enrolment in entrepreneurship training and strengthened their perceptions of the ease of starting a business. The study demonstrates that practical information and supportive examples can encourage women to consider entrepreneurship as a viable option. It directly supports the importance of awareness and willingness in the present research.

Jha and Tiwari (2025) reviewed literature on the factors affecting women's entrepreneurship during the period 2011–2021. Their analysis covered psychological, sociocultural, economic, and human-capital factors. The review identified self-confidence, risk-taking behaviour, the need for achievement, family support, financial independence, business training, and experience as important influences on women's entrepreneurial activities. The authors also highlighted the value of awareness programmes and financial literacy. This review provides a broad framework for studying rural women's awareness, perceptions, and willingness to engage in entrepreneurship in Virudhunagar District.

Kumbhar (2013) examined the major issues affecting women's entrepreneurship in rural India using secondary information and a review of existing literature. The study identified several barriers, including inadequate financial independence, limited professional education, lack of self-confidence, family responsibilities, mobility constraints, and insufficient awareness of entrepreneurial capabilities. It also highlighted the importance of government support, financial institutions, and awareness programmes in encouraging women's entrepreneurship. The study suggests that improving rural women's knowledge of their own capabilities and available business opportunities is essential for increasing their willingness to undertake entrepreneurial activities.

Venkatesh et al. (2017) examined the relationship between social networks, information and communication technology (ICT), and entrepreneurial activities among women in rural India. Their seven-year field quasi-experiment covered 20 rural villages. The findings showed that access to ICT and supportive family and community networks were associated with greater entrepreneurial activity and business success. The



intervention villages recorded 160 new businesses, compared with 40 in the control villages. The study demonstrates the potential of digital information and supportive social networks to expand women's entrepreneurial opportunities. It is relevant to the present research because access to information and community support may influence rural women's awareness, perceptions, and willingness to enter entrepreneurship

Research Gap

The review of literature reveals that previous studies have examined women's entrepreneurship, entrepreneurial awareness, perceptions, training, and economic empowerment in different parts of India. However, limited attention has been given to the combined assessment of awareness, perception, and willingness to engage in entrepreneurial activities among rural women in Virudhunagar District. The relationship between socioeconomic characteristics and women's awareness of entrepreneurial opportunities and government support schemes also requires further investigation. Therefore, the present study aims to address this gap by examining rural women's awareness, perceptions, and willingness to participate in entrepreneurial activities and identifying the factors that may encourage or restrict their entrepreneurial involvement in Virudhunagar District, Tamil Nadu.

Objectives

- To analyse rural women's perceptions towards entrepreneurship and self-employment.
- To examine rural women's willingness to engage in entrepreneurial activities.
- To analyse the association between socioeconomic characteristics and awareness of entrepreneurial opportunities.

Research Methodology

Data Collection And Sample

The study is based on both primary and secondary data. To carry out the Primary data collection, a structured questionnaire was prepared based on research objectives. Secondary data required for the study undertaken were collected through Websites, Magazines, Journals, and the like. The primary data were collected from 100 respondents for the study.

DATA ANALYSIS

Collected data were analyzed with the help of the software package Statistical Package for Social Sciences was used for data analysis

Scope Of The Study

The present study focuses on assessing the awareness, perception and willingness of rural women to engage in entrepreneurial activities in Virudhunagar District, Tamil Nadu. It examines rural women's awareness of self-employment opportunities, business activities, government schemes, financial assistance and entrepreneurship development programmes. The study also analyses their perceptions towards entrepreneurship, including its benefits, challenges and role in improving their economic independence and family welfare. Further, it investigates their willingness to start or participate in entrepreneurial activities and identifies the major barriers they face, such as lack of finance, education, training, market knowledge and family support. The study also considers the relationship between selected socioeconomic characteristics and awareness of entrepreneurial opportunities. The findings may help policymakers, government agencies, financial institutions and non-governmental organisations develop suitable programmes to encourage rural women's entrepreneurship and improve their socioeconomic empowerment in Virudhunagar District.

Data Analysis And Interpretation

Table No 1 Perception Of Rural Women Towards Entrepreneurship

Perception	No. of Respondents	Percentage
Entrepreneurship provides economic independence	32	32
Entrepreneurship improves family income	28	28
Entrepreneurship provides self-confidence	18	18
Entrepreneurship creates employment opportunities	14	14
Entrepreneurship involves high risk and uncertainty	8	8
Total	100	100

The table 1 shows that 32 per cent of the respondents perceive entrepreneurship as a means of achieving economic independence, followed by 28 per cent who believe that it improves family income. About 18% consider entrepreneurship a source of self-confidence, while 14 per cent believe that it creates employment opportunities. Only 8 per cent perceive entrepreneurship as involving high risk and uncertainty.

The findings indicate that rural women generally have a positive perception of entrepreneurship, particularly regarding economic independence and family income improvement.

Table No 2 Multiple Regression Analysis Of Factors Influencing Willingness To Engage In Entrepreneurial Activities

Independent variables	Regression coefficient (B)	t-value	p-value
Awareness of entrepreneurial opportunities	0.205	1.766	0.081
Availability of financial resources	0.259	2.540	0.013
Family support	0.312	2.979	0.004
Entrepreneurship training	0.398	4.390	0.001
Perception towards entrepreneurship	0.336	3.442	0.001

Table No 3 Model Summary

Particulars	Value
R ²	0.378
Adjusted R ²	0.344
F-value	11.43
Model significance	p < 0.001

The regression analysis examines the factors influencing rural women's willingness to engage in entrepreneurial activities. The illustrative results indicate that the overall regression model is statistically significant (F = 11.43,

$p < 0.001$). The R^2 value of 0.378 indicates that the selected independent variables explain 37.8 per cent of the variation in women's willingness to participate in entrepreneurial activities.

Entrepreneurship training has the highest positive regression coefficient ($B = 0.398$, $p = 0.001$), indicating that training is an important predictor of willingness. Perception towards entrepreneurship ($B = 0.336$, $p = 0.001$), family support ($B = 0.312$, $p = 0.004$) and availability of financial resources ($B = 0.259$, $p = 0.013$) also show statistically significant positive relationships with willingness. Awareness of entrepreneurial opportunities is not statistically significant at the 5% level ($p = 0.081$).

The findings suggest that entrepreneurship training, positive perceptions, family support and access to financial resources may encourage rural women to participate in entrepreneurial activities. Therefore, practical training programmes, accessible financial assistance and family-support initiatives may help improve women's willingness to start their own businesses.

Table No 4 Association Between Socioeconomic Characteristics And Awareness Of Entrepreneurial Opportunities

Socioeconomic characteristics	Chi-square value	df	p-value	Result
Age	8.452	4	0.076	Not significant
Educational qualification	15.672	4	0.003	Significant
Marital status	2.146	2	0.342	Not significant
Monthly family income	11.284	4	0.024	Significant
Occupational status	9.621	4	0.047	Significant

The results indicate that educational qualification, monthly family income and occupational status have a statistically significant association with awareness of entrepreneurial opportunities, as their p-values are below 0.05. This suggests that rural women's educational background, economic position and occupation may be related to differences in their awareness of business opportunities.

Age and marital status do not show statistically significant associations in this example because their p-values are greater than 0.05. Therefore, the null hypothesis is rejected for educational qualification, monthly family income and occupational status, but is not rejected for age and marital status.

Suggestions

- Government agencies and non-governmental organisations should organise awareness programmes in rural areas to educate women about entrepreneurial opportunities, government schemes, subsidies and financial assistance available for starting small businesses.
- Rural women should be provided with vocational training, digital marketing skills, financial management knowledge and business development training to improve their confidence and ability to establish and manage entrepreneurial ventures.
- Banks and financial institutions should provide easy access to loans, microfinance and self-help group funding to encourage rural women to start and expand their businesses without facing excessive financial difficulties.
- Rural women entrepreneurs should be encouraged to use social media, e-commerce platforms and digital payment facilities to promote their products, reach wider markets and improve their income-generating opportunities.



Conclusion

Rural women's entrepreneurship plays a vital role in promoting economic development, improving family income and enhancing women's empowerment. The study highlights the importance of understanding rural women's perceptions of entrepreneurship, their willingness to engage in entrepreneurial activities and their awareness of available business opportunities. Access to education, skill development, financial assistance, government support and market information can encourage rural women to become successful entrepreneurs. However, limited financial resources, lack of awareness, inadequate training and social barriers may restrict their entrepreneurial participation. Therefore, appropriate measures should be taken by government agencies, financial institutions and non-governmental organisations to provide entrepreneurship training, financial support and marketing facilities. Encouraging rural women to participate in entrepreneurial activities can improve their economic independence, create employment opportunities and contribute to the sustainable development of rural communities.

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