



Challenges and support strategies for rural women entrepreneurs in developing countries: A literature review

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Abstract

Notwithstanding women entrepreneurship's significant contribution to women empowerment, community development and economic growth, it has faced perpetual challenges that potentially hinder the sustainability of women operated businesses. Despite women entrepreneurs facing similar challenges, it is imperative to analyse the unique challenges faced by those in rural communities. The purpose of the study is to analyse the challenges faced by women entrepreneurs in rural communities, and the possible mitigation strategies. The study followed a descriptive literature review approach. The findings reveal that the critical barriers to rural women entrepreneurship are financial challenges, gender related issues, constrained support from diverse stakeholders, educational constraints and family responsibilities and career imbalances. Furthermore, the research found that women support systems, access to financial assistance, entrepreneurial knowledge and skills and policy adjustments could help alleviate the challenges and promote sustainable women entrepreneurship in rural communities. While this study highlights the constraints of women entrepreneurship across diverse settings and environments, future research should consider the unique individual, cultural, economic, political, technological and social determinants of women entrepreneurship. Nevertheless, the findings reinforce the need to develop more gender-responsive policies that enhance access to finance, networking and support systems and entrepreneurial knowledge and skills for women entrepreneurs.

Keywords: Entrepreneurship; Rural Women Entrepreneurs; Female Empowerment Strategies; Gender Policy; Entrepreneurial Barriers

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1. Introduction

On a global scale, women are significant change agents due to their ability to establish and operate successful businesses in diverse economic sectors (Meyer et al., 2024). Yet, despite constituting a significant proportion in most economies, their contribution is not so recognised and are often overshadowed by male entrepreneurs (Mashapure et al., 2022). For instance, in South Africa, for several years' women have been consistently staggering behind men in entrepreneurial activity. Specifically, in 2023, only 13.5% of the South African adult population involved in entrepreneurial activity were women compared to 19.9% of men (Meyer et al., 2024). This necessitates escalating research in women entrepreneurship to establish why entrepreneurial activity is often skewed towards men. On the contrary, a systematic literature review conducted by Aggarwal and Johal (2021) found that despite rural women entrepreneurship attracting the attention of academics and the government, significant research efforts have only been recorded in the last decade with India taking the lead. Previous studies have focused on factors influencing entrepreneurship, impact of gender and role of government schemes in fostering entrepreneurship (Aggarwal and Johal, 2021).

According to Rashid and Ratten (2020), women entrepreneurs from different regions encounter a diversity of social and cultural challenges, and these differ across developed and developing countries. Furthermore, Anwana and Aroba (2022) reported that African women entrepreneurs encounter various social inequalities including cultural norms, family, legal and access to finance. This further necessitates the need to investigate the challenges faced by women entrepreneurs in developing countries to gain a context specific understanding and propose tailored mitigation strategies to further women entrepreneurship. According to Ahmetaj et al. (2023), diverse entrepreneurial perceptions have emerged across different societies and cultures prompting further analysis. For example, Semkunde et al. (2022) established that challenges faced by rural women are unique and context related. However, conducting context-specific research is fundamental to understanding how socio-cultural factors hinder women entrepreneurship, and the current study investigates this in the context of developing countries.

A considerable amount of literature has been published on challenges facing women entrepreneurs (Mulaudzi and Schachtebeck, 2022; Ahmetaj et al., 2023; Rahman et al., 2023; Elkafrawi et al., 2022; Adula and Kant, 2022; Mashapure et al., 2022). However, there has been relatively insignificant literature published on rural women entrepreneurs, especially in developing countries. The research to date has tended to focus on women entrepreneurs from other sectors, or rural women entrepreneurs from countries other than developing countries. For this reason, it is imperative to focus research on understanding the challenges faced by rural women entrepreneurs in developing countries. Thus, this research explores the challenges encountered by women entrepreneurs in the rural areas of developing countries and examine the current mitigation strategies. The rationale of the study would be bringing to the attention of various stakeholders the challenges faced by rural women entrepreneurs and developing interventions specifically targeted at creating an entrepreneurial ecosystem for rural women entrepreneurship to prosper. Drawing from Rashid and Ratten (2020) assertion that challenges in women entrepreneurship differ across developed and developing countries, this study intends to understand the challenges from a developing country perspective.

1.1. Objective of the study

The following objectives are developed for the study:

- To bring into perspective the critical challenges faced in rural women entrepreneurship.
- To identify the strategies that can be employed to help mitigate the challenges in women entrepreneurship.

2. Methodology

This study employed a descriptive literature review approach to identify and synthesize existing research on the challenges and support strategies related to rural women entrepreneurs. Relevant literature published between 2015 and 2025 was collected from databases including Google Scholar, Emerald Insight, Taylor & Francis Online, and SAGE Journals. Search terms included “rural women entrepreneurship challenges,” “entrepreneurial barriers for rural women,” and “strategies to support rural women entrepreneurs.”

Studies were selected based on relevance to the research objectives, with a focus on rural contexts in both developing and developed countries. Publications that did not address rural women or entrepreneurial challenges were excluded. The review emphasized identifying recurring themes, highlighting context-specific patterns, and synthesizing findings across diverse geographic regions.

3. The concept of women entrepreneurship

According to Ahmetaj et al. (2023), women entrepreneurship stems from the need to gain financial independence to support their families and businesses and create employment opportunities for others. This view is supported by Mulaudzi and Schachtebeck (2022) who argue that female entrepreneurship is gaining momentum owing to an increased number of women opting for self-employment and employment creation. In response to this exponential growth in women entrepreneurship, governments of various countries have extended efforts to support women entrepreneurship. For example, in 2012, Enterprise Ireland founded the female entrepreneurship unit intended to drive gender-specific entrepreneurial supports in Ireland.

4. Thematic review

4.1. Challenges in rural women entrepreneurship

4.1.1. Financial issues

Several studies (Gautam and Mishra, 2016; Gaidhani, 2018; Lall, 2022; Semkunde et al., 2022; Rahman et al., 2023; Nhleko et al., 2023; Dedhia & Dave, 2024; Zwane and Zhou, 2023; Kumar, 2024) highlight lack of funding as a major barrier to rural women entrepreneurship. The findings reveal similar trends in financial access for rural women entrepreneurs across diverse socio-economic contexts. In South Africa, studies (Zwane and Zhou, 2023; Nhleko et al., 2023) confirm that lack of capital hinders rural women entrepreneurs from growing and

sustaining their business ventures. Even though Nhleko et al. (2023) quantitative study failed to probe into the reasons for lack of funding, Zwane and Zhou (2023) qualitative study established lack of access to capital from credit institutions as the key factor. On a similar notion, studies in India (Gaidhani, 2018; Lall, 2022; Dedhia and Dave, 2024) show that rural women entrepreneurs struggle with obtaining loans from financial institutions. Gautam and Mitra (2016) research probed further and found that women entrepreneurs are often excluded by financial institutions due to lack of collateral and credit history and high chances of business failure. This shows that the inability to secure funding for rural women entrepreneurs goes beyond the conditions for credit or loan facilities, it is also influenced by socio-cultural norms and gender-based stereotypes against women entrepreneurs. In support of this argument, Semkunde et al. (2022) research found that social norms excluded rural women entrepreneurs in Tanzania from various interactions, thus had no access to financial institutions. In addition, Lall (2022) research found that loan applications for rural women entrepreneurs in India were only approved when the husbands were involved. This could mean that male entrepreneurs in rural India do not face similar financial challenges, emphasizing the influence of gender barriers in entrepreneurship.

While some studies rely on secondary information (Gautam and Mishra, 2016; Gaidhani, 2018), several studies (Semkunde et al., 2022; Rahman et al., 2023; Zwane and Zhou, 2023; Kumar, 2024) adopted qualitative methodologies and provide nuanced understanding on financial access for rural women entrepreneurs. Furthermore, Zhou and Zwane (2023); Semkunde et al. (2022) and Lall (2022) findings were drawn from qualitative interviews with more than twenty rural female entrepreneurs enhancing the applicability of the findings. The findings reveal that financial issues for rural women entrepreneurs are not country-specific but are related to the long-standing gender-based stereotypes and socio-cultural norms towards women entrepreneurs. Furthermore, the findings reveal that rural areas across diverse geographic contexts remain excluded. Considering that research was conducted in mostly small and medium-sized businesses (Semkunde et al., 2022; Zwane and Zhou, 2023), it is not clear whether similar findings would apply in large enterprises. However, the assumption is that rural women entrepreneurs often operate small and unsustainable businesses, limiting their capacity to obtain funding from financial institutions. Literature is focused on external factors influencing access to funding for rural women entrepreneurs and overlooks individual factors. For instance, lack of funding could be influenced by poor financial literacy and business management skills. According to Dedhia and Dave (2024), poor financial management is prevalent among women entrepreneurs hence they remain in the production stage. Poor financial management could also negatively impact access to funding for rural women entrepreneurs, hence research should equally consider individual factors.

4.1.2. Gender related issues

Research conducted by Nambiar et al. (2019) discovered that women entrepreneurs in South African townships face gender-based discrimination from customers, suppliers, competitors and staff. These findings were supported by Mulaudzi and Schachtebeck (2022) who found that female entrepreneurs in the South African learner transport industry were often disrespected by their customers, and the industry was male dominated. Similar trends were observed in India where Silambarasan et al. (2023) research found that women are said to belong to the home thus working women are often criticized by society. Consistent with Silambarasan et al. (2023), a more recent study by Kumari (2024) established that strongly established gender

norms discourage Indian rural women from undertaking entrepreneurial activities thereby restricting women empowerment and role diversity. In Iran, cultural values confine rural women to family responsibilities resulting in lack of self-confidence and heightened fear of failure (Karami et al., 2024). These findings reflect similar trends in gender-based discrimination for women entrepreneurs in South Africa, India and Iran regardless of contextual differences. Like financial constraints, the findings reveal that gender barriers to rural women entrepreneurs transcend national and geographic boundaries and are a global rather than local challenge. Considering that literature reveals similar financial constraints between Tanzania, South Africa and India (Semkunde et al., 2022; Zwane and Zhou, 2023; Dedhia and Dave, 2024), it can be argued that the multitude of common challenges faced by women entrepreneurs across diverse contexts emanate from the perpetuating gender stereotypes against women entrepreneurs. Failure to address the gender inequalities and stereotypes against women entrepreneurs may equate to failure to address challenges in women entrepreneurship.

Nambiar et al. (2019) established that women entrepreneurs receive less support than male entrepreneurs, are often criticised not supported, lack support from the townships, do not receive marketing support and support organisations often designate men in leadership positions. Like Mulaudzi and Schachtebeck (2022), Ahmetaj et al. (2023) research identified patriarchy as a major hindrance to women entrepreneurship in Albania, resulting in less opportunities for female entrepreneurs. Furthermore, Rahman et al. (2023) reported that society's perception of women and their roles is the foundation of social and cultural challenges to rural women entrepreneurship in Bangladesh. On a similar notion, Gautam and Mishra (2016) argue that despite the purported equal rights between men and women, women in the rural communities of India are given inferior treatment to men, and they are said to be responsible for household duties whilst men are responsible for businesses. These findings underscore the inefficiency of policy interventions against gender inequality across developing nations. On the other hand, although context-specific interventions may be required to overcome challenges in rural women entrepreneurship, similar interventions can be implemented across contexts. The challenges are rooted in the universal perceptions and gender stereotypes against women. However, local interventions are necessary to account for diverse entrepreneurial behaviours of rural women entrepreneurs and entrepreneurial ecosystems including, policy and regulatory frameworks, networks and support systems and education and training institutions.

Even though some studies rely on secondary data (Silambarasan et al., 2023; Kumari, 2024), more recent studies (Nambiar et al., 2019; Mulaudzi and Schachtebeck, 2022; Karami et al., 2024) conducted in-depth interviews with sizable sample sizes of above 10 participants each, uncovering the critical issues behind gender barriers in women entrepreneurship. For example, Nambiar et al. (2019) study interviewed 40 women entrepreneurs from eight townships across three provinces in South Africa, all from varied business sectors. Nevertheless, there is an overdependence on secondary data for studies conducted in India, necessitating the need for future research to adopt primary research methodologies to capture emerging trends on gender and rural women entrepreneurs. Unlike Mulaudzi and Schachtebeck (2022) study which focused on the male dominated transport industry which may exacerbate issues on gender and women entrepreneurs, rural women entrepreneurs in diverse business sectors participated in Nambiar et al. (2019) and Karami et al. (2024) studies thereby enriching the diversity of perceptions and findings.

4.1.3. Constrained support from diverse stakeholders

Research conducted by Mashapure et al. (2022) established that women entrepreneurs in the rural areas of Manicaland in Zimbabwe face limited support from government schemes and have limited access to market information. The qualitative study established that rural areas are often excluded from mass media hence lack information on their products' demand and supply (Mashapure et al., 2022). Consistent with Mashapure et al. (2022), Semkunde et al. (2022) identified poor access to profitable markets, lack of business networks and poverty as challenges to rural women entrepreneurship in Tanzania. However, unlike Mashapure et al. (2022) study which investigated rural women entrepreneurs in diverse industries, Semkunde et al. (2022) study focused on the farming industry only, limiting the findings to perceptions of a narrow group of women entrepreneurs. A diverse sample of women entrepreneurs from different industries can provide perspectives of women across various industries and allow researchers to compare findings across different industries. However, according to Malima (2024) findings, the challenges faced by rural women entrepreneurs in Tanzania are intensified by a lack of legislation targeted at addressing women's economic empowerment issues. Research (Mashapure et al., 2022; Semkunde et al., 2022; Malima, 2024) consistently identifies loopholes in government and network support in both Tanzania and Zimbabwe highlighting global rather than local challenges for rural women entrepreneurs considering the diverse contexts.

4.1.4. Lack of education and training

Most rural women in South Africa lack formal education resulting in a lack of adequate business skills to participate in entrepreneurial activities (Donga and Chimucheka, 2024). In agreement, Farroñán et al. (2024) posited that lower levels of education aggravate the challenges faced by rural women entrepreneurs, including lack of funding and work-life balance. Both Donga and Chimucheka (2024) and Farroñán et al. (2024) literature review studies did not specify the type of education or business skills lacking in rural women. A similar trend is observed in a study conducted by Ghouse et al. (2021) which found that rural women entrepreneurs in Oman face educational challenges overlooking the specific educational problems, despite adopting a qualitative research approach. Qualitative research studies should delve deeper into the specific skills lacking in rural women entrepreneurs, for example financial literacy, leadership skills, marketing and sales and information and communication technology skills. Even though Panda (2018) study adopted a systematic review approach, it established that women entrepreneurs in developing countries lack financial management, business management, marketing, human resource management, bookkeeping and consumer relationship management skills. Empirical investigations may be necessary to confirm these findings in developing countries. However, the study provides insight into the entrepreneurship skills lacking in women entrepreneurship, which most studies often overlook.

4.1.5. Family responsibilities and career imbalances

Gautam and Mishra (2016) reported that women in the rural communities of India are overwhelmed with family responsibilities such as taking care of their husbands, children and extended family members which drain their time and energy. This could help explain why Oliveira et al. (2024) research found that women entrepreneurs are often marginalised in entrepreneurial institutions. Consistent with Gautam and Mishra (2016), Turley et al. (2024) found that women often struggle with balancing work-life commitments and

caregiving burdens which directly interfere with their entrepreneurial activities. As such, it is evident that the sustainability of women entrepreneurship in rural communities is restricted by widely held beliefs that women belong to the home whilst men belong to the industry. In such situations, Gautam and Mishra (2016) argue that it is often impractical for women to operate successful businesses.

4.2. Mitigation strategies for challenges in women entrepreneurship

4.2.1. Women support systems

Semkunde et al. (2022) found that women's groups help Tanzanian rural women entrepreneurs obtain access to business training, grants, networks and services. On a similar notion, Mayanja et al. (2024) found a significant correlation between entrepreneurial networking and the sustainable performance of women owned micro-enterprise in Uganda. In support, Turley et al. (2024) recommended scaling up women's mentoring network. Precisely, Turley et al. (2024: 20) purported that "practically, the establishment of such a network would provide a structured platform for sharing experiences, advice and support, directly contributing to the growth and success of women led businesses". Despite focusing on the experiences of Ireland female entrepreneurs, Turley et al. (2024) resonates with Semkunde et al. (2022) who cited that women groups would facilitate networking and entrepreneurial training for women entrepreneurs. In other words, women support systems can improve women empowerment through skills development, resource availability, moral support, business networking and enhancing gender equality and inclusion. Islam et al. (2025) added that mentorship programs should be restructured to include emotional support for women entrepreneurs. A critical look into Islam et al. (2025) contribution highlights the significance of exploring the intricate details of women support groups and mentorship network such as conflict, exploitation of weaker parties, unfair treatment and allocation of resources which Semkunde et al. (2022) and Turley et al. (2024) overlooked. Thus, it is imperative that alongside women support groups and mentorship networks, functional policies are designed and implemented to enhance the alleviation of challenges associated with women entrepreneurship. In addition, women support groups should be well-structured with clear objectives, effective leadership and collaboration, flexible culture and strategies. Effective performance management should be implemented to review and adapt strategies to keep abreast with changing needs.

4.2.2. Access to financial assistance

Research conducted by Khan et al. (2020) concluded the positive effect of microfinance facilities on rural women entrepreneurship in Pakistan. However, an interesting finding from the study is that the microfinance facilities benefit the privileged rather than the underprivileged women of societies. It is thought that the most underprivileged women lack the relevant knowledge and skills to generate income and the capacity to repay the loan (Khan et al., 2020). Like Khan et al. (2020), Majumdar and Mittal (2024) found that the growth of the financial services sector did not significantly address the challenges faced by women entrepreneurs in India, including the educated urban women. Majumdar and Mittal (2024) highlighted the inefficiency of high school and college education in financial skills training for successful entrepreneurship. Thus, a critical finding from Khan et al. (2020) and Majumdar and Mittal (2024) is that regarding rural women entrepreneurship, challenges should not be taken at face value, but an in-depth exploration to understand the root causes of the challenges should precede any interventions. For instance, in view of Khan et al. (2020), while availing

microfinance facilities may appear as a significant intervention for the challenges in rural women entrepreneurship, the challenges may be persistent as the intended recipients do not really benefit. Thus, a multifaceted approach in dealing with the challenges in women entrepreneurship may be preferred and in the case of Khan et al. (2020) and Majumdar and Mittal (2024) it may be argued that funding for rural women entrepreneurs should be augmented with other interventions to effectively mitigate the challenges they face. For instance, women can be offered financial management education, and equitable financial distribution approaches implemented. Government funding should be equally extended to women entrepreneurs in rural areas. Nevertheless, financial resources are significant to alleviate the challenges of rural women entrepreneurship and Rudhumbu et al. (2020) indicate that finance help women in the acquisition of the relevant infrastructure and restocking of the needed resources. For Nhleko et al. (2023), alternative financing models may help overcome the obstacles in expanding women businesses in South African rural communities thereby contributing to poverty eradication and betterment of the living standards of rural communities.

4.2.3. Entrepreneurial knowledge and skills

Mashapure et al. (2022) argue that women entrepreneurial success is dependent on the entrepreneurship knowledge and skills inhabited by an individual, rather than the type of entrepreneurial activities they embark on. Hence, the authors argue that women entrepreneurs' knowledge, skills and relevant experience are significant prerequisites for a successful business (Mashapure et al., 2022). This view is supported by Rudhumbu et al. (2020) who argue that extending entrepreneurship education and training to women entrepreneurs equip them with the relevant knowledge and skills to successfully and profitably operate their businesses, hence suggested that women entrepreneurs be trained in the areas of business growth strategies and marketing strategies (Rudhumbu et al., 2020). In addition, Turley et al. (2024) emphasised on the need to enhance financial literacy and knowledge on securing funding to empower female entrepreneurs. Thus, regardless of their educational background, rural women entrepreneurs should receive the basic entrepreneurial education and training to foster the relevant entrepreneurial knowledge and skills. Like Rudhumbu et al. (2020), Nhleko et al. (2023) recommended the implementation of targeted education and training programs to overcome the obstacles in expanding women businesses in South African rural areas. Phiri and Chasaya (2023) found a significant link between entrepreneurship education and entrepreneurial intention. However, for rural women entrepreneurs, a context-specific approach should be taken to identify the needed education, whether financial literacy, marketing and customer care or business planning. Karami et al. (2024) cited that education, including basic literacy and numeracy equipped rural women entrepreneurs with market intelligence and business environment awareness. As such, understanding the educational needs of rural women entrepreneurs should precede curriculum development. In addition, entrepreneurship education can be centered on practical rather than theoretical delivery.

4.2.4. Policy adjustments

Research conducted by Turley et al. (2024) calls for policy reforms intended to help curb the unique challenges faced by women entrepreneurs in Ireland. Similarly, Islam et al. (2025) research calls for all-inclusive policies targeted at addressing both financial and psychosocial challenges for women entrepreneurs in Bangladesh. Considering Turley et al. (2024) and Islam et al. (2025) suggestions, governments, government institutions, policymakers and women representative groups should in view of the challenges in women entrepreneurship,

develop or further policies in support of women entrepreneurship. While Islam et al. (2025) research advocated for gender-sensitive policies that are responsive to the challenges of women entrepreneurship, Turley et al. (2024) advocated for policies that further interventions targeted at addressing gender imbalances in the entrepreneurial ecosystem. Thus, policymakers should take into consideration the unique challenges facing women entrepreneurs and develop policies that seek to address the inequalities confronting the entrepreneurial sector. For instance, policies should aim to create an entrepreneurial ecosystem where access to funding, resources and infrastructure is equally available for women. This is especially important considering that Ahl et al. (2024) argue that programs for women entrepreneurs often fail to achieve the desired outcomes, and the same applies to rural development policy. However, there is a need to balance out the needs for men and women as focus should be on creating an entrepreneurial ecosystem that both male and female entrepreneurship can prosper. In addition, there is a need to augment entrepreneurial policies with measures designed to ensure their operative implementation and that any disparities are accounted for.

5. Research gaps

Research on the challenges for rural women entrepreneurs has focused on external factors, with little research focusing on individual or personal factors influencing the development of rural women entrepreneurship. For instance, literature (Mashapure et al., 2022; Lall, 2022; Semkunde et al., 2022; Zwane and Zhou) has identified financial institutions' limited support for rural women entrepreneurship, while Dedhia and Dave (2022) highlighted poor financial management as a significant barrier. As such, research can investigate the influence of self-efficacy, resilience, motivation, risk aversion and self-confidence on rural women entrepreneurship. Such research can facilitate an understanding of internal barriers to rural women entrepreneurship. For example, Cho et al. (2021) propose research to explore the individual factors and motivations behind women starting businesses.

Research on rural women entrepreneurship has focused on the informal sector and small and medium sized businesses (SMEs), with little attention given to women in the formal sector. Moreover, little research was conducted across various industries with many studies focusing on a single industry. For instance, Mashapure et al. (2022) study was conducted in the informal sector of rural communities focusing on vegetable vendors, clothing flea markets operators and cross border traders. On the other hand, Semkunde et al. (2022) study was conducted in the farming industry and Mulaudzi and Schachtebeck (2022) study was conducted in the transport industry. Little research resembles Karami et al. (2024) study which was conducted across industries including medical, retail, food, clothing and farming. This will allow for comparative analysis of the challenges faced by rural women entrepreneurs across industries.

Most studies investigated the challenges of rural women entrepreneurship, while little research is focused on the solutions to the challenges. For instance, most recent studies by Rahman et al. (2023); Tiwari (2023); Silambarasan et al. (2023) and Malima (2024) investigated the challenges for rural women entrepreneurs. Research should shift from a problem-orientation to a solution-orientation focus to allow for progress in rural women entrepreneurship. For instance, Mashapure et al. (2023) research investigated the impact of women entrepreneurship on sustainable rural livelihoods. In addition, Kitole and Genda (2024) study explores resilience strategies for positive transformations of rural women entrepreneurship in Tanzania, shifting from merely identifying the challenges to rural women entrepreneurship. Future research can consider the role of

the entrepreneurial ecosystem in sustaining rural women entrepreneurship. Furthermore, future research can consider gaps in the implementation of interventions to promote rural women entrepreneurship, for example the gaps in policy implementation, government programs, entrepreneurship education and financing models.

6. Practical implications

Strong government intervention is needed to eradicate the challenges in rural women entrepreneurship in developing countries. Governments can offer skills development programs, funding schemes, business incubators and mentorship programs specifically targeted for rural women entrepreneurs. For instance, Khan et al. (2021) suggested that policymakers provide incentives and various support mechanisms to encourage sustainable women entrepreneurship. The government can provide free technical and vocational training opportunities and business mentorship for women in rural areas. In addition to government interventions, some developing countries need to improve on policy implementation. Research conducted by Malima (2024) found a gap in legislation designed to address women empowerment in Tanzania, especially for rural women entrepreneurs. As such, the government should not only develop policies and frameworks for women entrepreneurs but should ensure their inclusivity and successful implementation. Rural women entrepreneurs should also fully utilize the various government programs at their disposal.

Entrepreneurship education and training should focus on equipping rural women entrepreneurs with innovative and competitive skills, not outdated skills. For instance, Verma (2015) research established that women in India are often trained in handicrafts, basic food processing and selling which are traditionally considered to be spheres of entrepreneurship for women. Koneru (2017) recommended advancing entrepreneurship education for women to develop professional competencies in management, leadership, marketing, finance, production, profit planning and bookkeeping. Furthermore, digital inclusion should be extended to rural women entrepreneurs, and they should be equipped with technology and digital infrastructure to enable easy access to information, markets and networking opportunities. Relevant entrepreneurship education should be integrated in schools' curriculum, from primary to tertiary level. Entrepreneurship education should be infused with both theoretical and practical sessions to equip rural women entrepreneurs with the relevant business knowledge and skills. Yadav and Unni (2016) research proposed industry apprenticeship programs for women entrepreneurs to gain the relevant practice experience prior to starting their businesses. Hence, business incubators and workshops should be extended to rural women entrepreneurs to boost practical entrepreneurship skills. Ehsanifar et al. (2023) recommended designing and implementing an entrepreneurship education model suitable for rural women entrepreneurs.

Flexible funding opportunities should be extended to rural women entrepreneurs. Several research (Mashapure et al., 2022; Zwane & Zhou, 2023; Malima, 2024) identified inability to access funding as a major hurdle to rural women entrepreneurship. As such, rural women entrepreneurs can be allowed access to small amounts of loan and stringent requirements such as security collateral, bank statements and payslips can be removed to accommodate them. This is supported by Koneru (2017) who argues that provision for soft loans, subsidies and micro credit system should be made for available for local women entrepreneurs. In addition, banks and microfinance institutions can reduce interest rates and bureaucracy to increase funding opportunities for women entrepreneurs (Mashapure et al., 2023).

Entrepreneurial ecosystem stakeholders including the government, education and training institutions, non-governmental groups, business networks and communities should collaborate to create a supportive entrepreneurial ecosystem for rural women entrepreneurs. This is supported by Koneru (2017) who argues that educational institutions should collaborate with governmental and non-governmental agencies to engage in business projects and promote entrepreneurship. Women representative groups can work closely with the government providing a channel to voice their opinions and specific needs.

7. Conclusion

The literature review underscores the prevailing challenges in rural women entrepreneurship across developing countries. Practical government interventions such as skills development programs, funding initiatives and business incubations for mentorship and coaching should be strengthened to transform rural women entrepreneurship. Moreover, targeted policies, regulatory frameworks and entrepreneurship education models should be designed and implemented specifically for rural women entrepreneurs. Significant gaps on individual or internal factors influencing rural women entrepreneurship and solutions to the challenges exist in literature. Thus, future research should shift from merely identifying challenges for rural women entrepreneurship to investigating solutions and cover the gap in research. In addition, research should investigate the internal factors influencing rural women entrepreneurship to obtain nuanced insights on rural women entrepreneurship. Furthermore, research should focus on evaluating the feasibility of government policies and alternative funding models. This can help provide evidence-based solutions and develop an effective entrepreneurial ecosystem for rural women entrepreneurship.

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