

Growth and Development of Women Entrepreneurs: A Case Study with Special Reference to Rajnandgaon Block

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ABSTRACT

The paper discusses the result of a study which growth and development of women entrepreneurs with special reference to Rajnandgaon Block. The study was undertaken to explore the entrepreneurial activities of women and to understand their contribution to economic and social development at the local level. The data were collected from 100 women entrepreneurs engaged in different business activities through a structured questionnaire. The gathered data were subjected to descriptive and analytical examination. The findings of the study indicate that women entrepreneurs play a significant role in income generation, employment creation, and improvement of family living standards. The study concludes that women entrepreneurship serves as a powerful instrument for women empowerment and sustainable economic development. The active participation of women in entrepreneurial activities not only improves their individual economic status but also contributes to the overall progress of society.

KEYWORDS: *Women Entrepreneurs, Growth and Development, Women Empowerment, Economic Development, Entrepreneurship, Rajnandgaon Block, Small Enterprises, Sustainable Development.*

1. INTRODUCTION

The importance of women in the development of economy India was first recognized during the struggle of independence. The first Prime Minister of India has implemented his effectively bringing in welfare measures for women in the first five year plan (1951-56) Often women's economic empowerment programmes, particularly those for poor rural women focus on micro-credit and self-help groups. This in some ways only increases the burden on women and limits their capacity to leverage productive and scaled up micro-enterprise. Entrepreneurship has become one of the most important instruments for economic growth, social development, and national progress in the modern world. It is considered a dynamic process that involves innovation, risk-taking, resource mobilization, and business management for creating economic value. Entrepreneurs play a significant role in identifying market opportunities. introducing new products and services, generating employment, and contributing to the overall development of

society. In developing countries like India, entrepreneurship is not only a source of income generation but also as , self-employment, regional development, and social transformation. Rajnandgaon is one of the important districts in Chhattisgarh where women's business activities have shown good growth. The women of Rajnandgaon district are gradually becoming economically active and independent by setting up various small and medium enterprises. In Rajnandgaon Block, women entrepreneurs are involved in traditional and modern business activities such as boutiques, grocery stores, tuition centres, beauty parlours, tailoring units, food production businesses, mobile-based services and online businesses. Their entrepreneurial activities are contributing to growth of family income, educational opportunities for children and social status in the community. women entrepreneurs of Rajnandgaon Block are facing a number of challenges for scaling their business. Some of the major barriers are no

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access to adequate finance, lack of technical and managerial knowledge, limited market exposure, competition, balancing family responsibilities, lack of infrastructure and social barriers related to gender roles. Many women also face difficulties in accessing government schemes, formal credit and new technologies for business expansion. The number of women entrepreneurs has increased considerably over the last few years. Government schemes, educational opportunities, skill development programmes, and financial support from banks and other institutions have encouraged women to start their own businesses. Many women are now engaged in activities such as retail shops, tailoring, beauty parlours, food processing, handicrafts, agriculture-related businesses, and various service enterprises.

The economic structure of Rajnandgaon District plays a crucial role in the overall development of the district and directly influences entrepreneurship, employment generation, and self-employment opportunities. The district has a diversified economy based on agriculture, trade, commerce, small-scale industries, and service sector activities. The social environment of Rajnandgaon District is very helpful in growth and development of entrepreneurship particularly women entrepreneurship. The district is socially heterogeneous and consists of people of different communities, cultural traditions, educational background and occupational groups. In this context, the present study focuses on examining the growth and development of women entrepreneurs in Rajnandgaon Block. The study seeks to analyze the socio-economic profile of women entrepreneurs, the nature of their business activities, the factors influencing their entrepreneurial growth, the challenges faced by them, and the role of government schemes and institutional support in promoting women entrepreneurship. In conclusion, women entrepreneurship is a powerful tool for achieving inclusive economic development and social transformation. Encouraging and supporting women entrepreneurs will not only improve their individual well-being but will also contribute significantly to the overall development of Rajnandgaon Block and the broader economy.

2. Literature review

Joseph Schumpeter (1934) identified entrepreneurs as the principal agents of economic development and innovation. He said, entrepreneurship promotes industrial growth through innovation, efficient use of resources and risk-bearing ability. But his study was mostly about The Achievement Motivation Theory

was proposed by David McClelland (1961) who stated that entrepreneurial success depends on the motivation, leadership quality and risk-taking propensity of the individual. His research has been concentrated on psychological problems of entrepreneurship development. success depends on an individual's motivation, leadership Vasant

Desai (1991) in his study on entrepreneurship development in India, observed that women entrepreneurs contribute immensely to economic growth, employment generation and family welfare. He highlighted the need for training, financial support and institutional guidance. **C. B. Gupta (2005)** has described that women entrepreneurship is a very close tie up with women empowerment and self-reliance. His study revealed women entrepreneurs experience challenges in the areas of finance, education, marketing and mobility.

Vasant Desai (1991) studied entrepreneurship development in India and observed that women entrepreneurs significantly contribute to economic growth, employment generation, and family welfare. He emphasized the importance of training, financial support, and institutional guidance.

C. B. Gupta (2005) explained that women entrepreneurship is closely linked with women empowerment and self-reliance. His study found that women entrepreneurs face challenges related to finance, education, marketing, and mobility. Studies conducted in India show that government schemes such as NABARD, MSME programs, self-help groups, and microfinance institutions have significantly supported women entrepreneurship, especially in rural and semi-urban areas.

Botha et al. (2006) identified the largest challenge that the South African women entrepreneurs faces is lack of education and training. An attempt was made to introduce a customized program to address this issue. The purpose of this study was to evaluate the extent to which women's entrepreneurship programs support the development of skills and the drive to start a firm among present and potential female entrepreneurs.

Balasundaram et al. (2010) in the research paper "Empowering Women Through Entrepreneurship Development in Emerging Economies: An Overview" attempted to establish a link between women's empowerment and the rise of entrepreneurship. They found that as their company has grown, women are becoming more powerful both personally and economically. The recommendations made in this paper will be helpful to academics, researchers,

planners, policy makers, and practitioners working in the relevant field.

Furthermore, by developing entrepreneurship, the current study aimed to contribute to the literature by empowering women in emerging economies.

Palaniappan et al. (2012) in their paper “A Study on Problem and Prospects of Women on the driving forces, and uses multiple statistical methods to investigate the relationship between the socioeconomic status, driving forces, and current entrepreneurial skills of female entrepreneurs.

Gundry et al. (2014) in their research paper “Women-owned family businesses in transitional economies opportunities and be creative is critical to the survival and growth of family enterprises under their management. These businesses usually need their executives to be bold decision makers with intense competition. Women are particularly challenged in unstable an environment, which makes it much more important for them to take prudent risks. The survey also showed how skillful Russian women are at acting in such ways to keep up their family companies.

Arya et al. (2017) in their research paper “Women Entrepreneurship - A study of Indian Scenario” wanted to know the business practises of Indian women entrepreneurs. The reasons why women decide to launch their own enterprises were also covered. Through an analysis of these activities, the suitability of various policies implemented by the Indian government to enhance women-owned businesses has also been evaluated.

Nik Azman and Kassim (2019) in their paper “Sustainable Development of Women Micro-Entrepreneurs ascertain how ROSCA helps Malaysian women entrepreneurs who are in need of financial assistance and lack funding. They were able to obtain long-term investment for their business with this support, which helped to increase financial inclusion in the economy

Sindhura (2022) conducted a detailed literature analysis to understand the challenges faced by female entrepreneurs in India. In this study, a small sample of twenty published research publications was reviewed. The review was conducted in a thorough manner. After data extraction, the research papers' content was analyzed using the review questions. The most crucial aspects were identified after a rigorous evaluation of the content. The author came to the conclusion that gender discrimination, a mismatch between work and family responsibilities, the challenge of raising capital, inadequate infrastructure, a lack of knowledge and experience, the incapacity to

manage risk and the market, an unstable business environment that hindered the expansion of their organization, etc. were the main issues faced by female entrepreneurs.

3. Method

3.1. Research design

The present study adopts a descriptive and analytical research design to examine the growth and development of women entrepreneurs in Rajnandgaon Block. The descriptive aspect of the study helps in understanding the socio-economic profile of women entrepreneurs, their business characteristics, and their contribution to economic development. The research design was selected to provide a comprehensive understanding of the opportunities, challenges, and growth patterns of women entrepreneurs and to assess their contribution towards economic empowerment and local development in the study area.

3.2. Collection of Data

In the present study, both primary and secondary data were collected to ensure accuracy, reliability and a practical understanding of women entrepreneurship in the selected study area. The primary data was collected from the women entrepreneurs directly through personal visits, structured questionnaires, face-to-face interviews, group discussions and field observations. The researcher himself visited the different villages, local markets, business centers, self-help group meetings, dairy units, tailoring centers, beauty parlours, grocery shops, tuition centers, handicraft units, and other home-based enterprises situated in the Rajnandgaon Block study area.

The secondary data was collected from various authentic and reliable sources like books, academic journals, government publications, district statistical handbooks, entrepreneurship development reports, women empowerment reports, census records, research articles, online databases and past published studies related to women entrepreneurship.

3.3. Target population

Target population refers to the total group of individuals from whom the researcher intends to collect information for the purpose of the study. In the present research, the target population consists of women entrepreneurs actively engaged in business and self-employment activities in Rajnandgaon Block. The selected population includes women involved in various entrepreneurial sectors such as tailoring, dairy farming, grocery businesses, food processing, handicrafts, beauty services, boutique management, tuition services, agriculture-based businesses, and digital business activities.

These women belong to different age groups, educational backgrounds, income levels, marital statuses, social communities, and occupational environments. Some women operate businesses independently, while others work through self-help groups, cooperative societies, or family-supported enterprises. The selection of women entrepreneurs as the target population is highly relevant because they directly represent the business environment of the study area. Their experiences, challenges, business growth patterns, financial conditions, and social backgrounds provide meaningful insights into the actual status of women entrepreneurship.

3.4. Sample Size

Sample size is the number of respondents selected from the total target population for the purpose of detailed study and analysis. For this study total 100 women entrepreneurs were selected from different villages, market areas and semi-urban areas of Rajnandgaon Block.

The sample includes women operating in various business sectors such as tailoring, food processing, dairy farming, beauty services, handicrafts, retail trade, tuition services, and digital entrepreneurship. During the sample selection the researcher personally visited local markets, village business centers, self-help group meetings and home based business units. The sample consisted of women with practical business experience and active entrepreneurial engagement.

3.5. Tools and Techniques

In the present research study, various research tools and techniques were carefully selected and used for collecting the accurate, reliable and meaningful information related to the growth and development of the women entrepreneurs in Rajnandgaon Block. The nature of the study is field based and socio-economic in character so the researcher used multiple tools to collect quantitative and qualitative data. The application of various research tools helped in understanding the real entrepreneurial conditions, business experiences, financial challenges and growth patterns of women entrepreneurs in the study area.

➤ **Field survey method** was another important technique used in the research. The researcher personally visited villages, local markets, business centers, self-help group meetings, dairy units, tailoring shops, beauty parlours, and home-based enterprises. Through these field surveys, real and updated information was collected directly from the study area. Field surveys made the study more realistic and connected it with actual ground-level business conditions.

- **Secondary data analysis** was also used in the study. Secondary information was collected from academic books, research journals, government publications, district statistical handbooks, entrepreneurship reports, women development reports, census records, business studies, and published dissertations. This information helped the researcher build theoretical understanding and compare field findings with existing research.
- **Classification method** was used to organize data according to age, education, income, business type, and experience.
- **Tabulation method** helped in presenting collected data in systematic table form for easy understanding and comparison.
- **Percentage method** was used for analyzing the frequency distribution of respondents and comparing different categories.

4. Findings

Analysis of primary data collected from women entrepreneurs of Rajnandgaon Block revealed several important findings pertaining to their socio-economic background, business performance, financial condition, employment generation and level of awareness. The study found that women entrepreneurship in Rajnandgaon Block is gradually expanding and having a positive impact on household income and local economic development.

The majority of the women entrepreneurs were in the age group of 36–45 years indicating that the women in their mature and experienced stage are more actively involved in entrepreneurial activities. The age group had shown better decision making ability, social networking and business stability than those of younger age groups. The educational qualification of women entrepreneurs shows that a significant proportion of respondents are educated. Out of the total respondents, 38.1% are Graduates, which represents the highest percentage. This indicates that graduate women are more actively participating in entrepreneurial activities. Further, 25.4% respondents have completed Higher Secondary 20.6% Education Post Graduate and above degrees. On the other hand, 9.5% respondents have completed Secondary Education. The very small percentage of respondents are 3.2% each being illiterate and primary education overall. Educational analysis suggests educated women are more likely to participate in business activities as education increases confidence, communication and financial knowledge.

The study also revealed that majority of the respondents were from rural and semi urban background. In terms of type of business 46.0% of

women entrepreneurs are in manufacturing, the highest participation. The maximum participation was noted in the manufacturing and service sectors, The second largest share is held by the service sector with 28.6% that indicates the deep participation in service oriented activities Agriculture Related businesses, make up 11.1%, and Others 9.5%. Trading is the lowest with only 4.8% in percentage. which indicates that women entrepreneurs prefer business with moderate investments and stable market demands. Participation was also seen from trading and agriculture-related businesses, though in a relatively lower scale.

Family Support is the major source of initial capital among women entrepreneurs, accounting for 41.5%. This indicates that most women prefer financial support from family members when starting their businesses. Personal Savings 32.3% and Bank Loan 30.8% are also important sources of funding. In comparison, support from Self Help Group 12.3% and Government Scheme 15.4% is relatively lower. The source of initial capital proved to be the most important financial source as to family support. Many respondents used personal savings and family instead of institutional finance.

The data on employment generation shows that most women owned businesses employ 1-5 workers that indicate the direct contribution of women entrepreneurship to local employment generation and social empowerment. The income analysis indicates that most of the respondents earn ₹10,000 to ₹25,000 per month with moderate business growth. A very small percentage of respondents stated higher income levels, leaving room for further growth and scalability.

In conclusion, the study finds that women entrepreneurship in Rajnandgaon Block is emerging as an important factor for economic development, self-reliance and social transformation.

5. Conclusions

The present study, "A Study on Growth and Development of Women Entrepreneurs with Special Reference to Rajnandgaon Block," provides a comprehensive understanding of the socio-economic background, entrepreneurial activities, business performance, financial conditions, and challenges faced by women entrepreneurs in the study area. The research clearly demonstrates that women entrepreneurship has emerged as an important instrument of economic empowerment, social transformation, and sustainable local development. The findings of the study indicate that women entrepreneurs in Rajnandgaon Block are actively participating in various economic sectors such as

manufacturing, trading, services, and agriculture-related businesses. Their involvement in these sectors not only contributes to the personal financial independence but also supports family income, employment generation, and community development. The study reveals that a significant number of women entrepreneurs belong to the productive age group, which reflects their ability to take business decisions, manage responsibilities, and sustain entrepreneurial activities effectively.

The study also points to the role of education, family support and financial awareness in motivating women to start their own businesses. Women with higher levels of education and a supportive family environment were found to have higher confidence, better decision making ability and better business stability. One of the most important factors in the initiation and development of entrepreneurial ventures was identified as family support. The study found that in terms of financial resources, most of the women entrepreneurs are relying on their savings, family support and bank loans to start and grow their businesses. Although the respondents were found to be fairly aware of government schemes, the actual use of such schemes remains limited due to procedural complexities, lack of guidance and administrative barriers. It shows that the institutional support systems still have to be improved for being more accessible and effective for women entrepreneurs. The employment-related results indicate that majority of women-owned firms are small and employ fewer workers. But even small enterprises are contributing significantly to the creation of employment at the local level. This is a sign of the growing economic contributions of women entrepreneurs in grassroots economic development. Income analysis shows that most of the respondents belong to low and medium income groups which means that although women entrepreneurs earn regular income there is scope for business expansion, market development and profit enhancement. Improved access to resources, training, technology and market opportunities can result in a substantially increased economic contribution. The study also revealed the major challenges faced by women entrepreneurs such as low access to finance, lack of marketing knowledge, technological barriers, infrastructure limitations, social constraints and difficulties in balancing family and business responsibilities. Such challenges often act as barriers to business growth and undermine long-term sustainability. Despite these obstacles, the overall findings present a positive picture of women entrepreneurship in Rajnandgaon Block.

Therefore it can be concluded that women entrepreneurship in Rajnandgaon Block is not only an economic activity but also a powerful mechanism for women empowerment, poverty reduction, employment generation and inclusive socio-economic development. With the right policy support, financial inclusion, skill development, technological adoption and social encouragement, women entrepreneurs can play an even bigger role in ensuring sustainable economic growth and social transformation in the future.

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