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## Promoting Women's Entrepreneurship and Rural Development

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### **ABSTRACT**

**Purpose** — This study investigates role entrepreneurship Woman in support sustainable development, with focus on aspects economic, social and environmental. Additionally, this researchs evaluates impact positive entrepreneurship Woman to development social, like enhancement well-being family, education, and health public.

**Method** — The research uses literature review. The literature review method includes the investigation, analysis, and synthesis of information from literature sources relevant to the research topic, such as journals, books, research reports, official documents, and other sources that can provide an in-depth understanding of ESG considerations, decision-making factors, and investment decisions.

**Result** — The results of this research are in line with the importance of encouraging women's entrepreneurship as a key element in achieving sustainable development. Women's entrepreneurship not only contributes to economic growth, but also opens the door to social inclusion and concern for environmental sustainability. Supporting policies and strategies for women in entrepreneurship must be the main focus in efforts to achieve sustainable development.

**Novelty** — The far-reaching influence of digital technology on the global economy is undeniable, transforming industries, defining repeatable business paradigms, and driving economic growth. In addition there are various impacts of digital technology, with a focus on the transformative impact on business models, increasing productivity and facilitating global trade.

**Keywords:** Women, Entrepreneurship, Economic Developments

## INTRODUCTION

Involvement Woman in the business world own role crucial in move economy, especially in rural areas . Promotion entrepreneurship Woman No only create opportunity economy, but also contribute in a way significant impact on development rural . In context this, effort For push entrepreneurship Woman No only is step strategic For reach gender equality, but also a method For strengthen economy local and repair well-being public rural in a way whole.

Women have equal roles and positions with man For reach welfare ) in the field economic, social, political, educational, sectors health, law and environment live, as well equal opportunity for do control on life they. Apart from that, they also play a role active in development a country. Empowerment Woman is activities that provide impact positive to various economy and fields social. However, still there is discrimination to women, and differences significant salary. Women especially found at work with productivity low or informal work.

Investing in Indonesian women is very important for push continuity development. Still many inhibited woman in the world of work and ownership more opportunities a little compared to man. Good gender equality will bring results going to education height, health, per capita income and growth more economic fast and inclusive, as well empower compete at level international.

With condition empowered women, Indonesia will the more proceed in development sustainable. One of effort in realize empowerment Woman is through organization cooperative . A survey conducted by the Organization Labor International (ILO) and the International Cooperative Alliance (ICA) in 2015 stated that woman participation in cooperative keep going continues grow, and be considered more good compared to organization business corporation or individual in advance gender equality and giving chance for woman for involved in organizations, and cooperatives.

Discussion about entrepreneurship female, realized importance role entrepreneurship in support state economy, government publish series focused policy to development of Micro , Small and Medium Enterprises (MSMEs), including managed MSMEs Woman. MSMEs today become bone back Indonesian economy. In 2019, Indonesia has more of 64 million MSMEs with contribution to the Product Gross Domestic Product (GDP) reached 60.3 percent. About 60 percent from these MSMEs managed by women so that reasonable when government increase attention to the sector special through procurement of incubation programs business, allocation budget and aid social especially for women MSMEs. Development entrepreneurship woman seen as effort for increase gender equality and reduction poverty.

Expand and build business Woman can open more opportunities big for growth Indonesian economy. Howeve, try owned by woman still difficult for growing, even to go up to class. Majority business owned by woman is at in category micro and small. Businessman woman still meet various obstacle in operate his business so that lots bring up reluctance for they enlarge scale his business. They more choose his business still scale small and informal. However, developing business and register his business be formal can open access to capital loans or assistance and incentives government.

Women often faced with significant challenges sustainability his business. One of them is burden house high stairs. Where woman have to take care of it too house stairs and babysitting child while operate business. Challenge other is limited access to training entrepreneurship, to say the least understanding use digital technology and difficulties woman in get access capital from institution formal. Women also often no own independence in taking decision because it needs agreement husband in affairs business. Women have them too limited assets because generally asset house ladder is on Name husband so that difficulty in own necessary grace when submit loan to the bank.

#### **METHOD**

This method used is method qualitative with review References. Review methods literature covers investigation, analysis, and synthesis information from source relevant literature with topic research, like article journals, books, reports research, documents official, and other sources that can give understanding deep about ESG considerations. factor in taking decision. Investation decision (Agarwal et al., 2020).

## RESULT AND DISCUSSION

Table 1 gives details more continued below This. Like reported good in the area rural nor urban areas in Faisalabad district, source activity dominant economy is stitching. As many as 24.3% of respondents Woman involved in tailoring, followed by a beauty salon . Where 15.5% of women, especially respondents urban , employed. Personal schools and centers teaching including category biggest third in sample this, of which 14.2% of the sample is Woman reported engaged. Embroidery and Poultry and Animal Husbandry form company biggest fourth in matter involvement sample women in the research area . Poultry and livestock happen especially in the regions rural, meanwhile embroidery happen in a way equally spread across rural and urban areas . As much as 8.8% of respondents samples operating in the field Boutiques and 6.1% of them involved in addition mark agriculture. Similarly, 3.4% is engaged in related companies with food , 2.7% in stores and retail company. In addition , 2% of respondents make candy (Ge et al., 2022).

Table 1. Distribution of Sampled Respondens in Different Enterpries

Enterprises —	Rural (n = 74)		Urban (n = 74)		Overall (n = 148)	
	Freq.	% age	Freq.	% age	Freq.	% age
Stitching	20	27.0	16	21.6	36	24.3
Beauty Parlor	4	5.4	19	25.7	23	15.5
Private School and	9	12.2	12	16.2	21	14.2
Tuition centers						
Agriculture value	6	8.1	3	4.0	9	6.1
addition						
Canteen/food	3	4.0	2	2.7	5	3.4
distribution						
Embroidery	9	12.2	8	10.8	17	11.5
Boutique	2	2.7	11	14.8	13	8.8
Shop	3	4.0	1	1.4	4	2.7
Poultry and Livestock	16	21.6	1	1.4	17	11.5
Making Candies	2	2.7	1	1.4	3	2.0

Source: Survey data (2019)

## **Contribution to Household Income**

Different companies produce different advantages too. Therefore that, various contribution to income House ladder. The following table describe spread respondents made \_ sample based on contribution they to income family. Table 2 is given below This give details more carry on.

**Table 2.** Distribution of Sampled Respondent based on Their Enterpreneurial Contribution toward Household Income

Contribution categories	Rural areas $(n = 74)$		Urban areas (n = 74)		Total (n = 148)	
	Freq.	% age	Freq.	% age	Freq.	% age
>25%	11	14.86	36	48.65	47	31.75
25-50%	23	31.08	22	29.73	45	30
<50%	40	54.05	16	21.62	56	37.84

Source: Authors Calculations Form Survey Data (2022)

Observation general from table show that contribution activity entrepreneurship women are very significant cases in the area rural Where income House ladder in a way whole is at low Because low opportunity economy in rural areas (Afrin et al., 2010). Source income dominant in rural areas is agriculture and activities related, where the advantage relatively more low If compared to with activity economy in urban areas.

That's a table with clear describe fact this and illustrates that more from half sample respondents Woman rural areas (54%) contributed more from 50 percent to total income House ladder from they activity entrepreneurship . On the other hand , segments biggest from respondents the woman who became sample (48.65%) contributed up to 25% of total income House ladder from entrepreneurship they activities in urban areas . By overall , contribution entrepreneurship activity to income House ladder relatively evenly , as pictured \_ from table . There are 31.75% of cases that are businessman Woman donate up to 25 percent of total income House ladder . In the in contrast , 30% of entrepreneurs give contribution between 25 percent and 50 percent to total income House stairs, and 37.84% contributed more of 50% of total income House ladder they.

This highlighting importance entrepreneurship Woman in well-being House ladder and eligibility financial. Various factor influence performance and, therefore that is, income from activity businessman.

**Table 3.** Provides Summary Statistics Identified Variables-from literature

Variables (units)	Mean	Std. deviation	Maximum	Minimum
Age (Years)	31.12	10.19	61	18
Education (Schooling years)	4.18	4.64	16	0
Family size (Members)	4.94	1.91	12	2
Income from other source (PKR¹/Month)	57773,65	40679,91	250,000	5,000
Time allocated (Hours/Day)	5.89	2.12	13	3
Enterprise size (No. of hired Employees)	2.76	2.06	15	1

Source: Data Collecting (2023)

This factors in a way significant influence contribution entrepreneurship to income House stairs. The findings disclose that age respondent range between 18 to 61 years, with an average of 31.12 years in sample this. Though education maximum (year school) accordingly news during survey is 16 years old, the data shows an average of 4.18 years attending school in the study area, shows that part big respondents woman made sample is blind letter or have level education more low achievement education. Findings disclose that part big manifold sex Woman entrepreneur start his business since age early (Powell and Kimberly, 2013). It can add family they income with stop enjoy education. Average size family as reported in survey is 4.94 members per family with range between 2–12 members family. Likewise the monthly average income House ladder sample is PKR 57773.65 per month with minimum range up to maximum 5,000 to 250,000. Average time allocated for activity entrepreneurship by respondents woman made sample is 5.89 hours per day , approx from 3 to 13 hours a day. Average size company, measured with amount employees is 2.76 employees per company. Range minimum employees up to maximum is 1 to 15 employees. The surveyors discovered part big business micro during survey with maximum 10 employees (Ge et al., 2022b).

## **Influencing Factors Contribution**

Entrepreneurship in Household Income Ordered logit model used in study This For evaluate impact various factor decider contribution entrepreneurship to income House ladder. Contribution activity businessman

to income House ladder differentiated become three group, that is contribution up to 25 percent to House ladder income, 25 to 50% contribution to income House ladder, and contribution above 50 percent to total income House ladder. Table 4 shows estimation of the estimated parameters in a way empirical ordered logit model and odds ratios, as given below This estimation of an ordered logit model show importance matter This education, size family, allocated time for entrepreneurship activity, size contributing companies, and locations to activity entrepreneurship to total income House stairs. Education is investment source Power man who gives benefit performance businessman in continuity business, growth company, profit on investment company, and possibilities will increase learning and improving ability solution problem a individual in it environment certain conditions (Amaral et al., 2009; Verheul et al., 2009); (Cummings & Lopez, 2023).

There are roles important from knowledge gained previously performance intellectual, integration and accumulation new knowledge, and adaptation to situation new (Weick, 1996). Study previously estimate level return go to school is 6.1 percent per year teachings in developed countries and that profits obtained Woman more tall compared to men (Van der Sluis et al., 2008). The findings show something positive and significant connection between school and entrepreneurship-contribution to income House ladder. This matter show the more increase One year teachings will increase opportunity more dues-high (contribution more of 50% against income House stairs) relatively to dues principal (contribution until with 25%) by 14 %.Khan et al.. (2021) also found impact positive from Woman education about success entrepreneurship. Size family play role important in entrepreneurship performance and contribution to income and welfare House ladder position. The more Lots member reflecting family more Lots help hand shoulder burden and responsibility answer in companies (Abbas et al., 2019; Vernet et al, 2019; Wang and Lin, 2019; Zha et al., 2020; Dong et al., 2021; Saridakis et al., 2021). Colombia and Masclet (2008), Sørensen (2007), as well as Carr and Sequeira (2007) found that children businessman more Possible experience matter This For contribute to activities entrepreneurship (Carr and Sequeira, 2007). Our findings highlight impact positive and significant size family to contribution entrepreneurship to House ladder income. Increasing One member family will increase opportunity more contribution tall by 46 percent, comparably with category base more contribution low. Muhammad et al. (2021) found that consisting of families of 6-7 members family positive influence situation finance House stairs (Coy et al., 2011; Muhammad et al., 2021). (Africa, 2010).

**Table 4.** Factors Effecting Contributipon of Entrepreneurship on Household Income (n=148)

Variables (units)	Coefficient	Odds ratio			
Age (years)	0.022(0.021)	1.022(0.021)			
Education (schooling years)	0.132***(0.041)	1.141***(0.047)			
Family Size (no. of family members)	0.378***(0.112)	1.460***(0.163)			
Income from other sources (PKR/Month)	-0.005(0.005)	0.995(0.005)			
Time Allocated/working hours (hours/day)	0.448***(0.102)	1.565***(0.160)			
Enterprise Size (No. of hired employees)	0.754***(0.259)	2.125***(0.552)			
Location	-0.748*(0.453)	0.473*(0.214)			
/cut1	5.6	25			
/cut2	7.7	56			
PseudoR <sup>2</sup>	0.2	79			
LR chi <sup>2</sup> (7)	90.3	1***			
Log Likelihood	-116	-116.753			

Source: Data Collecting (2023)

Time for entrepreneurs is source important power for business this (McCarthy et al., 1990), and allocation businessman time influence performance business (Piva, 2018). Allocation time For activity entrepreneurship in a way significant increase opportunity contribution more entrepreneurs tall to income House ladder. Findings show that increase 1 hour per day For entrepreneurship activity will increase opportunity more contribution - tall entrepreneurship to income House ladder relatively by 56 percent to category base more contribution low to House ladder income. Our findings are consistent with Talavera et al. (2017), who also report that allocation time more Lots different activity entrepreneurship increase performance entrepreneurship and therefore his contribution to House ladder income and welfare. Large small the company also influences performance and contribution entrepreneurship to income House ladder. Company with more Lots employee own more productivity tall. This matter possible delegation effective activities (Churchill and Lewis, 1983; Cooper et al., 1997) and leads to more Lots time free or enhancement productivity (Verheul et al., 2009).

The findings describe that add One employed employees will increase opportunity more contribution tall to income House ladder with 112 percent compared to with category base. Connection between size company and contribution finance company to income House ladder significant in a way statistics. The company's strategic location includes: proximity with input and output markets, accessibility to place business, and networking go, you can said is the most crucial factor in matter This shape and determine success or failure entrepreneurship (Minai and Lucky, 2011). Business performance they activities (Kala and Guanghua, 2010), entrepreneurship development (Dhahri and Omri, 2021), and types product or tended service offered company (Lafuente et al., 2010). We Found show that contribution entrepreneurship to income House ladder more high in the area rural compared to to urban areas. Businessman women who contributed more Lots of 50% against income House ladder decrease of 52.7% if entrepreneur are in the area urban. However, the findings is significant in a way statistics just on level probability 10%. (Dong & Khan, 2023).

Age and income from source other, deep our case, has influence no impact-significant to contribution entrepreneurship to income House ladder. Age businessman reflect endowments of human capital, viz experience (Gimeno et al., 1997; Cowling and Taylor, 2001). More people old own more Lots opportunity For build source Power relevant humans entrepreneurship; However, impact from experience addition tend reduce along increase age (Verheul et al., 2009). Our findings show impact positive which is not significant age to contribution entrepreneurship to total income House ladder. Odds ratio value show matter the guard all other variables are constant at their average values, adding age respondents Woman sample as much as 1 year will increase possibility more contribution tall to income House ladder only by 2 percent compared to with category base more contribution low. Findings study This consistent with proof literature and confirms that age influential positive entrepreneurship and income. (Ge et al., 2022b).

There are also impacts negative ones don't significant to income from other sources about contribution entrepreneurship to income House ladder. Whereas riches financial provide need source Power finance For push growth entrepreneurship (Dunn and Holtz-Eakin, 2000), income from other sources tend to more tall For reduce portion contribution entrepreneurship in House ladder income. This findings in line with publication Previously, Ajayi Obe and Parker (2005), for example, argued that availability source other income possibilities will reduce working hours preferences and with thereby influence productivity and performance company. (Ge et al., 2022a).

#### **CONCLUSION**

This study designing framework Work based on entrepreneurship woman and investigate How activity entrepreneurship increase income House stairs in the area rural and urban. Research result This give outlook value and implications practical in push Woman for start and run business. For entrepreneurship women in the area rural, executive Woman play role important in solve problem economy like gaps and deficiencies chance Work. Government and companies private must push women and support they For stimulate activity entrepreneurship and business women in the cadre rural and urban.

By general, women in rural areas face very different considerations about activity economy is limited in terms economics (Coleman, 2007). By general, this approach no capable explain, predict, or stimulating logic and mechanism activity entrepreneurship Woman For fulfil need power work. Para maker policy need notice inhibiting factors. Woman in lead business. This will increase performance businessman women, create the right environment for they For contribute in entrepreneurship, and alleviating poverty in society.

Entrepreneurship has appear as an effective strategy for reach objective overcome problem related unemployment and poverty well in developed countries nor growing throughout world.Entrepreneur woman own superiority in gender equality, empowerment women, inclusion social, freedom economy, and contribution to income and welfare House stairs. Results study This show importance role entrepreneurship Woman to income House ladder and identify factors potential influence contribution entrepreneurship to income House ladder. Contribution entrepreneurship influenced in a way significant by literacy font, size output, time spent-For activity business, and size company (Powell and Kimberly, 2013). Due to the low income overall in the area rural areas, contribution entrepreneurship more tall in percentage compared to the region urban. Findings research and implications policy This have implications direct to continuity. Development Goal (SDG) 5 concerning Gender equality and SDG 8 are related with work worth and growth economy.

This result show that enhancement awareness will importance relevant experience and knowledge for success business new will push Woman For invest more Lots time in activity In addition, there are businesses need For organize campaign communication about importance access child Woman to education high, especially in the regions rural, and regarding potency creation field work (non-traditional sector). Literacy program finance and training Skills management for Woman proven help grow entrepreneurship Woman. Contribution study This to theory behavior organization and inclusion finance originate from role different from technology innovative in increase ability entrepreneurship.

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