



A Mixed-Methods Assessment of Technological and Financial Inclusion among Rural and Marginalized Entrepreneurs: Evidence from Tamil Nadu, India.

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Abstract

This study investigates the structural and systemic barriers constraining entrepreneurship in Tamil Nadu, with a particular focus on rural and semi-urban regions where inclusion remains limited. Employing a convergent mixed-methods approach, the research integrates quantitative survey data from 350 entrepreneurs with qualitative insights derived from interviews and focus group discussions. Statistical analyses, including chi-square tests, regression, ANOVA, and t-tests, were used to evaluate disparities in infrastructure, access to formal credit, digital adoption, and participation in government initiatives. The findings reveal substantial regional inequalities, with rural entrepreneurs experiencing pronounced challenges related to energy supply, road connectivity, financial accessibility, and technological engagement. Participants in government programs such as the Start-up Village Entrepreneurship Programme (SVEP) demonstrated comparatively stronger business performance, although program outreach and implementation remain inconsistent. The study underscores the necessity for region-specific, digitally inclusive, and gender-responsive policy reforms. Addressing these persistent disparities is essential to fostering an equitable, accountable, and sustainable entrepreneurial ecosystem.

Keywords: Rural entrepreneurship; financial inclusion; digital divide; women entrepreneurs; public policy

1. Introduction

In India, entrepreneurship has become an essential component in local development, job creation, and economic transformation. Tamil Nadu, among of the nation's fastest-developing states, has seen a thriving startup culture and administration that encourages the development of entrepreneurs (Kumar, 2025). However, this progress is still unpredictable. Despite the fact that entrepreneurship has improved significantly in urban and semi-urban areas, structural and organizational obstacles are still present in rural areas that hinder equitable participation (Udohaya, 2025). Weak legal frameworks, restricted access to official finance, low digital inclusion, and infrastructure asymmetries all contribute to a disconnected system that economically rejects a significant percentage of the population.

Because they are continually underrepresented in the economy and are frequently left out of the larger economic situation, rural entrepreneurs—women in particular—are very significant. These company owners typically face a variety of interconnected problems, including strict cultural norms, inadequate infrastructure, restricted access to financial markets and capital, and limited exposure to technological innovation. Many government programs, which include the Women Entrepreneurship Program (WEP) and the Start-up Village Entrepreneurship Program (SVEP), were established to fill these gaps, but their impact and reach are still dispersed, especially for remote areas (Dixit & Sakunia, 2023; Arora & Mangi, 2025).

Though numerous studies has been done on entrepreneurship in India's semi-urban and metropolitan areas, relatively little of it has focused on the specific challenges faced by rural entrepreneurs in Tamil Nadu. This study closes that gap by looking at ecosystem-specific elements involving infrastructure availability, loan availability, policy execution, and internet frequency and analyzing how they collectively affect entrepreneurial activity. It also pays attention to intersectional factors, specifically gender, which frequently make the challenges experienced by rural business owners much more serious. Using a mixed-methods approach that includes interviews, surveys, and focus groups, the study investigates the main determinants impacting entrepreneurial growth in Tamil Nadu's rural and semi-urban areas. It investigates social, technological, financial, and infrastructure limitations to entrepreneurship and evaluates the effectiveness of current policy approaches. By offering useful advice to establish an entrepreneurial environment that is more inclusive, resource-efficient, and enabled by advances in technology, the research seeks to contribute to the argument on democratizing entrepreneurship.

The significance of this research goes beyond its empirical foundations to include the theoretical examination of inclusion and accounting. In addition to getting access to cash and technology, entrepreneurial ecosystems relies on the collecting, analyzing, and interacting with of information—all necessary components of accounting processes. Within this framework, accounting serves as an institutional

mechanism that ensures transparency, governance, and performance evaluation, particularly for marginalized entrepreneurs who rely on both formal and informal financial reporting practices (Abey & Velmurugan, 2020; Sharma & Das, 2023).

The lack of theoretical models integrating accounting systems to inclusive entrepreneurship significantly restricts our ability to understand how financial and technological inclusion impacts fair business systems. By assessing the research from an institutional and psychological accounting standpoint, this study has established a conceptual connection across accounting theory and entrepreneurial inclusiveness. Neffke et al. (2018) argue that institutional accounting perspectives make clear how policy structures, reporting requirements, and regulatory frameworks encourage accountability among rural businesses. Likewise, behavioral accounting theory underscores how business owners' perceptions on risk, financial oversight, and reporting affect their long-term viability and strategies (Lakshmi, 2025; Gupta et al., 2024).

Thus, by looking at policy and technological issues as well, the analysis conceptually relates these issues to the broader theoretical analysis of how accounting information systems and financial reporting protocols could encourage accessibility. In order to highlight how theoretical ideas of accountability, transparency, and legitimacy as institutions may support rural entrepreneurial ecosystems, the research merges accounting, economics, and growth in an interdisciplinary perspective.

2. Review of Literature

2.1 Entrepreneurship and Regional Development

Entrepreneurship is generally recognized as a driving force behind social mobility, reducing inequality, and economic development. Research demonstrates that entrepreneurial activity can reduce regional disparities and promote inclusive entrepreneurial ecosystems. Recent studies have underscored the qualitative contributions of entrepreneurship to socio-economic development, particularly in addressing the urban-rural divide. Entrepreneurship not only promotes economic growth but also mitigates inequalities between urban and rural regions by fostering new sectors and advancing inclusive approaches (Sharma & Das, 2023).

According to Neffke et al. (2018), entrepreneurship encourages industry diversification and local employment, which assists in closing regional development gaps. Tamil Nadu is an excellent instance of this prevalence in urban and peri-urban zones due to its robust industrial base. But providing the same motivation to rural regions is still a difficult institutional and policy challenge. For inclusive growth and equal distribution of entrepreneurial beneficial effects to be ensured, this gap must be addressed.

Furthermore, fundamental disparities in accounting technology and governance procedures indicate themselves in regional variances in entrepreneurial growth. In accordance with institutional accounting

theory, transparent reporting systems and the flow of trusted financial data act as developmental strategies which encourage local legitimacy, trust, and sensible resource allocation (Lakshmi, 2025).

2.2 Barriers to Rural Entrepreneurship

According to several studies, sociocultural barriers, insufficient access to institutional financial assistance, and inadequate facilities are some of the persistent challenges associated with rural entrepreneurship (Ataei et al., 2020). According to Abey and Velmurugan (2020), the biggest obstacles to the expansion of rural organizations are the combined negative effects of inadequate road networks, erratic electrical supplies, and financial independence. Emon and Nipa (2024) further emphasize how societal stigma, gender-based discrimination, and institutional mentorship impact women's entrepreneurial involvement throughout rural regions. Gajavelli (2018) validates these findings by highlighting the importance of regional economic systems and resource reliance when investigating the sustainability of entrepreneurship. These social barriers are also present in the informational surroundings, since entrepreneurs' capacity of demonstrating their creditworthiness or analyze their success is restricted by a lack of professional bookkeeping and accounting understanding. Behavior investigations into accounting have shown that perceived authority and trust in unofficial financial records play a significant part in decision-making in such scenarios, perpetuating repetitions of inefficiencies and marginalization (Lakshmi, 2025; Sharma & Das, 2023).

2.3 Role of Government Initiatives

To overcome those obstacles, programs funded by the government, like as the Start-up Village Entrepreneurship Programme (SVEP) and the Women Entrepreneurship Programme (WEP), present financial support, educational possibilities, and institutional guidance (Subramaniyan, 2024). Kumar and Shobana (2024) note that while its benefits have been recognized in the literature, their total impact has been reduced, especially in marginalized areas, by their constrained outreach, bureaucratic complexity, and urban-centric administration. Strengthening these programmes requires local contextualisation and improved execution mechanisms at the regional level.

From an institutional-accounting perspective, such initiatives extend beyond financial assistance; they embed new accountability norms through mandated record-keeping, monitoring, and evaluation. Consequently, they operate as mechanisms that formalise transparency within the entrepreneurial ecosystem and align regional practices with broader frameworks of public-sector accountability (Neffke et al., 2018).

2.4 Women Entrepreneurs and Gendered Constraints

Women entrepreneurs in Tamil Nadu, particularly in the textile, agricultural, and handicraft sectors, play a pivotal role in sustaining local economies (Brindha & Anitha,

2024). Nevertheless, they encounter deeply entrenched gender-specific barriers, including limited access to credit, insufficient mentorship, and restrictive socio-cultural norms. Socio-economic conditions and access to local ecological resources are crucial determinants of women's entrepreneurial participation (Gajavelli, 2010). Chellakumar (2016) and Gupta et al. (2024) advocate for gender-focused interventions that promote leadership development, financial empowerment, and role-model visibility. From a theoretical accounting standpoint, gendered constraints also generate informational invisibility: many women entrepreneurs function outside formal accounting systems, rendering their contributions absent from financial statements and policy assessments. Social accounting approaches, therefore, call for gender-responsive reporting frameworks that capture non-monetary and community-based value creation, ensuring that women's entrepreneurial efforts are appropriately recognised within systems of accountability (Gupta et al., 2024).

2.5 Digital Inclusion and Technological Gaps

Digital technologies are increasingly transforming entrepreneurship, yet their advantages remain unevenly distributed. Due to limited internet infrastructure, poor levels of digital literacy, and exorbitant expenditures, rural entrepreneurs frequently experience digital exclusion (Olalekan, 2024; Mahlaule et al., 2024). According to Belik et al. (2019), digital empowerment calls for professional growth, establishment of platforms, and policy-centered digital equity in addition to connection.

The digitization of accounting procedures, which include cloud-based auditing, digital bookkeeping, and real-time reporting, supports these findings and shows a theoretical shift toward accountability and openness. This advances in technology is comparable to the transition of accounting from static accounting records to dynamic information systems, according to Belik et al. (2019), emphasizing digital inclusion as a crucial need for productive financial communication.

2.6 Private Sector and Ecosystem Support

The private sector plays an essential part in fostering entrepreneurial potential through organizations like accelerators, incubators, and mentoring schemes. Improved public-private collaboration needs to happen to create innovation-driven conditions that enable rural enterprises, reported Ilankumaran and Selvi (2019). These collaborations fill in the gaps in scale, funding, and technological expertise by supporting government-led attempts to create sustainable entrepreneurial ecosystems.

3. Aims and Objectives

The objectives are as below:

- a. To examine the infrastructural, financial and socio-cultural challenges limiting entrepreneurial growth in remote and rural regions.

- b. To evaluate the effectiveness of government and private sector interventions in fostering entrepreneurship development.
- c. To investigate the intersectional barriers, including gender, affecting access to resources.
- d. To explore possible strategic interventions for expanding technology adoption, market access and innovations among rural entrepreneurs.
- e. To propose region-specific, gender-sensitive policy interventions to address identified gaps and promote inclusive and sustainable entrepreneurial development.

4. Hypothesis

Null Hypothesis (H₀): There are no significant regional or gender-based differences in access to infrastructure, finance, and technology, and government programs such as SVEP and WEP have no significant effect on the sustainability and performance of entrepreneurial ventures in Tamil Nadu.

Alternative Hypothesis (H₁): Significant regional and gender-based disparities exist in access to infrastructure, finance, and technology, and government programs such as SVEP and WEP positively influence the sustainability and performance of entrepreneurial ventures in Tamil Nadu.

5. Methodology

5.1 Research Design

The study employed a convergent mixed-methods design to comprehensively examine the entrepreneurial ecosystem of Tamil Nadu. The quantitative component enabled the identification of patterns among a broad cross-section of entrepreneurs, while the qualitative component provided richer, context-specific insights into the constraints and facilitators of business growth, particularly in rural and semi-urban sectors. By integrating both numerical and narrative data, the research offers a balanced understanding of the infrastructural, financial, technological, and socio-cultural dimensions of entrepreneurship. This mixed approach also allows for interpretation of how accounting-related factors—such as financial transparency and record-keeping—interact with broader socio-economic conditions.

5.2 Data Collection Methods

Primary Data Sources

Primary data were obtained through a combination of structured questionnaires, in-depth interviews, and focus group discussions (FGDs). A total of 350 semi-urban and rural entrepreneurs from Tamil Nadu participated in the survey, which gathered information on infrastructure availability, financial accessibility, technological engagement, and awareness of government schemes. The survey further inquired about perceptions of accountability and financial reporting methods, which associated accounting performance with entrepreneurial inclusivity. To gather institutional thoughts and strategic opinions in-depth interviews were done with elected

politicians, officials, business leaders, and prosperous entrepreneurs in addition to the poll. FGDs are carried out at the community level to examine how social forces, collective dynamics, and context-specific barriers impact the expansion in entrepreneurship in rural communities.

Secondary Data Sources

Secondary sources of knowledge were selected from legitimate and varied resources. Examples of primary sources comprised publications from the MSME Department of Tamil Nadu and official government research and policy records, such as studies of the Start-up Village Entrepreneurship Programme (SVEP). The findings were analyzed in larger academic discussions and given a theoretical foundation by academic research, especially peer-reviewed works that were relevant to the local setting. Reports from institutions like the MSME Development Institute, which provided information on trends, policy examinations, and program evaluations, emphasized the entrepreneurial industry. These sources also show how much accountability mechanisms and financial transparency indicators have been implemented into institutional reporting practices.

5.3 Sampling Technique

According to Etikan et al. (2016), a stratified random sample approach was used to guarantee complete demographic and geographic coverage. The representative group contains entrepreneurs from various industries, including as agriculture, services, textiles, and small-scale business enterprises, and from a range of geographical locations such as rural, semi-urban, and unofficial urban regions. Participants were distributed equally by men and women, and early-, mid-, and experienced entrepreneurs were taken into consideration to account for differences in entrepreneurial experience. Due to this segmentation, which minimized sample bias and made it easier to compare distinct entrepreneurial strata, differences in accounting understanding and financial comprehension among various segments within Tamil Nadu's business ecosystem being investigated.

5.4 Statistical Tools and Techniques

Both descriptive and inferential statistical methods have been employed in the study to analyze the data. The demographic and business characteristics of the respondents were then compiled using descriptive statistics. The impact of loan accessibility on firm sustainability was determined using linear regression, and chi-square tests were conducted to see whether there were any connections between the geographical region and infrastructural sufficiency. In entrepreneurship programs like SVEP, ANOVA was implemented to assess

regional differences in digital adoption, and independent-samples t-tests were utilized to compare business accomplishments between participants and non-participants. These research projects also found geographic variations in the availability of accounting systems and financial reporting techniques.

5.5 Data Analysis Procedures

The Statistical Package for the Social Sciences (SPSS), which enables for reliable statistical testing and data visualization, was used to examine the quantitative data from the surveys. Focus group and interview qualitative data were analyzed thematically using the Braun and Clarke (2006) techniques, which comprised systematic coding, the extraction of important themes, and the combination of findings relevant to the entrepreneurial context. Empirical observations and theoretical components of accounting were connected via the identification of themes connected with accountability, financial recordings, and financial reporting procedures.

5.6 Ethical Considerations

The study followed approved ethical guidelines. All subjects gave their informed consent, guaranteeing study confidentiality and anonymity. In accordance with national ethical rules governing studies involving human subjects and the Belmont Report (1979), Institutional Review Board (IRB) permission was received.

6. Results

The analysis of data collected from 350 entrepreneurs across urban, semi-urban, and rural Tamil Nadu revealed significant disparities in infrastructure, financial access, technology adoption, and the impact of government programs. The results, supported by statistical tests including chi-square, regression analysis, ANOVA, and t-tests, provide empirical evidence of systemic gaps affecting entrepreneurial success, especially in rural regions. These disparities also reflect asymmetries in accounting information flows, where limited infrastructure and institutional reach restrict the generation and dissemination of reliable financial data, a key concern for inclusive accounting frameworks.

6.1 Infrastructural Challenges

Chi-square tests indicated a strong association between geographic location and access to basic infrastructure, with statistically significant disparities ($p < 0.01$). As shown in Table 1, reliable electricity was available to 85% of urban respondents, 68% of semi-urban entrepreneurs, and 42% of rural entrepreneurs. Road connectivity reached 90% in urban areas, 70% in semi-urban zones, and 50% in rural regions.

Table 1: Infrastructural Support

Infrastructural Support	Urban (%)	Semi-Urban (%)	Rural (%)	p-value	Interpretation
Reliable Electricity	85	68	42	< 0.01	Significant disparity; rural areas require urgent attention.

Road Connectivity	90	70	50	< 0.01	Road infrastructure impacts market accessibility.
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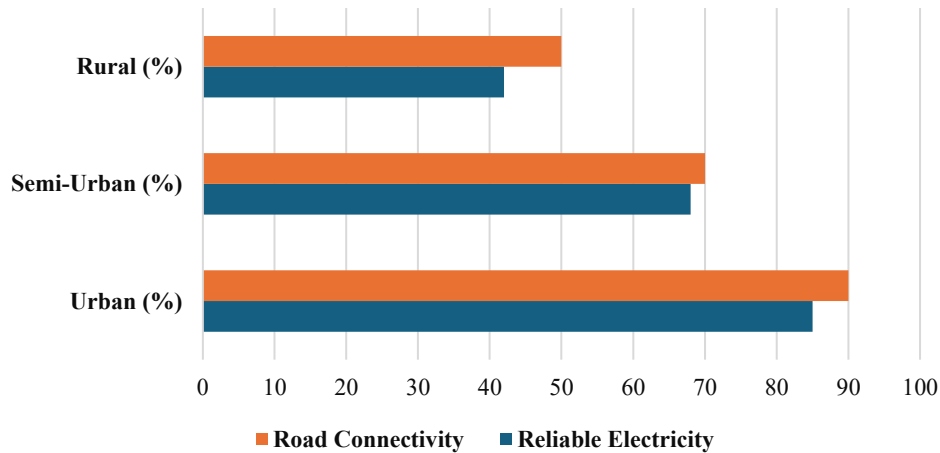


Figure 1: Regional Disparities in Road Connectivity and Electricity Reliability

Figure 1 illustrates the variation in basic infrastructural access among urban, semi-urban, and rural regions in Tamil Nadu. Urban entrepreneurs benefit from the highest levels of infrastructure, having access to reliable electricity and road connectivity. In contrast, rural regions lag behind—only 42% report reliable electricity and 50% report adequate roads. These disparities highlight critical development gaps that hinder rural entrepreneurship, market access, and production continuity.

6.2 Financial Accessibility

Regression analysis revealed a strong link between financial access and entrepreneurial sustainability. Only 33% of rural respondents could secure formal credit, compared to 59% of semi-urban and 81% of urban entrepreneurs. Rural businesses relied heavily on microfinance institutions (63%), while the figures were 48% for semi-urban and 22% for urban respondents.

Table 2: Financial Accessibility

Financial Accessibility	Urban (%)	Semi-Urban (%)	Rural (%)	t-value	Interpretation
Access to Formal Credit	81	59	33	2.45	Financial constraints are severe in rural areas.
Utilization of Microfinance	22	48	63	1.96	Rural areas rely more on microfinance schemes.

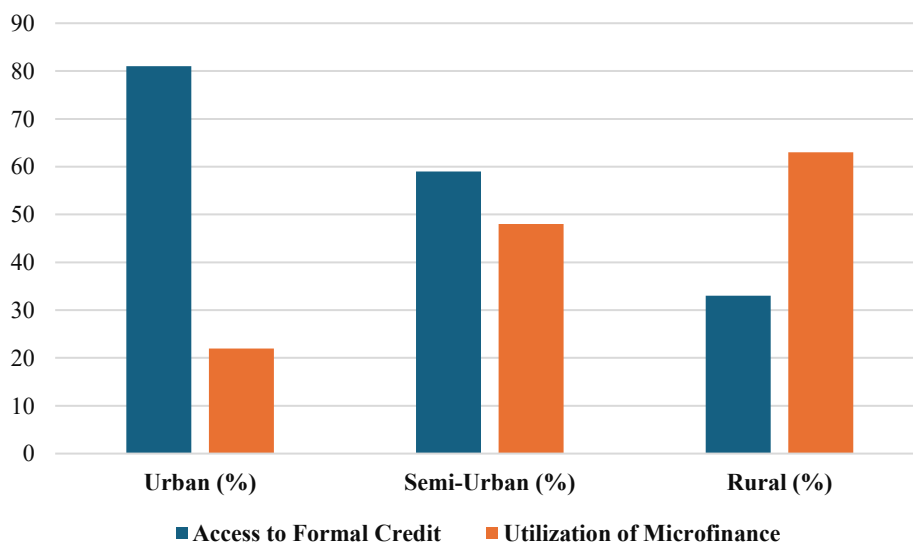


Figure 2: Regional Comparison of Formal Credit Access and Microfinance Utilisation

Figure 2 highlights disparities in financial access among urban, semi-urban, and rural entrepreneurs in Tamil Nadu. Urban entrepreneurs report the highest access to formal credit, with only 22% relying on microfinance. In contrast, rural areas show limited access to formal credit and heavy reliance on microfinance. Semi-urban entrepreneurs fall in between, with 59% having formal credit access and 48% depending on microfinance. These patterns reveal structural financial exclusion in underserved regions and emphasise the need for expanded rural banking services and customised financial solutions.

6.3 Technological Utilisation

ANOVA results confirmed a significant rural-urban divide in digital adoption ($F = 4.01, p < 0.05$). Only 32% of rural entrepreneurs reported internet use, with just 15% engaged in e-commerce. In contrast, 78% of urban respondents used the internet, and 62% leveraged e-commerce platforms.

Table 3: Technology Utilization

Technology Utilization	Urban (%)	Semi-Urban (%)	Rural (%)	F-value	Interpretation
Internet Usage	78	56	32	3.22	Rural areas face a significant digital divide.
E-Commerce Adoption	62	40	15	4.01	Urban areas lead in leveraging digital platforms.

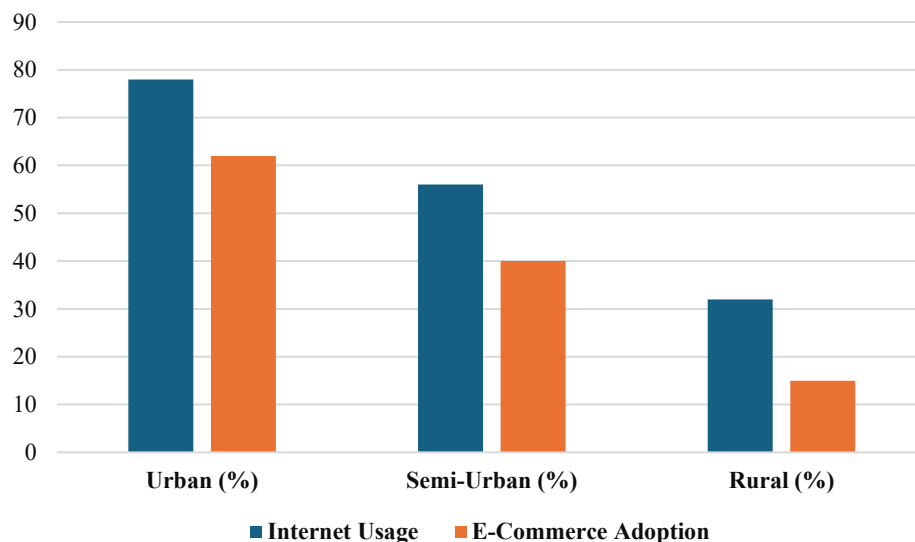


Figure 3: Regional Disparities in Internet Usage and E-Commerce Adoption

Figure 3 illustrates the regional differences in internet usage and e-commerce adoption among entrepreneurs in Tamil Nadu. Urban areas show the highest levels of digital engagement, adopting e-commerce platforms. In contrast, rural areas lag significantly, with only 32% reporting internet access. Semi-urban regions show intermediate levels of adoption. The data reflect a substantial digital divide that restricts rural entrepreneurs' access to online markets, limiting their competitiveness and growth opportunities.

6.4 Program Participation Impact

As presented in Table 4, the T-test analysis revealed that participants of the Start-up Village Entrepreneurship Program (SVEP) experienced notably better outcomes. Business survival rates were 85% among SVEP beneficiaries, compared to 60% for non-participants. Revenue growth was similarly higher at 55% for participants versus 38% for non-participants. These differences were statistically significant ($t = 2.11$ and 2.34 , respectively).

Table 4: Program Participation Impact

Program Participation	SVEP Participants (%)	Non-Participants (%)	Revenue Growth (%)	t-value	Interpretation
Business Survival Rate	85	60	45	2.11	SVEP significantly improves business performance.
Revenue Growth Rate	55	38	45	2.34	Program participation correlates with higher revenues.

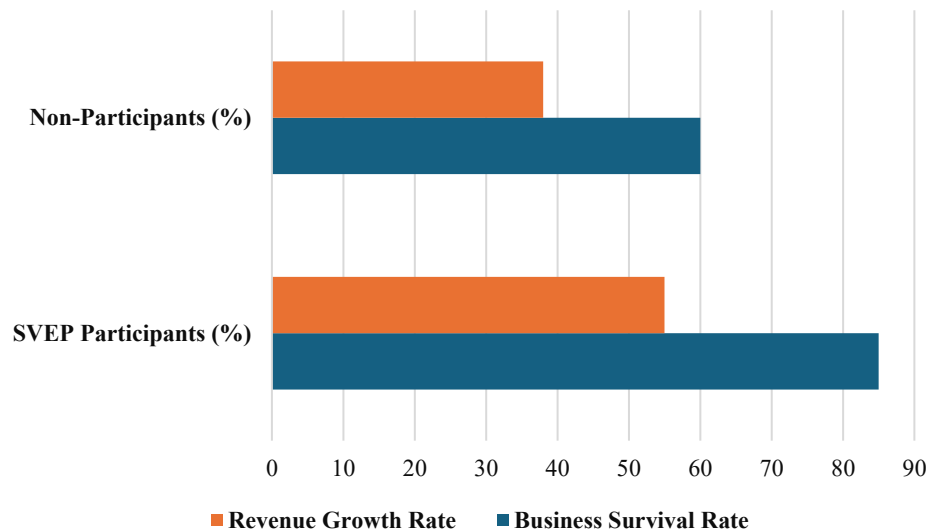


Figure 4: Impact of SVEP Participation on Business Survival and Revenue Growth

Figure 4 compares business performance outcomes between SVEP (participants and non-participants. SVEP-supported entrepreneurs report a significantly higher business survival rate compared to non-participants.

7. Discussion

The findings from this study underscore the uneven distribution of entrepreneurial support systems across Tamil Nadu, particularly highlighting the persistent challenges in rural and semi-urban regions. The results reaffirm the presence of structural and infrastructural disparities and reveal the compounded disadvantages that rural entrepreneurs face in accessing credit, technology, and institutional support. These disparities also reflect variations in information and accountability systems, indicating that entrepreneurship outcomes depend not only on economic resources but also on how accounting structures record, interpret, and communicate those resources (Lakshmi, 2025). This section contextualises these insights within existing literature and elaborates on their broader implications for policy, practice, and future inquiry.

The most noteworthy observation is that rural areas consistently perform less well than urban areas in every metric examined. Rural regions had far less access to infrastructure, particularly roads and power, which made it difficult for business owners to grow or simply continue their operations. Only 42% of rural respondents said they had access to stable energy supply, and only 50% said they had appropriate road connection. These weaknesses have a direct impact on market access and production continuity, two things that are essential to growth. The findings of Abey and Velmurugan (2020), who noted that insufficient support was a key barrier to rural entrepreneurship, correspond with our findings. According to Neffke et al. (2018), these deficiencies also compromise the basis for precise financial information and electronic reporting, which hinders transparency and performance monitoring from the viewpoint of institutional accounting.

With just 33% of rural company owners receiving formal credit, compared to 81% of their urban counterparts, financial access appeared as a further major obstacle. This validates what Kumar and Shobana (2024) found: Rural and female businesses are disproportionately excluded by bureaucratic processes and low financial literacy. Over-reliance on microfinance is still an extremely costly and unsustainable solution, even though it provides short-term respite. The following occurrence may be interpreted via the perspective of behavioral accounting theory: The perceived creditworthiness of enterprises is compromised by inadequate record-keeping and a lack of trust regarding official data systems. According to Sharma and Das (2023), improving accounting literacy and documents can improve access to financing as well as trust in it.

Technological adoption also displayed wide disparities. Only 32% of rural participants reported regular internet use, and a mere 15% adopted e-commerce platforms, reaffirming Lakshmi's (2025) observation that digital illiteracy and inadequate infrastructure restrict market participation. These technological limitations extend to accounting practices, where tools such as online bookkeeping, e-filing, and cloud-based audits remain largely inaccessible. Consequently, digital exclusion not only limits competitiveness but also weakens financial accountability (Belik et al., 2019).

The Start-up Village Entrepreneurship Programme (SVEP) yielded the most promising results, with participants exhibiting higher business survival (85%) and revenue growth (55%) compared with non-participants. These results strengthen the claims made by Ilankumaran and Selvi (2019) that programs funded by the government improve growth and resilience when combined with financial support and mentoring. From a theoretical accounting standpoint, these programs match with frameworks that link accountability and performance measurement by institutionalizing monitoring and reporting systems that improve transparency (Neffke et al., 2018).

Overall, the research results point to a close relationship between accounting openness and the increase of entrepreneurship. Access to trustworthy information is limited by inadequate facilities and insufficient financial literacy, and systematic reporting is hampered by institutional and digital limits. Thus, strengthening the system of accounting is a theoretical route to inclusive and accountable growth rather than just a technological necessity. Accounting serves as the informational cornerstone of entrepreneurship, transformation of individual accomplishment into credibility for policies and institutional faith.

The findings of this study have significant policy implications. Decentralization of infrastructure development is necessary, as are schemes that increase one's capacity to document financial transactions. For financial inclusion initiatives like the Pradhan Mantri Mudra Yojana that encourage long-term responsibility, basic bookkeeping and reporting aspects should be incorporated. Similarly, programs for digital empowerment must promote the use of cloud-based accounting software while concentrating on improving access to reasonably priced devices and literacy campaigns. Schemes like SVEP should be developed and localized with particular features on accounting and transparency methods that will ensure that entrepreneurs receive institutional and financial support.

Despite its contributions, the study has certain limitations. The findings are specific to Tamil Nadu and may not be generalisable to other regions. Self-reported data may introduce respondent bias, and limited access to official records restricted deeper examination of program implementation. Future research could address these limitations by incorporating accounting-related variables—such as reporting frequency, audit participation, and transparency indicators—to empirically test theoretical relationships between accountability and entrepreneurial sustainability. Comparative and longitudinal studies could further examine how inclusive accounting systems evolve across regions and over time, particularly through a gender-sensitive analytical lens (Gupta et al., 2024).

8. Conclusion

This research presents an integrated assessment of the structural, financial, technological, and institutional challenges that constrain inclusive entrepreneurial growth in Tamil Nadu, particularly within rural and semi-urban areas. Contrary to the state's image as an entrepreneurial hub, the results reveal substantial disparities between urban and less-developed regions. Rural business owners continue to face challenges associated with poor infrastructure, limited formal loan availability, low acceptance of technology, and minimal involvement in government initiatives which offer assistance. Rural businesses' total contribution to regional development, along with their scalability and sustainability, are negatively impacted by these inequities. According to the study, specific interventions—like taking part in the Start-up Village Entrepreneurship Programme

Available online at: <https://jtar.org>

(SVEP)—significantly enhance entrepreneurial results, increasing recipients' probabilities of surviving their businesses and expanding their revenue. These results suggest that well-crafted, geographically tailored initiatives can significantly impact the empowerment of underrepresented and underprivileged business owners. The research also confirms that the long-term success of such programs depends significantly on openness, financial literacy, and methodical paperwork—all of those considered essential components of accounting.

Enhancing access to technology and digital literacy is equally crucial for bridging the rural-urban divide and expanding market opportunities. The study emphasises the need for regionally responsive, gender-sensitive, and integrative policy frameworks. Infrastructure development, financial system refinement, and digital empowerment must be advanced through coordinated efforts among government agencies, financial institutions, and private-sector partners. Incorporating accounting awareness and digital bookkeeping training into these reforms can further strengthen institutional accountability and enhance entrepreneurs' capacity for transparent reporting and performance evaluation.

To democratise entrepreneurship in Tamil Nadu, it is vital to recognise the heterogeneity of challenges across regions and communities. Translating policy intentions into tangible, ground-level outcomes requires consistent capacity building, continuous program evaluation, and the removal of socio-economic barriers. Integrating theoretical insights from accounting—particularly those related to institutional accountability and information reliability—can ensure that inclusive entrepreneurship is sustained by systems capable of measuring, reporting, and maintaining equitable progress.

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