

## Exploring the Lived Experiences of Rural Micro-Entrepreneurs in [Study Location]: Understanding the Impact of Government Economic Empowerment Policies

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### ABSTRACT

Rural economic development remains challenging, particularly for micro-entrepreneurs who face limited resources and bureaucratic barriers. This study explores micro-entrepreneurs' experiences of government economic policies and their perceived impact on business performance and local economic growth. Using a phenomenological approach, data were collected through semi-structured interviews with 15 rural micro-entrepreneurs and analyzed thematically. The findings indicate that although government policies provide opportunities for business development, their effectiveness is constrained by limited accessibility, bureaucratic obstacles, and inadequate infrastructure. These challenges reduce the ability of entrepreneurs to fully benefit from policy initiatives. The study highlights the need for more context-sensitive and accessible policy implementation to better support rural micro-enterprises. By emphasizing entrepreneurs' lived experiences, the findings contribute to a deeper understanding of policy effectiveness and offer practical insights for improving rural economic development strategies.



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## INTRODUCTION

Economic development in rural areas has long been a topic of significant interest in both scholarly and policy circles. In many developing countries, rural communities often face challenges that hinder their ability to thrive economically, such as limited access to resources, infrastructure, and financial support (Kania et al., 2021). These challenges are often compounded by the gap between government policies and their practical application on the ground. Micro-entrepreneurs, in particular, play a critical role in the local economy, contributing to job creation, income generation, and the sustainability of rural areas. However, the effectiveness of government economic policies in supporting rural micro-entrepreneurs remains uneven, particularly when policy objectives do not correspond with the practical realities of business actors at the local level (Nkansah-Dwamena, 2025). Despite the wealth of policy initiatives, there remains a significant disconnect between the intended benefits and the actual impact felt by entrepreneurs in rural contexts.

The relevance of this phenomenon lies in the profound impact that government economic policies have on the lived experiences of micro-entrepreneurs. These individuals often navigate complex socio-economic landscapes where government policies, though designed to foster growth, may not always align with the unique needs of rural communities (Liao et al., 2022). The experience of entrepreneurs in these settings is shaped by a variety of factors, including access to government assistance, the socio-cultural dynamics of rural life, and the practical challenges of running a small business. These personal and contextual experiences are crucial for understanding the real-world

implications of economic policies and for identifying areas where policy adjustments could enhance effectiveness.

Although previous studies have examined rural economic development and policy effectiveness, much of this work remains concentrated on macroeconomic indicators, institutional performance, and generalized assessments of policy outcomes (Nababan et al., 2021). Phenomenology, with its focus on the lived experiences of individuals, is particularly well-suited to address this gap. By investigating the personal, often under-explored, dimensions of how entrepreneurs experience and interpret government policies, this research aims to provide valuable insights into the human aspect of economic development. Understanding these subjective experiences is essential for policymakers and practitioners seeking to design more effective interventions that align with the realities of rural entrepreneurs (Noviana et al., 2025). The exploration of such experiences offers a more nuanced understanding of the factors that influence economic growth in rural areas, thus addressing the need for a more holistic and context-sensitive approach to policy design.

Research on the lived experiences of individuals within specific phenomena has become a crucial area of focus in phenomenological studies (Yang et al., 2024). This approach emphasizes the significance of understanding how individuals make sense of and experience their reality in relation to broader social, cultural, and economic contexts. In particular, examining the experiences of micro-entrepreneurs in rural areas, with a focus on their interaction with government economic policies, provides valuable insights into the challenges faced by this group (Farihah & Hartadinata, 2023). Despite the extensive body of literature on economic development, there is limited understanding of how micro-entrepreneurs subjectively experience and interpret government interventions in their business practices. This gap highlights the importance of phenomenological research in uncovering the personal, subjective dimensions of these experiences, which are often overlooked in more traditional economic studies.

However, exploring the deep meanings and experiences of individuals through qualitative methodologies presents several challenges. One of the primary methodological difficulties lies in the inherent complexity of capturing and analyzing subjective experiences (Echeverri-Gent & Sané, 2025). Quantitative methods, commonly used in economic studies, fall short in capturing the nuanced, lived experiences of individuals, as they are often restricted to predefined variables and statistical analysis. These methods cannot fully grasp the personal, emotional, and contextual factors that shape the way micro-entrepreneurs interact with and respond to government policies (Sulistyaningsih et al., 2022). Consequently, while traditional research methods provide valuable insights into macroeconomic trends and policy impacts, they fail to reveal the personal significance and interpretation of these policies at the individual level.

Given these limitations, many existing studies on economic policies and rural entrepreneurship are unable to address the essence of the phenomenon in a comprehensive manner (Yan & Yang, 2021). The reliance on quantitative measures and generalized policy analysis neglects the individual experiences that are central to understanding the true impact of these policies on micro-entrepreneurs. Phenomenology, by focusing on the lived experiences of participants, offers a more holistic approach that allows for a deeper exploration of the subjective meanings attributed to government economic policies by entrepreneurs in rural settings. This approach is essential to fill the gaps left by previous studies and to provide a more complete understanding of the challenges and opportunities faced by micro-entrepreneurs in rural areas.

While conventional approaches to understanding the impact of government economic policies on micro-entrepreneurs often rely on practical, quantitative solutions, these methods fall short in capturing the depth of individuals' lived experiences (Yusuf et al., 2025). Traditional studies typically assess policy effectiveness using broad statistical analyses and standardized measures, which can provide valuable insights into trends but fail to account for the rich, subjective meanings attached to these experiences by the entrepreneurs themselves. This limitation results in a less comprehensive understanding of how micro-entrepreneurs interpret and engage with government policies in the context of their daily operations and socio-economic environments.

Moreover, the reliance on these practical, macro-level approaches leaves a significant gap in understanding the personal significance of policies for micro-entrepreneurs, particularly in rural areas. These policies are often designed without a deep consideration of the individual challenges and needs faced by entrepreneurs in these settings (Caraka et al., 2023). Consequently, there is a lack of research that explores the nuanced, personal experiences and the meanings entrepreneurs attribute to government interventions. Existing studies do not provide a holistic view of how these entrepreneurs navigate their business landscapes within the framework of policy support or hindrance.

To bridge this gap, the adoption of a phenomenological approach offers an alternative solution by allowing for a more profound exploration of the experiences and meanings that entrepreneurs attribute to government economic policies (Amul, 2025). Phenomenology, with its emphasis on capturing the essence of lived experiences, presents a valuable methodology for uncovering the subjective realities of micro-entrepreneurs in rural areas. This approach enables a more complete and nuanced understanding of how policies are perceived, interpreted, and experienced on a personal level, offering a deeper insight into the challenges and opportunities they encounter. By focusing on the lived experiences of the participants, phenomenology can provide a more holistic view of the phenomena, addressing the limitations of previous research and offering meaningful contributions to the field.

Existing research on the impact of government economic policies on micro-entrepreneurs in rural areas has primarily focused on macroeconomic trends and the effectiveness of policies at a broader level. However, studies that delve into the subjective experiences of entrepreneurs are scarce, and those that do exist tend to overlook the personal, contextual meanings that entrepreneurs attribute to these policies (Anisfeld et al., 2025). Theories such as Social Capital Theory and Human Capital Theory provide valuable frameworks for understanding the potential impacts of government support. Yet, these theories often miss the deeper, lived experiences that shape how policies are perceived and implemented at the individual level. Previous research has also employed quantitative methods, which, while helpful in analyzing trends, do not provide the depth required to understand the individual entrepreneur's perspective.

This study proposes a phenomenological approach to fill this gap, emphasizing the lived experiences of micro-entrepreneurs in rural areas as they navigate the challenges and opportunities presented by government economic policies (Habib et al., 2024). Phenomenology allows for an in-depth exploration of how these entrepreneurs perceive and make sense of their interactions with policy, providing a richer understanding of the phenomenon. By focusing on subjective experience, phenomenology enables the uncovering of meanings that quantitative approaches cannot capture (Gasparelo & Ganzeli, 2021). This method offers an alternative to existing approaches by placing the entrepreneur at the center of the investigation, allowing their voices and experiences to be heard in the context of policy implementation.

The structure of this article is designed to guide the reader through a comprehensive understanding of the research. Following this introduction, the paper will present the context of the phenomenon under study, providing background on micro-entrepreneurship and government policies (Nilda et al., 2025). The methodological section will outline the phenomenological approach used to explore the research questions, including data collection and analysis procedures. The results will then be discussed, followed by an analysis of the findings in light of the theoretical frameworks and previous studies. Finally, the conclusion will offer insights into the practical implications of the study for policymakers and suggestions for future research.

## **RESEARCH METHODS**

### **Study Design**

This study adopts a phenomenological approach to explore the lived experiences of micro-entrepreneurs in rural areas regarding the impact of government economic policies on local economic growth. The phenomenological approach was selected due to its focus on understanding the subjective experiences and perceptions of individuals, which is essential for answering the research questions. This approach allows for an in-depth exploration of the meanings and significance that participants attach to

their experiences within the specific context of their business operations and government support (Lutz & Knox, 2014; McNabb, 2015). The study utilizes descriptive phenomenology to provide rich, detailed accounts of these lived experiences, aiming to capture the essence of the phenomenon without preconceived theories or biases. Descriptive phenomenology emphasizes the direct description of participants' experiences as they perceive them, which aligns with the goal of understanding the personal and contextual influences on micro-entrepreneurs in rural settings. To strengthen methodological rigor, the study applied bracketing procedures, whereby the researchers consciously identified and set aside prior assumptions about government policy, rural entrepreneurship, and local economic development before and during data collection and analysis.

### **Participants**

Participants were selected using purposive sampling, which aimed to include individuals who could provide meaningful insights into the phenomenon being studied. The inclusion criteria required participants to be micro-entrepreneurs currently operating in rural areas and to have direct experience with government economic policies and their impact on local economic growth. Exclusion criteria were set to eliminate participants without relevant experience in business management or those who had not engaged with government policies related to economic growth (Hillman & Radel, 2018; Migdal, 2018). The final sample consisted of 15 participants, with an age range from 30 to 55 years, including both male and female entrepreneurs (Fife, 2020; Kawamura, 2020). These participants were actively engaged in various sectors such as agriculture, retail, and small-scale manufacturing. Demographic characteristics, including gender and age, varied, contributing to a comprehensive understanding of the diversity of experiences within the study's focus.

### **Data Collection**

Data were collected through semi-structured in-depth interviews, which provided participants with the opportunity to share their personal experiences and perceptions in a flexible and open manner. The interviews were conducted face-to-face to ensure a personal connection and to create an environment conducive to open dialogue. The duration of each interview ranged from 45 minutes to 1.5 hours. The interviews were held in locations that were convenient for the participants, such as their homes or businesses, ensuring that they felt comfortable and at ease (Carreiras & Castro, 2012; Iosifides, 2016). A semi-structured interview guide was employed, which included open-ended questions designed to explore the participants' experiences with government policies and the challenges they faced in their business operations. The interview guide was based on literature reviews and prior research, with minor adjustments made to ensure relevance to the participants' contexts. Interviews were audio-recorded with participants' consent to ensure accurate data collection.

### **Data Analysis**

Data were analyzed using thematic analysis, a common technique in phenomenological research. The process involved identifying and categorizing recurring themes and patterns within the data. Thematic analysis was chosen because it allows for the identification of key concepts and their relationships, thus providing insights into the participants' shared experiences. The analysis followed a systematic process, beginning with transcribing the interviews verbatim, followed by reading and re-reading the transcripts to immerse in the data (Daly, 2007; Longhofer et al., 2012). Meaning units were identified and coded, and these codes were grouped into broader themes reflecting the essential aspects of the participants' experiences. NVivo software was used to assist in organizing and managing the data, but the focus remained on the thematic content rather than software functionality. This approach ensured that the analysis was both comprehensive and grounded in the participants' direct experiences. The results of this analysis highlight the core themes that emerged, shedding light on the impact of government policies on micro-entrepreneurs in rural settings.

## RESULTS

### Perceptions of Government Economic Policies in Local Economic Growth

In exploring the participants' experiences, it became evident that the perception of government economic policies plays a significant role in shaping the growth trajectory of micro-enterprises in rural areas. Many of the entrepreneurs expressed a sense of disconnect between the government's intended policies and their practical application on the ground. A participant, in their interview, shared:

"The policies always sound good on paper, but in practice, it is a different story. We often find ourselves struggling to access the benefits promised, especially when we don't have the right connections or resources to navigate the bureaucratic hurdles." (Participant 1)

This statement highlights the gap between policy intention and the actual support felt by entrepreneurs in rural areas. Despite the policies' potential, the implementation process often fails to meet the expectations of these business owners, leading to frustration and a sense of abandonment

Another participant described a slightly more positive perspective:

"The introduction of government financial assistance was helpful, but only if you already have a network in place. If you're just starting out, it's not as accessible as it should be." (Participant 3)

This narrative points to the dual nature of the government's economic policies, which, while beneficial, are sometimes limited by factors like accessibility and the availability of networks. Entrepreneurs in remote areas struggle to take full advantage of these opportunities, reinforcing the importance of tailored, localized implementation strategies for government initiatives.

### Cycle of Policy Implementation



### Challenges Faced by Micro-Entrepreneurs in Rural Areas

The second key theme that emerged from the data was the immense challenges faced by micro-entrepreneurs operating in rural areas. These challenges include limited access to capital, lack of infrastructure, and the isolation that comes with working in geographically remote regions. One participant reflected on the difficulty of accessing financial support:

"Getting a loan is a nightmare, especially in the village. The banks don't trust us because they think we won't be able to repay. And even if we do get a loan, the interest rates are too high." (Participant 2)

This perspective indicates a systemic issue within the financial sector, where micro-entrepreneurs face significant barriers when trying to obtain capital. These barriers are further compounded by the high cost of borrowing and the perceived risk associated with businesses in rural areas.

Other participants also discussed the challenge of poor infrastructure, which hampers their ability to scale up operations:

"We don't have good roads to transport goods. When we try to sell, the products spoil or the transport costs eat into our profits. It's a daily struggle." (Participant 4)

The lack of proper infrastructure represents a significant constraint to business growth, limiting the capacity of micro-enterprises to thrive, particularly in rural settings.

### **Government Support and Policy Effectiveness**

Despite the difficulties, some entrepreneurs expressed a degree of optimism regarding the potential of government policies to facilitate growth, albeit with certain modifications. One participant mentioned:

"When the government does step in, like with the training programs, it helps a little. But the issue is that it is often not continuous, and the support feels more like a one-time thing." (Participant 5)

This comment underscores a critical issue regarding the discontinuity of support, which undermines the long-term growth prospects of micro-businesses. Entrepreneurs are left to fend for themselves once the initial support is withdrawn, highlighting the need for sustained, consistent policy backing.

## **DISCUSSION**

### **Summary of Key Findings**

This study explored the subjective experiences of micro-entrepreneurs in rural areas regarding the impact of government economic policies on their local economic growth (Aprizal et al., 2021). The key findings revealed that while government policies hold potential benefits, their implementation often falls short of addressing the real, contextual needs of micro-entrepreneurs. Entrepreneurs expressed frustration over the gap between policy intentions and practical outcomes, particularly highlighting barriers such as limited access to financial resources and bureaucratic inefficiencies.

### **Contribution to the Research Questions**

The findings of this research provide a deeper understanding of the lived experiences of micro-entrepreneurs, answering the central research question of how government economic policies are perceived and experienced by these individuals (Wahyudi et al., 2025). Through the phenomenological lens, it became clear that micro-entrepreneurs do not merely react to policies in a passive manner; instead, they actively interpret and navigate these policies based on their unique circumstances and challenges. The experiences shared by participants indicate that government interventions, while intended to foster growth, are often inaccessible or ineffective due to systemic barriers such as financial exclusion, lack of infrastructure, and complex administrative processes. This insight directly contributes to a more nuanced understanding of the gap between policy formulation and its actual impact on rural micro-enterprises.

### **Connection with Previous Literature and Theory**

The findings of this study align with existing literature on economic policy implementation but extend the understanding of these policies by emphasizing the personal, subjective experience of entrepreneurs. Previous studies, such as those by Kihlstrom (2015) and Smith et al. (2018), have highlighted the challenges of policy implementation in rural settings, but they largely focus on macroeconomic outcomes or quantitative data. The current study, however, adds depth to these discussions by exploring how entrepreneurs perceive the policies and the barriers they face. This aligns with theories such as Social Capital Theory, which posits that access to networks and resources plays a crucial role in economic development (Keeni & Takashino, 2025). However, this study suggests that even with the potential for social capital, the gap in access to resources remains a significant hurdle, which is not fully addressed by current economic policies (Aziz et al., 2024). Additionally, the results contribute to the Human Capital Theory by illustrating how entrepreneurs' individual capabilities are

often insufficient to overcome the structural barriers that hinder policy effectiveness. Thus, the findings offer a more nuanced perspective that extends beyond theoretical models to consider the lived realities of entrepreneurs, providing insights into how policies could be better tailored to meet their needs.

### **Implications of Findings**

The findings of this study have significant scientific and practical implications. From an academic perspective, this research adds to the growing body of knowledge on the subjective experiences of micro-entrepreneurs, particularly in rural settings. It highlights the gap between economic policy formulation and the real-world experiences of entrepreneurs, shedding light on the complex factors that influence policy effectiveness (Gerasimova et al., 2025). Practically, these findings suggest that policymakers must not only design policies but also ensure that they are accessible and relevant to the specific challenges faced by micro-entrepreneurs in rural areas. The experience of limited access to financial resources, bureaucratic inefficiencies, and inadequate infrastructure underscores the need for policies that are context-sensitive and tailored to the unique needs of rural micro-businesses. This research also reflects broader social and cultural implications, as it calls for a more inclusive and participatory approach in policy-making, where the voices of entrepreneurs are heard and their challenges addressed in a more holistic manner.

### **Limitations of the Study**

This study, while providing valuable insights into the experiences of micro-entrepreneurs, has certain limitations that should be considered when interpreting the findings. One key limitation is the relatively small and context-specific sample, which was drawn from a particular rural area (Nicholson et al., 2025). As a result, the findings may not be fully generalizable to all micro-entrepreneurs in different regions or countries. The focus on rural settings also limits the applicability of these findings to urban or semi-urban environments, where economic policies and entrepreneurial experiences may differ significantly. Additionally, the use of qualitative methods such as in-depth interviews, while providing rich, detailed insights, may introduce subjectivity in the interpretation of the data. Future research could expand the sample size and geographic scope to explore whether similar patterns emerge in different contexts or among larger, more diverse groups of entrepreneurs.

### **Prospective Directions for Future Research**

The findings of this study open several avenues for future research. One potential direction is to investigate how different forms of government support, such as digital platforms or targeted financial assistance, can improve the accessibility of resources for rural micro-entrepreneurs (Choiruddin et al., 2025). Additionally, further studies could explore the role of social networks and community-based support systems in enhancing the effectiveness of government policies. Comparative studies between rural and urban micro-entrepreneurs could provide a deeper understanding of how context influences the experience of policy interventions (Sipayung et al., 2023). Moreover, examining the long-term effects of policy implementation on entrepreneurial growth and sustainability would provide valuable insights into the evolving dynamics of government-business relationships. Ultimately, future research should continue to build on the findings of this study to inform more effective and inclusive policy frameworks for micro-enterprises.

## **CONCLUSION**

This study explored the lived experiences of micro-entrepreneurs in rural areas, focusing on their perceptions of government economic policies and their impact on local economic growth. The findings reveal that while government policies have potential benefits, their implementation often fails to address the unique challenges faced by these entrepreneurs, such as limited access to resources and bureaucratic barriers. By using a phenomenological approach, this research has highlighted the importance of understanding the subjective experiences of entrepreneurs, providing insights that go beyond traditional macroeconomic analysis. This study contributes to the existing literature by offering a more nuanced perspective on the real-world implications of policy interventions. Future research could expand this study by exploring the long-term effects of specific policy interventions or by

comparing the experiences of micro-entrepreneurs in different regions. These efforts could help refine policy approaches and better support micro-entrepreneurs in overcoming the challenges they face.

### CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this article.

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