WOMEN ENTREPRENEURS IN RURAL INDIA: CONTRIBUTIONS, CHALLENGES AND PROSPECTS FOR ECONOMIC DEVELOPMENT

Dr. D. MURUGAN, Assistant Professor,

Department of Commerce (BM & CS), School of Business Studies,

Hindustan College of Arts & Science, Padur, Chennai -603 103,

Mr. J. ALBIN JOE, Lecturer,

Department of Commerce (BM & CS), School of Business Studies,

Hindustan College of Arts & Science, Padur, Chennai -603 103,

Mrs. C. SHOBA, Lecturer,

Department of Commerce (BM & CS), School of Business Studies,

Hindustan College of Arts & Science, Padur, Chennai -603 103,

Mr. M. VIGNESHWARAN, Lecturer,

Department of Commerce (BM & CS), School of Business Studies,

Hindustan College of Arts & Science, Padur, Chennai -603 103,

Abstract

Women entrepreneurship has emerged as an important instrument for rural economic development, poverty reduction, employment generation, social inclusion and gender equality. Rural women participate in agriculture, food processing, handicrafts, livestock management, retail trade, services and a growing range of digital enterprises. Their businesses create household income, strengthen local supply chains and retain economic activity within villages. However, rural women entrepreneurs frequently remain concentrated in informal, small-scale and low-productivity activities because of restricted access to finance, markets, property,

technology, infrastructure, training and business networks. Unpaid care responsibilities and restrictive social norms create additional barriers.

This paper examines the contribution of women entrepreneurship to rural economic development in the current scenario, with special reference to India. It uses a descriptive and analytical research design based on secondary information from government publications, international organizations and recent research. The paper analyses the role of Self-Help Groups, collective enterprises, digital finance, e-commerce and public programmes such as the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission, Pradhan Mantri MUDRA Yojana, Stand-Up India, Lakhpati Didi and Namo Drone Didi. It finds that women-led rural enterprises can diversify household income, generate employment, improve resilience and strengthen women's decision-making power. Nevertheless, access to credit alone is insufficient. Sustainable progress requires an integrated ecosystem combining suitable finance, enterprise-oriented training, market access, digital inclusion, infrastructure, childcare, social protection and gender-responsive institutions. The paper recommends shifting policy attention from the number of enterprises created to their survival, productivity, value addition, formalization and growth.

Keywords: Women entrepreneurship, rural development, economic empowerment, Self-Help Groups, financial inclusion, digital entrepreneurship, India.

1. Introduction

Rural economic development refers to the sustained improvement of income, employment, productivity, infrastructure, public services and quality of life in rural areas. Historically, rural development strategies concentrated heavily on agriculture. Agriculture remains essential, but rural transformation now requires diversification into agro-processing, manufacturing, trade, tourism, transport and knowledge-based services. Women entrepreneurship can accelerate this transformation by converting local skills and resources into productive economic activities.

A woman entrepreneur may be understood as a woman who initiates, organizes, owns or manages an enterprise and assumes responsibility for its risks and outcomes. Rural women entrepreneurs operate individual businesses, household enterprises, Self-Help Group ventures, cooperatives, producer companies and micro, small and medium enterprises. Their activities

include dairy farming, poultry, tailoring, weaving, food processing, handicrafts, input supply, retailing, repair services, community services and online commerce.

Women own around a quarter of formal businesses worldwide, but many are in low-value and low-growth industries. International Labour Organization. The gender gap is highest in rural areas, where inadequate infrastructure, poor mobility and unequal access to productive assets exacerbate traditional business barriers. As a result, women may have entrepreneurial skills but lack the resources and freedom to create and grow profitable enterprises.

The current scenario creates both opportunities and risks. Mobile banking, digital payments, social media marketing and e-commerce can connect rural businesses with customers beyond local markets. Self-Help Groups and producer organizations provide social capital and collective bargaining power. Climate-resilient agriculture, renewable energy, healthcare, education and the care economy are opening new fields of enterprise. At the same time, climate change, economic uncertainty, automation and platform dependence can make microenterprises more vulnerable. The central policy question is therefore not simply how to create more women-owned enterprises, but how to make them productive, resilient and capable of growth.

2. Review of Literature

Early studies of rural women entrepreneurship emphasized its relationship with poverty reduction, household welfare and empowerment. The International Labour Organization observed that rural women increasingly operate enterprises but are heavily concentrated in informal, micro-size, low-productivity and low-return activities. It argued that gender-responsive policies and business services are necessary for enterprise upgrading and decent employment. International Labour Organization.

Contemporary research treats entrepreneurship as part of a wider ecosystem. A recent World Bank evidence review identifies four major fields of intervention: access to finance; skills and networks; markets and technology; and the enabling environment. It also notes that unequal initial resources, gendered sector selection, social norms and institutional arrangements constrain women-led firms. World Bank.

Financial exclusion remains a central theme. The Women Entrepreneurs Finance Initiative reports that 70 percent of women-owned small and medium enterprises in developing economies are financially unserved or underserved. It estimates a financing gap of approximately US$1.9 trillion. We-Fi However, research increasingly shows that credit produces better results when combined with business training, mentoring, market connections and interventions addressing restrictive norms.

Digital financial services have expanded women's access to accounts and transactions in many economies. They can reduce travel costs, increase privacy and create a record of financial activity. Yet digital technology is not automatically inclusive. Lack of personal smartphone ownership, weak connectivity, limited digital literacy, online fraud and gender gaps in identity documentation can exclude rural women. The World Bank therefore recommends gender-responsive agent networks, technology support and digital incubators for women-led enterprises. World Bank Gender Toolkit.

In India, Self-Help Groups have become the principal institutional platform for rural women's collective action, savings, credit access and livelihood promotion. Their contribution extends beyond finance: group membership creates trust, peer learning and a public identity for women who may previously have been excluded from village-level economic institutions. Nevertheless, the literature distinguishes between livelihood activity and entrepreneurship. A subsistence activity does not necessarily become a sustainable enterprise unless it develops regular demand, accounting systems, quality control, reinvestment and the capacity to withstand shocks.

3. Statement of the Problem

Rural women contribute substantially to production and household welfare, but much of their work is unpaid, underpaid or statistically invisible. Even when they operate an enterprise, it may be registered under another family member's name or treated as a supplementary household activity. This limits recognition, access to institutional finance and control over income.

Government programmes have greatly increased access to Self-Help Groups, bank accounts, loans and training. However, many rural women-owned businesses remain extremely small. They often sell similar products within restricted local markets, use outdated technology and

depend on unpaid family labour. Business creation without market assessment can produce overcrowding in low-value activities such as basic tailoring, petty retail or undifferentiated food products.

The problem is therefore multidimensional. Finance is necessary, but the absence of land titles, collateral, transport, storage, childcare, digital capability, market information and social acceptance can prevent productive use of credit. An assessment of women's entrepreneurship must consequently examine not only business numbers but also survival, profitability, employment, value addition, resilience and women's effective control over enterprise decisions.

4. Objectives of the Study

The principal objectives are:

1. To examine the role of women entrepreneurship in rural economic development.
2. To identify the principal activities and emerging opportunities available to rural women entrepreneurs.
3. To analyse the economic and social effects of women-owned rural enterprises.
4. To evaluate major constraints affecting their establishment and growth.
5. To study the significance of Self-Help Groups and current government initiatives in India.
6. To suggest policies for building sustainable and growth-oriented rural enterprises led by women.

5. Research Questions

The paper addresses the following questions:

1. How does women entrepreneurship contribute to rural income, employment and structural transformation?
2. What opportunities have emerged through digitalization, collective enterprise and new rural value chains?
3. What financial, social, institutional and technological barriers restrict rural women entrepreneurs?
4. How effective are major Indian programmes in promoting enterprise development?

5. What policy changes are required to move women-owned businesses from subsistence to sustainable growth?

6. Research Methodology

This study follows a **descriptive and analytical research design**. It is based on secondary data and does not claim to report original field observations. Information was collected from publications of the Government of India, Reserve Bank of India, World Bank, International Labour Organization and related research institutions.

A thematic method was used to organize evidence under six areas: finance, human capital, markets, technology, institutions and social norms. The analysis pays special attention to India while incorporating global evidence where it clarifies broader patterns.

The study has limitations. Definitions of a women-owned or women-led enterprise differ across datasets. Informal rural enterprises are frequently undercounted, and programme statistics may measure participation or loan distribution rather than profitability and long-term survival. The findings should therefore be interpreted as an analytical synthesis rather than a causal impact evaluation.

7. Nature of Rural Women Entrepreneurship

Rural women entrepreneurship is diverse and cannot be reduced to one model. Enterprises can be classified by ownership, sector, motivation and level of growth.

Dimension	Main categories	Examples
Ownership	Individual, group, cooperative, producer company	Home enterprise, SHG unit, dairy cooperative
Sector	Farm, allied, non-farm, service	Seed production, poultry, weaving, childcare
Motivation	Necessity or opportunity	Income survival or market innovation
Market	Local, regional, national, digital	Village shop or online craft brand

Dimension	Main categories	Examples
reach		
Growth stage	Subsistence, stable, growth-oriented	Seasonal activity to employing enterprise

The distinction between necessity and opportunity entrepreneurship is important. Necessity entrepreneurs enter business because wage employment is unavailable, whereas opportunity entrepreneurs identify a market and deliberately mobilize resources to serve it. Many rural women begin from necessity but can transition to opportunity-driven activity if they receive appropriate institutional and market support.

Collective enterprise is especially important in rural areas. Women can pool savings, purchase inputs in bulk, share machinery and negotiate better prices. Aggregation also allows small producers to meet the quantity, quality and continuity requirements of institutional buyers. Nevertheless, collective businesses require clear governance, professional management and transparent distribution of benefits.

8. Contribution to Rural Economic Development

8.1 Income Generation and Poverty Reduction

Women's enterprises add new income streams to rural households. This reduces dependence on a single crop, wage earner or seasonal occupation. Even a small but regular income can improve a family's capacity to purchase food, education, healthcare and productive assets. When women control earnings, research commonly associates their income with greater investment in children's welfare.

Enterprise income can also reduce vulnerability to agricultural shocks. Processing crops, producing dairy products or providing local services spreads risk across activities. Where profits are reinvested, a microenterprise can gradually build household assets and creditworthiness.

8.2 Employment Creation

Rural enterprises generate self-employment for owners and work for family members, neighbours, suppliers, transporters and retailers. A successful food-processing unit, for example, creates demand for farm produce, packaging, logistics and marketing. Employment close to home can be particularly valuable for women whose mobility is restricted.

However, employment quality matters. Family labour may remain unpaid, and workers in informal units may lack social protection and safe working conditions. Rural enterprise policy should therefore seek **decent and productive employment**, not merely higher participation numbers.

8.3 Agricultural Diversification and Value Addition

Women are extensively involved in agriculture but often remain at the lower end of value chains. Entrepreneurship enables movement from raw production to grading, processing, packaging and direct marketing. Activities such as millet products, spice processing, dairy products and nursery management retain more value within the village.

Producer groups can reduce input costs, improve bargaining power and facilitate standards certification. Local processing also reduces post-harvest losses and stimulates demand for improved production methods. Women-owned enterprises thus connect farm development with the non-farm rural economy.

8.4 Local Economic Multipliers

Income earned and spent locally produces a multiplier effect. A woman running a profitable enterprise purchases materials, hires workers and uses local services. Employees and suppliers then spend part of their income in the same region. Entrepreneurship consequently strengthens the circulation of money within rural economies and can expand the local tax and service base as firms formalize.

8.5 Social Empowerment

Entrepreneurship can increase women's bargaining power within households and communities. Participation in economic groups develops confidence, communication and leadership. Women

may gain a stronger voice in decisions concerning education, healthcare, asset purchases and marriage.

Economic participation does not automatically eliminate gender inequality. In some cases, women carry enterprise responsibilities in addition to unpaid domestic work, while male relatives control revenue. Meaningful empowerment requires control over income, mobility, assets and strategic decisions.

8.6 Community Resilience

Women-led groups frequently provide essential goods and services during crises. Local enterprises can adapt production, maintain food distribution and support community networks. Diversified household income also strengthens resilience against crop failure, illness and market disruption. Climate-oriented businesses in renewable energy, water management and sustainable agriculture can combine income generation with environmental protection.

9. Current Opportunities

9.1 Digital Finance and Payments

Bank accounts, mobile payments and direct benefit transfers have strengthened the financial identity of rural women. Digital transactions can reduce travel time, improve record keeping and demonstrate cash flow to lenders. They may also allow women greater privacy and control over money.

The benefit depends on effective use rather than account ownership alone. Women require access to personal devices, secure authentication, grievance mechanisms and training in fraud prevention. Assisted digital models using trained local women can bridge the gap between infrastructure and adoption.

9.2 E-Commerce and Social Media

Digital platforms allow rural producers to reach customers outside their immediate location. Handicrafts, textiles, specialty foods and cultural products can be marketed through online

catalogues and social media. Digital channels also provide market information and direct communication with buyers.

Yet participation involves photography, packaging, inventory, shipping, returns, customer service and platform fees. Successful e-commerce therefore requires a complete logistics and business-support system rather than a single training session on creating an online account.

9.3 High-Potential Rural Value Chains

Growing demand for healthy food, traceable products and sustainable goods creates opportunities in millet products, organic inputs, herbal products, beekeeping, mushrooms and natural fibres. Additional possibilities exist in solar energy maintenance, waste management, water services, rural tourism, digital documentation, healthcare support and early childhood care.

Care services deserve greater attention because they create employment and release other women from unpaid work. Community childcare and eldercare enterprises can produce both economic and social returns when supported by suitable quality standards and public financing.

9.4 Green and Climate-Resilient Entrepreneurship

Climate change threatens rural livelihoods but also creates demand for adaptation services. Women can become entrepreneurs in drought-resistant seed supply, water conservation, composting, recycling, solar equipment and climate advisory services. Access to technical training and public procurement is necessary to ensure they are not confined to low-paid manual roles in the green economy.

9.5 Collective Branding and Public Procurement

Geographical identity, common branding and quality certification can enable small producers to enter premium markets. Government institutions, schools and hospitals can provide predictable demand through procurement from qualified women-led enterprises. Prompt payment and realistic tender conditions are essential because microenterprises cannot carry long receivable periods.

10. Major Challenges

10.1 Inadequate and Unsuitable Finance

Rural women frequently possess little collateral because land and property are registered in men's names. Lenders may consider small and informal enterprises risky, while entrepreneurs may lack financial records or a formal credit history. Informal borrowing is faster but often more expensive.

Microcredit can support working capital, but it may be insufficient for machinery, storage or expansion. Short repayment periods can also conflict with seasonal production. Women require a financial ladder comprising savings, working-capital loans, equipment finance, insurance and growth capital.

10.2 Limited Ownership of Productive Assets

Ownership of land, machinery and workspace influences access to credit and control over production. Without assets in their own names, women may require family consent or guarantees. Joint titles, simplified registration and improved inheritance awareness can strengthen their economic position.

10.3 Skills and Education Gaps

Many programmes focus narrowly on vocational production skills. Enterprise success additionally requires pricing, bookkeeping, inventory management, quality control, negotiation and market analysis. Training should be practical, local-language, sector-specific and reinforced by mentoring after the business begins.

10.4 Restricted Market Access

Village demand is limited, and many women produce similar goods. Intermediaries may capture a large share of value because individual producers cannot aggregate supply or negotiate effectively. Packaging, certification, branding, transport and buyer relationships are therefore as important as production.

10.5 Digital Divide

Network coverage has expanded, but access is unequal. Women may use shared phones, have limited data, or lack confidence in digital transactions. Online fraud and harassment further discourage adoption. Digital inclusion must cover ownership, affordability, skills, safety and meaningful business use.

10.6 Infrastructure Deficits

Unreliable electricity, poor roads, limited transport, lack of storage and weak internet connectivity increase business costs. Food enterprises need testing, refrigeration and hygienic workspaces. Shared facilities and rural business clusters can make such infrastructure affordable.

10.7 Social Norms, Mobility and Time Poverty

Women often combine enterprise work with cooking, cleaning, childcare, eldercare and farm labour. Their businesses may receive attention only after household responsibilities. Restrictions on travel can prevent participation in training, trade fairs and buyer meetings.

Training schedules alone cannot solve this problem. Childcare, safer transport, family sensitization and redistribution of unpaid care work are necessary components of enterprise policy.

10.8 Informality and Regulatory Complexity

Informal businesses can start easily but struggle to access institutional buyers, insurance and larger loans. Registration and tax procedures may be intimidating. Single-window assistance, local facilitation and proportionate compliance can encourage formalization without imposing excessive costs.

11. Institutional Framework and Government Initiatives in India

11.1 DAY-NRLM and Self-Help Groups

The Deendayal Antyodaya Yojana-National Rural Livelihoods Mission seeks to reduce poverty by organizing poor rural women into strong community institutions and connecting them with financial and livelihood services. Reserve Bank guidance recognizes DAY-NRLM as the Government of India's flagship programme for poverty reduction through institutions of poor households, particularly women. Reserve Bank of India.

As of June 2025, **10.05 crore women had been mobilized into 90.90 lakh women Self-Help Groups**. The mission had also promoted 1,285 women-owned producer companies, 1.95 lakh producer groups and supported 4.87 lakh non-farm enterprises. Press Information Bureau.

SHGs provide savings discipline, peer guarantees, collective confidence and a delivery platform for training. Their next stage must involve enterprise graduation. Groups formed for thrift and credit should receive differentiated support if they intend to operate commercially.

11.2 Lakhpati Didi

Lakhpati Didi seeks to enable SHG members to achieve sustainable annual household income of at least Rs. 1 lakh through diversified livelihoods and enterprise development. Its focus on income outcomes is more meaningful than counting training participants alone.

Implementation should distinguish gross sales from net income and should verify whether additional income is regular, sustainable and controlled by the woman. Longitudinal tracking is needed to determine whether households maintain the income threshold after initial support ends.

11.3 Pradhan Mantri MUDRA Yojana

MUDRA provides collateral-free loans to micro and small enterprises. Women constitute a substantial share of borrowers, demonstrating the programme's reach. Earlier government reporting showed that more than 15.75 crore loans had been extended to women, representing about 70 percent of borrowers at that time.

The policy challenge is to measure graduation from very small loans to larger productive finance. Repeat borrowing should correspond with improved turnover, profitability and repayment capacity rather than dependence on refinancing.

11.4 Stand-Up India

Stand-Up India facilitates bank loans for greenfield enterprises promoted by women and members of Scheduled Castes and Scheduled Tribes. It can support larger enterprises than conventional microfinance. Rural applicants may nevertheless require help with business plans, registration, technical feasibility and market identification.

11.5 Namo Drone Didi

The Namo Drone Didi initiative aims to provide drones to 15,000 SHG members for agricultural services. Press Information Bureau It represents a shift from traditional livelihood activities toward technology-based rural services. Its sustainability will depend on demand aggregation, maintenance, licensing, insurance and women's effective operational control.

11.6 Skill, Incubation and Market Programmes

Training institutions, rural livelihood missions, banks, Krishi Vigyan Kendras and business incubators provide enterprise support. Trade fairs such as SARAS connect SHG products with consumers. However, programmes frequently operate in separate administrative silos. A rural entrepreneur may receive production training but no packaging support, or a loan without a reliable buyer. Convergence is therefore essential.

12. Discussion

The evidence indicates that women entrepreneurship can contribute to nearly every dimension of rural development. It generates income, creates employment, promotes value addition, supports

diversification and strengthens household resilience. Its wider significance lies in transforming women from unrecognized workers into economic decision-makers.

Nevertheless, enterprise ownership by itself is an incomplete indicator. An enterprise may have low sales, no profit and no growth prospects. Programmes should use multidimensional performance indicators covering revenue, net income, survival, employment, productivity, market expansion and control over earnings.

Three transitions are particularly important:

1. **From credit access to productive finance:** Loans must be matched with business capacity, insurance and realistic repayment schedules.
2. **From isolated producers to market-linked enterprises:** Aggregation, branding, certification, logistics and buyer relationships are crucial.
3. **From participation to agency:** A woman's name on a loan or registration does not guarantee that she controls the enterprise.

The current digital transformation can accelerate all three transitions, but technology must supplement rather than replace institutions. Digital platforms cannot overcome poor product quality or unreliable supply. Likewise, app-based training cannot solve time poverty, unsafe mobility or lack of childcare.

An effective model is an ecosystem centred on the entrepreneur. Finance, skills, infrastructure, technology, markets and social support should be coordinated around the needs of a specific enterprise and value chain. Community institutions can identify potential entrepreneurs and provide trust, while professional services help viable firms grow.

13. Major Findings

1. **Women entrepreneurship has a strong multiplier effect** through household income, employment, local procurement and community spending.

2. **Rural women remain concentrated in micro and informal businesses**, limiting productivity, profitability and protection.
3. **Self-Help Groups provide a powerful foundation**, but not every SHG activity automatically becomes a sustainable enterprise.
4. **Finance remains a binding constraint**, especially for investment beyond microcredit and for women without property.
5. **Market access is as important as credit.** Production-centred programmes risk creating unsold inventory and market saturation.
6. **Digitalization creates transformative opportunities**, but device ownership, literacy, cybersecurity and logistics determine actual benefit.
7. **Social norms and unpaid care work operate as economic constraints**, reducing the time, mobility and risk-taking capacity of women.
8. **Collective models can overcome scale disadvantages**, provided they have sound governance and professional management.
9. **Current Indian initiatives have achieved substantial outreach**, particularly through DAY-NRLM, but deeper evaluation of income and enterprise survival is required.
10. **Policy must shift from enterprise creation to enterprise quality**, measured through productivity, value addition, resilience and growth.

14. Recommendations

14.1 Develop a Finance Continuum

Financial institutions should offer products suited to different stages of enterprise development. Cash-flow-based lending and alternative transaction data can reduce dependence on land collateral. Seasonal repayment schedules, equipment leasing, credit guarantees and accessible insurance should be expanded.

14.2 Provide Enterprise-Oriented Training

Training should begin with market demand and unit economics, not only production. Programmes must cover costing, bookkeeping, digital payments, inventory, quality, negotiation and compliance. Mentoring for at least one business cycle would be more effective than one-time classroom training.

14.3 Build Market Linkages Before Scaling Production

Enterprise promotion should be based on value-chain studies and confirmed market opportunities. Government and private buyers can use long-term procurement agreements. Rural business hubs should provide packaging, branding, certification and logistics support.

14.4 Strengthen Digital Inclusion and Safety

Women entrepreneurs need personal access to digital devices, affordable connectivity and practical digital education. Training should include fraud detection, privacy, customer communication and online grievance procedures. Local women digital agents can provide continuing support.

14.5 Invest in Shared Rural Infrastructure

Common facility centres can provide machinery, cold storage, testing, packaging and internet access. Shared assets reduce fixed costs and make quality standards attainable for microenterprises. Maintenance and transparent user charges must be built into their management.

14.6 Reduce the Care Burden

Childcare facilities should be integrated into training centres, industrial clusters and markets. Safe transport and flexible service hours can increase participation. Community campaigns should encourage men to share unpaid domestic responsibilities.

14.7 Improve Women's Asset Ownership

States should promote joint land titles, awareness of inheritance rights and simplified business property registration. Asset ownership improves bargaining power, investment incentives and credit access.

14.8 Support Growth and Graduation

Entrepreneurs demonstrating demand and repayment capacity should receive larger loans, advanced mentoring and incubation. Policy should reward the transition from subsistence activity to registered enterprise, employment creation and inter-district or online sales.

14.9 Strengthen Collective Enterprise Governance

SHGs, cooperatives and producer companies require transparent accounting, democratic decision-making and professional management. Leadership rotation and grievance mechanisms can prevent elite capture.

14.10 Improve Monitoring and Research

Programme dashboards should report sex-disaggregated information on business survival, profits, employment, loan size and market reach. Independent evaluations should examine who controls income and whether gains continue after support ends.

15. Conclusion

Women entrepreneurship is central to inclusive rural economic development. It transforms local resources and skills into income, employment and value addition while improving women's social and economic agency. India has created a large institutional base through Self-Help Groups, financial inclusion and livelihood programmes. The mobilization of more than 10 crore women under DAY-NRLM illustrates the scale of this foundation.

Scale alone, however, does not guarantee economic transformation. Rural women continue to face interrelated barriers involving finance, property, skills, markets, technology, infrastructure, care responsibilities and social norms. Treating each barrier through a separate scheme produces

fragmented results. Credit without markets can lead to debt, training without finance can lead to inactivity, and digital access without capability can deepen exclusion.

The future strategy should promote a complete entrepreneurial ecosystem. Public policy must help women move from informal survival activities to productive, innovative and resilient enterprises. Success should be judged not merely by loans sanctioned or groups created, but by sustained income, profitability, decent employment, market expansion and women's control over economic decisions. When these conditions are established, rural women entrepreneurs can become major agents of local development and broader structural transformation.

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