

Women-Led Rural Enterprises and Sustainable Livelihood Development: A Systematic Review of Enablers, Constraints and Transformative Pathways

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ABSTRACT

The establishment of women-headed rural enterprises is seen as an option for livelihood diversification, poverty alleviation, empowerment and local economic development. In this systematic review, recent multidisciplinary literature is critically analyzed to uncover the asset bases, institutions, and market structures that facilitate the conversion of enterprise participation into sustainable livelihood outcomes. It is established that credit and training are necessary but not sufficient. Enterprise success will depend on women's agency, productive assets, capabilities, inclusion in technology and finance, collective institutions, infrastructure, remunerative markets and public support. Collective organizations can help women gain access to finance, information, self-confidence, negotiation skills and institutions, but limiting social norms, care work, weak service delivery, and the small size of finance and value chains will trap women in low-income activities. Sustainability requires the continuation of the enterprise, diversified income, resilience, well-being, benefit ownership, and environmental responsibility. This review provides a ladder of sustainability consisting of mobilisation and opportunity recognition, capability building, market access, and business growth, culminating in resilience.

Keywords: Agripreneurship, Microfinance, Rural enterprises, Self-help groups, Social capital, Sustainable entrepreneurship, Sustainable livelihoods, Women empowerment.

1. Introduction

The rural economy has been reconfigured by land fragmentation, uncertain climate conditions, mobility and changes in the food systems. Women-owned farm and non-farm enterprises have the potential to diversify income and generate value locally, but entrepreneurship is neither empowering nor sustainable by itself. The

key research question has changed from whether rural women can become entrepreneurs to how soon their business operations become sustainable and empowering (Aggarwal & Johal, 2021; Franzke et al., 2022; Barrachina Fernández et al., 2021). In India, self-help groups (SHGs) constitute a significant institutional base for savings, credit, leadership, and livelihood promotion (Yadav et

al., 2024), while sustainable livelihood analysis highlights aspects of assets, vulnerability, institutions, and adaptive capacity. Green transformation includes environmental efficiency and climate resilience into the traditional business metrics (Gawel et al., 2024; Raman et al., 2022). The following review will synthesize fragmented findings on empowerment, microfinance, capabilities, markets, social capital, and the sustainability of women-led enterprises.

2. Review Approach and Analytical Framework

A systematic literature review was conducted on peer-reviewed articles on women-led rural enterprises, entrepreneurship, SHGs, microfinance, social capital, digital inclusion, markets, livelihood resilience, and sustainability. The evidence base is multidisciplinary and covers research on entrepreneurship, development, agricultural extension, gender and sustainability. The literature was contrasted based on context, mechanism, enterprise outcome, livelihood implication and constraint identified in the study. The analytical framework considers five levels that are interrelated: women's agency and assets; collective and financial institutions; enterprise capabilities; markets and institutional quality; and environmental factors.

enterprise capabilities; the market and institutional ecosystem; and livelihood outcomes across multiple dimensions. The separation of enterprise participation from business quality is necessary due to the risk of low-profit, insecure self-employment. The sustainability of enterprises is estimated based on their sustainability and profitability, household and women's assets, decision-making power and well-being, and environmental management. Thus, the following framework prevents the common mistake of considering credit access, training attendance and enterprise participation as the final outcomes of the process. Figure 1 illustrates the pathway of the relationship between women-led enterprises and sustainable livelihood development.

Interpretation of the synthesis prioritises the empirical findings that associate a specified mechanism with an enterprise or livelihood outcome, while theoretical and review papers help to refine the pathway. Due to the diversity of geographical contexts, industries, and study designs in the included literature, results should be considered as patterns of association and potential mechanisms rather than a single pooled estimate.

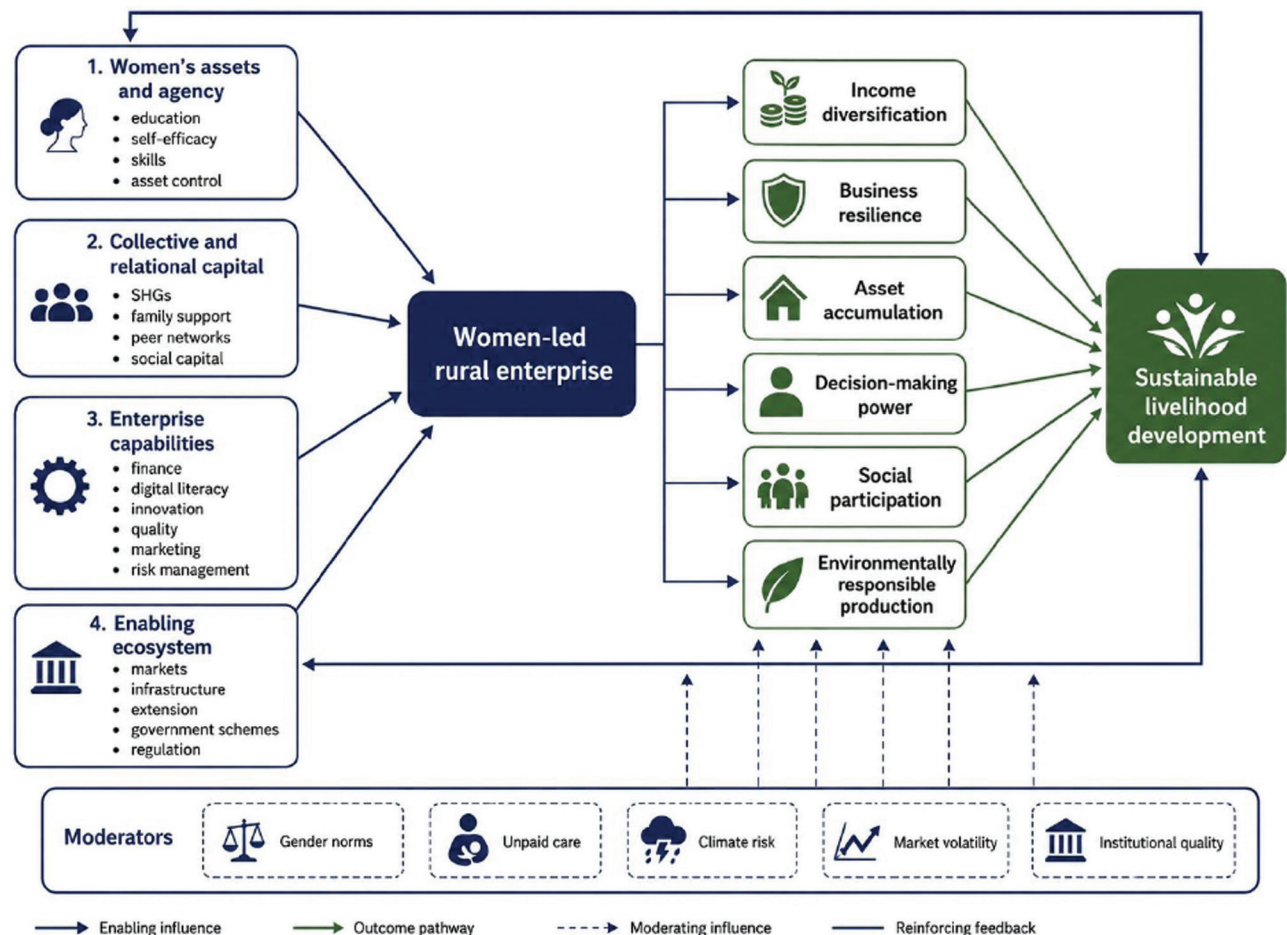


Figure 1. Integrated pathway from women-led rural enterprise to sustainable livelihood development

3. Rural women's enterprises as a livelihood strategy

Rural women's enterprises are mostly driven by necessity, opportunity, and household livelihood strategies. These enterprises can help stabilise consumption, utilise local skills and resources, provide employment opportunities, and reduce dependence on uncertain farm income. Nevertheless, diversification becomes transformative only when these activities generate sufficient net income, productive assets, and resilience, rather than simply distributing risk across a number of low-productivity activities. Table 1 contains the main analytical themes and mechanisms.

Support from family members, personal capabilities, and business experience affects the continuity of enterprises (Vasumathi et al., 2025), whereas agribusiness innovation broadens women's participation in production, processing, services, and marketing (Pooja, 2024). The condition of the sector is also important – agricultural and food enterprises have to operate amid climate risks, perishability, land scarcity, and post-harvest issues, whereas service and craft enterprises might face other constraints. Resilience also depends on multiple exposures to business, household and agricultural risks of women (Kitole & Genda, 2024; Matharu & Juneja, 2024).

Therefore, the analysis of livelihood has to consider net income, survival, diversification, assets, workload and control over net income, and not just the number of enterprises.

It is also important to take into account the quality of diversification, which is influenced by the relationship between an enterprise and the household livelihood portfolio. An enterprise can complement farming activities by processing output, utilising seasonal labour, or providing local services; however, it may compete for

women's time and funds during the most intensive period of agricultural activities.

4. Collective Institutions, Microfinance and Social Capital

SHGs serve as key institutions that facilitate connections among rural women, finance, and livelihoods. Savings, social control and bank linkage can mitigate exclusion, yet there is no empirical evidence that microcredit alone translates into empowerment of women. The effectiveness of microfinance depends on women's use of loans and appropriate services (Patel & Patel, 2020; Abebe & Kegne, 2023; Samineni & Ramesh, 2023). Participation and retention of women in microfinance are uneven, particularly for poor women (Ahmad et al., 2020), as evidenced by heterogeneous labour market impacts of large-scale livelihood interventions (Deshpande et al., 2024). Social capital accounts for the better performance of women. Bonding ties foster trust and mutual assistance; bridging ties connect women to markets and information; linking ties help establish connections with banks and the government (Mahato et al., 2022; Kille et al., 2022; Kawane & Shaw, 2024). Networks have the potential to empower women in entrepreneurship, wellbeing and collective action (Mahato & Jha, 2024; Behera et al., 2026; Zavaleta Cheek & Corbett, 2024). Figure 2 illustrates the potential of participation in SHGs to foster sustainable entrepreneurship and highlights that finance without competencies, markets, and agency can sustain low-profit activity.

Another advantage of collective institutions is the lowering of transaction costs through bulk purchasing of inputs, sharing of equipment, processing facilities, marketing, and certification. The significance of these

Table 1. Major analytical themes linking women-led rural enterprise and sustainable livelihoods

Theme	Core mechanism	Principal livelihood implication	Illustrative study
Collective institutions and empowerment	SHGs, group participation, public decision-making	Income control, credit decisions, collective voice, socio-cultural empowerment	Kumar et al. (2021)
Finance and microenterprise	Microfinance, bank linkage, working capital	Entry into enterprise, investment, decision-making; strongest when bundled with services	Pandhare et al. (2024)
Social capital	Bonding, bridging and linking networks	Information, trust, market connections, entrepreneurial orientation and livelihood improvement	Mahato & Jha (2024)
Family–enterprise interface	Family support, enrichment and labour sharing	Enterprise continuity, confidence and growth	Vasumathi et al. (2025)
Digital capability	Technology adoption and digital finance	Market reach, information access, transactions and opportunity recognition	Chatterjee et al. (2020)
Government and institutions	Schemes, extension, regulation and public support	Lower transaction costs and stronger enterprise performance when access is effective	Gochhayat & Rout (2025)
Sustainable entrepreneurship	Social innovation, environmental orientation and sustainability knowledge	Business performance, well-being and intergenerational livelihood value	Kanth & Sinha (2026b)

functions increases as enterprises evolve from subsistence markets. At the same time, delivery through groups hides unequal participation, with better-connected members benefiting from acquiring information, leadership, or business connections. In this respect, accurate record-keeping, rotation of leaders, grievance procedures, and the inclusion of marginalised women are necessary components for translating group membership into opportunities for entrepreneurship.

5. Capabilities, Digitalisation, Markets and the Enabling Ecosystem

Enterprise sustainability depends on the process of transforming resources into capabilities. This kind of support thus requires production expertise combined with costings, accounting, quality assurance, negotiation, risk management and mentoring. The use of technology and an entrepreneurial orientation could improve performance, provided that the technology and tools are relevant to women's environment and constraints (Chatterjee et al., 2020). Digital inclusion finance could expand access and entrepreneurship, but device ownership, connectivity, literacy levels, the risk of fraud, and household control could introduce new inequalities (Shao et al., 2023). Self-efficacy, sustainability attitude, and social norms would determine whether intentions translate into actions (Kanth & Sinha, 2026a), and government support would affect the extent to which capabilities translate into business performance (Kanth & Sinha, 2026b; Gochhayat & Rout, 2025). Market access is crucial because oversupplying local markets, poor

aggregation, poor transportation systems, and a lack of buyers' information reduce profitability (Chandra et al., 2026). Extension could support women as producers, processors, and market actors through gender-responsive personnel and advisory services (Saha et al., 2024, 2026). Greening and sustainable procurement could be encouraged where they reduce resource consumption and improve market access (Rahayu, 2024; Atarah et al., 2024). Thus, an enabling ecosystem should coordinate capabilities, finance, infrastructure, standards and market demand.

Capability development should be phase-wise. New entrants would require opportunity assessment and basic financial controls; operating enterprises would require troubleshooting, productivity improvement, and quality assurance; while growth-seeking businesses would need certification, branding, logistics, and negotiation. Digital tools should be used to perform business tasks rather than become goals in themselves. Therefore, evidence generation should include reducing transaction time, facilitating price discovery, increasing repeat customers, improving record-keeping, and achieving financial independence, along with addressing fraud, indebtedness, and exclusion from digital platforms.

6. Sustainable Entrepreneurship, Livelihood Resilience and Transformative Outcomes

The ability of an organisation to survive is key to its sustainability and requires capital, net gains, flexibility, and reinvestment potential. Women's social entrepreneurship involves not only business viability

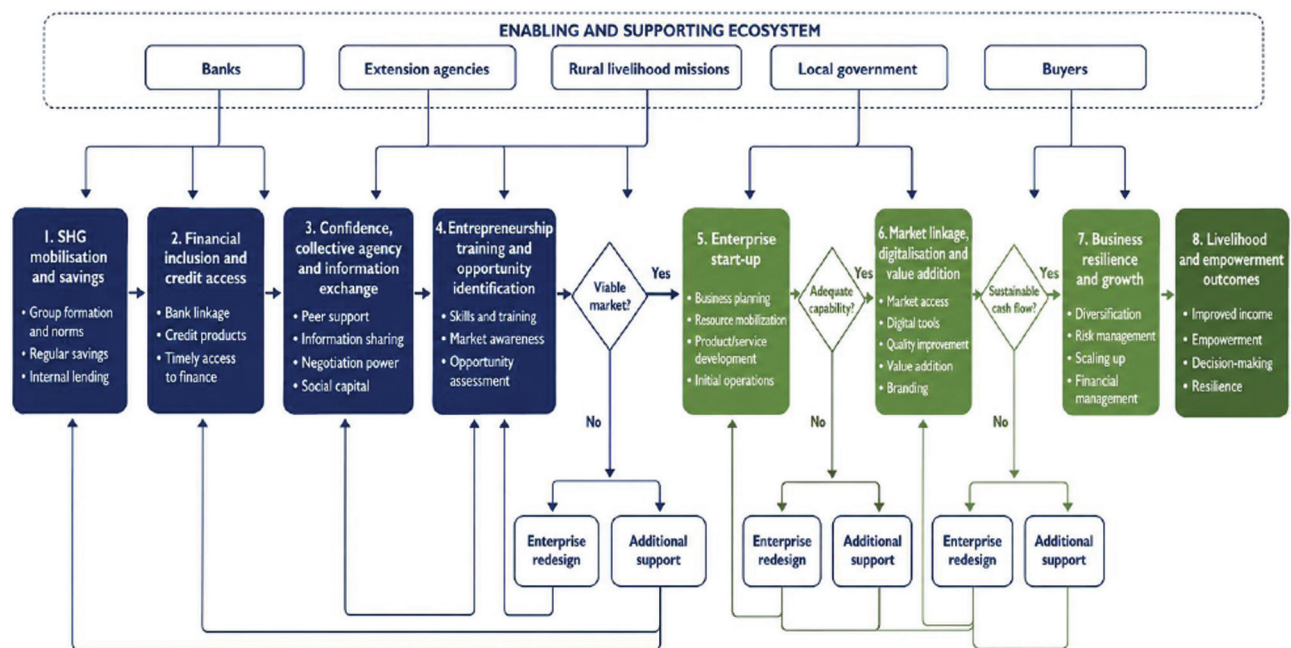


Figure 2. From SHG participation to sustainable women-led enterprise

but also mission awareness, networking, stakeholder engagement, and organisational effectiveness (Agarwal et al., 2020). However, income growth is not the only result. Sustainable livelihood development is connected with saving money, productive assets, food security, resilience, decision-making capacity, mobility, well-being, and reduced vulnerability. Socially oriented entrepreneurship linked to self-help groups can positively impact women's empowerment and development (Ghosh et al., 2024; Pandhare et al., 2024; Dash & Das, 2025). Social capital and entrepreneurship education may contribute to sustainable well-being if performance and agency feed into each other (Kanth & Sinha, 2025). Environmental sustainability is particularly important for enterprises that depend on soil, water, biological diversity and energy, while climatic vulnerability makes diversification and resource efficiency essential (Mishra et al., 2026). Enterprises operating in rural areas can create local multiplier effects by using local resources, labour, and services. However, the expansion of the enterprise can lead to an increase in unpaid work or a loss of control for women. Therefore, transformative results require women's control over benefits and skilful overcoming of institutional barriers in the formal and informal spheres (Karami et al., 2024; Chen & Barcus, 2024).

A focus on resilience affects both the enterprise design and assessment. Seasonal savings, insurance, multiple customers, diversified products, and liquidity can be much more useful for vulnerable families than quick growth through borrowing. Environmental considerations should also be relevant to sectoral risk, including water and energy efficiency, reduced waste, safer inputs and climate-resilient sources. Such strategies will be sustainable if they ensure resource protection without passing on overly burdensome compliance responsibilities to women microenterprises.

7. Major Constraints and Why Conventional Interventions Underperform

Traditional interventions fall short due to the interplay of constraints. Capability gaps in technical, financial, and marketing expertise remain common among agripreneurs (Das et al., 2025). Productivity measures without market study may result in oversupply, depressed prices and unsold produce (Chandra et al., 2026). Limited or inadequate loans cannot cover equipment, certification, and working capital; multiple agencies apply repeated procedures and conflicting recommendations. Poor transport, storage, connectivity and childcare facilities increase transaction costs and gender disparities. Domestic pressure, movement limitations, care work and lack of asset control influence any other constraints

(Rahman, 2023; Aravamudhan et al., 2024). Women in remote areas, tribals, and those with few assets face distinct opportunity structures, while livelihood security depends on local combinations of assets (Ghosh et al., 2025; Saha et al., 2026). Constraints and corresponding interventions are shown in Fig. 3, and the priorities are outlined in Table 2. A loan will not help access the market, and general training does not address oppressive norms or infrastructure gaps. Proper programmes should include sequenced interventions according to enterprise development stage, sector and social setting.

Therefore, intervention sequencing is crucial. Prior to finance, there should be an opportunity and demand assessment; with investments, capability building should take place; before extending production, market linkages should be established. Social protection and household involvement should be continuous, rather than separated, awareness-raising components. Programs also have to include exit and redesign criteria, so that non-viable enterprises would not survive due to repeated loans. It protects women from debt burdens and rechannels resources toward more realistic wage-based, cooperative, or diversified livelihood solutions.

8. Policy and Practice Agenda

From promoting entrepreneurship through credit alone, the policy should shift to a coordinated system of livelihood ecosystems. First, collective institutions need governance that is clear, inclusive, and federated, as well as services. Finance needs to be enterprise-oriented in terms of cycles and scale, encompassing savings, credit, insurance, and working capital. Capability development should replace training with technical, managerial and digital mentoring of enterprise-based activities. Market development should precede any form of replication through value chain analysis, aggregation, quality systems, buying relationships and public procurement where applicable. Digital inclusion should be assessed by women's independent and productive use of applications. Gender-responsiveness needs to cater for mobility, childcare, workload, asset ownership and control over proceeds. Extension and rural advisory services need to provide enterprise, climate and market services, while incentives should be used to encourage resource-efficient technologies and sustainable procurement. Table 3 outlines the proposed progression path and its indicators. Not all SHGs' members need to become entrepreneurs, and enterprises should not remain micro-scale throughout. Policy needs to enable progression from collective mobilisation to profitable, scalable enterprises (Bihari et al., 2024; Ramos Farroñán et al., 2024; Saavedra, 2024).

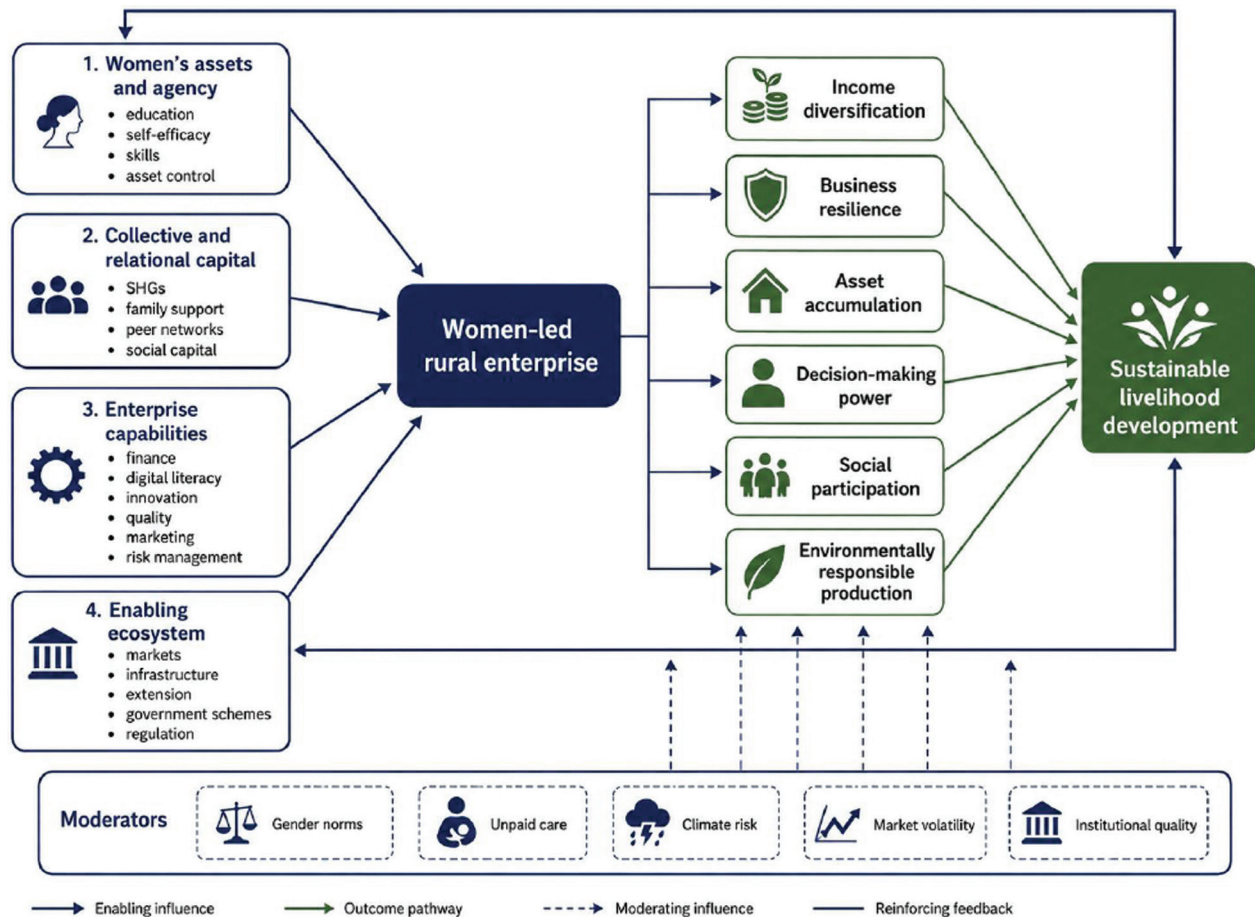


Figure 3. Constraint-intervention matrix for women-led rural enterprises

Table 2. Recurrent constraints and corresponding intervention priorities

Constraint domain	Typical manifestation	Priority response	Illustrative study
Financial	Insufficient loan size, collateral, seasonal cash-flow mismatch, repayment pressure	Stage-specific finance, guarantees, working-capital products, insurance	Abebe & Kegne (2023)
Capability	Weak business planning, accounting, marketing, quality management and digital skills	Repeated mentoring and enterprise-specific capability development	Das et al. (2025)
Market	Local saturation, low prices, weak bargaining power, poor buyer access	Demand-led enterprise selection, aggregation, branding, buyer linkage	Chandra et al. (2026)
Gender and family	Mobility limits, unpaid care, weak bargaining power, lack of male support	Care support, household engagement, leadership and agency building	Aravamudhan et al. (2024)
Infrastructure	Transport, power, storage, connectivity and workspace deficits	Rural logistics, common facilities, reliable digital and physical infrastructure	Kitole & Genda (2024)
Institutional	Fragmented schemes, documentation, weak last-mile facilitation	Convergent service delivery and accountable enterprise handholding	Gochhayat & Rout (2025)
Environmental/climate	Resource degradation, climate shocks and supply disruption	Green technology, diversified sourcing, insurance and climate-resilient enterprise models	Mishra et al. (2026)

Monitoring systems need to track women and enterprises over the longer term rather than the annual output of programmes. Useful indicators include net rather than gross incomes, business survival rate, repeat purchases, productive assets, loan stress, shock recovery period, independent digital transactions, decision-making,

workload and control over proceeds. Such indicators need to be disaggregated by social category, geographic area and enterprise stage. Programmes need to adjust their finance, mentoring, or marketing strategies based on feedback from women.

Table 2. Proposed progression pathway and monitoring indicators

Stage	Key support requirement	Expected transition	Indicative monitoring metrics
Enterprise entry	Agency, opportunity identification, SHG mobilisation	Women identify viable enterprise options and control basic financial decisions	SHG participation; opportunity screening; confidence
Enterprise establishment	Finance + technical and business skills	Enterprise launches with adequate working capital and production capability	Capital adequacy; training completion; record keeping
Market integration	Quality, aggregation, branding, digital and buyer linkage	Enterprise moves beyond saturated local demand	Repeat buyers; market radius; digital sales
Resilience	Savings, insurance, diversification, networks and adaptive capacity	Enterprise withstands shocks without distress liquidation	Income variability; emergency liquidity; enterprise survival
Livelihood transformation	Control over income, assets, voice and sustainability practices	Enterprise improves household security and women's agency	Net income; productive assets; decision-making; well-being

9. Evidence Gaps and Future Research Needs

Many gaps in the evidence exist. More longitudinal analysis is needed to differentiate between temporary income gains and survival, assets, agency, and resilience. More experimental and quasi-experimental studies, in addition to more qualitative research, are needed to explain the mechanisms and unintended consequences of the intervention beyond simple matching (Kumar et al., 2021). Measuring the effects of interventions should cover net returns, productivity, market diversification and survival, livelihood assets, food security, resilience to shocks, time use, and decision-making and control over the benefits. Analysis should break down findings by women who are members of tribes, landless, young, widows, migrants, or who live in remote areas. Future research needs to cover the impacts of SHG federations, producer companies, cooperatives, banks, and extension systems on enterprise upgrading. Comparative research needs to identify combinations of finance, mentoring, digital tools, and market linkages that can effectively support enterprise development at different levels. Finally, research should investigate how women-led enterprises impact climate resilience, the green transition, and multiplier effects (Gurung et al., 2024; Gawel et al., 2024).

10. Conclusion

Women-led rural enterprises can enhance sustainable livelihoods, but enterprise creation alone does not empower or sustain women in their enterprises. This evidence demonstrates that sustainable development occurs when productive assets and women's agency are combined with collective structures, finance, capabilities, digital inclusion, infrastructure, remunerative markets, and government support. The effects of the intervention should be measured in terms of business viability, diversified income sources, assets, sustainability, well-being, environmental sustainability, and control over

the benefits women derive from enterprises. Programs based solely on credit and separate training programs fail to recognise the multiple constraints of intervention. Progression-oriented, gender-sensitive ecosystems provide a better framework for moving from participation to sustainable enterprises and collective bargaining.

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Declaration of Conflicting Interests

The authors declare no conflict of interest.

Declaration of Generative AI and AI-assisted Technologies in the Writing Process

During the preparation of this manuscript, the authors have not used generative AI or AI-assisted technologies. The authors independently developed the conceptual framework and scholarly arguments and remain fully responsible for the accuracy, originality, and integrity of the manuscript.

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