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The Role of Rural Women Entrepreneurship in Economic Empowerment

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ABSTRACT

Rural women entrepreneurship, frequently nurtured through Self-Help Groups (SHGs) and microfinance institutions, has emerged as a significant pathway for the economic empowerment of women in rural India. This conceptual paper examines the role of rural women entrepreneurship in economic empowerment, with particular reference to the Rayalaseema region of Andhra Pradesh—comprising the districts of Kurnool, Anantapur, YSR Kadapa, and Chittoor—a semi-arid, agrarian region with one of the most extensive SHG networks in the country. The paper synthesizes literature on the conceptualization of women entrepreneurship and economic empowerment, the role of SHGs and microfinance in promoting women's entrepreneurial activity, empirical evidence on the income, asset, and decision-making outcomes associated with SHG-based enterprises, the types and scale of enterprises typically run by rural women entrepreneurs, persistent barriers to women's entrepreneurship, and evidence specific to Andhra Pradesh and the Rayalaseema region. The review finds that while SHG-based microenterprise has contributed to measurable improvements in women's access to savings and credit, household decision-making participation, and income, the entrepreneurship dimension of SHG activity—as distinct from savings and credit linkage activity—often remains comparatively underdeveloped, with many SHG members continuing to operate small, low-margin enterprises in a narrow range of sectors. The paper identifies gaps relating to the limited disaggregation of economic empowerment outcomes specifically attributable to entrepreneurship, as opposed to general SHG membership, the relative scarcity of region-specific evidence from Rayalaseema compared to other parts of Andhra Pradesh and India, and the implications of recent shifts in SHG federation structures for entrepreneurship support. Drawing on Kabeer's Resources-Agency-Achievements framework, Sen's Capability Approach, Social Capital Theory, and feminist economic perspectives on women's economic empowerment, the paper develops a theoretical lens for understanding how rural women's entrepreneurial activity translates into empowerment outcomes. The paper concludes with future research directions and discusses implications for SHG federations, financial institutions, and policymakers.

Keywords: Rural Women Entrepreneurship; Economic Empowerment; Self-Help Groups; Microfinance; Rayalaseema; Andhra Pradesh

1. Introduction

Women's entrepreneurship in rural areas has increasingly been recognized as a critical pathway for advancing both economic development and gender equality objectives in developing economies. In the Indian context, rural women's entrepreneurial activity has been substantially shaped by the growth of the Self-Help Group movement, through which groups of typically ten to twenty women pool savings, access credit through bank linkage programmes, and, in many cases, undertake collective or individual income-generating enterprises. The Self-Help Group-Bank Linkage Programme, facilitated by the National Bank for Agriculture and Rural Development, has grown into one of the largest microfinance programmes in the world (National Bank for Agriculture and Rural Development, 2023), while the Deendayal Antyodaya Yojana—National Rural Livelihoods Mission has further institutionalized SHG-based livelihood promotion as a central pillar of India's rural development strategy.

Economic empowerment, in this context, refers broadly to the process by which women gain increased access to and control over economic resources, increased participation in household and community economic decision-making, and

improved economic well-being outcomes. The relationship between women's entrepreneurship and economic empowerment is widely assumed to be positive—entrepreneurial activity is expected to generate income, build assets, and enhance women's bargaining position within the household—but the empirical literature suggests this relationship is more complex, with the extent of empowerment gains depending on factors such as the scale and sector of the

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enterprise, the degree of control women retain over enterprise income and decision-making, and the broader social and institutional context within which entrepreneurial activity takes place.

Andhra Pradesh occupies a particularly significant position within the broader landscape of SHG-based women's entrepreneurship in India. The state's SHG movement, which evolved through programmes such as Velugu and the Indira Kranthi Patham before being subsumed into the state's Rural Livelihoods Mission, has produced one of the largest SHG networks in the country, with Andhra Pradesh ranking third among Indian states in terms of the number of SHGs, after Bihar and West Bengal. This extensive institutional infrastructure has made Andhra Pradesh a frequently studied context for research on SHG-based women's empowerment and entrepreneurship.

Within Andhra Pradesh, the Rayalaseema region—comprising the districts of Kurnool, Anantapur, YSR Kadapa (formerly Cuddapah), and Chittoor—presents a distinct socio-economic context for examining rural women's entrepreneurship. Rayalaseema is characterized by a semi-arid climate, high dependence on rain-fed agriculture, recurrent drought conditions, and historically lower levels of industrial development relative to the coastal districts of Andhra Pradesh. These characteristics have important implications for the nature of rural women's entrepreneurial activity in the region, which has often centred on agriculture-allied activities, small retail and service enterprises, and SHG-linked microenterprises operating within significant resource constraints.

While a body of research has examined SHG functioning and women's empowerment in Andhra Pradesh broadly, and a smaller number of studies have specifically examined the Rayalaseema region, questions remain regarding the extent to which SHG-based entrepreneurship—as distinct from the savings and credit functions of SHGs—has translated into meaningful economic empowerment for rural women in this region, and regarding the specific barriers and enabling factors that shape entrepreneurial outcomes within Rayalaseema's particular socio-economic context.

This paper undertakes a conceptual review of the role of rural women entrepreneurship in economic empowerment, with particular reference to evidence from the Rayalaseema region. The paper does not report primary empirical findings but instead synthesizes existing literature, identifies gaps, develops a theoretical framework, and proposes directions for future research. The remainder of the paper proceeds as follows. Section 2 reviews the literature on rural women entrepreneurship and economic empowerment, organized around the conceptualization of women entrepreneurship and economic empowerment, the role of SHGs and microfinance, empirical evidence on entrepreneurship and empowerment outcomes, the types and scale of enterprises run by rural women, barriers to rural women entrepreneurship, and evidence specific to Andhra Pradesh and Rayalaseema. Section 3 identifies research gaps, and Section 4 outlines the paper's objectives. Section 5 develops a theoretical framework drawing on Kabeer's Resources-Agency-Achievements framework, Sen's Capability Approach, Social Capital Theory, and feminist economic perspectives on women's economic empowerment. Section 6 proposes future research directions, Section 7 discusses theoretical, practical, and policy implications, and Section 8 concludes the paper.

2. Review of Literature

2.1 Conceptualizing Women Entrepreneurship and Economic Empowerment

Women's entrepreneurship in rural contexts is frequently distinguished from entrepreneurship in urban or formal-sector contexts by its scale, sectoral composition, and institutional setting. Rural women entrepreneurs typically operate micro and small enterprises—often informal or semi-formal—in sectors such as agriculture and allied activities, food processing, textiles and tailoring, retail trade, and small-scale services, frequently operated from or near the home to accommodate domestic responsibilities.

Economic empowerment has been conceptualized in the literature as encompassing multiple, interrelated dimensions, including access to and control over income and assets, participation in household and community decision-making, financial independence, and improved well-being outcomes such as consumption, savings, and asset ownership. Duflo (2012) emphasizes that while economic development can contribute to reducing gender inequality, and women's

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economic empowerment can in turn contribute to economic development, neither relationship is automatic, and both depend on the specific policies, institutions, and social norms that shape how economic opportunities translate into empowerment outcomes for women.

2.2 Self-Help Groups as a Vehicle for Rural Women Entrepreneurship

The Self-Help Group model has emerged as the predominant institutional vehicle for promoting rural women's entrepreneurship in India. SHGs are typically defined as small, voluntary groups of rural poor, predominantly women, who come together to pool savings and access credit, with the SHG-Bank Linkage Programme facilitating the provision of bank credit to SHGs based on their savings and group functioning record. Entrepreneurship development and income-generating activities are widely framed in the literature as a central mechanism through which SHGs translate access to credit into economic empowerment outcomes for members, with the flexibility of micro-enterprise activities being seen as particularly suited to rural women balancing entrepreneurial activity with household responsibilities.

Deininger and Liu (2013), examining the Andhra Pradesh SHG model, found that participation in the programme was associated with significant economic and social impacts, including increases in household consumption and asset accumulation, although the magnitude and timing of these impacts varied depending on the duration of programme exposure and the specific outcomes examined. This study, situated within the broader Andhra Pradesh SHG ecosystem from which the Rayalaseema SHG network has developed, provides important context for understanding the potential and limitations of SHG-based approaches to rural women's economic empowerment.

2.3 Microfinance, SHGs, and Women's Economic Empowerment: Empirical Evidence

A substantial body of empirical research has examined the relationship between SHG membership, microfinance access, and women's economic empowerment. Swain and Wallentin (2009), examining SHG members in India, found that microfinance participation was associated with increased empowerment, as measured through a composite index incorporating economic, social, and psychological dimensions, although the magnitude of empowerment effects varied across these dimensions. Holvoet (2005), examining microfinance programmes in South India, found that the effects of microfinance on women's decision-making agency depended significantly on the specific design and delivery channel of the programme, with group-based, women-only delivery channels generally associated with greater shifts in decision-making patterns than individual or mixed-gender delivery channels.

More recent studies in the Indian context report that SHG participation has been associated with substantial increases in women's access to formal banking services and participation in household decision-making, alongside increases in the proportion of women reporting higher annual incomes, reflecting the cumulative effects of several decades of SHG expansion and the associated growth in savings, credit access, and skill development activities. At the same time, the literature cautions that such aggregate improvements do not necessarily indicate that entrepreneurship, specifically, is the primary driver of empowerment outcomes, as opposed to the broader effects of group membership, savings habits, and access to credit for consumption-smoothing or asset-building purposes.

2.4 Types of Enterprises and Income Generation among Rural Women Entrepreneurs

Studies examining the specific enterprises operated by SHG-linked rural women entrepreneurs in Andhra Pradesh document a relatively narrow range of enterprise types, frequently dominated by provision (general) stores, tailoring, dairy, small eateries, and trade in saris and dress materials, with most such enterprises generating relatively modest incomes, though for a majority of operators the enterprise represents a primary source of family income. Tripathy and Jain (2011), examining the income impact of government-supported micro-enterprise finance initiatives in rural India, similarly found that while micro-enterprise participation was associated with measurable income gains for participants, the scale of these gains was generally modest relative to the broader household income required to move beyond subsistence.

This pattern suggests that while SHG-linked entrepreneurship has expanded the range of income-generating activities

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available to rural women, the scale of most enterprises remains limited, with implications for the magnitude of economic empowerment that can realistically be attributed to entrepreneurial activity as distinct from other SHG-related benefits such as savings accumulation and access to consumption credit.

2.5 Barriers to Rural Women Entrepreneurship

The literature identifies a range of persistent barriers to rural women's entrepreneurship, spanning access to finance, markets, skills, and social and institutional constraints. While SHG-bank linkage has substantially improved access to credit for many rural women, the literature notes that loans accessed through SHGs are often relatively small in scale and may be used for purposes other than enterprise investment, including consumption smoothing, debt repayment, and meeting social obligations, limiting the capital available for enterprise growth (Yunus, 2007).

Market access constraints—including limited mobility, lack of market information, and dependence on local, often saturated markets—are frequently cited as factors limiting the scale and profitability of rural women's enterprises. Social and institutional constraints, including domestic responsibilities, restrictions on women's mobility, and, in some contexts, limited control over enterprise income despite nominal ownership, are also identified as factors that can limit the translation of entrepreneurial activity into meaningful economic empowerment, even where enterprises themselves are operationally successful.

2.6 Evidence from Andhra Pradesh and the Rayalaseema Region

Andhra Pradesh's SHG network, one of the largest in India with approximately 8.2 lakh SHGs, provides an extensive institutional context for examining rural women's entrepreneurship and economic empowerment, with the bank-linked SHG model identified as a major source of savings and credit for rural women in the state. Within this broader context, studies focusing specifically on the Rayalaseema region—comprising Kurnool, Anantapur, YSR Kadapa, and Chittoor districts—provide evidence on SHG functioning and women's empowerment in this semi-arid, agriculture-dependent region.

Research examining bank-linked women's SHGs in districts of the Rayalaseema region found that savings activity among SHGs was consistently regular, reflecting the centrality of savings mobilization to SHG functioning in the region, with SHG-mediated credit typically intermediated between commercial banks and individual members at modestly higher interest rates that nonetheless represent more favourable terms than informal moneylenders. A more recent performance evaluation of women's SHGs in the Kurnool and Anantapur districts of Rayalaseema found that while a substantial majority of SHGs demonstrated high performance in group maintenance and in linkage and social development activities, performance specifically in entrepreneurship development was comparatively moderate, with only around half of SHGs demonstrating high performance on this dimension (Rafi et al., 2025). This finding suggests that, within the Rayalaseema region, the entrepreneurship development function of SHGs may lag behind their savings, credit, and social development functions, with implications for the extent to which SHG-based economic empowerment in the region can be attributed specifically to entrepreneurial activity.

3. Research Gaps

Based on the foregoing review of literature, the following gaps emerge as priorities for further investigation:

1. Limited research disaggregates economic empowerment outcomes specifically attributable to entrepreneurial activity within SHGs from the broader effects of SHG membership, savings mobilization, and access to consumption credit.
2. Research specifically situated in the Rayalaseema region remains comparatively limited relative to research on SHGs and women's entrepreneurship in coastal Andhra Pradesh and other Indian states, despite the region's distinct agro-climatic and socio-economic characteristics.

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3. The finding that entrepreneurship development performance among Rayalaseema SHGs lags behind group maintenance and social development performance warrants further investigation into the specific institutional, financial, and market-related factors underlying this gap.

4. Limited research examines how recent changes in SHG federation structures and livelihoods mission programming in Andhra Pradesh have affected entrepreneurship support and outcomes for rural women in Rayalaseema specifically.

5. There is limited longitudinal research tracking how rural women's enterprises evolve over time—in terms of scale, sector, and profitability—and how this evolution relates to sustained economic empowerment outcomes.

6. The role of women's control over enterprise income and decision-making, as distinct from nominal enterprise ownership, remains underexplored in quantitative studies of SHG-based entrepreneurship in Rayalaseema and similar contexts.

4. Objectives

Drawing on the research gaps identified above, this paper is guided by the following objectives:

1. To examine the conceptualization of rural women's entrepreneurship and economic empowerment and their interrelationship.

2. To analyze the role of Self-Help Groups and microfinance in promoting rural women's entrepreneurship in India.

3. To review empirical evidence on the relationship between SHG-based entrepreneurship and economic empowerment outcomes, including income, assets, and decision-making.

4. To examine the types, scale, and sectoral composition of enterprises typically operated by rural women entrepreneurs, with reference to evidence from Andhra Pradesh.

5. To identify barriers to rural women's entrepreneurship and economic empowerment, with particular reference to evidence from the Rayalaseema region.

6. To identify gaps in the existing literature and propose directions for future research on rural women entrepreneurship and economic empowerment in Rayalaseema and similar contexts.

5. Theoretical Background

5.1 Kabeer's Resources-Agency-Achievements Framework

Kabeer's (1999) framework conceptualizes women's empowerment as the process by which women acquire the ability to make strategic life choices, encompassing three interrelated dimensions: resources (material, human, and social resources that enhance the ability to exercise choice), agency (the processes of decision-making, negotiation, and exercise of voice), and achievements (well-being outcomes). Applied to rural women entrepreneurship, this framework suggests that access to enterprise-related resources—such as credit, skills training, and market access—represents only one dimension of empowerment; the extent to which women exercise genuine agency over enterprise decisions, including decisions over the use of enterprise income, and the resulting achievements in terms of well-being outcomes must also be considered. This framework is particularly relevant for interpreting findings, such as those from Rayalaseema, where SHG entrepreneurship development performance lags behind other SHG functions, suggesting a potential gap between resource access through SHG credit linkage and the agency and achievement dimensions specifically associated with entrepreneurial activity.

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5.2 Capability Approach

Sen's (1999) Capability Approach conceptualizes development as the expansion of individuals' capabilities—their real freedoms to achieve valuable states of being and doing—rather than simply as an increase in income or resources. Applied to rural women's entrepreneurship, the Capability Approach directs attention to whether entrepreneurial activity expands the range of valuable options available to women, including but not limited to income generation, and whether women have the genuine freedom to choose whether, how, and to what extent to engage in entrepreneurial activity, free from social or institutional constraints that might otherwise compel particular choices. This perspective complements Kabeer's framework by emphasizing the importance of choice and freedom as constitutive elements of empowerment, rather than viewing entrepreneurship purely as an instrumental means to income generation.

5.3 Social Capital Theory

Social Capital Theory, as articulated by Putnam (2000), emphasizes the value of social networks, norms of reciprocity, and trust in facilitating collective action and individual outcomes. Within the context of SHG-based rural women entrepreneurship, Social Capital Theory provides a lens for understanding how the group-based structure of SHGs—involving regular meetings, peer support, and collective accountability mechanisms—may generate social capital that supports entrepreneurial activity, for example through informal information-sharing about market opportunities, peer learning regarding enterprise management, and mutual support in addressing operational challenges. Social Capital Theory also helps explain why SHG federation structures, which link individual SHGs into broader networks, may play an important role in entrepreneurship development by extending the social capital available to individual members beyond their immediate group.

5.4 Feminist Economic Perspectives on Women's Economic Empowerment

Feminist economic perspectives on women's economic empowerment, exemplified in Duflo's (2012) analysis of the relationship between women's empowerment and economic development, emphasize that economic empowerment cannot be assumed to follow automatically from economic activity or income generation, but depends on the broader social, institutional, and policy context within which that activity takes place—including intra-household bargaining dynamics, social norms regarding women's economic roles, and the design of programmes and policies intended to support women's economic activity. Applied to rural women entrepreneurship, this perspective cautions against assuming that enterprise ownership or operation automatically translates into control over enterprise income or increased bargaining power within the household, and highlights the importance of examining these dynamics explicitly rather than inferring them from enterprise-level outcomes alone.

Together, these four theoretical perspectives—Kabeer's Resources-Agency-Achievements framework, Sen's Capability Approach, Social Capital Theory, and feminist economic perspectives on women's economic empowerment—provide a multi-dimensional framework for understanding how rural women's entrepreneurial activity, particularly within SHG-based institutional structures, translates into economic empowerment outcomes.

6. Future Research Directions

First, future research could develop and apply frameworks that explicitly disaggregate the contribution of entrepreneurial activity to economic empowerment outcomes from the broader effects of SHG membership, savings mobilization, and consumption credit access, enabling a clearer assessment of the specific value-added of entrepreneurship development programmes.

Second, given the comparatively limited body of research specifically situated in the Rayalaseema region relative to coastal Andhra Pradesh, further studies examining rural women's entrepreneurship across all four Rayalaseema districts—Kurnool, Anantapur, YSR Kadapa, and Chittoor—would help build a more comprehensive regional evidence base, including comparative studies examining whether entrepreneurship outcomes vary systematically across these districts.

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Third, research is needed to investigate the specific factors underlying the relatively moderate entrepreneurship development performance observed among Rayalaseema SHGs relative to their group maintenance and social development performance, including the roles of access to enterprise-specific finance, skills training, market linkages, and federation-level support structures.

Fourth, research examining the effects of recent and ongoing changes in Andhra Pradesh's rural livelihoods mission programming and SHG federation structures on entrepreneurship support and outcomes for rural women in Rayalaseema would provide timely evidence for programme design and policy.

Fifth, longitudinal research tracking individual rural women's enterprises over time—examining changes in scale, sector, profitability, and the women's role in enterprise management—would help clarify how entrepreneurial activity and associated empowerment outcomes evolve beyond the initial stages of enterprise formation.

Finally, qualitative and mixed-methods research examining women's control over enterprise income and decision-making within the household, as distinct from nominal enterprise ownership, would help address a significant gap in quantitative studies that often treat enterprise ownership as a proxy for economic empowerment without examining the underlying agency dimensions.

7. Implications

7.1 Theoretical Implications

This review contributes to the theoretical understanding of rural women entrepreneurship and economic empowerment by integrating Kabeer's Resources-Agency-Achievements framework, Sen's Capability Approach, Social Capital Theory, and feminist economic perspectives into a multi-dimensional framework specifically applied to SHG-based entrepreneurship in the Rayalaseema context. Future theoretical development could extend this framework to more explicitly incorporate the role of SHG federation structures as a distinct institutional layer that mediates between individual entrepreneurial activity and broader social capital and resource access, an aspect that is implicit in much of the existing literature but rarely made theoretically explicit.

7.2 Practical and Managerial Implications

For SHG federations, non-governmental organizations, and financial institutions working with rural women entrepreneurs in Rayalaseema and similar contexts, this review suggests that entrepreneurship development support may need to be strengthened relative to the savings, credit, and social development functions that SHGs have historically performed well. This could include targeted skills training in enterprise-specific areas such as financial record-keeping, market linkages, and product diversification, as well as the development of enterprise-specific financial products that go beyond the relatively small, general-purpose loans typically accessed through SHG-bank linkage, to better match the capital requirements of enterprise growth.

7.3 Policy and Regulatory Implications

For policymakers, this review underscores the importance of distinguishing, within rural livelihoods programming, between the general welfare and financial inclusion benefits of SHG membership and the specific objective of promoting sustainable women's entrepreneurship. In regions such as Rayalaseema, where entrepreneurship development performance appears to lag behind other SHG functions, targeted policy attention—potentially including dedicated entrepreneurship development programmes, market linkage initiatives connecting rural women's enterprises to wider markets, and monitoring frameworks that track entrepreneurship-specific outcomes separately from overall SHG performance—may be necessary to ensure that the substantial institutional infrastructure represented by Andhra Pradesh's SHG network translates more fully into economic empowerment through entrepreneurship.

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8. Conclusion

Rural women entrepreneurship, predominantly organized through Self-Help Groups, represents an important pathway for economic empowerment in rural India, with Andhra Pradesh's extensive SHG network providing a particularly significant institutional context for examining this relationship. This conceptual review has synthesized literature examining the conceptualization of women entrepreneurship and economic empowerment, the role of SHGs and microfinance in promoting entrepreneurial activity, empirical evidence on entrepreneurship and empowerment outcomes, the types and scale of enterprises operated by rural women, barriers to rural women entrepreneurship, and evidence specific to Andhra Pradesh and the Rayalaseema region.

The review identified important gaps in the existing literature, particularly concerning the disaggregation of entrepreneurship-specific empowerment outcomes from broader SHG membership effects, the relative scarcity of research situated specifically in Rayalaseema, the factors underlying the comparatively moderate entrepreneurship development performance observed among Rayalaseema SHGs, and the role of women's control over enterprise income and decision-making. Drawing on Kabeer's Resources-Agency-Achievements framework, Sen's Capability Approach, Social Capital Theory, and feminist economic perspectives on women's economic empowerment, the paper has proposed a multi-dimensional theoretical framework for understanding how rural women's entrepreneurial activity translates into economic empowerment outcomes.

The implications of this review extend to SHG federations, financial institutions, and policymakers. As Andhra Pradesh's rural livelihoods mission continues to evolve, ensuring that its substantial institutional infrastructure translates into meaningful economic empowerment through entrepreneurship—rather than primarily through savings and credit access alone—represents an important policy priority, particularly in regions such as Rayalaseema where entrepreneurship development has been identified as an area requiring strengthened support. Addressing the gaps identified in this review through future research will be essential to developing evidence-based approaches to strengthening rural women's entrepreneurship and economic empowerment in Rayalaseema and comparable regions.

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