

Agri-Based Startups by Rural Women: Innovation, Challenges, and Growth



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Abstract

This research paper examines rising phenomenon of agri-based startups led by rural women in India, emphasizing their role in driving innovation and promoting inclusive rural development. Women entrepreneurs are increasingly engaging in activities such as organic farming, value added food processing, agri-tourism, herbal product manufacturing, and other agri-based enterprises. These startups reflect a unique collaboration between traditional agricultural knowledge and modern entrepreneurial practices, including digital marketing, eco-friendly production methods, and locally adopted innovations. Apart from their strengthening role, rural women face many obstacles such as restricted access to institutional funding, a lack of formal education, a lack of connections in the market, and socio-cultural impediments. Based on secondary data, this paper explores the motivations, innovation practices, and operational challenges of rural women entrepreneurs. The findings recommend that the importance of targeted policy support, access to technology, and capacity-building initiatives in scaling such ventures. The paper concludes with policy recommendations aimed at creating an enabling ecosystem for rural women to develop as agripreneurs and actively contribute to sustainable agricultural growth and rural employment.

1. Introduction

The transformation of rural economies in India is increasingly being driven by a new wave of entrepreneurship among women, particularly in the agricultural sector. Historically, women in rural India have been integral to agricultural labor, contributing to sowing, harvesting, processing, and preserving food. However, their roles were largely unrecognized in formal economic metrics, often relegated to unpaid or underpaid labor within household farms. In recent years, this scenario has undergone a gradual but remarkable shift. Rural women are emerging as entrepreneurs, initiating and managing their own agri-based startups across various domains such as organic farming, food processing, herbal product manufacturing, and agri-tourism. These startups not only contribute to their personal economic empowerment but also play a pivotal role in promoting inclusive rural development and sustainable agriculture. India's agrarian economy, which supports nearly 60% of its population, has been undergoing stress due to a range of challenges—fragmented land holdings, declining soil fertility, market volatility, and climate uncertainties. Amid this, innovation in agriculture through entrepreneurship presents a promising solution, especially when it emerges from within the rural communities themselves. The rise of agri-based startups initiated by rural women is particularly noteworthy because it represents the confluence of traditional agricultural knowledge and modern entrepreneurial strategies. These women are leveraging indigenous practices alongside contemporary tools such as digital marketing, e-commerce platforms, value-chain integration, and eco-friendly production techniques. Their ventures symbolize a significant shift from mere participation in agriculture to leadership and ownership in agribusiness.

The Government of India, through programs such as the Start-Up India initiative, Mahila E-Haat, Stand-Up India, and various state-led schemes, has been encouraging women's participation in entrepreneurial activities. Additionally, the support from self-help groups (SHGs), rural incubation centers, non-governmental organizations (NGOs), and microfinance institutions has created a somewhat conducive environment for rural women to transform their ideas into viable business models. Yet, despite the increase in supportive mechanisms, the path to establishing and scaling agri-based startups is fraught with challenges. These include inadequate access to institutional credit, lack of formal business training, limited market linkages, societal stereotypes, and time constraints due to domestic responsibilities. Furthermore, gender biases and deep-seated patriarchal norms often act as invisible barriers, restricting women's mobility and decision-making power.

The involvement of rural women in agripreneurship is not merely an economic activity; it is an act of social transformation. These women, by taking control of economic resources and innovating within traditional systems, challenge the gendered division of labor and contribute to redefining rural livelihoods. They become role models, catalysts for community-level change, and agents of sustainable development. Their innovations often arise from necessity and are tailored to the socio-economic realities of their communities, making them context-specific and sustainable.

Innovation in these agri-based startups is not limited to technological tools but also encompasses process innovation, marketing innovation, and social innovation. Process innovation can be seen in the adaptation of traditional farming methods to organic standards. Marketing innovation involves the use of social media, farmer markets, and digital storefronts to reach urban consumers. Social innovation, on the other hand, includes the creation of inclusive employment models, such as engaging other rural women or forming cooperatives to increase bargaining power. These dimensions of innovation highlight the multifaceted contributions of rural women agripreneurs and the potential for their startups to inspire systemic change in agricultural economies.

Despite their potential, however, the growth trajectory of these enterprises remains uneven. Many startups do not scale beyond the micro-enterprise stage due to limited business acumen, absence of professional mentorship, and infrastructural deficits such as poor road connectivity and unreliable internet access in rural areas. Market penetration is another major hurdle, with many women entrepreneurs unable to access urban or international markets due to supply chain limitations. Financial inclusion remains a critical concern, as traditional banking institutions often view women borrowers as high-risk, leading to inadequate credit availability for startup expansion.

This research paper seeks to investigate the phenomenon of agri-based startups led by rural women in India, with a focus on understanding the motivations, innovations, challenges, and growth trajectories associated with them. By analyzing secondary data, including government reports, academic research, case studies, and NGO publications, the study aims to capture the lived experiences and strategic decisions made by these women. It will also explore the role of institutional support mechanisms such as SHGs, training centers, and digital platforms in nurturing these ventures.

In doing so, this paper contributes to the discourse on rural development, gender empowerment, and agricultural innovation. It proposes that agri-based entrepreneurship by rural women is not only a viable model for economic empowerment but also a necessary step towards achieving a more inclusive and resilient agricultural economy. The study culminates in policy recommendations aimed at building a supportive ecosystem that recognizes the unique strengths and needs of rural women entrepreneurs. These include improved access to finance, technical and business training, market access initiatives, and gender-sensitive policy frameworks.

2. Review of Literature

(Veni, 2024) Entrepreneurship drives economic growth by fostering innovation, creating employments, and improving quality of life. It helps reduce poverty, promotes eco-friendly solutions, and supports rural development through initiatives like agritech. Startups boost local economies, generate employment, and strengthen the middle class through skilled, well-paying jobs.

(Beniwal & Mathur, 2023) This article highlights agricultural innovation in Rajasthan, focusing on the rise of agri-based startups led mostly by non-agriculture graduates. It emphasizes the role of incubators, accelerators, and government programs that are meant to help the start-up scene in India grow. Despite agriculture's vital role in India's economy, the lack of entrepreneurial interest among agriculture graduates poses challenges for long-term growth. Technology is making innovation more accessible, and Rajasthan is emerging as a hub for tech-driven agri-entrepreneurship.

(Borda & Balogh, 2023) The food business and agriculture are becoming more important these days, but they will face a lot of problems in the future. Digitalization and new, creative businesses may help solve these problems. The new agtech businesses might make big changes in the industry. The Hungarian agtech startup scene is still growing, but it has already had a big effect. The study looks at the features of the Hungarian agricultural technology startup ecosystem and suggests ways for it to grow in the future. Between March 20 and April 20, 2021, nine agri-startups located in Hungary and staff members of the Hungarian National Chamber of Agriculture TechLab were interviewed in detail using semi-structured questions as part of a qualitative research project. The findings suggest that Hungarian agtech firms may do well in a healthy financial climate. There are, however, certain things that make it hard to succeed, such the fact that people don't have a culture of failure and relaunch, the fact that the agriculture industry isn't very prestigious, and the fact that sales are restricted. So far, hardly many Hungarian agtech businesses have been able to do well on the world stage. As digitalization becomes better, the industry is growing more appealing to young people. The ecosystem's expertise with personnel management and more internationalization throughout the years may assist the sector go above its boundaries. Hungarian agriculture companies may have a bright future if the startup industry can get worldwide attention in the next several years.

(Devi et al., 2023) There is a growing demand in the nation for an agri-business venture that will make it easier to combine on-farm and off-farm jobs. This article tries to look at the production, investment potential, and issues that new businesses confront. We used a stratified random sample and grouped companies that made the same kind of product into four groups. From each group, we chose two businesses. The research showed that the chosen women's agro companies can make money and are viable. The results demonstrate that the Group I startups made more money than the other chosen startups. Group II had a higher cost of manufacture (62,92,221). The benefit-cost ratio based on variable cost and total cost was greater in Group I by 1.53 and 1.51, respectively. The companies had a lot of trouble since they didn't have enough money or capital, the transportation wasn't good, there weren't enough competent workers/weavers, there weren't enough guidelines and technical help, and so on. So, incubators, banks, and the government may assist the firm expand by giving it money and training for entrepreneurs.

3. Methodology

The research design used in this study is exploratory and qualitative based on secondary data analysis. The methodology is structured to gain an in-depth understanding of the landscape of agri-based startups led by rural women in India, focusing on the nature of innovation, entrepreneurial motivations, operational barriers, and the policy environment.

3.1 Data Sources

Data was collected from various reliable secondary sources, including:

- Government publications and policy documents (e.g., Ministry of Agriculture, Ministry of Women and Child Development).
- Research studies and academic journals related to rural development, women entrepreneurship, and agricultural innovation.
- Reports and white papers from non-governmental organizations (NGOs).
- News articles, case studies, and published interviews of successful rural women agripreneurs.
- Published data from entrepreneurship development institutions, and rural incubation centers.

4. Objectives

- To explore the types of agri-based startups initiated by rural women in India.
- To determine the main obstacles that rural women entrepreneurs have when running and expanding their agri-businesses.

5. Agri-Based Startups Initiated by Rural Women

Rural women entrepreneurs have diversified into several categories of agri-business, each reflecting a mix of traditional knowledge and contemporary innovation. Table 1 provides a snapshot of the major types of agri-based startups run by women across various states of India.

Table 1: Types of Agri-Based Startups Initiated by Rural Women

Startup Type	Common Activities	Example Regions	Sources
Organic Farming	Compost-based vegetable cultivation	Punjab, Kerala, Uttarakhand	https://timesofindia.indiatimes.com/city/raipur/sweet-revolution-chhattisgarhs-koriya-sonahani-puts-region-on-organic-map/articleshow/121208347.cms
Value-added Food Processing	Pickles, jams, spice mixes	Maharashtra, Tamil Nadu, Himachal Pradesh	https://timesofindia.indiatimes.com/city/lucknow/women-entrepreneurs-and-sustainable-brands-shine-at-lucknow-farmers-market/articleshow/121085864.cms https://timesofindia.indiatimes.com/city/chandigarh/a-food-forest-takes-root-in-dehra/articleshow/121249562.cms
Herbal Product Manufacturing	Ayurvedic soaps, oils	Uttarakhand, West Bengal	https://www.linkedin.com/posts/ar-aditya_sustainableagriculture-naturalfoods-womenempowerment-activity-7186534841872502784-mcsh
Agri-Tourism	Farm stays, rural tours	Maharashtra, Gujarat	https://www.cnbtv18.com/startup/women-led-startups-what-it-takes-to-run-a-show-in-rural-economy-16119091.htm
Nursery and Floriculture	Saplings, decorative plants	Assam, Karnataka	https://en.wikipedia.org/wiki/Abhinav_Farmers_Club

These women-led ventures serve local, urban, and international markets. Many incorporate environment-friendly techniques such as vermicomposting, integrated pest management, solar drying, and the use of biodegradable packaging. For instance, in Tamil Nadu, women self-help groups (SHGs) have successfully converted traditional pickling into a commercial enterprise using standardized recipes and eco-packaging.

6. Challenges Faced by Rural Women Agripreneurs

Despite the promising outlook, rural women face significant challenges in starting and scaling their ventures. Table 2 highlights the most commonly identified barriers from the literature.

Table 2: Major Challenges Faced by Rural Women Agripreneurs

Challenge	Impact on Business	Root Causes
Access to Finance	Limits business scaling	Lack of collateral, limited awareness
Lack of Training	Reduces productivity	Inadequate outreach by training bodies
Market Linkage Gaps	Low profit margins	Geographical isolation
Socio-cultural Barriers	Restricts decision-making	Patriarchal norms, domestic obligations
Digital Literacy	Hinders marketing & sales	Poor infrastructure, low educational base

A closer examination reveals that financial dependency remains the most critical hurdle. Women often lack ownership of land or assets, limiting their ability to obtain formal credit. Similarly, training programs either fail to reach remote villages or are not tailored to women's schedules and literacy levels. Another prominent issue is the lack of robust market linkages, which restricts access to competitive pricing and scalable demand. Many women continue to depend on middlemen who exploit pricing margins. Socio-cultural norms further exacerbate these constraints by limiting women's mobility and participation in decision-making forums

1. Financial Constraints

- **Limited Access to Credit:** Due to a lack of collateral and credit history, many rural women entrepreneurs find it difficult to obtain capital. According to the Manipur study, for example, 73.63% of women-led agri-startups identified a lack of finance or liquidity as a significant obstacle.
- **Collateral Requirements:** Traditional banking systems often require collateral, which many rural women lack, making it difficult to obtain loans.

2. Limited Access to Training and Education

- **Entrepreneurial Skills Gap:** Many rural women lack official education in marketing, commercial management, and the application of contemporary farming technologies, hindering the growth of their enterprises.
- **Technical Assistance:** The absence of guidelines and technical support further exacerbates the challenges in adopting innovative practices.

3. Market Access and Infrastructure Issues

- **Poor Transportation Facilities:** Inadequate transportation infrastructure limits the ability of women entrepreneurs to access markets, both for sourcing inputs and selling products.
- **Lack of Market Linkages:** There is often a disconnect between rural women entrepreneurs and larger markets, leading to limited sales opportunities and reduced income.

4. Socio-Cultural Barriers

- **Gender Bias and Discrimination:** Societal norms in many rural areas discourage women from pursuing entrepreneurship, with 65% of women reporting societal negligence as a significant barrier.
- **Balancing Family and Business:** Women often face the challenge of balancing household responsibilities with business operations, reducing the amount of time and effort they can dedicate to their ventures.

5. Technological Challenges

- **Digital Divide:** Limited access to digital tools and the internet hampers the ability of rural women to leverage technology for business growth.
- **Lack of Awareness:** There is a general lack of awareness about modern agricultural technologies and digital marketing strategies among rural women entrepreneurs.

7. Growth Indicators of Women-Led Agri-Based Startups in India

Women-led agribusiness startups have significantly increased in India in recent years, especially in rural areas. These business endeavors, which combine ancient agricultural expertise with contemporary entrepreneurial

techniques, span a variety of industries, including organic farming, food processing, herbal products, and agritourism. The Startup India initiative has recognized 73,151 enterprises having at least one female director as of October 2024, highlighting the critical role that women play in fostering innovation and economic expansion. Rural women entrepreneurs nevertheless face several obstacles in spite of these advancements, such as socio-cultural hurdles, a lack of formal training, and restricted access to institutional financing. By offering funding and capacity building initiatives, government programs like Stand-Up India, and aid from groups like Swayam Shikshan Prayog seek to address these problems. This study looks at the different kinds of agri-based businesses started by Indian rural women, their creative strategies, and the operational difficulties they face. The study intends to provide light on the development trajectory of these businesses and make policy recommendations to support an environment that supports rural women agripreneurs by examining secondary data from government papers, scholarly research, and case studies.

Table.3 presents the number of women trained, the number of agri-ventures established by them, and the success rate across various Indian states under the AC&ABC scheme:

Table 3: State-wise Performance of Women in Agri Clinics and Agri Business Centre (AC&ABC) Scheme

State	Women Trained	Agri-Ventures Established	Success Rate (%)
Maharashtra	2,112	968	45.8
Tamil Nadu	1,578	680	43.1
Chhattisgarh	102	42	41.2
Bihar	356	139	39.0
Karnataka	250	80	32.0
Haryana	13	4	30.8
Rajasthan	151	45	29.8
Uttarakhand	27	8	29.6
Gujarat	88	25	28.4
Madhya Pradesh	118	33	28.0
Andhra Pradesh	428	85	19.9
Telangana	488	95	19.5
Punjab	43	8	18.6
Kerala	93	16	17.2
Assam	168	28	16.7
Jharkhand	135	16	11.9
Odisha	95	5	5.3
Himachal Pradesh	47	0	0.0
Mizoram	30	0	0.0
Arunachal Pradesh	14	0	0.0
Delhi	2	0	0.0
Total	7,178	2,403	33.5

Source: <http://www.agriculturejournal.org/volume12number1/women-agripreneurship-in-indias-maharashtra-state-an-analysis-of-the-acandabc-scheme>

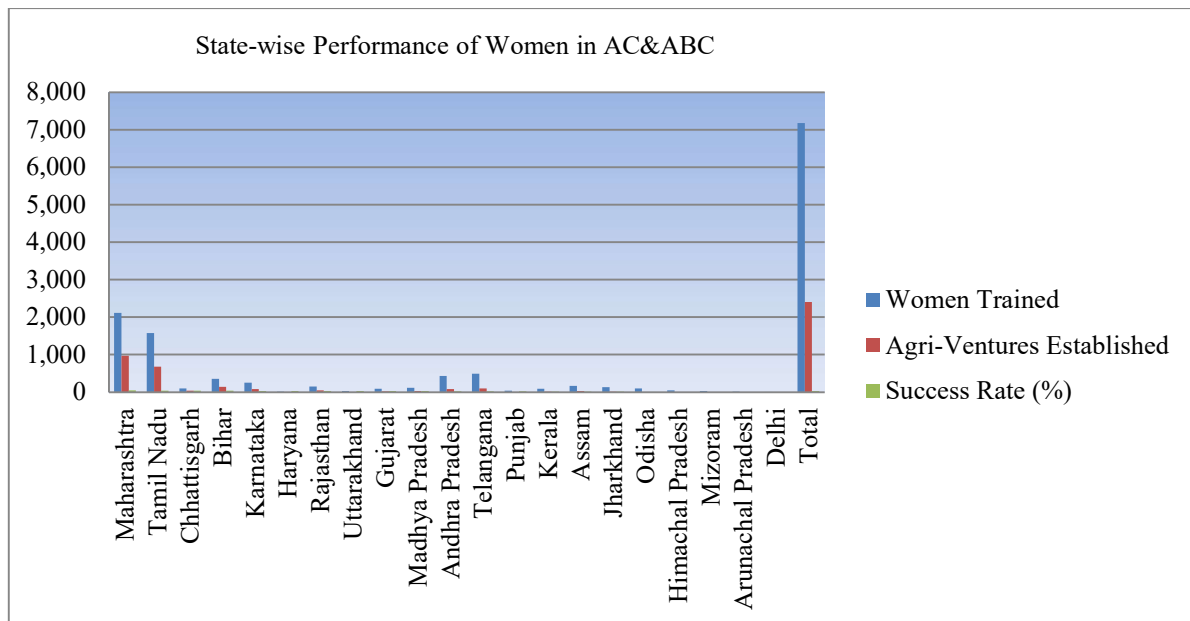


Fig.1.1: State-wise Performance of Women in AC&ABC

This table highlights the growth trajectory of women-led startups in India over a five-year period:

Table 4: National Growth Indicators for Women-Led Startups in India (2017–2022)

Indicator	2017	2022
Total Registered Startups	6,000	80,000
Percentage of Women-Led Startups	10%	18%
Number of Women-Led Startups	600	14,400
Venture Capital Funding for Women-Led Startups	11%	20%
Women-Led Unicorn Startups	8%	17%

Sources: <http://www.ibef.org/news/according-to-women-in-india-s-startup-ecosystem-report-wiser-in-the-past-5-years-women-led-startups-rise-to-18>

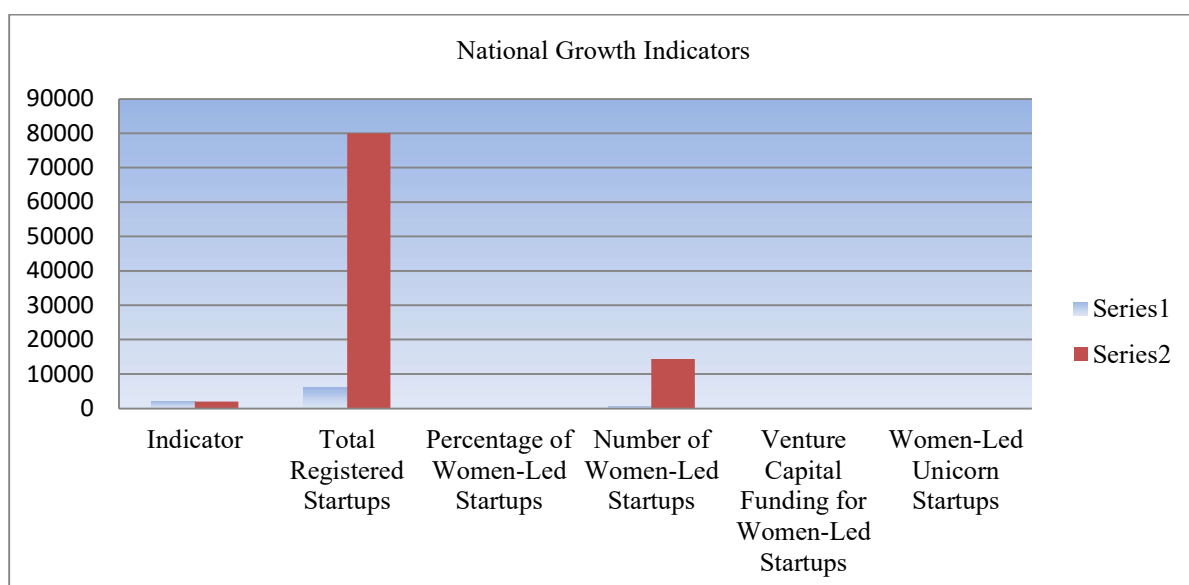


Fig.1.2: National Growth Indicators

These tables underscore the significant progress made by women entrepreneurs in the agri-startup sector, both at the state and national levels. The data reflects increased participation, successful venture establishment, and enhanced access to funding for women-led initiatives in agriculture.

8. Findings

In India, rural women are actively spearheading agribusiness startups by fusing eco-friendly techniques and digital marketing with traditional farming methods. Despite this, they face significant obstacles like low digital literacy, social constraints, poor market connections, limited access to capital, and inadequate training. Notwithstanding these challenges, the number of women-led businesses has increased dramatically, from 10% in 2017 to 18% in 2022, with over 73,000 being identified through the Startup India program. These business support sustainable agriculture, rural development, and women's empowerment. To encourage their development, the report suggests expanding loan availability, offering skill development, strengthening digital tools, and putting gender-sensitive legislation into place.

9. Recommendations

To foster the growth of agri-based startups led by rural women in India, a multifaceted approach is essential. The following recommendations, grounded in recent initiatives and policy frameworks, aim to create an enabling ecosystem for rural women agripreneurs:

1. Enhance Access to Finance

- Tailored Financial Products: Develop customized loan schemes for rural women entrepreneurs, such as the Mahila Coir Yojana and Mahila Samridhi Yojana, which provide financial assistance specifically targeted at women in rural areas.
- Credit Guarantee Mechanisms: Use programs such as the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to give women-led micro and small business loans without the need for collateral.
- 2. Strengthen Capacity Building and Skill Development
- Entrepreneurship Training: Implement programs similar to the 'SmartShree' initiative by IIM Kozhikode and Kudumbashree Mission, which offer capacity-building, mentorship, and institutional support to women-led micro-enterprises.
- Vocational Training Centers: Establish centers providing training in areas like organic farming, food processing, and digital marketing, akin to the women-centric employment hub in Koradi, Maharashtra.

3. Improve Market Access and Infrastructure

- Retail Spaces for SHGs: Provide rent-free retail spaces for women entrepreneurs and self-help groups (SHGs) to sell their products, as initiated by the Ghaziabad district administration.
- Utilize Existing Infrastructure: Repurpose unused government buildings into hubs for economic activities, offering storage, processing units, and training centers, as demonstrated in Jharkhand.

4. Leverage Technology and Digital Platforms

- Digital Literacy Programs: Put in place training initiatives to improve rural women's digital literacy so they can make efficient use of digital marketing tools and e-commerce platforms.
- Access to Agritech Solutions: Facilitate the adoption of user-friendly digital solutions in agriculture, providing training and support to ensure effective utilization.

5. Policy Support and Institutional Frameworks

- Dedicated Support Units: Establish state-level project management units to coordinate and monitor activities supporting agricultural enterprises, similar to the initiative by the Uttar Pradesh government.
- Priority Sector Tagging: Assign a specific priority sector tag to women-led rural enterprises to facilitate easier access to credit and resources.

6. Promote Inclusive and Gender-Sensitive Policies

- Gender-Responsive Frameworks: Integrate gender perspectives into agricultural policies and practices to empower women and enhance their impact on the agricultural landscape.
- Awareness Campaigns: Conduct campaigns to raise awareness about available resources and programs, ensuring rural women entrepreneurs can access and benefit from them.

10. Conclusions

Rural women-led agri-based enterprises are changing the way agriculture and business work in India in a big way. Rural women are becoming strong agents of change by combining traditional expertise with new ideas like organic farming, eco-friendly production, and digital marketing. Even if they have made important contributions, they still face serious problems such not being able to get enough money, not getting enough training, not being able to connect with markets, and facing social and cultural hurdles. This research shows how important it is to have policies that help women agripreneurs, focused skill development, and institutional assistance to make the environment better for them. Entrepreneurship gives rural women more influence, which not only improves their economic and social standing but also supports rural development, sustainability, and

job creation. It is no longer a choice to support their efforts; it is necessary for the development of agriculture as a whole and the success of the country.

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Conflict of Interest

The authors declare that there is no conflict of interest related to this research work.

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