



From Resource Access to Enterprise Resilience: A Resource-Activation Framework for Rural Women Entrepreneurs

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ABSTRACT :

Purpose. Rural women entrepreneurship is often discussed through separate themes such as finance, digitalisation, social support, skills, market access and empowerment. This paper argues that the more important question is how rural women convert dispersed resources into usable entrepreneurial capacity and, finally, into business resilience. The paper develops a new conceptual framework that connects Resource Access, Resource Activation Capability, Entrepreneurial Agency, Market Embeddedness and Enterprise Resilience, while recognising contextual frictions as a boundary condition. Design and approach. The paper follows an integrative conceptual review of open-access literature with DOI identifiers on women entrepreneurship, rural enterprise, financial inclusion, social capital, digital capability, entrepreneurial agency, market access and resilience. Evidence from India and comparable emerging-economy settings is synthesised rather than statistically pooled. **Findings.** The proposed framework distinguishes between having access to a resource and being able to activate it for business use. It argues that digital, financial, social and institutional resources become consequential when women can combine and deploy them through a resource-activation capability. This capability is expected to strengthen entrepreneurial agency, which in turn supports market embeddedness and enterprise resilience. Five postulates are developed, including a negative boundary role for contextual frictions such as mobility restrictions, care responsibilities, procedural complexity and restrictive social expectations. **Originality/value.** The paper offers a resource-to-resilience explanation that is different from models that treat finance, technology, social capital or empowerment as isolated predictors. It shifts attention from resource possession to resource activation and from short-term entrepreneurial entry to the capacity to remain connected, adaptive and viable in changing rural markets. The framework is intended to provide a testable basis for future CB-SEM, PLS-SEM and longitudinal research on rural women entrepreneurs in India.

Keywords: Rural women entrepreneurs, resource activation, entrepreneurial agency, market embeddedness, enterprise resilience, digital capability, financial inclusion, social capital

Introduction

Women's entrepreneurship is increasingly linked with inclusive economic development, employment and household welfare. Yet a rise in women-owned enterprises does not automatically mean that women can build durable businesses. Reviews of women-owned firms show that performance is influenced by social, cultural and psychological factors alongside conventional business resources (Srivastava & Pandita, 2025). A gender-aware perspective also shows that markets, money and management operate within family and wider institutional relationships (Brush et al., 2009). These relationships are especially important in rural settings where business activity is closely connected with household work, local networks and geographically limited markets.

Recent evidence from rural India shows that microfinance and entrepreneurial participation through self-help groups can contribute to women's economic, social and psychological empowerment (Pandhare et al., 2024). Financial access also matters because rural women's enterprises often depend on microfinance, self-help groups and formal financial channels (Pandhare et al., 2024). Research on Indian women-owned enterprises further shows that traditional and digital financial inclusion are associated with enterprise performance, while financial literacy remains relevant to productive use of finance (Peter et al., 2025). These studies establish the value of finance but do not fully explain how women convert financial access into entrepreneurial action.

Digitalisation presents a similar issue. Recent evidence from Karnataka shows that rural women entrepreneurs use digital marketing tools, but practical digital skills remain a barrier to effective use (Rizwana et al., 2026). Research on Indian women also shows that social networks and social media provide different forms of support, including information, role models, early customers, mentorship and informal finance (Balcar et al., 2026). Social capital can also support knowledge sharing, innovation and performance among women entrepreneurs (Setini et al., 2020). Thus, access to digital and social resources does not automatically create a resilient enterprise.

The question becomes more important when the outcome is enterprise resilience rather than only business entry or short-term performance. Research on women entrepreneurs during crisis conditions shows that networking, innovation and resilience can support business survival and adaptation (Sahi et al., 2023). A review of entrepreneurial resilience describes resilience as an evolving process shaped by personal, relational and contextual resources (Hartmann et al., 2022). Rural women therefore need not only resources but also an ability to activate and combine resources as circumstances change.

This paper focuses on rural women entrepreneurs, with Karnataka and similar Indian rural settings providing the contextual background. Recent Indian research found that perceived capability, social perception, individual competencies and perceived opportunity are relevant to rural women's sustainable entrepreneurial intention (Nayaka & Nayak, 2025). This evidence is useful, but it mainly addresses intention. A further conceptual step is required to explain how available resources can become continuing business capability and resilience.

The paper proposes a Resource-Activation Framework for Rural Women Entrepreneurs. Resource Access includes digital, financial, social and institutional resources. These resources become productive when women possess Resource Activation Capability, defined here as the ability to identify, combine, sequence, mobilise and redeploy resources for a business purpose. This capability is expected to strengthen Entrepreneurial Agency, expressed through decision autonomy, initiative, negotiation and willingness to act. Agency is then expected to strengthen Market Embeddedness, meaning continuing relationships with customers, suppliers, intermediaries, community networks and digital market channels. Market Embeddedness is proposed as the pathway through which agency contributes to Enterprise Resilience, reflected in continuity, adaptation, recovery and selective diversification.

The framework also recognises Contextual Frictions, including mobility limitations, unpaid care responsibilities, procedural complexity, digital insecurity, weak infrastructure and restrictive social expectations. These conditions may weaken the conversion of resource activation capability into entrepreneurial agency. The novelty is therefore not another list of determinants. The paper shifts the question from "Which resources do rural women have?" to "How are different resources activated, converted into agency, connected with markets and used to sustain the enterprise?" This mechanism-oriented approach provides a testable foundation for future empirical research.

The remainder of the paper reviews the literature, identifies the conceptual gap, develops five postulates, presents the proposed model and discusses implications and future research.

Review of Literature

1.1. Women's entrepreneurship as an embedded process

Women's entrepreneurship is shaped by the interaction of individual capability, markets, family and institutions. The gender-aware framework of Brush et al. (2009) extended the traditional markets-money-management view by incorporating family and the wider environment. Recent reviews similarly show that social, cultural and psychological factors remain important in women-owned firm performance (Srivastava & Pandita, 2025).

Indian evidence supports this embedded view. Pandhare et al. (2024) found that microfinance and entrepreneurial participation among self-help group members were associated with social, economic and psychological empowerment. Desai et al. (2024), using evidence from rural women entrepreneurs, found that financial literacy and entrepreneurial orientation contribute to economic empowerment even after accounting for family support and social networks. These findings suggest that resources become more useful when women have the capability and orientation to use them.

1.2. From resource access to resource activation

Resource-based thinking emphasises valuable resources, while dynamic capability research stresses the ability to reconfigure and deploy resources as conditions change (Zahra et al., 2006). This distinction is important for rural women because resources are often fragmented. A woman may have a mobile phone but limited digital skill, a self-help group but weak market information, a bank account but little working capital, or training without reliable customers.

The present paper defines Resource Activation Capability as the ability to identify relevant resources, connect them with other resources, decide when and how to deploy them and redeploy them when conditions change. It is therefore a process capability rather than another resource. The value of finance, digital tools, social networks and institutional support is expected to increase when these resources are coordinated around a business purpose.

Evidence on finance supports this distinction. Peter et al. (2025) found that traditional and digital financial inclusion are associated with women-owned enterprise performance, while Desai et al. (2024) showed the importance of financial literacy. Together, these studies suggest a progression from access to usable capability.

1.3. Digital resources and effective use

Digital resources can reduce rural distance and connect women with customers and information. Recent evidence from Karnataka shows substantial use of digital marketing tools but also identifies practical digital skill barriers (Rizwana et al., 2026). Sultana (2026) similarly highlights the relationship between digital inclusion, microfinance, entrepreneurial participation and empowerment in rural India.

Rahayu et al. (2023) documented women entrepreneurs' use of social media during crisis conditions, while Balcar et al. (2026) showed that social media can provide motivation, role models and perceived attainability and that interpersonal networks can provide customers, mentorship and informal

finance. These studies suggest that digitalisation is most useful when technology becomes part of an entrepreneurial routine. The framework therefore treats digital resources as an input to Resource Activation Capability rather than as a direct guarantee of resilience.

1.4. Finance, financial literacy and agency

Finance remains central to women's entrepreneurship, but access does not automatically mean control or productive use. Peter et al. (2025) found positive associations between financial inclusion and women-owned enterprise performance. Desai et al. (2024) showed that financial literacy and entrepreneurial orientation contribute to economic empowerment.

Microfinance also has a social dimension. Abebe and Kegne (2023) show that microfinance institutions can support women's entrepreneurship through finance and business support, while Andriani et al. (2022) found that social capital helped women use group lending to access finance, but empowerment was stronger when women used these resources for self-determined entrepreneurial goals. Pandhare et al. (2024) similarly connected SHG participation, microfinance and entrepreneurship with broader empowerment.

These findings support a distinction between financial access and entrepreneurial agency. Alom et al. (2025) similarly show that digital finance can support women's entrepreneurship and empowerment, reinforcing the importance of usable financial channels. Finance enlarges possible action, but agency concerns the ability to decide and implement. The proposed framework therefore treats finance as one resource that must be activated with other resources.

1.5. Social capital and market embeddedness

Social capital can connect women with knowledge, finance, customers and support. Setini et al. (2020) found that social capital can support knowledge sharing, innovation and performance among women entrepreneurs. Andriani et al. (2022) showed how social relationships help women access finance and pursue entrepreneurial goals. Balcar et al. (2026) found that Indian women's networks provide emotional support, early customers, mentorship and informal finance. Deekshitha et al. (2026) also emphasise networking and strategic orientations in the marketing performance of women-led micro and small enterprises.

This paper uses Market Embeddedness to capture the continuing quality of these market relationships. It includes repeat customers, supplier relationships, referrals, local intermediaries, digital customer channels and market information. It is broader than one-time market access because embeddedness implies continuity and reciprocal relationships.

Such relationships can support resilience. Sahi et al. (2023) found that networking and innovation helped women entrepreneurs respond to crisis. Kromidha and Bachtiar (2024) describe entrepreneurial resilience as a continuing learning process involving readiness, response and opportunity. Market relationships can therefore provide information and alternative channels when conditions change.

1.6. Agency and resilience

Entrepreneurial Agency refers to the practical ability to make decisions, exercise autonomy, initiate action and pursue opportunities. Nayaka and Nayak (2025) found that perceived capability, social perception, individual competencies and perceived opportunity are relevant to sustainable entrepreneurial intention among rural women in India. Jalil et al. (2023) also found that psychological capital and social capital are relevant to women entrepreneurs' intentions.

Resilience represents the ability to continue, adapt and recover. Hartmann et al. (2022) describe entrepreneurial resilience as a multidimensional process influenced by personal and contextual factors. Kromidha and Bachtiar (2024) emphasise learning from uncertainty. McElwee et al. (2026) further show that technology adoption can support entrepreneurial resilience among rural women when it develops adaptive capability. Jamil Sabah and Bhatti (2026) connect entrepreneurial self-efficacy and resilience with sustainable business practices while highlighting the role of material constraints.

The present framework adds Market Embeddedness between agency and resilience. The argument is that confidence and initiative become more durable when they generate continuing customer, supplier and information relationships. Resilience is therefore treated as partly relational rather than only psychological.

1.7. Contextual frictions

Rural women do not operate in a neutral environment. Mobility limitations, unpaid care, procedural complexity, digital insecurity and infrastructure gaps can interrupt resource use. Rahayu et al. (2023) shows how women's digital business activity is shaped by crisis and social conditions, while Peter et al. (2025) demonstrates that financial inclusion is embedded in wider institutional and capability issues.

The framework therefore introduces Contextual Frictions as a boundary condition. They are not treated simply as another list of barriers. Instead, they are expected to weaken the conversion of Resource Activation Capability into Entrepreneurial Agency. A woman may know how to use a digital platform but have insufficient time; she may know how to apply for finance but face documentation problems; or she may identify a customer opportunity but lack mobility to reach the market.

Overall, the literature provides evidence for resources, digital capability, finance, social capital, agency and resilience. What is less clearly specified is the sequence linking them. The next section develops that sequence.

Research Gap and Conceptual Contribution

Four gaps emerge from the literature.

First, resources are frequently studied as separate predictors. Financial inclusion, digital capability, social capital and institutional support are often examined independently. This creates a fragmented explanation because rural women normally use more than one resource at a time. The same business decision may require finance, information, family cooperation, digital communication and market relationships.

Second, many studies focus on entrepreneurial intention, entry or performance. These outcomes are important, but rural women entrepreneurs also need the capacity to continue operating when demand, prices, technology or household conditions change. Resilience provides a more dynamic outcome, yet the resource mechanisms leading to resilience remain insufficiently integrated.

Third, the literature often treats access as if it were equivalent to effective use. Evidence from financial inclusion, digitalisation and social capital indicates that resources become valuable when women possess the skills, confidence and relational connections needed to deploy them. The missing mechanism is therefore not another resource but the capability to activate resources.

Fourth, gendered and rural constraints are commonly treated as barriers in descriptive terms. The present paper gives them a more specific theoretical role by proposing Contextual Frictions as a boundary condition that can weaken the conversion of resources into entrepreneurial agency.

The conceptual contribution is therefore a five-stage logic: Resource Access → Resource Activation Capability → Entrepreneurial Agency → Market Embeddedness → Enterprise Resilience, with Contextual Frictions weakening the resource-activation-to-agency pathway. The model does not claim that all rural women follow one identical path. Instead, it proposes a common mechanism that can be empirically tested across different rural contexts, enterprise types and levels of formalisation.

The framework is deliberately different from a simple additive model. It does not assume that more finance, more digital access or more social capital automatically produce resilience. It asks whether resources are activated, whether activation strengthens agency, whether agency produces durable market relationships, and whether those relationships provide a platform for adaptation and continuity.

Theoretical Framework and Postulates

1.8. Theoretical foundation

The framework integrates resource-based thinking, dynamic capability reasoning and a gender-aware understanding of entrepreneurship. Resource-based perspectives emphasise valuable resources, while dynamic capability reasoning highlights the ability to deploy and reconfigure resources as conditions change (Zahra et al., 2006). Gender-aware entrepreneurship adds the insight that enterprise activity is embedded in family and wider social institutions (Brush et al., 2009).

The proposed model adds a conversion sequence. Resource Access represents potential inputs. Resource Activation Capability represents the ability to combine and deploy those inputs. Entrepreneurial Agency represents the resulting capacity to decide and act. Market Embeddedness represents continuing relationships with customers, suppliers and market actors. Enterprise Resilience represents continuity, adaptation, recovery and selective diversification.

Resource Access covers four domains: digital resources, financial resources, social resources and institutional resources. Resource Activation Capability concerns identifying, combining, sequencing, mobilising and redeploying resources. Entrepreneurial Agency concerns decision autonomy, initiative, negotiation and opportunity pursuit. Market Embeddedness concerns repeated customer and supplier relationships, referrals, digital channels and market information. Enterprise Resilience concerns the capacity to continue, adapt and recover.

Contextual Frictions include mobility restrictions, unpaid care, procedural complexity, digital insecurity, weak infrastructure and restrictive expectations. They are positioned as a boundary condition because they may prevent capability from becoming action.

1.9. Postulates

P1. Resource Access is positively associated with Resource Activation Capability.

Access to finance, digital tools, social networks and institutional services expands the resources from which rural women can construct business solutions. The expected relationship is not automatic performance; rather, a wider resource base creates more opportunities for purposeful combination and deployment (Peter et al., 2025; Balcar et al., 2026).

P2. Resource Activation Capability is positively associated with Entrepreneurial Agency.

Successful resource use can create practical mastery. When women learn to combine digital promotion with customer referrals, or finance with supplier relationships, they may develop stronger confidence, autonomy and willingness to act. This logic is consistent with evidence on capability, entrepreneurial orientation and women's entrepreneurial action (Desai et al., 2024; Nayaka & Nayak, 2025; Jalil et al., 2023).

P3. Entrepreneurial Agency is positively associated with Market Embeddedness.

Agency is expected to strengthen the ability to initiate market relationships, negotiate, seek new channels and respond to feedback. Social networks and social media can provide channels through which agency becomes market participation (Balcar et al., 2026; Setini et al., 2020).

P4. Market Embeddedness is positively associated with Enterprise Resilience.

An enterprise connected with customers, suppliers and information sources has more options during disruption. Repeated relationships can support demand continuity, input access, referrals and market learning. Evidence on women entrepreneurs during crisis and on entrepreneurial resilience supports the role of networking and learning in adaptation (Sahi et al., 2023; Hartmann et al., 2022; Kromidha & Bachtiar, 2024).

P5. Contextual Frictions negatively moderate the relationship between Resource Activation Capability and Entrepreneurial Agency.

The same capability may produce different levels of agency under different social and institutional conditions. A woman may possess digital skills but have little time to use them, or know how to access finance but face procedural barriers. Contextual conditions can therefore weaken resource-to-action conversion (Rahayu et al., 2023; Peter et al., 2025).

Objectives of the Study

The conceptual paper has the following objectives:

- i. To integrate financial, digital, social and institutional resources into a unified resource-access construct for rural women entrepreneurs.
- ii. To conceptualise Resource Activation Capability as the mechanism through which dispersed resources become usable for entrepreneurial action.
- iii. To explain the relationship between resource activation, entrepreneurial agency, market embeddedness and enterprise resilience.
- iv. To identify contextual frictions that may weaken the conversion of resources into entrepreneurial agency.
- v. To provide a testable conceptual model and postulates for future empirical research on rural women entrepreneurship.

1.10. Research questions

- RQ1. How can multiple resource domains be integrated into a single conceptual explanation of rural women's entrepreneurship?
- RQ2. What mechanism explains the movement from resource access to entrepreneurial agency?
- RQ3. How can market embeddedness connect entrepreneurial agency with enterprise resilience?
- RQ4. Which rural and gendered contextual frictions may weaken the proposed resource-to-agency relationship?

1.11. Scope of the framework

The framework is intended for rural women who operate, manage or are in the process of developing micro and small enterprises. It can be applied to agriculture-linked enterprises, food processing, tailoring, handicrafts, retail, services, home-based production and digitally supported micro-businesses. The framework is particularly relevant to Indian rural settings, including Karnataka, but the conceptual logic is not restricted to one district or state.

Conceptual Method

This paper adopts an integrative conceptual review approach rather than an empirical survey design. The literature was identified through searches of publisher pages, open-access journal platforms and institutional repositories using combinations of the terms "rural women entrepreneurs," "women entrepreneurship," "financial inclusion," "digital capability," "social capital," "entrepreneurial agency," "market access," "market embeddedness," "entrepreneurial resilience," and "resource orchestration." Priority was given to peer-reviewed sources that were openly accessible and had a DOI identifier. Recent evidence from India and comparable emerging-economy settings was given greater attention so that the proposed model remained relevant to rural women entrepreneurs.

The literature was analysed thematically under six domains: embedded women's entrepreneurship, resource access, resource activation, digital and financial capability, social and market embeddedness, and resilience. The purpose was not to calculate an effect size or produce a systematic review score. Instead, the review was used to identify recurring constructs, relationships and theoretical omissions. The conceptual model was then developed by linking these elements in a sequential process and specifying one boundary condition.

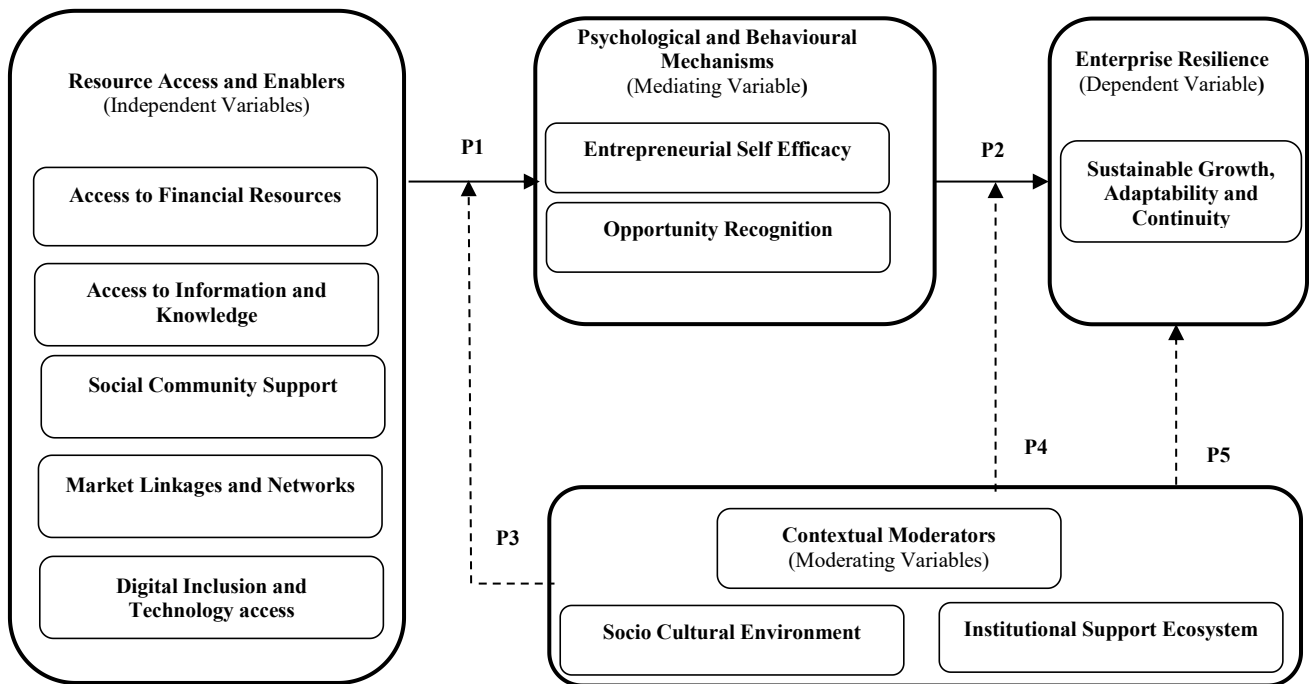
The unit of analysis proposed for future testing is the woman-owned or woman-managed rural micro or small enterprise. The framework is suitable for quantitative testing using covariance-based structural equation modelling or partial least squares structural equation modelling. Longitudinal studies can also examine whether market embeddedness and resilience change as resource activation capability develops.

Proposed Conceptual Model

The proposed model is named the Rural Women's Resource Activation and Resilience Framework (RW-RARF). Its central idea is that enterprise resilience is not produced directly by the quantity of resources available. Resources become consequential through a sequence of activation, agency and market connection.

Resource Access forms the first layer and includes digital, financial, social and institutional resources. Resource Activation Capability is the central conversion mechanism. It captures the ability to identify, combine, sequence, mobilise and redeploy resources.

Figure 1. Rural Women's Resource Activation and Resilience Framework



1.12. Model specification

The model is suitable for empirical testing through covariance-based SEM or PLS-SEM. Resource Access may be specified as a higher-order construct with four dimensions, while Resource Activation Capability can be measured through items reflecting identification, combination, sequencing, mobilisation and redeployment. Longitudinal research can examine whether activation capability and market embeddedness develop with entrepreneurial experience.

1.13. Theoretical novelty

The first novelty is the distinction between resource possession and resource activation. Existing research shows that finance, digitalisation and networks matter. The proposed model asks what happens between access and outcome.

The second novelty is Market Embeddedness as the bridge between agency and resilience. Agency alone does not guarantee continuity. Its value is expected to increase when it produces durable customer, supplier and information relationships.

The third novelty is Contextual Frictions as a conversion boundary condition. Rather than describing rural and gender constraints only as barriers, the model specifies where they operate: at the conversion of capability into action.

The fourth novelty is the shift from short-term entry to long-term continuity. The model treats resilience as the final outcome of a process in which resources are activated, agency is exercised and market relationships are developed.

Implications

1.14. Theoretical implications

The framework connects resource-based thinking with a gender-aware, process-oriented explanation of rural women's entrepreneurship. It proposes that resources should not be treated only as independent predictors. Their value depends partly on the capability to activate and combine them. The

model also gives resilience a relational dimension. By positioning Market Embeddedness between agency and resilience, it links individual action with the external relationships needed for enterprise continuity. Contextual Frictions are given a specific theoretical role as a boundary condition rather than as a general background characteristic.

1.15. Implications for policy and support institutions

The model suggests that support programmes should move beyond resource provision. Finance, digital training and entrepreneurship schemes may have greater practical value when they include mechanisms for activation. A financial product can be combined with financial literacy and supplier linkage; digital training can include customer acquisition and digital record keeping; and entrepreneurship programmes can connect women with actual buyers.

Self-help groups can function as resource-activation platforms rather than only savings and credit groups. Meetings can support peer learning, collective procurement, market information, digital promotion and customer referrals. This is consistent with evidence on social capital and rural women's entrepreneurship (Andriani et al., 2022; Pandhare et al., 2024).

Digital support should also focus on business use. Training can cover product presentation, customer communication, digital payments, record keeping, online reputation and market information. This is particularly relevant where digital use is present but practical skills remain limited (Rizwana et al., 2026).

The role of Contextual Frictions implies that programmes should address time, mobility and procedural constraints. Local facilitation, flexible schedules, simplified applications and community-based market linkage may improve the conversion of available resources into business action.

1.16. Implications for rural women entrepreneurs

The framework encourages entrepreneurs to view resources as a portfolio. A mobile phone, a self-help group, a bank account, a mentor and a customer network can become more useful when combined around a specific business purpose. Entrepreneurs can map available resources, identify a business problem, select complementary resources and review the outcome.

Market Embeddedness also suggests that resilience should be developed before disruption. Maintaining repeat customers, reliable suppliers, referrals and more than one customer channel can reduce dependence on a single source of revenue or information. Research on women entrepreneurs during crisis conditions supports the importance of networking and innovation (Sahi et al., 2023).

1.17. Implications for future empirical research

The model can be tested among rural women entrepreneurs across different enterprise sectors. CB-SEM can be used for theory confirmation and model-fit assessment, while PLS-SEM can be considered for prediction-oriented testing of the emerging framework. Researchers should assess measurement invariance across enterprise type, education, self-help group participation and digital-use level.

Longitudinal studies are especially relevant because resource activation and resilience are process variables. Qualitative research can examine how women combine family support, finance, digital tools and social networks during actual business decisions.

Limitations and Scope for Future Research

The paper is conceptual and therefore does not provide empirical estimates of the proposed relationships. The postulates represent theoretically reasoned associations and should not be interpreted as established causal effects. The framework also combines evidence from India and other emerging-economy settings, so contextual differences may affect the strength or form of the proposed relationships.

Resource Access is intentionally broad, and future studies will need to determine whether digital, financial, social and institutional resources should be modelled as dimensions of a higher-order construct or as separate antecedents. Resource Activation Capability is also a new conceptual formulation in this framework and requires careful scale development and validation.

Future research should develop and validate measurement items, conduct expert review and pilot testing, and then test the model using CB-SEM or PLS-SEM. Longitudinal studies should examine whether resource activation capability develops through experience and whether market embeddedness protects enterprises during shocks. Qualitative studies may explore how women combine family support, finance, digital tools and social networks in actual business decisions. Comparative studies across rural regions can also examine whether the role of contextual frictions changes with infrastructure, market density and local institutional support.

Conclusion

Rural women's entrepreneurship is often discussed in terms of the resources women lack. This paper shifts the focus to what happens when resources are available. The proposed Rural Women's Resource Activation and Resilience Framework argues that access to digital, financial, social and institutional resources is only the starting point. Resources become economically meaningful when women can identify, combine, mobilise and redeploy them.

The framework proposes a sequential pathway from Resource Access to Resource Activation Capability, Entrepreneurial Agency, Market Embeddedness and Enterprise Resilience. It also proposes that contextual frictions can weaken the conversion of capability into agency. Five postulates provide a basis for empirical testing.

The framework offers a way to connect several established streams of research without reducing rural women's entrepreneurship to a single factor. Its central message is that resilience is not simply a matter of having more resources. It is also a matter of being able to activate resources, exercise agency, remain connected to markets and adapt when conditions change. This perspective provides a useful foundation for future research on rural women entrepreneurs in Karnataka and other comparable rural settings.

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