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Women's Participation in Rural FMCG Retail Trade in Ranchi District: An Analysis of Enterprise Performance and Market Challenges

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ABSTRACT

This study examines women's participation in rural FMCG-related retail trade in Ranchi district, Jharkhand, with particular focus on enterprise ownership, employment participation, formalisation, and enterprise performance.The research follows a descriptive-analytical approach and relies on secondary information, mainly drawn from the district-level estimates of the Annual Survey of Unincorporated Sector Enterprises (ASUSE) 2025, supplemented by relevant government reports, statistical publications, and secondary literature. The analysis uses indicators such as estimated establishments, workers, female workforce participation, female-owned proprietary establishments, registration, emoluments, and gross value added (GVA). The findings show that Ranchi had an estimated 1,29,972 establishments and 1,83,912 workers, with women accounting for 27.75% of the estimated workforce and female-owned proprietary establishments accounting for 19.75%. About 26.90% of establishments were registered under some act or authority, while GVA per worker was estimated at ₹1,35,258. Comparative evidence from selected districts of Jharkhand indicates substantial variation in women's participation and enterprise performance. The findings suggest that strengthening women's participation in rural retail requires greater attention to enterprise ownership, access to finance, distribution

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networks, digital adoption, formalisation, and business skills. Since ASUSE district-level estimates combine rural and urban establishments and do not separately identify FMCG retailers, the findings should be interpreted as evidence of the broader trade and retail environment relevant to rural FMCG marketing and distribution.

1. Introduction

The Fast-Moving Consumer Goods (FMCG) industry represents a significant segment of the Indian consumer economy, supplying regularly purchased items such as food and beverages, personal care products, and household goods, and other daily-use items. In recent years, rural markets have gained increasing importance for FMCG companies because of changing consumption patterns, improving connectivity, expanding retail networks, and rising demand for consumer products. Recent industry evidence indicates that rural FMCG consumption has continued to demonstrate strong growth, with rural markets outperforming urban markets in volume growth during several recent quarters (NielsenIQ, 2025).

The growing importance of rural FMCG markets has also increased the significance of the retail and distribution network through which products reach consumers. Traditional retail outlets continue to play an important role in rural markets, particularly because small shops and local retailers provide consumers with convenient access to frequently purchased products. Rural retailers, however, operate within a competitive environment influenced by product availability, supply and delivery systems, margins, credit facilities, consumer demand, transportation, and changing market conditions (Sarkar et al., 2016). Therefore, the performance of rural FMCG markets depends not only on consumer demand but also on the effectiveness and sustainability of the retail enterprises operating within these markets.

Within this rural retail environment, the involvement of women in entrepreneurial and business activities has become an important aspect of promoting inclusive economic growth.Women can engage in business activities in the capacity of proprietors, workers, distributors, retailers, and entrepreneurs. Their participation can support job creation, strengthen family earnings, and stimulate economic activities within local communities.Evidence from initiatives such as Project Shakti has also demonstrated the potential role of rural women in distribution and retail networks, particularly by integrating women entrepreneurs into the marketing and distribution of consumer products (Xavier et al., 2008). However, research has also highlighted that the involvement of women in rural businesses is shaped by their access to finance, skills, mobility, technology, family support, and social conditions (Kumbhar, 2013; Rathee & Bhuntel, 2017).

Recent official evidence further demonstrates the increasing significance of women within India's unincorporated business sector.The 2025 Annual Survey of Unincorporated Sector Enterprises (ASUSE) reported an increase in the share of female-headed proprietary establishments from 26.17% in 2023–24 to 26.93% in 2025. Women also accounted for approximately 29% of the total workforce in the unincorporated non-farm sector (MoSPI, 2026).The survey covers establishments operating in manufacturing, trade, and other services and provides indicators relating to establishments, employment, ownership, women's participation, registration, and economic performance.

The availability of district-level estimates from ASUSE 2025 provides an important opportunity for examining enterprise characteristics at the local level. For the first time, ASUSE has disseminated district-level estimates covering 757 districts, including indicators such as the number of establishments and workers, women's participation, ownership and employment structure, registration status, and Gross Value Added (GVA) per establishment and per worker (MoSPI, 2026). Such information is particularly useful for understanding variations in enterprise participation and performance across districts.

Ranchi district provides a relevant setting for examining women's participation in the rural retail environment. Ranchi is an important centre of trade and commerce in Jharkhand, with the district administration identifying small daily-needs shops, medical stores, ready-made garment businesses, branded stores, and other commercial activities within the district. Rural economic activities also include sericulture, handloom, handicrafts, khadi, and textiles (District Administration, Ranchi, n.d.). The presence of diverse retail and commercial activities makes Ranchi a relevant geographical context for examining the participation and performance of women in rural enterprise and retail activities.

Although rural FMCG markets are expanding, women participating in rural retail enterprises may encounter challenges related to enterprise size, market access, formalisation, employment opportunities, digitalisation, finance, and business performance. Previous studies have examined rural FMCG distribution, rural retailers, women's entrepreneurship, and women-led distribution initiatives separately. However, there remains a need to bring these dimensions together and examine women's participation within the rural retail environment from a district-level perspective.

The present study therefore focuses on women's participation in rural FMCG retail trade in Ranchi district and examines available evidence relating to enterprise activity, women's participation, employment, formalisation, digitalisation, and enterprise performance. Since official statistical sources such as ASUSE classify establishments under broader trade and retail categories rather than identifying FMCG retailers separately, relevant trade and retail indicators are used to represent the broader rural FMCG retail

environment. This distinction is important to ensure that the findings remain consistent with the nature and limitations of the available secondary data.

1.1 Research Gap

Existing literature has established the importance of rural FMCG markets, traditional retail networks, rural distribution systems, and women-led business activity. Earlier investigations have explored how rural retailers contribute in FMCG distribution and identified factors such as supply, delivery, margins, credit, demand, and company support as important determinants of rural retail activity (Sarkar et al., 2016). Studies on women-led distribution initiatives have also highlighted the potential of rural enterprise participation to contribute to women's economic empowerment (Xavier et al., 2008).

However, a considerable part of the available literature concerning women entrepreneurs concentrates on general entrepreneurial challenges such as finance, education, skills, social barriers, mobility, and institutional support rather than specifically examining women's participation within rural FMCG retail networks. In addition, several studies are based on primary surveys conducted in particular locations, while comparatively limited attention has been given to the use of district-level secondary data to examine women's participation and enterprise performance.

A further gap exists in relation to Ranchi district. Although Ranchi is an important commercial centre of Jharkhand and has an extensive network of small and local retail businesses, there is limited district-specific research connecting women's enterprise participation with the rural retail environment relevant to FMCG distribution.

The availability of district-level ASUSE 2025 estimates creates an opportunity to address this gap by examining women's participation alongside indicators of enterprise activity, employment, registration, and economic performance. Therefore, the present study attempts to provide a district-level, secondary-data-based analysis of the involvement of women in rural retail activities of Ranchi and its relevance to FMCG marketing and distribution.

1.2 Research Objectives

The study is guided by the following objectives:

- To examine women's participation in rural trade and retail enterprises in Ranchi district.

- To analyse the characteristics of rural retail enterprises associated with women's participation, including ownership and employment.
- To assess enterprise performance using relevant secondary indicators such as employment, registration, and Gross Value Added (GVA), wherever available.
- To examine the major market-related and structural challenges affecting rural retail enterprises relevant to the FMCG distribution environment.
- To evaluate the implications of women's participation and enterprise performance for rural FMCG marketing and distribution in Ranchi district.
- To suggest appropriate measures for strengthening women's participation and improving the sustainability and performance of rural retail enterprises in the district.

2. Literature Review

2.1 Rural FMCG Retailing and Distribution

Rural retail outlets serve as an important link between FMCG businesses and buyers in village markets. The efficiency of distribution in these areas depends on factors such as product availability, delivery systems, retailer margins, credit facilities, transportation, and consumer demand.

- Sarkar and Kundu (2016) explored the contribution of informal retail businesses to rural India's economy and society. Their research emphasised how these retailers support job creation, local trade, credit provision, and distribution of essential products.
- Sarkar et al. (2016) studied the purchase behaviour of village shopkeepers in Eastern India. The study identified supply and delivery, profit margins, market demand, credit arrangements, brand image, and the conduct of sales personnel as important factors influencing rural retailers.
- Sarkar (2013) examined rural FMCG delivery mechanisms and highlighted challenges related to transportation, road conditions, distribution systems, and product delivery to rural retailers.

2.2 Women’s Participation in Rural Entrepreneurship

Women's business ownership has gained importance in the economic development of rural communities. Nevertheless, women operating businesses in these areas frequently encounter difficulties involving

financial resources, educational opportunities, professional abilities, mobility, household duties, technological access, and institutional assistance.

- Kumbhar (2013) investigated major constraints associated with women's entrepreneurial activities in rural India and identified financial constraints, education, property ownership, mobility, family responsibilities, and institutional support as major concerns.
- Paramashivaiah and Sampath Kumar (2023) investigated the factors encouraging and restricting business activities among rural women. The research indicated that financial support, educational opportunities, and suitable assistance systems can strengthen women's involvement in entrepreneurship.
- Sekaran et al. (2024) examined barriers encountered by women running businesses in rural areas and identified lack of awareness, financial constraints, social and cultural barriers, mobility limitations, and inadequate technological knowledge as important challenges.

2.3 Women in FMCG Distribution Networks

The participation of women in rural distribution networks has also received attention, particularly through corporate initiatives that engage rural women as distributors and entrepreneurs.

- Xavier et al. (2008) examined the HUL Project Shakti initiative, which engaged rural women as direct-to-home sales distributors. The study demonstrated the potential of women-led micro-enterprises in rural distribution.
- Reinartz et al. (2011) discussed innovations in retailing in emerging markets and highlighted models such as Project Shakti, where rural women became part of distribution networks for reaching underserved markets.
- Rohatynskyj (2011) examined Project Shakti dealers in Madhya Pradesh and highlighted the limitations of assuming that participation in corporate distribution programmes automatically results in women's economic empowerment.

2.4 Women's Enterprise Performance

Women's participation in enterprise does not necessarily result in similar levels of business performance. Enterprise size, access to resources, family support, previous experience, and market opportunities can influence the outcomes of women-owned businesses.

- Gupta et al. (2023) examined post-farmgate food businesses in India and found that women-owned enterprises constituted a significant proportion of food businesses, although women-owned enterprises were generally smaller and less profitable.

- Chatterjee et al. (2022) examined women's entrepreneurship and well-being at the base of the pyramid in rural India. The study highlighted the importance of previous work experience and family support in shaping entrepreneurial outcomes and well-being.

3. Research Methodology

Design:**Research:** A descriptive and analytical approach was followed to investigate women's involvement in rural trade and retail businesses and their relevance to the FMCG distribution environment in Ranchi district. The study analyses available statistical indicators relating to enterprise activity, ownership, employment, formalisation, and economic performance.

Study Area: The study focuses on Ranchi district of Jharkhand, with particular emphasis on the rural trade and retail environment. Ranchi was selected because of its importance as a commercial centre and the presence of a large network of small and unorganised enterprises within the district.

Data Sources: The research relies exclusively on secondary information. Its main data source is the Annual Survey of Unincorporated Sector Enterprises (ASUSE) 2025, with special reference to its district-level estimates. Additional material has been drawn from the ASUSE 2023–24 publication, reports of the Ministry of Statistics and Programme Implementation, Ranchi District Administration, Census of India, Jharkhand Economic Survey, Ministry of MSME, and other relevant government and institutional reports. Industry-level information relating to rural FMCG market trends is also used from reliable published sources such as NielsenIQ.

Variables/Indicators: The study examines indicators relevant to women's participation and rural retail enterprise performance, including female participation, female ownership, number of establishments, workers, employment structure, registration/formalisation, digitalisation, and Gross Value Added (GVA), wherever district-level information is available. These measures help evaluate women's status and business performance within the rural trading environment relevant to FMCG distribution.

Data Collection Method: Data were collected through a documentary review of published secondary sources. Relevant government reports, statistical publications, district-level estimates, institutional reports, and industry studies were identified and reviewed. The information was organised according to the study

objectives and compared to identify patterns relating to women's participation and rural retail enterprise activity.

Data Analysis: The available information was examined through descriptive as well as comparative statistical methods. Percentages, proportions, averages, growth rates, and comparative analysis were used wherever the available data permitted. District-level indicators were compared with relevant state or national benchmarks to understand the position of Ranchi. The findings were interpreted in relation to women's participation, enterprise performance, formalisation, and the rural FMCG retail environment.

Methodological Note: Since official statistical sources generally classify enterprises under broader trade and retail categories rather than a separate FMCG-retail category, the study uses relevant rural trade and retail indicators as a proxy for the broader FMCG retail environment. The study therefore does not claim to provide a direct count of women-owned FMCG retailers unless such information is specifically available in the underlying official data.

4. Results and Discussion

The present section analyses the enterprise structure, employment characteristics, women's participation, registration, and economic performance of the unincorporated non-agricultural sector in Ranchi district. The analysis is primarily based on the district-specific estimates published under the Annual Survey of Unincorporated Sector Enterprises (ASUSE) 2025. This dataset offers district-level information on establishments, workers, ownership structure, female participation, registration, emoluments, and gross value added (GVA). It is important to note that the ASUSE district-level estimates are presented for the district as a whole and combine rural and urban sectors. Therefore, the findings should be interpreted as evidence of the broader enterprise and retail environment of Ranchi rather than as rural-only estimates.

4.1 Enterprise and Employment Profile of Ranchi District

Ranchi recorded an estimated 129,972 unincorporated non-agricultural establishments and 183,912 workers according to ASUSE 2025. Almost all establishments (99.97%) were classified as market establishments. Proprietary and partnership establishments accounted for 87.05% of the total, while 11.92% were hired-worker establishments.

The predominance of proprietary and partnership establishments indicates that Ranchi's unincorporated enterprise sector is largely characterised by small, owner-managed and partnership-based businesses. This

structure is relevant to FMCG marketing and distribution because small retail establishments can function as important points of contact between distributors and consumers, particularly in rural and semi-rural markets.

Table 1. Enterprise and Employment Profile of Ranchi District

District	Establishments	Workers	Female Workers (%)	Female-Owned (%)	GVA per Worker (₹)
Ranchi	1,29,972	1,83,912	27.75	19.75	1,35,258

Source: ASUSE 2025, Appendix Table A46.

4.2 Women's Participation in the Enterprise Environment

Women's involvement constitutes a significant aspect of the enterprise environment in Ranchi. ASUSE 2025 reports that women constituted 27.75% of the estimated workforce, while 19.75% of proprietary establishments were female-owned.

These two indicators represent different dimensions of participation. The female-worker percentage reflects women's participation as workers, whereas female-owned proprietary establishments reflect women's participation as enterprise owners. Thus, women's participation in Ranchi's enterprise sector occurs through both employment and ownership, although the ownership share is lower than the overall female-worker share.

Based on the estimated total workforce of 183,912, the implied number of female workers is approximately 51,036 (183,912 × 27.75%). This is a derived estimate for the overall unincorporated non-agricultural sector and should not be interpreted as the number of women working specifically in rural FMCG retail enterprises.

4.3 Women's Participation Across Selected Districts of Jharkhand

A comparison with selected districts provides a broader perspective on women's participation. Ranchi's female-worker share of 27.75% was lower than that of Pakur (55.30%), Sahibganj (43.35%), West Singhbhum (38.33%), and Deoghar (36.92%). Similarly, the female-owned proprietary establishment share in Ranchi (19.75%) was lower than in Pakur (56.26%), Sahibganj (41.70%), and Deoghar (36.08%).

However, Ranchi recorded a higher female-worker share than Ramgarh (19.07%) and Gumla (21.84%). Its female-owned proprietary share was also higher than that of Ramgarh (14.04%) and Gumla (15.20%).

Table 2 .Women's Participation and Selected Enterprise Indicators in Jharkhand Districts

District	Female Workers (%)	Female-Owned Proprietary Establishments (%)	Registered establishments (%)	GVA per Worker (₹)
Pakur	55.30	56.26	14.09	60,087
Sahibganj	43.35	41.70	11.64	73,424
West Singhbhum	38.33	26.99	21.73	1,10,682
Deoghar	36.92	36.08	13.61	1,06,373
Ranchi	27.75	19.75	26.90	1,35,258
Bokaro	26.08	19.73	27.60	1,43,083
Hazaribagh	25.18	23.95	33.87	1,16,583
Gumla	21.84	15.20	40.00	1,21,183
Ramgarh	19.07	14.04	27.76	2,08,535

Source: ASUSE 2025, Appendix Table A46.

The comparison shows considerable inter-district variation in women's participation. Ranchi occupies a middle position among the selected districts rather than being among the districts with the highest female participation.

4.4 Enterprise Ownership and Employment Structure

The dominance of proprietary and partnership establishments in Ranchi (87.05%) indicates that individual, family-based, and partnership forms of enterprise organisation are important within the district's unincorporated sector. The relatively smaller proportion of hired-worker establishments (11.92%) further indicates the importance of owner-operated businesses.

This structure has implications for FMCG distribution. Small owner-managed retailers can play an important role in product availability, customer interaction, inventory decisions, and last-mile distribution. Women's participation in these enterprises therefore represents a potential avenue for strengthening women's involvement in rural retail and distribution networks.

However, the available ASUSE data do not identify whether female-owned establishments are specifically FMCG retailers. Therefore, this finding should be interpreted as an implication for the FMCG retail environment rather than as direct evidence of women's participation in FMCG retail.

4.5 Registration and Formalisation

According to ASUSE 2025, 26.90% of establishments in Ranchi were registered under some act or authority. This provides an important indicator of the formalisation environment of the district's unincorporated enterprise sector.

However, registration should not be treated as synonymous with complete formalisation. Formalisation can also involve taxation, institutional finance, digital payments, record keeping, licensing, and other institutional linkages. Therefore, the present study uses registration only as one indicator of enterprise formalisation.

Ranchi's registration rate was higher than that of Pakur (14.09%), Sahibganj (11.64%), and Deoghar (13.61%), but lower than that of Gumla (40.00%) and Hazaribagh (33.87%). This variation suggests that women's participation and formalisation do not necessarily follow the same pattern across districts.

4.6 Economic Performance of Enterprises

Ranchi recorded ₹1,91,406 GVA per establishment and ₹1,35,258 GVA per worker, while emoluments per hired worker amounted to ₹1,15,255. These indicators provide a measure of economic performance within the district's market-oriented unincorporated enterprise sector.

Table 3 Economic Performance and Structural Characteristics of Ranchi District

District	Emoluments per Hired Worker (₹)	GVA per Establishment (₹)	GVA per Worker (₹)
Ranchi	1,15,255	1,91,406	1,35,258

Source: ASUSE 2025, Appendix Table A46.

A comparison of districts shows that higher women's participation does not necessarily correspond to higher GVA per worker. For example, Pakur recorded a female-worker share of 55.30% and female-owned proprietary share of 56.26%, but its GVA per worker was ₹60,087. In contrast, Ramgarh recorded lower female participation, with 19.07% female workers and 14.04% female-owned proprietary establishments, but a GVA per worker of ₹2,08,535.

This indicates that women's participation and enterprise productivity are distinct dimensions. The present study therefore does not make any causal claim that women's participation increases or decreases enterprise productivity. Differences in enterprise composition, market conditions, capital intensity, business size, and other district-level characteristics may influence GVA.

4.7 Implications for Rural FMCG Marketing and Distribution

The study's results offer important insights into FMCG marketing and distribution practices in Ranchi's rural market context.

First, the large number of market-oriented establishments demonstrates the importance of small enterprises in the district's distribution environment. With 99.97% of establishments classified as market establishments and 87.05% operating as proprietary or partnership establishments, small retailers represent an important potential channel for FMCG distribution.

Second, women's participation provides an opportunity for developing more inclusive distribution networks. Women constitute 27.75% of the estimated workforce and account for 19.75% of proprietary establishments. Their participation can potentially be strengthened through appropriate business support, access to finance, digital tools, market information, entrepreneurial training, and stronger linkages with distributors.

Third, the relatively lower share of female-owned proprietary establishments indicates scope for increasing women's ownership and entrepreneurial participation. This is particularly relevant to the broader objective of the involvement of women in retail activities and distribution networks in rural areas.

Fourth, the district comparison demonstrates that women's participation alone cannot be used as an indicator of enterprise success. The differences in GVA per worker across districts indicate that productivity depends on multiple economic and structural factors.

At the same time, these implications must be interpreted cautiously. ASUSE 2025 does not provide a separate indicator for rural women FMCG retailers in Ranchi. Hence, the present findings establish the broader enterprise and women's participation context relevant to rural FMCG marketing rather than directly measuring women-specific FMCG retail performance.

4.8 Key Findings

The analysis produces the following principal observations:

1.Ranchi had an estimated 1,29,972 unincorporated non-agricultural establishments and 1,83,912 workers.

2.99.97% of establishments were market establishments, reflecting the predominantly market-oriented nature of the enterprise sector.

3.87.05% of establishments were proprietary or partnership establishments, demonstrating the importance of small owner-managed enterprises.

4.Women constituted 27.75% of the estimated workforce, while 19.75% of proprietary establishments were female-owned.

5.26.90% of establishments were registered under some act or authority, providing an indicator of the formalisation environment.

6.Ranchi recorded ₹1,35,258 GVA per worker and ₹1,91,406 GVA per establishment among market establishments.

7.Women's participation varied considerably across Jharkhand districts, with Ranchi occupying a middle position among the selected districts.

8.Higher women's participation did not consistently correspond with higher GVA per worker.

9.The findings indicate the potential importance of women and small enterprises in the broader FMCG retail and distribution environment.

10.Because ASUSE district estimates combine rural and urban sectors and do not separately identify FMCG establishments, the findings should not be interpreted as direct estimates of rural women FMCG retailers.

4.9 Overall Discussion

Taken together, the results suggest that women form a significant part of Ranchi's unincorporated enterprise environment, although their participation as enterprise owners remains lower than their overall participation as workers. The dominance of proprietary and partnership establishments further highlights the importance of small, owner-managed businesses in the district's enterprise structure.

From the perspective of rural FMCG marketing, these enterprises can provide important last-mile distribution and retail linkages. Women's participation within this environment creates an opportunity for strengthening inclusive retail and distribution networks. However, the district-level evidence further indicates that greater involvement does not necessarily result in higher enterprise productivity.

Therefore, policies and business strategies aimed at strengthening women's role in rural FMCG distribution should move beyond participation alone and consider access to finance, entrepreneurial skills, digital capabilities, market information, distribution linkages, and business sustainability.

Finally, the study's findings should be interpreted within the limitations of the available secondary data. ASUSE 2025 provides valuable district-level evidence but does not separately identify rural FMCG retailers or women-specific FMCG enterprises. Consequently, the present study provides a secondary-data-based assessment of the broader enterprise environment and its implications for the role of women in marketing and distributing FMCG products across rural markets, rather than a direct measurement of individual women FMCG retailers.

5. Conclusion

An examination of women's involvement in FMCG-related trade and retail activities in Ranchi district reveals their significant presence in the wider business and retail sector. However, the extent of their participation remains below the levels recorded in several other districts of Jharkhand.The findings show that women constituted 27.75% of the estimated workforce, while female-owned proprietary establishments accounted for 19.75% of establishments in Ranchi. These figures suggest that women are participating in the enterprise economy, but their ownership and employment participation can still be strengthened.

The analysis further indicates that Ranchi has a comparatively higher level of registration than several selected districts, with 26.90% of establishments registered under some act or authority. At the same time, the district recorded a GVA per worker of ₹1,35,258, indicating a relatively stronger economic performance than some districts with higher female participation. This suggests that women's participation and enterprise performance do not necessarily move together and may be influenced by wider factors such as enterprise structure, market conditions, access to distribution networks, and the nature of retail activity.

These findings highlight that increasing women's participation in rural retail cannot be understood only in terms of enterprise ownership or employment. Access to markets, formalisation, business support, distribution opportunities, and sustainable enterprise performance are also important for strengthening women's role in rural FMCG-related activities. From an FMCG marketing perspective, greater inclusion of women retailers and entrepreneurs could contribute to wider market reach, stronger local distribution networks, and better understanding of rural consumer needs.

In conclusion, strengthening women's participation in the rural FMCG retail environment of Ranchi requires complementary efforts aimed at improving enterprise ownership, employment opportunities, market access, formalisation, and business sustainability. However, since the study relies on secondary district-level ASUSE estimates that combine rural and urban establishments and do not separately identify FMCG retailers, the findings should be interpreted as evidence of the broader trade and retail environment rather than as a direct estimate of rural women FMCG retailers. This research adds to existing academic discussions by emphasising the need to study women's involvement together with business performance and prevailing market conditions when assessing rural FMCG retail and distribution development.

6. Recommendations

Drawing on the results of this research, the following measures are suggested to enhance women's involvement and improve business performance in Ranchi district's rural FMCG-related retail sector.These recommendations are based on the secondary evidence examined in the study and should be interpreted within the limitations of the available district-level data.

- **Strengthen women's participation:** Greater opportunities should be created for women to participate in retail ownership, employment, and local distribution activities. Self-Help Groups (SHGs) and women-oriented enterprise programmes can be linked with FMCG distribution networks to encourage women's involvement in rural markets.

- **Improve access to finance:** Easier access to institutional credit, microfinance, and government-supported enterprise schemes may help women establish and expand small retail enterprises. Financial support can be particularly useful for improving inventory capacity and maintaining regular product availability.

- **Enhance market and distribution access:** Better linkages between rural retailers, distributors, wholesalers, and FMCG companies can improve the availability of products in rural markets. Strengthening local distribution networks may also reduce supply-related difficulties faced by small retailers.

- **Promote digital adoption:** Training in digital payments, online ordering, digital record keeping, and basic digital marketing could help women retailers adapt to changing retail practices. Increased digital capability may also support better inventory and customer management.

- **Encourage formalisation:** Since only 26.90% of establishments in Ranchi were registered under some act or authority, awareness regarding business registration, government schemes, and formal financial services should be improved. Formalisation may help eligible enterprises access institutional support and other business opportunities.

- **Develop business and entrepreneurial skills:** Training programmes covering inventory management, pricing, customer relations, bookkeeping, product selection, and basic marketing practices could improve the operational capabilities of women engaged in rural retail enterprises.

- **Integrate women into FMCG marketing strategies:** FMCG companies and distribution agencies may consider women-oriented retailer and micro-distributor programmes in rural areas. Such initiatives could expand local market reach while creating additional opportunities for women's economic participation.

These recommendations indicate that strengthening women's participation requires more than increasing the number of women-owned enterprises. Improving access to finance, distribution networks, digital tools, business knowledge, and formal institutional support may contribute to more sustainable participation in rural retail markets. Greater coordination among government agencies, SHGs, financial institutions, distributors, and FMCG companies could support the development of a more inclusive rural retail environment in Ranchi district.

7. Limitations and Scope for Future Research

Secondary-data limitation: The research draws exclusively upon previously published information, primarily the ASUSE district-level estimates. Therefore, the analysis is dependent on the variables, classifications, and level of detail available in official datasets.

Rural–urban limitation: The ASUSE district-level estimates combine rural and urban establishments. Consequently, the findings cannot be interpreted as direct estimates of rural-only enterprises or rural-only women's participation in Ranchi district.

FMCG classification limitation: ASUSE does not separately identify FMCG retailers as a distinct category. The study therefore uses broader trade and retail indicators to understand the environment relevant to FMCG marketing and distribution.

District-level limitation: The available data provide district-level estimates and do not provide detailed information for individual rural blocks or villages within Ranchi district. Differences between rural locations within the district therefore cannot be examined.

Limited information on specific challenges: The secondary datasets do not provide detailed district-specific evidence on issues such as women retailers' mobility, access to credit, family support, distributor relationships, product preferences, or individual perceptions. Such factors discussed in the literature cannot be directly established for Ranchi through the present dataset.

Descriptive nature of analysis: The study primarily uses descriptive and comparative analysis. Therefore, the findings indicate patterns and associations in the available data but should not be interpreted as establishing causal relationships.

Scope for Future Research:

- **Primary-data research:** Future studies could conduct surveys or interviews with women retailers, entrepreneurs, distributors, and consumers in rural Ranchi to obtain direct evidence regarding their experiences, challenges, and marketing practices.
- **Block-level analysis:** Future research could examine the three selected rural blocks—Angara, Ormanjhi, and Kanke—separately to identify variations in women's participation, retail practices, and FMCG distribution conditions.

- **Comparative district research:** Similar studies could compare Ranchi with other districts of Jharkhand to examine differences in women's participation, enterprise performance, formalisation, and rural retail development.
- **Longitudinal research:** Future researchers could use data from successive rounds of enterprise surveys to examine how women's ownership, employment participation, formalisation, and enterprise performance change over time.
- **Women-specific FMCG research:** A dedicated study of women-owned and women-managed FMCG retail enterprises could examine product categories, margins, inventory practices, distributor relationships, access to credit, and business sustainability.
- **Digital retail research:** Future studies could investigate the role of digital payments, mobile-based ordering, social media, and e-commerce platforms in improving the market access and performance of women retailers in rural areas.
- **Supply-chain perspective:** Further research could examine the relationship between women retailers and FMCG distributors, wholesalers, and manufacturers to understand how distribution practices influence product availability and enterprise performance.

Overall, future research can complement the present secondary-data analysis through primary, block-level, and longitudinal evidence. Such studies would provide a more detailed understanding of the economic, social, technological, and distribution-related factors shaping women's participation in rural FMCG retail in Ranchi district.

Declaration of AI Use

Digital tools incorporating artificial intelligence supported the preparation of this manuscript by assisting with language editing, grammar review, organisation, and clarity of expression.The research design, selection and interpretation of data, analysis, conclusions, and final content were reviewed and verified under the author's supervision. Responsibility for the manuscript's accuracy, originality, and academic integrity rests entirely with the author.

Competing Interests

The author confirms that no competing interests are associated with this research.

Data Availability

This research draws upon secondary information accessible to the public, including statistical publications and official government documents, and statistical publications. The sources used for the analysis are appropriately cited in the manuscript and listed in the References section.

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