



RURAL WOMEN ENTREPRENEURSHIP IN INDIA – CHALLENGES AND POLICY

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RESEARCH ARTICLE



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Abstract

Entrepreneurship is often associated with the innovation and enterprise. More often entrepreneurship is considered to be a male domain, however in recent years Indian women entrepreneurship is rising and their success stories are becoming common. This success stories are often about urban women owned businesses and so a dualism has emerged even in this arena. The focus of my paper is to present a case for promoting Rural Women Entrepreneurship for achieving inclusive growth and to highlight the challenges faced by women in this direction. Promoting 'Rural Women entrepreneurship' is important for upliftment of the socio-economic status of the rural household and will prove to be pivotal in eliminating rural poverty. Promoting rural entrepreneurship also enhance the status of rural women. By creating employment opportunities in the rural areas, rural-urban migration will also be curbed. The nature of rural women entrepreneurs is distinct, it is more need-based, subsistence oriented rather than growth or profit. Entrepreneurship for rural women are a product of their immediate surrounding and is more sustainable as it emerges from the availability of local resources and the utilisation of local resources. Most of the rural women are engaged in micro agro-based businesses which are often household based operations. Rural women encounter several challenges, both social and economic which creates a barrier in pursuing businesses. Despite many challenges and obstacles rural women entrepreneurs have risen and carved their own success stories and are inspiration for many. Promoting rural women entrepreneurship will help to achieve gender equity and women empowerment and this would truly be a 'Viksit Bharat 2047'.

Keywords: Rural entrepreneurship, women empowerment, Challenges, gender equity, poverty, policies, Viksit Bharat 2047

Introduction

Entrepreneurship and innovation are considered as critical drivers of economic growth. Promoting entrepreneurship would not only foster employment but also enable India to achieve the dream of 'Viksit Bharat' by 2047. Today India ranks amongst the fastest growing economies globally, yet it is plagued with various imbalances and disparities. Full utilisation of all resources is imperative for speeding the growth process; which includes increasing male and female work force participation rate. According to the PLFS report, currently India's LFPR is 55% with female LFPR at 33% and male 77- 78% (PLFS report, Sept.2025). This clearly indicates that LFPR for women needs to improve for future growth of the nation. As per the Global Gender Gap Report 2025 of the World Economic Forum, India ranks at 131st out of 148 countries. According to the report with a parity score of just 64.1%, India is among the lowest-ranked countries in South Asia, (June 12, 2025). This gap needs to be addressed not only to improve India's global ranking but also achieving inclusive growth to eradicate poverty and inequality both in urban and rural areas. Lack of employment opportunities in formal public and private sector also necessitates encouraging growth of entrepreneurial activity.

The Indian society has traditionally been a conservative society resistant to the idea of entrepreneurship. Entrepreneurial activity has always been considered a male dominion. It was only after 1980s that we heard of female entrepreneurs emerging and that too in urban areas. Women entrepreneurs are not just few, but of these rural women entrepreneurs are still a miniscule number. People rarely heard about rural women entrepreneurs and even the media did not feel it important to propagate them. An urban bias seems to exist here. Encouraging rural women entrepreneurship can be extremely helpful in solving the problem of rural poverty and uplifting the status of women by economically empowering them.

Rural women entrepreneurs, can be key contributors for achieving inclusive growth, generating employment, enhancing household income, and fostering community development. PLFS data shows that the women's employment rate (WPR) grew from 22% in 2017-18 to 40.3% in 2023-24, reflecting positive growth in employment opportunities for women. This shift is even more significant in rural India, where female employment has grown by 96%, while urban areas have seen an increase of 43%

in employment during the same period (WEP, GOI 2024). This reflects greater utilisation of female workers in rural areas and signals the important role that they can play in the positive economic transformation of the rural economy.

Objective of the Study

There are several successful women entrepreneurs in urban settings and we often hear about their success stories. Rarely do we talk about rural women entrepreneurs. Considering the fact that female LFPR in rural areas is as high as 37 percent, (Niti Aayog, 2025) their contribution to the economy is significant and will become more important in the future. Hence the objective of this paper is:

1. To highlight the motivation, nature and distinctiveness of women entrepreneurs in rural areas.
2. To assess the significant role played by women entrepreneurs in rural economy. Highlight few examples of successful rural women entrepreneurs (at the end of the paper).
2. To present the socio-cultural and economic challenges or obstacles that the rural women face.
3. To present the government policies targeted specifically to promote rural women entrepreneurs.
4. Suggestions for developing and promoting entrepreneurship amongst rural women.

Methodology Adopted

The study is descriptive and analytical in nature. It relies on available secondary data from Government reports (MSME, Ministry of Women and Child Development, NITI Aayog), Global databases (World Bank, UN Women, OECD) etc. books, academic journals and case studies of rural women entrepreneurs.

Literature Review

Research consistently reveals that women entrepreneurs face multidimensional challenges. In recent decades, research has increasingly focused on women entrepreneurs and their contribution to both economic and social development. In the Indian context, women entrepreneurship has gained importance due to its potential to empower women and reduce socio-economic disparities.

According to Schumpeter, entrepreneurship can act as a catalyst for economic growth. Schumpeter viewed entrepreneurs as agents of economic change who introduce innovation and stimulate development. According to OECD reports, women frequently encounter gender bias in lending, due to limited collateral and perceptions of higher credit risk. Deshpande and Sethi found that women entrepreneurs in rural India contribute to increased household income and improved living standards; though their enterprises often remain small due to limited access to finance and markets (Deshpande and Sethi). Several studies emphasize the role of Self-Help Groups (SHGs) in promoting rural women entrepreneurship (NABARD).

A research survey indicated that 90% of rural women entrepreneurs save part of their monthly income and reinvest profits into their businesses, demonstrating strong financial discipline (DBS Bank India and Haqdarshak). According to the *Economic Survey 2024–25*, women-led startups account for a substantial share of India's emerging entrepreneurial ecosystem, with over 73,000 startups featuring at least one-woman director (Economic Survey of India 2024–25). Despite their growing presence in MSMEs, women own only about 22% of registered MSMEs, highlighting persistent gaps in ownership and scale (Ministry of Micro, Small and Medium Enterprises 2024). Policy platforms such as the Women Entrepreneurship Platform (WEP) by NITI Aayog have enhanced access to mentoring, finance, and networks for women entrepreneurs, particularly in rural areas (NITI Aayog 2023). UN Women India stressed that financial interventions need to be complemented with skill development, digital literacy, and market integration to ensure long-term sustainability (UN Women 2024). Inadequate digital literacy further limits market access and business expansion, confining many enterprises to local markets (DBS Bank India and Haqdarshak; UN Women 2024).

Overall, the literature identifies persistent constraints in the growth of women entrepreneurs. It also points out the emerging opportunities created due to policy reforms and technology adoption. The discussion and analysis in the research paper are structured as follows: Section A presents the nature of rural women entrepreneurship in India, discussing their distinctiveness and the driving forces. Section B discusses the significance of rural women entrepreneurship. Section C examines the difficulties and challenges faced by rural women which obstacles the path to entrepreneurship. Section D presents those policies of government of India which promotes rural women entrepreneurs. Section E prescribes a series of initiatives that can be undertaken in the Indian economy to encourage women entrepreneurship not only for empowering them but also be drivers of rural economic development.

Discussion and Analysis

India is witnessing a significant rise in women's participation in workforce, and this change is more evident in rural area with 96% female employment rate as compared to 43% in urban area (Economic survey, 2023-24). This change is not only welcoming but can also be a major contributor in reducing rural poverty and achieving inclusive growth objective. Rural women have been playing a dual role of managing both home and farm. They have been always actively engaged in farming(pre-post-harvest) and allied activities, livestock management, dairying, kitchen gardening etc. It is indeed unfortunate that their role has never been recorded or recognised. Despite having less or no education, women have always been managing their available resources in the most optimum manner. Today, many rural women are engaging in entrepreneurial activities like- handicraft, food processing and agro-based products. The following sections will present the discussion and analysis of this research study.

Nature and Distinctiveness of Rural Women Entrepreneurship: The circumstances that give rise to women entrepreneurs in rural settings are very different as compared to their urban counterpart. Low-income levels, lack of gainful employment opportunities outside agriculture and lack of resources are the important driving factors, encouraging rural women to start their own enterprise. Rural women’s entrepreneurial activity is circumstantial in nature and ‘need based’ arising out of their dire economic condition. It is driven by the desperation to fight poverty and the urge to enhance family income so as to improve household welfare and to better the existing state of destitute. It is an effort to reduce dependence on the uncertainty and seasonality of agricultural income. The objective is to undertake any income generating activities feasible with whatever resources are at their disposal. The women try to find ways of earning by exploring the resources available in their vicinity and utilising whatever little skills they have learnt, traditionally from their maternal home or passed through generations (the case studies in the paper will confirm this aspect). Hence most of the rural women are generally involved in dairying, poultry, food processing, traditional local food products, handloom, handicrafts, and small retail enterprises. Their ideas are mostly indigenous and making profit or acquiring social status or competing with others is not the motivation nor the goal. For rural women taking up entrepreneurial activity is an outcome of their circumstances and there are so many examples, of rural women undertaking it at a very micro level for supplementing family income. Many of these women are not even aware that unknowingly they have become entrepreneurs. The realisation of their successful venture happens accidentally when it is reported by urban people or media happens to report about their stories and products. The actions and initiatives undertaken by the rural women entrepreneurs is not driven by any of the characteristics as stated by economist Schumpeter (*The Theory of Economic Development* (1911)). The basic objective of rural enterprise is to survival at any cost. They are more adaptable to the taste and preferences of their customers, so they mostly tailor their products as demanded by the market. Many a times there is a direct one to one relationship with the buyers. Hence, it can be said that rural women entrepreneurs have very different reasons and motivations as compared to their urban counterpart.

Significance of Women Entrepreneurs in Rural Areas: India has 63 million micro, small, and medium enterprises (World bank study, 2024), of which around 20% are women owned, employing 22 to 27 million people. Rural women entrepreneurs in India are predominantly engaged in agriculture-based and allied activities such as dairying, traditional art and craft. Mostly these women operate small businesses at local level or district level. According to a study conducted by World Bank in 2024, more than 85 percent of women-owned, rural, non-farm enterprises are concentrated in five subsectors: retail trade, manufacturing of apparel, food products, food and beverage services and the handloom sector. This is depicted in the chart 1 below:

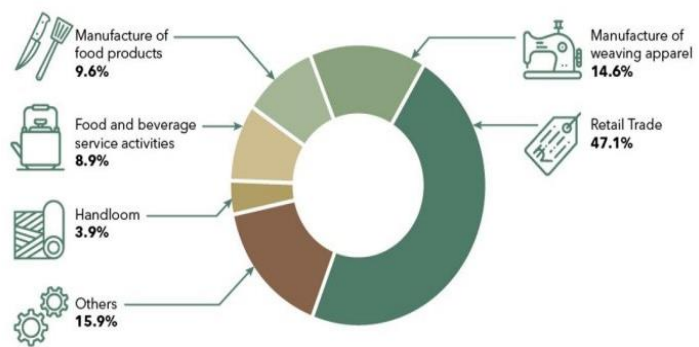


Chart 1

Source: World bank study(2024)

The World Bank study states that rural women run enterprises are mostly single person, self-financed businesses as depicted in the chart (2) below:

The above findings prove that rural women enterprises can be a source of income and employment generation. The significance of promoting rural women entrepreneurship can be discussed as follows:

1. Rural women entrepreneurship can help the growth of the rural economy, by creating employment not just for oneself, but also others in the village. The ripple effect of employment will lead to increase in rural incomes and upliftment of women’s status leading to their economic and social empowerment. The success of one women entrepreneur in the village can become a motivation for others to undertake it.

2. Many a times these enterprises have a limited scale of operation and maintain exclusivity. Most of these enterprises demand

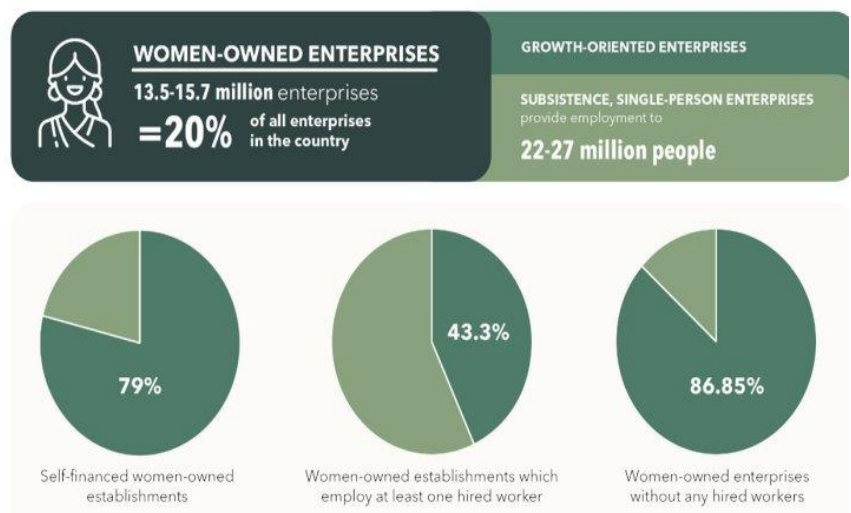


Chart 2.

little capital, are labour-intensive and managed by fellow women. The profits are reinvested back in the business, contributing towards savings and capital formation.

3. Rural women entrepreneurs often invest earnings in improving family health, education and nutrition levels thus producing long-term developmental benefits (ILO 2023). Empowerment of rural women will enable her to take decisions about undertaking education of her children, particularly girl child.

4. Agro-based rural entrepreneurship will promote adoption of sustainable and economical agricultural practices. Organic farming can be promoted through the entrepreneurial activity as women are more environmentally sensitive and knowledgeable.

5. Promoting women entrepreneurship particularly in traditional handicraft and handloom will also help in preserving and promoting the rich Indian traditional artistry and craftsmanship. It will also create recognition of the local culture and popularise Indian craftsmanship worldwide.

6. Entrepreneurial ventures in rural areas will help in job creation which can curb rural-urban migration thereby reducing the population pressure on urban resources.

7. Increase in rural income will positively impact savings at macro level, enhancing capital formation, regional equity and inclusive growth.

8. Economic empowerment of women can lead to larger participation by her in the local political process; enabling undertaking of developmental initiatives in their villages. This would help in achieving gender inclusive policies.

9. Rural entrepreneurship will bring an attitudinal change of Indian society towards women recognising the vital economic contribution they make while managing household chores. The society will not only recognise the enterprising and organising capabilities that women possess; but also realise that it is not constrained by her geographical space or limited resources and opportunities.

Global Entrepreneurship Monitor shows that women's total early-stage entrepreneurial activity (TEA) rates are often high in low-income countries. Contrarily, India has an average TEA rate of only 2.6% (GEM India report, 2024). There is a lot of potential for India to gain by encouraging rural women entrepreneurs. Promoting rural women entrepreneurship is a long-term solution of achieving regional development and empowering women at the grass root level. As mentioned above, it is the only way of bringing an attitudinal change of the society towards women.

Despite the socio-economic gains of rural women entrepreneurship, the path is not easy and breaking the social barriers is a big challenge. There are several challenges faced by them which can be analysed in the next section.

Challenges Faced by Rural Women Entrepreneurs: In last few decades rural women entrepreneurs have been growing despite facing several difficulties, challenges and constraints. The nature of the challenges can be categorised into two sets of factors - social and economic.

- **Social Constraints**

The difficulties faced by women in rural areas is an outcome of age-old traditional social beliefs which can be discussed as follows-

a. Invisibility of women's contribution- Indian society is basically patriarchal in nature with women having no say in decision making. Women are considered to be subservient to the family. Women are expected to work in the house, and also on farm and off farm. Although she works on farm and manages domestic animals to add to family income, it is not considered important and nobody recognises her hard work or contribution. Her work is considered as 'familial responsibilities and not productive work.

b. Conservative outlook- The rural society has a conservative attitude towards women and so those women who work outside are mocked and become a centre of cheap humour by fellow men and women equally. Working outside the family periphery or independently is not acceptable. Women are expected to remain in the confines of the house and any kind of interaction particularly with strangers or men is generally prohibited. Given these conservative attitudes, even if a woman is talented and wants to work, she may be stopped or socially ostracised by the fellow villagers.

c. Other factors- Low status of women, less education, economic dependence and lack of property right, further adds to the list of vulnerabilities they face. Lack of opportunities and decision making freedom can also be a challenge.

Besides the above social factors, there are economic challenges which acts as a constraint in undertaking of any entrepreneurial activity. These challenges can be described as:

- **Economic Constraints**

a. Limited access to formal credit – Women often find it difficult to get credit, since most of the credit policies are majorly male oriented, as a consequence men find it easier to get credit as compared to women. Many a times, women are denied credit due their inability in providing a collateral or a guarantor for their loan, as men of the family may not be supportive. Since women do not hold property rights, arranging a collateral for their business loan may not be possible.

b. Lack of formal entrepreneurial training and awareness – There is lack of adequate entrepreneurial training institutes in small towns and if they do exist, women may not be aware of it. The idea of enterprise may not be known in the rural areas. It is ignorance and lack of formal training which many a times is responsible for the women to depend on middleman for selling their products, thereby reducing their share of profit.

c. Poor infrastructure – In India, rural connectivity (road & railways, power supply and internet access) is poor and this reduces access to larger customer base and markets for women having a business venture. This low connectivity outside the village community or taluka also lowers the profit earning opportunities. Restricted mobility, due to social norms also remains a significant barrier. Poor infrastructure also acts as a constraint in building a supply value chain for many agricultural products.

d. Lack of market support – Marketing opportunities for rural enterprises are limited due to low awareness and acceptability. Even if awareness exists, just because the product or service belongs to a rural women enterprise, may cause less trust and cast doubt in their efficiency and capabilities. Markets are often biased towards rural women enterprises and this aggravates their struggle to survive.

Rural women entrepreneurs have been facing the above dual challenges- social and economic. However, despite these obstacles rural women are displaying courage to defy the social norms and breaking away from the shackles of the traditional role that they are expected to play. They are becoming more pro-active and venturing in the field of entrepreneurship with whatever little resources that they manage to possess. Overcoming the obstacles of society and economic constraints, rural women have not only undertaken businesses but have gained success and popularity. They have become role models motivating other rural women.

Policy Initiatives of GOI to Promote Rural Women Entrepreneurship: Economic empowerment of women is essential for national progress and this needs a transformative shift focussing on rural women. This change is also necessary for enabling India to achieve its vision of Viksit Bharat by 2047. Policies should focus on skill development, digital literacy, market linkages, mentoring, and cluster-based enterprise models to ensure sustainability and scalability (NITI Aayog 2023; OECD 2024). To encourage rural women entrepreneurship, several government initiatives have been undertaken. Most of these focus on the model of SHG-bank linkage schemes, rural livelihood mission, and MSME schemes which have positively impacted rural women entrepreneurship. Mahila Haat and NABARD's annual Saras handloom and handicraft expo are some of the initiatives which promotes rural based products produced mostly by women SHG's. It provides a platform to rural women entrepreneurs to showcase their product. There are also government run shops called as '*Gramin Mahila Udyog*' which promotes and sells products produced by rural women. It is worth mentioning two of the government policies implemented for promoting rural women entrepreneurship focussing on the activity promoted by them:

1. Mahila Kisan Sashaktikaran Pariyojana (MKSP)

Objective: MKSP is a sub component of the Deendayal Antodaya Yojana-NRLM (DAY-NRLM) which seeks to improve the present status of women in agriculture, and to enhance the opportunities available, to empower her. It aims at improving the productivity and income of women farmers by promoting agriculture-based livelihood options.

Implementation strategy: MKSP intervention strategy involves building the capacity of women in the domain of agro-ecologically sustainable practices. It has a clear vision to reach out to the poorest of poor households and to expand the portfolio of activities currently handled by the Mahila Kisan. It provides women with technical training, financial support, and a better understanding of sustainable agriculture.

2. Mahila Coir Yojana (MCY)

Objective: The Mahila Coir Yojana is a self-employment scheme launched by the Coir Board under the Ministry of Micro, Small and Medium Enterprises to empower rural women. It contributes by generating self-employment for rural woman artisans specifically in coconut-producing States, engaged in manufacture of coir fibre. It aims at enabling, them to get better returns through the improvement of productivity and quality.

Implementation Strategy: The scheme provides coir spinning training with a stipend of ₹3,000 per month, and financial assistance for working capital, motorized ratchets/equipment at a 75% subsidy (up to ₹7,500).

Besides the above specific schemes, there are several facilities within the general government employment schemes targeted towards rural women which provides skill and training to them along with the seed capital for starting a business. In addition to these policies, the initiative of '*Beti bachao, beti padhao*' aims at bringing attitudinal change in the society towards girl child's education.

Suggestions for Promoting Rural Women Entrepreneurship: Rural women entrepreneurship has lot of potential and can play a very significant role in achieving female empowerment and inclusive rural development. However, there is a need to move beyond credit-based interventions. The following steps can be taken and implemented to give direction and encourage women towards entrepreneurial activities:

1. Rural adult literacy programmes must be tailored in such a way that they provide skills and technical training in various agro-based and allied activities that can be undertaken easily in the respective regions.
2. Simplification of loan process and easy access to credit, collateral free loans, financial literacy, resource management and popularising various government schemes is required.
3. A good infrastructure is needed particularly affordable electricity and internet connectivity. Increasing digital literacy and easy technology access is must in today's time. By promoting digital skills and usage of mobile-based applications, women will be able to learn new skills and enlarge the market for their products through the e-commerce platforms. Improvement in internet connectivity will help rural women enterprises to not just showcase their products world-wide but also in popularising it.
4. Connecting rural women entrepreneurs to local, national and global markets through trade fairs, online platforms and exhibitions can help establish market linkages and also enable brand building. Allocating exhibition spaces at religious sites where people from different regions visit can also help in market expansion.

Besides the above initiatives, at the village level involvement of panchayat and appealing families to encourage and support the women in the household to pursue their business interests can be undertaken Attitudinal change of the society is needed to promote entrepreneurial activities of women.

Conclusion

Rural women entrepreneurs would play a pivotal role in achieving gender inclusive growth in India. Their economic participation will not only contribute to rural development but would also promote gender equality and social empowerment. While significant progress has been made through institutional and policy support, persistent challenges continue to limit their potential. Strengthening financial access, capacity building, digital inclusion, and market integration is essential to unlock the full contribution of rural women entrepreneurs. The society must change their outlook towards rural women and their ventures must be taken seriously and not just an extension of family chores. Promoting rural women entrepreneurship is both an economic necessity and a social imperative for becoming truly Viksit Bharat.

Case Studies of Successful Rural Women Entrepreneurs in India

Few successful stories are mentioned below:

- The Mushroom Lady of Bihar – Bina devi hails from Munger district, Bihar.

She is popularly called as the ‘Mushroom lady’ for her successful venture undertaken in form of mushroom cultivation to overcome poverty. Today she has helped around 7000 women to become independent and is also spreading digital literacy in rural areas. She has many awards and recognition including an agriculture extension agency run by her.

- Indian embroidery artist Pabiben Rabari: Hailing from Kutch, Gujarat.

Pabiben Rabari has earned a global name for her Hari Jari embroidery, which is used to make garments, bags, and other accessories. She employs 300 women and is creating a socio-economic impact with her enterprise. Her products are sold in India and abroad.

- Rubi Pareek : Rajasthan’s largest vermicompost unit

Rubi Pareek has setup Rajasthan’s largest vermicompost unit and has been promoting organic farming and sustainable agriculture through her enterprise.

Like these 3 women, there are several such stories from different regions of the country where rural women have defied the traditional norms and started their own enterprise. One common thread between all these women is that, poverty was the push factor, encouraging them to undertake the business. All these women started their venture in their own household with locally available resources at their disposal with meagre investments. What also sets them apart is that they personally manage everything singlehandedly and as the business expanded many other women became a part of it, thus empowering fellow women of the community or village. Most women enterprises follow sustainable practices.

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