Farmers? Women? Whatever happened to the MBAs?

In rural areas around the world, the definition of entrepreneur is being rewritten. Zhou Guozhi is a cautious, hardworking farmer who grows greenhouse tomatoes in rural Hebei province outside Beijing. But she is also a confident businesswoman who has built a successful operation by analyzing opportunities, taking educated risks, and making canny investments.

For a number of years Zhou Guozhi raised livestock for a living, but fluctuating prices and other risks encouraged her to switch to cultivating tomatoes. She started slowly with just one greenhouse. When her first crop was a success she sold all her livestock and invested the money back into her new business, setting up 13 greenhouses within a few years.

But she realized that her greenhouses were not adequately insulated against the winter cold. To protect her crops and improve production, she turned to the China Foundation for Poverty Alleviation and took out a loan, her first ever, which she used to purchase an insulating cover.

Today, her operation is thriving. Her success is spilling over to her family (including her husband, who now works for her) and her community (she has hired 13 local villagers. A driving entrepreneur if ever there was one, Zhou Guozhi demonstrates how financial tools in the hands of a hardworking farmer can transform a family, a business, and a community.