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Women
Entrepreneurship
Development in India

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Women Entrepreneurship Development in India

Indian economy is basically agrarian economy. On 2.4 % of world land, India is managing 16 % of world population. Agriculture is the main source of livelihood for over 80% of the rural poor in India. Out of 149.8 million women workers in India, 81.3% live in rural areas. 77.3% of the women workers living in rural areas are engaged as cultivators and agricultural labourers. Among them (About 50%), most of their earnings are spent on meeting their basic needs, particularly food. As per the 2011 Census, Agriculture is India's largest private-sector

enterprise, engaging about 119 million farmers and another 144 million landless labourers. One question comes to everybody's mind is farming really a business? Entrepreneurship can be considered as both an opportunity and also a necessity for improving the production and profitability.

Agripreneurship is one stop solution for many economic problems like poverty, urbanization, unemployment and economic development. It helps in rural development. But development of agri-entrepreneurship requires special skills like



Pinaki Sama (SRF), **Monalisha Patra** (SRF) & **Arun Kumar Panda** (Principal Scientist)
 ICAR- Central Institute for Women in Agriculture,
 Bhubaneswar, Odisha
 Corresponding Email: masterpinaki@gmail.com

of the farmers, dependent on the Agricultural Extension Agencies of the State Government for information, input supply and marketing services. In the course of time, these agencies are not being able to cope up with the growing responsibilities and specific needs of the farmers. There is a need to develop mechanism so that various agricultural inputs can reach the farmers and they can market their farm produce easily.

One of the major problems with Indian farmers is that agriculture is considered as a family tradition, a majority of the farmers continue to practise what their forefathers or their neighbours practised. This needs a major change. Agriculture must be considered as an enterprise. This needs proper planning about demand forecast, choice of technology, inventory of resources, need for external inputs, skill level of the available human resources and their training needs, infrastructure and services needed for executing various operations and marketing. To promote successful entrepreneurship in agriculture, the basic need of the hour is to change the mindset of both the farmers and Agricultural Extension Agencies.

Women entrepreneurship in India

The recent studies show that out of total entrepreneurs, i.e., 8.05 million out of the 58.5 million, women constitute only 13.76 %. Around 13.45 million people engaged in these female owned establishments. Another report is that out of these entrepreneurs, 2.76 million women (34.3% of the total entrepreneurs) work in agriculture sector whereas 5.29 million females (65.7% of the total entrepreneurs) work in non-agricultural sectors.

In agricultural sector majority of establishments i.e., 2.54 million establishments (92.20%) pertains to livestock, followed by forestry and logging (4.51%), agriculture other than crop production (1.89) and fisheries and aquaculture (1.4%). Among the non-agricultural activities owned by women entrepreneurs, manufacturing and retail trade are dominant ones with corresponding percentages being

human development, knowledge of agriculture, knowledge of global agriculture market. Developing entrepreneurs in agriculture can solve many problems viz. reduce the burden of agriculture, generate employment opportunities for rural youth, control migration from rural to urban areas, increase national income and support industrial development in rural areas.

Although, agriculture is the major source of livelihood, the productivity as well as profitability in agriculture is significantly low in India. The lower productivity can be attributed to lack of awareness, poor dissemination of technology, inadequate investment in agricultural inputs and poor communication and information services; while the lack of profitability is mainly due to inadequate and inefficient infrastructure required for forward and backward integration, poor post harvest and processing facilities and poor linkage with market. Previously, most

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29.8% and 18.23% respectively. Out of the total establishments under women entrepreneurs, percentage share of various social and religious groups OBC: 40.6 % SC: 12.18%, ST: 6.97 and others: 40.25%; Hindus: 65.6%, Muslim: 12.84% and Christian: 5.2%.

Among the states, the largest share in number of establishments under women entrepreneurship is of Tamil Nadu (13.51%) followed by Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%) and Maharashtra (8.25%). Average employment per establishment for women owned establishments is 1.67. There are over eight million women entrepreneurs in India, with Tamilnadu having the highest share. Total number of Self Help Groups (SHGs) were 0.19 million out of which all women Own Account Establishments were 89%. The top five economic activities as per establishments owned by women entrepreneurs are: i) Agriculture (34.3%), ii) Manufacturing (29.8 %), iii) Trade (18.23 %), iv) Other services (5.38 %) and Accommodation & food services (2.77 %).

Constraints faced by women for entrepreneurship development

Agriculture is mainly a means of survival for most of the farmers in India. Majority of the farmers are illiterate and in the absence of adequate knowledge, resources, technology and linkage with the market, it is very difficult to turn agriculture into an enterprise besides these women are facing a variety of constraints starting from physical to social, while beginning entrepreneurial activity.

Lack of confidence and faith

Self confidence is the key to victory, or we can say the first step towards success. Lack of role models impedes the self confidence level of women entrepreneurs. The activity of selling is considered offensive to the female gender.

Social Acceptance

The society plays a major role in entrepreneurial venture and success. The most common problem which a woman faced is the no-cooperation from her guardians/ husband / family members. Most of the women can devote all their time and energies to their children, home and older dependent family members. Apart from this, this kind of family related hurdle, dual responsibility, risk bearing ability etc., the women has to flourish in her business.

Gender gaps in education

While women are making major strides in educational attainment at primary and secondary levels, they often lack the combination of education, vocational and technical skills, and work experience needed to support the development of highly productive businesses.

Lack of finance

Access to finance is one of the most common challenges to entrepreneurs. Women entrepreneurs must have adequate knowledge and information of the various financial institutions which are rendering financial incentives. They have to depend on own saving as the lending practices of banks and government funding agencies are believed to be constrictive and unfriendly to women.

Mobility Constraints

Due to conservative nature of Indian society, the mobility of women is limited and depends on



either father or husband. For security reasons, the women's movement is always encircled in depend with any of male member.

Lack of Proper Marketing

Most Women entrepreneurs are selling their products for under value due to lack of knowledge about the pricing and marketing. The middle man exploits them. Women need proper knowledge on market, updating of market, other exposures etc., Government can provide trainings on these field and connect networks for them.

Poor infrastructure and operational knowledge

When coming into the production stage, the women entrepreneur struggle to find raw material at optimum cost and un interrupted supply of them and they lack in necessary technical skills and knowledge about infrastructure facilities etc.,

Lack of extension facilities

Our government enact number of laws to protect women entrepreneurs and announced numerous incentive schemes, training programmes towards their development. NGO's have strong role in propagating these schemes as they are the bridge between government and public. The women entrepreneur can make use of these programmes and develop the business. But the awareness on this field is less to women entrepreneur.

Lack of right public/ private institutions

Most public and private incentives are embezzled and do not reach the woman unless she is backed by a man. Also many trade associations like ministries, chambers of commerce do not entertain to women expecting women's organizations to do the necessary thing.

Personal and environmental prerequisites for entrepreneurial development

Personal prerequisites

- Emotional maturity
- Hard work
- Powerful urge
- Risk bearing capacity
- Strong determination
- Knowledge: Technical, Legal, Marketing
- Ability to use available resources
- Administrative skills
- Education
- Far sightedness
- Innovativeness
- Previous experience/entrepreneurial parents
- Environmental prerequisites
- Proximity of supporting organization
- Technically skilled labour
- Availability of infrastructural facilities
- Accessibility of suppliers.
- Venture capital availability
- Attitude of the area population

Key government programmes and schemes for women entrepreneurship development

Integrated Rural Development Programme (IRDP)

This Program was launched by the Govt. of India during 1978 and implemented during 1980. The goal of this program is to provide employment opportunities to the poor as well as opportunities to develop their skill sets so as to improve their livelihood. The main objective of IRDP is to increase the income generation capability of the women in the families below the poverty line.

Training of Rural Youth for Self Employment (TRYSEM)

TRYSEM is a sub - plan of IRDP and was launched in 1979 as a separate national scheme. For skill and entrepreneurship development, 40 youth (both men and women) were to be selected in each block and trained them to become self-employed. The trainees get a stipend of Rs. 150 per month during training period. In this programme 40 % of total seats are reserved for women. About 5 million women have been trained form its inception till now.

Development of Women & Children in Rural Areas (DWCRA)

This programme launched in 1982. DWCRA is the Rural Development Department's scheme to





support women's income generation activities through a group of 15 to 20 women each. The main objective of this programme is to strengthen the economy of rural women by giving them loan and economic assistance to develop their skills, efficiency and abilities to meet their liabilities effectively.

Norwegian Agency for International Development (NORAD)

It was established in 1982-83 to help the educated & uneducated women financially in nontraditional areas of business like electronics, computer programming, manufacturing of watches, printing, readymade garments. About one million women were benefited by NORAD Programme.

Support to Training and Employment Programme

STEP was started in 1986-87 as a 'Central Sector Scheme'. This Scheme aims to provide skills that give employability to women and to provide proficiency and skill that enable women to become entrepreneurs. In this programme, they give training in the areas of traditional business like - agriculture, milk, fisheries, handlooms, khadi development.

Assistance to Rural Women in Non - Farm Development (ARVIND)

The National Bank of Agriculture & Rural Development (NABARD) has started this

programme. It provides loan up to Rs. 10 lakhs to the women who work collectively in agriculture for their economic development.

Rashtriya Mahila Kosh (RMK)

Rashtriya Mahila Kosh (RMK) was established in 1993 is a national level organization as an autonomous body under the aegis of the Ministry of Women and Child Development, for socio-economic empowerment of women. The operating model currently followed by RMK is that of a facilitating agency wherein RMK provides loans to NGO-MFIs termed as Intermediary Organizations (IMO) which on-lend to Self Help Groups (SHGs) of women. The experience of RMK is that the women would have been able to double or triple their daily income with the credit support of Rs. 2500 to Rs. 5000. The activities followed may be dairying, petty shop keeping and investment on the agricultural operations.

Indira Mahila Yojna (IMY)

The Indira Mahila Yojana (IMY) was launched on 20th August 1995, to start with, in 200 ICDS blocks aims at organizing at the grass-root level to facilitate their participation in decision-making and their empowerment.

Self Employed Women's Association (SEWA)

This institution is located in Ahmadabad. SEWA guides women in rural areas in the use of their own resources to the maximum both physical



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- Micro & Small Enterprises Cluster Development Programmes (MSE-CDP)
- National Bank for Agriculture and Rural Development's Schemes
- NGO's Credit Schemes
- Prime Minister's Rojgar Yojana (PMRY)
- Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains.
- Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
- SBI's Stree Shakti Scheme
- SIDBI's Mahila Udyam Nidhi
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Women's Development Corporations (WDCs)

Types of Enterprises

While promoting entrepreneurship, one may consider different types of enterprises in agriculture

Production Enterprises/ Family enterprises:

The farming family involves in farming should optimize the production at individual family level by making best use of the technology, resources and demand in the market. Entrepreneurship development in agriculture includes crop production, Dairy husbandry, Goattery, Backyard Poultry, Aquaculture, Horticulture, vermi compost etc.

Service Providing Enterprises: To optimize the productivity from agriculture by family enterprise, different types of services like input procurement and distribution, hiring of implements and equipment like tractors, seed drills, sprayers, dryers, harvesters, threshers and technical input services such as installation of irrigation facilities, weed control, transportation, harvesting, plant protection, threshing, , storage, etc. are required at the village levels. In the livestock and poultry sectors also different types of services like feed, vaccination, disease diagnostic and treatment services are also required.

Input Producers Enterprises: Entrepreneurship can be developed for providing critical inputs at the village level are biofertilizers, biopesticides, vermicompost, soil amendments, plants of different species of fruits, vegetables, agricultural tools, irrigation accessories, production of animal feed concentrate, mineral mixture and complete feed. There are good

and financial. It has helped many women from the rural areas of Gujarat and Rajasthan in marketing their land embroidered Tie & Dye materials both in India and abroad. A commendable job of SEWA is where the rural women entrepreneurs are sent to countries like Australia, Europe and United States for promoting their products.

Self - Help Groups (SHG)

SHG's plays a vital role in rural development in general and for rural women in particular. Each SHG comprise 15 - 20 members & has a group leader. Each member of the group contributes money & kept in bank in the name of the Group. Group can obtain loan from the bank. The rules & regulation are developed by the group of members. The SHGs are linked with the banks for the external credit inflow. Self Help Group associate with micro credit is the element for the development of any country.

Other Schemes

- Entrepreneurial Development programme (EDPs)
- Khadi And Village Industries Commission (KVIC)
- Mahila Samiti Yojana
- Mahila Vikas Nidhi
- Mahila Vikas Nidhi
- Management Development programmes
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Micro Credit Scheme



While women are making major strides in educational attainment at primary and secondary levels, they often lack the combination of education, vocational and technical skills, and work experience needed to support the development of highly productive businesses.

scopes to support sericulture, fishery and poultry as well, through promotion of critical service facilities in rural areas.

Processing and Marketing Enterprises: The efficiency of post-production management requires higher scale of technology as well as investment. Such enterprises can be handled by forming cooperatives at the village levels like sugar cooperatives, dairy cooperatives, poultry cooperatives, fruit growers' cooperatives etc. However, the victory of such ventures is solely dependent on the integrity and capability of the leaders involved.

Second Category

- Established in cities and towns
- Having adequate education
- Both traditional and nontraditional items
- Undertaking women services-kindergarten, crèches, beauty parlors, health clinic etc
- Third Category
- Illiterate women
- Financially poor

Involved in family business such as Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Agro Forestry, Handloom, Power loom etc.

Requirements for starting of an Enterprise



Categories of Women Entrepreneurs

- Women in organized & unorganized sector
- Women in traditional & modern industries
- Women in urban & rural areas
- Women in large scale and small scale industries.
- Single women and joint venture.
- Categories of Women Entrepreneurs in Practice in India

First Category

- Established in urban areas like big cities
- Having higher level professional & technical qualifications
- Nontraditional Items
- good financial positions

- Infrastructure,
- manpower,
- Procurement of materials,
- Fixed Assets and Machinery for processing,
- Storage facilities,
- Marketing of products and
- Collection of receivables.
- Complying with Govt regulations
- Pollution control,
- Labour welfare,
- Adhering to license conditions

Strategies for Promotion of Successful Enterprises

The idea of entrepreneurship is complex. When a farmer introduces a new enterprise into his farming system, there are different stages of

development that the enterprise goes through. The skills of the farmer must also change and develop to meet the management demands of the enterprise.

Some of the important conditions necessary for successful entrepreneurship are below:

- A common programme between among government and farmers about the need and benefits of promoting self-employed youth or private entrepreneurs to facilitate the farmers to enhance agricultural production and profitability.
- Introduction of concessions and incentives by the Government for encouraging entrepreneurs' development.
- There should be a monitoring agency to check the technical skills and ability of the entrepreneurs, quality of the services and the charges collected from the farmers to ensure high standards and also to avoid exploitation.

women are directly engaged in agricultural activities. Research observed that there is gradual feminization of agriculture because of rural to urban migration of the male population. Any strategy for economic development shall remain lop-sided without the involvement of women who constitute roughly half of world's population. But women are now the torch bearers in many developmental activities of the nation due to growing industrialization, urbanization, spatial mobility and social legislations. With the spread of education and awareness, women have shifted their base from kitchen to higher levels of professional activities. Human Resource development is critical for sustaining, diversifying and realizing the potentials of agriculture and women are integral component of it.

The future scenario of agriculture would depend largely on the attitude and capacity of the rural women to more effectively participate in and contribute to agriculture. Access to agricultural education can promote adoption of science



- A wider publicity about the services available to the farmers through the Agricultural Extension Agencies and Farmers Organizations to popularize the services of the entrepreneurs.
- Developing networking of entrepreneurs to share their experiences. Network to close link with Research Institutions and Universities to update with the latest research findings and seek solutions for their field problems.

India lives in its villages where agriculture provides a livelihood to more than two-third of its population. More than 80% of the rural

and knowledge-based practices for sustainable growth, entrepreneur skills and self reliance. In the medium and long term, access of rural women to agricultural education would bridge the persisting gender gap in access to agricultural knowledge, which in turn would create conditions for accelerated dissemination and application of knowledge and technology in agriculture and home management. The process would create new avenues of income and employment for rural women and youth, particularly those who are not even considered as workers in strict economic sense, and help in tackling many problems that agriculture and rural India are facing, thereby contributing to sustainable development of agriculture and rural areas.