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AGRICULTURE AND WOMEN ENTREPRENEURSHIP IN INDIA

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ABSTRACT

Women are a vital part of Indian economy. In rural India, the percentage of women who depend on agriculture for their livelihood is as high as 84 percent. Women make up about 33 percent of cultivators and about 47 percent of agricultural laborers. Women entrepreneurship development is an essential part of human resource development. The development of women entrepreneurship is very low in India, especially in the rural areas. Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence, their rights and their work situation. However, women of middle class are not too eager to alter their role in fear of social backlash. The progress is more visible among upper class families in urban cities. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, creating a sizable employment for others and setting the trend for other women entrepreneurs. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. The main objective of this paper is to show Agriculture and women entrepreneurship in India, to find out challenges and possibilities of women entrepreneurship in India. This paper is based on micro, small and medium enterprises. We show the Concept of Entrepreneur and Concept of Women Entrepreneur, Categories of Women Entrepreneurs in India, Challenges of Women Entrepreneurs in India and Possibilities of Women Entrepreneurship in India. We also discussed Entrepreneurship among Rural Women and its effect on rural development.

KEYWORDS

Agriculture, Entrepreneurship, Skill, Economic empowerment, Development.

INTRODUCTION

India has a predominantly agrarian economy. Agriculture has always been India's most important economic sector. In this important agricultural sector woman plays a vital role, because it is largely a household enterprise. India has a national tradition bound to agriculture facility. Agriculture in India defines familiar tradition, social relations and gender roles. Women in agricultural sector, whether through traditional means or industrial, for subsistence or as agriculture labour, represents a momentous demographic group.

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The Indian economy has been witnessing a drastic change since mid-1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. India has great entrepreneurial potential. At present, women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs.

Any strategy aimed at economic development will be lop-sided without involving women who constitute half of the world population. Evidence has unequivocally established that entrepreneurial spirit is not a male prerogative. Women entrepreneurship has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth.

Indian women are considered as Sakthi, which means source of power. Effectively coordinating the available factors and resources, efficient execution of decisions imposed on them, clear vision and ambition on the improvement of family and children, patience and bearing the sufferings on behalf of others and ability to work physically more at any age. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the Fifth Five Year Plan (1974-78) onwards that their role has been explicitly recognized with a marked shift in the approach from women welfare to women development and empowerment. The development of women entrepreneurship has become an important aspect of our plan priorities. Several policies and programmes are being implemented for the development of women entrepreneurship in India.

OBJECTIVES

The objective of this paper is-

1. To study Agriculture and women entrepreneurship in India.
2. To study Categories of Women Entrepreneurs in India.
3. To study Challenges of Women Entrepreneurs in India.
4. To study Possibilities of Women Entrepreneurship in India.
5. To study Entrepreneurship among Rural Women and its effect on rural development.

AGRICULTURE AND WOMEN

In rural India, the percentage of women who depend on agriculture for their livelihood is as high as 84 percent. Women make up about 33 percent of cultivators and about 47 percent of agricultural laborers. These statistics do not account for work in livestock, fisheries and various other ancillary forms of food production in the country. In 2009, 94 percent of the female agricultural labor force in crop cultivation was in cereal production, while 1.4 percent worked in vegetable production and 3.72 percent were engaged in fruits, nuts, beverages and spice crops. Women's participation rate in the agricultural sectors is about 47 percent in tea plantations, 46.84 percent in cotton cultivation, 45.43 percent growing oil seeds and 39.13 percent in vegetable production. While these crops require labor-intensive work, the work is considered quite unskilled. Women also heavily participate in ancillary agricultural activities. According to the Food and Agriculture Organization, Indian women represented a share of 21 percent and 24 percent of all fishers and fish farmers, respectively.

CONCEPT OF ENTREPRENEUR

The word 'entrepreneur' derives from the French word "Entreprendre" (to undertake). During the 18th century, the word 'entrepreneur' was used to refer to economic activities. Many authors have defined 'entrepreneur' differently. Generally, an entrepreneur is a person who combines capital and labour for production. According to Cantillion "entrepreneur is the agent who buys means of production at certain prices, in order to sell at prices that are certain at the moment at which he commits himself to his cost". According to P.F Drucker "he is one who always (1) searches for change, (2) responds to it, (3) exploits it as an opportunity."

CONCEPT OF WOMEN ENTREPRENEUR ENTERPRISE

"A small scale industrial unit or industry - related service or business enterprise, managed by one or more women entrepreneurs in a concern, in which they will individually or jointly have a share capital of not less than 51 percent as shareholders of the private limited company, members of co-operative society".

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women. Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business.

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.

WOMEN ENTREPRENEURS IN INDIA

According to annual report 2009-10 of Ministry of Micro, Small and Medium Enterprises, Government of India, it was found that 13.85 percent (2, 15,036) of the units in the registered MSME sector were women enterprises. Annual report 2003-04 of Ministry of MSME states that 11.08 percent (83,125) of the units in the registered MSME sector were women enterprises. It is clear from the above data no. of women enterprises increased and women doing well in managing their own enterprises but as comparison to all enterprises women participation is much low.

CHALLENGES OF WOMEN ENTREPRENEURS IN INDIA

Women in India are faced many challenges to get ahead their life in business. A few Challenges can be detailed as-

1. The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal – male dominant social order is the building block to them in their way towards business success.
2. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs.
3. Entrepreneurs usually require financial assistance to launch their ventures. Women in developing nations have little access to funds. The women entrepreneurs are suffering from inadequate financial resources and working capital. Very few women have the tangible property in hand.
4. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business."
5. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management.
6. The male - female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs.
7. Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different sources with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures.
8. Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training.
9. Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic cession making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence.
10. Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

POSSIBILITIES OF WOMEN ENTREPRENEURSHIP IN INDIA

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

1. Better educational facilities and schemes should be extended to women.
2. Adequate training programme on management skills to be provided to women community.
3. Encourage women's participation in decision-making.
4. Vocational training to be extended to women community that enables them to understand the production process and production management.
5. Skill development to be done in women's polytechnics and industrial training institutes.
6. Training on professional competence and leadership skill to be extended to women entrepreneurs.
7. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
8. Continuous monitoring and improvement of training programmes.
9. Activities in which women are trained should focus on their marketability and profitability.
10. Making provision of marketing and sales assistance from government part.
11. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
12. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
13. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
14. Repeated gender sensitization programmers should be held to train financiers to treat women with dignity and respect as persons in their own right.
15. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.
16. Industrial estates could also provide marketing outlets for the display and sale of products made by women.
17. A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state.
18. Programmers for encouraging entrepreneurship among women are to be extended at local level.
19. More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.
20. Involvement of Non Governmental Organizations in women entrepreneurial training programmes and counseling.

ENTREPRENEURSHIP AMONG RURAL WOMEN

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro- enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women.

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interactions
- Engaged in political activities
- Increased participation level in gram sabha meeting
- Improvement in leadership qualities
- Involvement in solving problems related to women and community
- Decision making capacity in family and community

Economic empowerment of women by entrepreneurship led to the empowerment of women in many things such as socio economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

The literary and educational status of women improved considerably during the past few decades. More and more higher educational and research institutions are imparting knowledge and specialization. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programmes to women. The institutions available at present are very limited. Moreover, their functions and opportunities available with them are not popularized much.

CONCLUSION

Women are a vital part of Indian Economy. Despite their dominance of the labor force women in India still face extreme disadvantage in terms of pay, land rights and representation in local farmer's organizations. Furthermore their lack of empowerment often results in negative externalities such as lower educational attainment for their children and poor familial health. Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy.

Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. The large majority of them are still unaffected by change and development. The reasons are well sighted in the discussion part of this paper.

The modern trend shows that women join hands in enhancing the income of the family. In turn it also changes their personality and living standards. The role of Women entrepreneur in economic development is inevitable. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the Nation's growth. There role is also being recognized and steps are being taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

There is a need for changing the mindset towards women so as to give equal rights as enshrined in the constitution. The progress towards gender equality is slow. In the words of former President APJ Abdul Kalam "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

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