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## Unlocking the Potential: Empowering Women Farmers through Agri Start-Ups

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Women's entrepreneurship has witnessed a significant upsurge in India in recent years, with startups playing a pivotal role in empowering women. In various sectors, women entrepreneurs are driving noteworthy societal transformations. The Indian startup ecosystem presents women with opportunities to pursue entrepreneurship, achieve economic independence, and actively contribute to the nation's economic progress. The progressive advancement of women, encompassing autonomy and agency to shape their own futures and participate actively in all aspects of society, defines women empowerment in India.

The rise of women empowerment through entrepreneurship has garnered substantial attention and support in recent times, with numerous initiatives taking center stage. Startups have emerged as potent catalysts for empowering women by providing avenues to venture into entrepreneurship, enabling them to pursue their aspirations, showcase their talents, attain economic autonomy, and make significant contributions to the economy.

On average, women-owned and managed businesses seem to have a lower inclination towards pursuing significant growth and generating substantial employment opportunities for others. The existing initiatives aimed at empowering women economically are insufficient to overcome the challenges encountered by female entrepreneurs. The achievement of female entrepreneurs is influenced by their individual characteristics and specific obstacles related to entrepreneurship. Merely having access to financial resources is not sufficient to foster the growth of women-owned subsistence enterprises, as these women face various significant limitations. The progress in technology, grants provided in the form of goods or services, and programs that enhance life skills are beneficial in supporting female entrepreneurs to improve both their economic and subjective well-being.

Digital solutions can play a crucial role in tackling obstacles faced by women in entrepreneurship. In recent times, substantial progress has been achieved in linking financially disadvantaged individuals to digital financial services. By leveraging digital tools, women can overcome challenges like limited mobility, inadequate market information, and restricted access to finance, and societal norms that restrict their movement.

Women's entrepreneurship plays a vital role in empowering women in India as it provides opportunities for them to enter the realm of entrepreneurship, achieve financial independence, and make valuable contributions to the economy. Nonetheless, there are obstacles that must be tackled to ensure that businesses owned by women experience rapid growth and generate substantial employment opportunities. Implementing initiatives like digital solutions can help overcome these challenges

Historically, women involved in agriculture have experienced considerable undervaluation and underrepresentation, often finding themselves relegated to unpaid

positions within their families. They have encountered multiple challenges in accessing land, credit, and training. Nevertheless, the involvement of women in agricultural entrepreneurship offers a promising solution to address these obstacles and create new opportunities. Through active participation in agricultural startups, women can overcome the barriers they face and achieve economic independence.

Agri-startups provide a range of opportunities for women entrepreneurs, allowing them to bring innovation to the table and tackle issues of food security while transforming traditional farming practices. Women have the chance to utilize their skills and knowledge to create sustainable and profitable agribusiness ventures. By embracing technology and digital platforms, female entrepreneurs can gain market access and establish connections with customers, suppliers, and partners.

### **Roadblocks impeding women's entry into the entrepreneurial realm:**

- 1. Limited access to credit:** Women aspiring to become entrepreneurs face a major obstacle in the form of limited credit availability. In India, women often encounter difficulties in obtaining sufficient credit, which hinders their ability to start or expand their agricultural businesses. According to a World Bank report from 2019, only 27% of women in India have access to formal credit.
- 2. Lack of education and training:** A lack of education and training further impedes women in rural areas of India from pursuing entrepreneurship. The absence of educational and training opportunities deprives them of essential knowledge and skills necessary for success in agricultural entrepreneurship.
- 3. Social norms and gender bias:** Gender biases and societal norms act as obstacles that hinder women's access to essential resources and opportunities, including land, water, and markets. These constraints pose challenges for women when it comes to starting and expanding their agricultural businesses.
- 4. Limited access to information and technology:** Women residing in rural areas face the constraint of restricted access to information and technology, which hinders their ability to gather crucial information on market trends, prices, and engage in effective communication with potential buyers and sellers. Limited access to resources like mobile phones and the internet exacerbates this challenge.
- 5. Limited access to market:** Insufficient transportation and communication infrastructure pose challenges for women in accessing markets. This hampers their ability to sell their agricultural produce and earn a decent income.

### **Exemplary Women Farmers Shaping India's Agricultural Landscape**

- 1. Smt. Vanishree** hails from a farmer's family in Sringeri Taluka, Chickamagaluru District. She leads a self-sufficient life by employing sustainable agricultural methods. Her land spans 3 acres, with 1 acre dedicated to an intercropped orchard consisting of areca, banana, and black pepper. The remaining land is utilized for cultivating fruits, vegetables, and fodder crops. With the aid of modern farming tools, she efficiently employs a tubewell and a pond for irrigation purposes. Vanishree adds value to her produce by crafting jams, jellies, and juices from locally available fruits. She successfully markets these products online, generating a profit of Rs. 45,000. Additionally, she sells organic manure, which brings in Rs. 10 lakhs, and balanced dairy feed, resulting in a profit of Rs. 12 lakhs
- 2. Mrs. Anitha Pushpa Pereira**, a progressive female farmer from Kokradi Village in Coastal Karnataka, embarked on farming with limited education. With 6.0 acres of land, she cultivates paddy on 1.0 acre and engages in commercial crops on the remaining land, including 1500 Arecanut plants, 1500 Rubber plants, 500 Pepper plants, 100 Coconut plants, and 50 Banana plants. She employs a bore well for irrigation and manages 5 cows

and 5 pigs for animal husbandry. Mrs. Pereira utilizes rented mechanized farming machinery, such as a tractor and tiller, from CHSC for energy efficiency. Additionally, she owns various tools for farm operations. She participates in ATMA programs and seeks technical assistance from agricultural officials. Her farm, showcasing an integrated farming system, has become a model for others, attracting local visitors interested in adopting her innovative techniques.

3. Smt. Rathna Agadi, an active middle-class individual, aims to establish her own entrepreneurship in her village. She is interested in tailoring and agriculture. With one sewing machine, she started stitching and formed a Self-Help Group (SHG) with neighboring farm women. After training at Jnana Vikasa Training Centre, they focused on stitching school uniforms, sarees, petticoats, and bags. By securing orders from wholesale shops and schools, she provided employment to jobless farm women in Chabbi village, improving their livelihoods.
4. Iravva Shivanand Mathapati, hailing from a poor agriculture family, overcame challenges and became a successful woman entrepreneur. With her husband, she transformed a barren 10-acre land through water conservation measures and planted fruit trees and crops. Initially facing losses due to middlemen, she established her own marketing channels and added value to her produce. Practicing organic farming for 20 years, she generated all agri-inputs on her farm. Exposure to farm technologies and departmental support played a crucial role in her success. Implementing water harvesting techniques and drip irrigation boosted fertility and yield. She earns an annual income of around Rs. 7.00 lakhs through organic cultivation and value-added products.
5. Smt. Preema Veeranna, a member of a middle-class family of four, primarily engages in agriculture and related activities. She owns 4 acres of farmland, 2 cows, and 1 bullock. Utilizing tools like a seed cum fertilizer drill and seed grading, she implements innovative techniques such as drip and sprinkler systems. With training and exposure visits under the ATMA scheme, she adopts intercropping methods and employs technologies like a nipping machine and solar light trap for improved yields. With technical support and marketing through APMC Service, she earns approximately Rs. 1, 50,000 annually. She has developed an Integrated Farming System Model, incorporating agriculture and enterprises, to enhance her income and livelihood.

### **Advantages of Women Entrepreneurs in Indian Farming**

Women farm entrepreneurs in Indian agriculture bring several advantages to the sector. Here are some key advantages:

1. **Empowerment and Gender Equality:** Women farm entrepreneurs play a crucial role in promoting gender equality and empowering women in rural areas. Through active involvement in agriculture, they achieve financial independence and gain decision-making authority, challenging traditional gender roles. This not only enhances their social standing but also opens up new opportunities for both themselves and their families.
2. **Diverse Perspectives and Innovations:** Women contribute to the agricultural sector by bringing a wide range of perspectives, which in turn foster innovation and creativity. Their distinct experiences and knowledge frequently lead to fresh approaches in farming practices, crop diversification, and sustainable farming techniques. This variety of ideas has the potential to enhance productivity and refine farming methods.
3. **Enhanced Food Security:** Women play an essential role in safeguarding food security within households and communities. As entrepreneurs in farming, they enhance agricultural production, process food, and add value to it. Through their active involvement in the agricultural value chain, they bolster food security by enhancing access to nutritious food and diminishing post-harvest losses.



4. **Sustainable Agriculture:** Female farm entrepreneurs frequently give priority to sustainable agricultural practices. They display a greater inclination towards adopting organic farming techniques, preserving natural resources, and advocating for biodiversity. Their emphasis on sustainable agriculture plays a role in conserving the environment, improving soil health, and managing water resources, ultimately resulting in long-term advantages for both the farming community and the ecosystem.
5. **Rural Economic Development:** The active participation of women in agriculture as entrepreneurs plays a crucial role in fostering rural economic development. By establishing employment opportunities for themselves and fellow community members, they effectively contribute to the generation of income, reduction of poverty, and overall growth of the economy in rural regions. This empowerment in the economic sphere has a positive ripple effect on various social indicators, including education, healthcare, and more
6. **Social Cohesion and Community Development:** Women farm entrepreneurs frequently participate in community activities, including self-help groups and cooperatives, through which they exchange knowledge, share resources, and engage in collective decision-making. This contributes to the enhancement of social cohesion and the strengthening of community ties. Through their proactive involvement in community development initiatives, they enhance access to resources, infrastructure, and government schemes for the entire farming community.
7. **Role Models and Inspiration:** Women farm entrepreneurs serve as exemplars and ignite inspiration among other women and girls to embark on agricultural careers. Their triumphs defy gender stereotypes and foster the aspiration for more women to join the industry. This initiates a virtuous cycle of heightened female participation, cultivating an agricultural workforce that is more inclusive and diverse.

## Conclusion

Women's entrepreneurship in India has seen a remarkable rise, driven by startups and their transformative impact. Despite progress, obstacles persist for women entrepreneurs in the agricultural sector, including limited access to credit, education, technology, and markets, along with social norms and gender biases. However, exemplary women farmers have demonstrated resilience, innovation, and market engagement through technology adoption. To further empower women in agriculture, comprehensive measures are needed, including credit access, education, challenging biases, technology access, and improved infrastructure. Governments should expand social safety nets and recognize women's leadership. Women's entrepreneurship in agriculture holds immense potential for economic independence, sustainable farming, and India's overall progress. By addressing challenges and providing support, India can unlock women's full potential for inclusive and equitable growth.

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