



## Women Entrepreneurship Development in Agriculture and Allied Sectors

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Women entrepreneurship in agriculture and allied sectors is a critical driver of rural economic development, food security, and sustainable livelihoods. Women form the backbone of the agricultural workforce in many developing countries, including India, where they constitute over 70% of rural agricultural labor. Despite their overwhelming participation in crop production, livestock management, horticulture, and allied activities, women's contributions remain largely invisible, undervalued, and underrepresented in formal statistics, policy frameworks, and institutional recognition. The phenomenon of feminisation of agriculture has been propelled by factors such as male migration to urban areas and the distress in agrarian economies, leading to expanded agricultural responsibilities for women. This shift has opened entrepreneurial avenues for women beyond traditional farm labor encompassing activities like organic farming, dairy production, poultry, food processing, and value-added agro-products. Through self-help groups, cooperatives, and rural networks, many women have emerged as small-scale agricultural entrepreneurs generating income and employment opportunities. However, women agri-entrepreneurs face systemic challenges rooted in socio-cultural, economic, and institutional barriers. These include limited access to land ownership (women own less than 14% of agricultural land in India), restricted access to credit and financial services, inadequate training and exposure to modern technologies, market exclusion due to limited mobility and gender discrimination, and the burden of unpaid domestic and farm labor combined with low recognition of their efforts. Climate change further exacerbates these vulnerabilities by increasing agricultural risks and women's domestic workload. Empowering women entrepreneurs in agriculture necessitates structural reforms such as ensuring land rights, enhancing access to finance, credit, and technology, promoting agricultural education and skill development tailored for women, and improving market linkages and participation. Policy interventions must also address social norms and gender biases that hinder women's entrepreneurial potential and decision-making power. In conclusion, recognizing and supporting women entrepreneurship in agriculture and allied sectors is vital for inclusive rural development, poverty reduction, and achieving food security. Harnessing their potential as farmers, innovators, and leaders requires combined efforts from governments, institutions, & communities to remove barriers and create enabling environments. Without such focused empowerment, the full socio-economic contributions of women in agriculture will remain underutilized, impeding sustainable development goals.

**Keywords:** Women entrepreneurship, Agriculture, Allied sectors, Women agri-entrepreneurs, Feminisation of agriculture, Rural development, Food security.

### Introduction

Women entrepreneurship in agriculture and allied sectors is emerging as a powerful force reshaping rural economies and transforming traditional agricultural landscapes globally. In

many parts of the world, agriculture remains the backbone of livelihoods, yet the active participation and leadership of women in this field have often been undervalued or overlooked. Today, this narrative is changing as more women step forward as innovative entrepreneurs, driving growth, sustainability, and inclusive development within these vital sectors. Their unique perspectives, resilience, and managerial capabilities are not only empowering their communities economically but also contributing to food security, environmental stewardship, and social equity. The journey of women entrepreneurs in agriculture is multifaceted, encompassing diverse enterprises such as farming, agro-processing, horticulture, livestock management, fisheries, and allied service provision. These women bring creativity and adaptability to the challenges posed by climate change, market volatility, and resource constraints. Moreover, the adoption of modern technology and digital platforms by women-led ventures is bridging gaps and opening up new opportunities for accessing markets, financing, and knowledge. Government initiatives, NGOs, and private sector collaborations are increasingly recognizing the importance of supporting women entrepreneurs through skill development, credit facilitation, and policy reforms. Despite these encouraging developments, women in agriculture and allied sectors often face persistent barriers including limited land ownership, inadequate access to capital, social norms, and lower participation in decision-making processes. Addressing these challenges requires a comprehensive approach that not only fosters entrepreneurship but also strengthens the enabling environment by promoting gender-sensitive policies, education, and community support. It also explores innovative models and strategic interventions that can amplify their impact, ultimately contributing to sustainable rural economies and gender equality. By showcasing the potential of women as catalysts of change in these sectors, the article aims to inspire stakeholders to work collectively towards inclusive and resilient agricultural development. Several recent government schemes, policies, and initiatives are actively supporting women entrepreneurs in agriculture and allied sectors, aligning with the goal of fostering inclusive growth and empowering women rural workers. These programs aim to provide financial support, skill development, technology access, and market linkages, thereby creating a conducive environment for women-led enterprises to thrive.

## Key Government Schemes and Policies Supporting Women in Agriculture and Allied Sectors

### 1. Financial Support Schemes

- **Mahila Udyam Nidhi Scheme:** Managed by SIDBI, this scheme provides soft loans of up to ₹10 lakh to women entrepreneurs, facilitating startup or expansion activities in manufacturing, services, and trade.
- **Mahila Coir Yojana:** Offers subsidies on equipment for women involved in coir production, promoting agro-based industries.
- **Nandini Sahakar and SWAYAM SHAKTI SAHAKAR YOJNA:** Focused on cooperative ventures with a minimum of 50% women members, these schemes facilitate low-interest credit and support for women-led cooperatives.
- **Bharatiya Mahila Bank Business Loan:** Offers providing large-scale funding up to ₹20 crore for women-led enterprises in diverse sectors, including agriculture.
- **Kisan Credit and Microfinance:** Various schemes target women farmers directly, enabling access to credit for crop inputs, livestock, and agro-processing.

### 2. Skill Development and Entrepreneurship Support

- **Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan and Dharti Aaba Janjatiya Gram Utkarsh Abhiyan:** These schemes focus on skill enhancement and entrepreneurship development among tribal women involved in agriculture and allied sectors.
- **Women Entrepreneurship Platform (WEP):** An online portal offering mentorship, funding, and training programs tailored for women entrepreneurs at various stages.

- **Skill Upgradation Initiatives:** Several programs under MSDE support women in agro-based and allied sectors with training in modern farming techniques, post-harvest management, and digital payments.

### 3. Policy Interventions and Strategic Support

- **NITI Aayog's Focus on Women in Agriculture:** Promoting innovative models like women-led farm mechanization, improved access to technology, and market linkages through strategic partnerships and policy advocacy.
- **Prime Minister's Schemes:** Notable programs such as Stand-Up India, which offers special credit guarantees and funding for women and SC/ST entrepreneurs, and Skill Development Initiatives aimed at enhancing women's capabilities in agribusiness.
- **Natural Resource and Climate Resilience Policies:** Support for climate-resilient crops and sustainable practices tailored to women farmers, promoting climate-smart agriculture.

### 4. Support for Women Self-Help Groups (SHGs) and Cooperatives

- **NCDC's Schemes:** Emphasize cooperative models for women farmers, with financial assistance and training programs focused on agro-processing, dairy, fisheries, and organic farming.
- **Microfinance and Credit Linkages:** Government promotes microcredit facilities via SHGs to facilitate small-scale farming and allied activities.

## Conclusion

Women entrepreneurship in agriculture and allied sectors represents a transformative force that empowers rural communities, fosters sustainable development, and advances gender equity. Through this article, it is evident that women have moved beyond traditional roles of farm laborers to become innovative entrepreneurs contributing significantly to rural economies. Despite encountering deep-rooted challenges such as limited access to land, credit, technology, and socio-cultural barriers, women entrepreneurs demonstrate resilience and adaptability. Government schemes like Stand-Up India, Mahila Coir Yojana, and the Women Entrepreneurship Platform have been instrumental in providing critical financial support, skill development, and market access. Success stories of agripreneurs engaged in mushroom cultivation, organic farming, vermicomposting, and dairy illuminate the broader social impact and economic potential of women's leadership in agriculture. However, literature also reveals persistent gaps like insufficient longitudinal data on long-term impacts, the need for intersectional analysis considering caste and regional disparities, and the underexplored integration of women entrepreneurs into formal value chains. Bridging these gaps with strengthened policies, inclusive financing, technology adoption, and community support is vital for unleashing the full potential of women agripreneurs. The collective efforts of government, civil society, and private sector can create a thriving entrepreneurial ecosystem that not only uplifts women but also contributes to resilient, inclusive rural development.

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