

PROMOTION OF WOMEN ENTREPRENEURSHIP FOR AGRICULTURE DEVELOPMENT – AN OVERVIEW

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Agriculture has been a vocation practiced from time immemorial. Despite the developments in various spheres the sector continues to be the prime occupation of a large number of rural people in the country even after seven decades of Independence. The complexity of the sector is compounded by the fact that more than 60% of the area cultivated by the farmers is in rainfed region, comprising a large number of farm holdings, 165 million, to be precise, engulfing 80 percent of small and marginal farmers who are economically and ecologically disadvantaged. Over a period of time, with the dis-advantaged farmers and their inability to invest more, these rainfed areas have degraded leading to low levels of productivity. The cyclic process of smallholdings, low productivity, low level of technology use, all leading to low level of outputs and lack of investments have converted the small and marginal farmers into non-viable entrepreneurs over a period of time.

Farming has been an enterprise undertaken by the farmers as a family vocation since ages. As such it has developed as a culture and a way of life for the farmers. But in the present context the efficiency of operation of the farms depends on various factors that are external to the farmer's system. The efficiency of the farmer in the present context not only demands the traditional knowledge of the farmers, but also the introduction of new products, new methods of production, newer markets, new type of inputs etc. The situation - demands new order of entrepreneurial skills to be inducted among the farmers.

Agriculture is the backbone of the Indian economy. Women's contributions to Agriculture development are significant. Women play a vital role in building this economy. There is a gradual realization of the key role of women in agricultural development and their

vital contribution in the field of Agriculture, Horticulture, Sericulture, Fisheries, Food Security, Processing, nutrition and

other allied sectors. Rural Women form the most important productive work force in the economy of majority of the developing nations including India. Rural women often manage complex households and pursue multiple livelihood strategies.

As per National Sample Survey (NSS) 2011-12, 59.3% of the female workers in rural India are self-employed while in urban areas the corresponding figure is 42.8%. In rural areas the share of regular wage/ salaried employees is less for both females (5.6%) and males (10%) compared to urban areas (females: 42.8%, males: 43.4). As per NSS 2011-12, the Worker Population Ratio for females is higher in rural areas (24.8%) than urban areas (14.7%). The Labour Force Participation Rate of females (rural: 25.3%, urban: 15.5%) is lower than that of males (rural: 55.3%, urban: 56.3%) in both rural and urban areas (NSS 2011-12). Unemployment Rate(UR) is more for females than males 15 years and above in both rural and urban areas with the gap very wide for the urban.

Not only in India but across the world, women's contributions to agriculture are significant. The UN's Food and Agriculture Organisation estimates that if women had the same access to productive resources as men, they could increase yields on their farms by 20-30%. This could raise total the agricultural output in developing countries by up to 4%, which could in turn reduce the number of hungry people in the world by 12–17% - that's 100-150 million people.

Women Entrepreneur may be defined as a woman or group of women who initiate, organize and run a business enterprise. Government of India has defined women entrepreneurs as owning and controlling an enterprise with a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women.

Today, we cannot ignore the fact that if we want to achieve a second Green Revolution in India, it is imperative that we focus on our country's women farmers.

Agricultural Extension has been formally inducted as a major strategic intervention to improve the agricultural sector in India since 1952. The efforts put forth by the extension

machinery during 1960s and 1970s have paid rich dividends. This resulted in four-fold increase in food grain production from 50 million tones to more than 220 million tones, through transformation of a large numbers of farmers. Similar results have been achieved in products such as milk, cotton, oilseeds, poultry etc. The following schemes of Ministry of Agriculture, Cooperation and Farmers Welfare is giving priority to women farmers and entrepreneurs as mentioned below.

A) Promotion of Women Entrepreneurship:The following three programmes are focusing on women entrepreneurship for developing Agriculture and the details are explained below.

1. Agriclincs & Agribusiness Centers Scheme

The Ministry of Agriculture and farmers welfare, Government of India, in association with NABARD has launched a unique programme to take better methods of farming to each and every farmer across the country. This programme aims to tap the expertise available in the large pool of Agriculture Graduates. Irrespective of whether you are a fresh graduate or not, or whether you are currently employed or not, you can set up your own AgriClinic or AgriBusiness Centre and offer professional extension services to innumerable farmers. Committed to this programme, the Government is now also providing start-up training to graduates in Agriculture, or any subject allied to Agriculture like Horticulture, Sericulture, Veterinary Sciences, Forestry, Dairy, Poultry Farming and Fisheries etc. Those completing the training can apply for special start-up loans for venture.

Since inception of the scheme, 56542 candidates have been trained and 23517 agri-ventures have been established in the country till 31.12.2017. Out of these 4250 and 1334 are women candidates and entrepreneurs.

2. Diploma in Agricultural Extension Services for Input Dealers (DAESI)

Agri-Input Dealers in the country are a prime source of farm information to the farming community, besides the supply of inputs and credit. However, majority of these dealers do not have formal agricultural education. In order to build their technical competency in agriculture and to facilitate them to serve the farmers better and to act as para – extension professionals, National Institute of Agricultural Extension Management (MANAGE) has launched a self-

financed “One-year Diploma in Agricultural Extension Services for Input Dealers (DAESI) Program” during the year 2003 with a course fee of Rs.20, 000/- to the input dealers. Due to positive impact of the program, Ministry of Agriculture & Farmers’ Welfare, Government of India has decided to implement this program for Input dealers in all the States of the country.

During 2016-17, 110 batches of DAESI programme were conducted to provide certification to 4463 Input Dealers including 27 women candidates, whereas during 2017-18 (till 31.12.2017), 100 programmes have been started to train 4000 input dealers including 62 women candidates. It is a positive sign for women entrepreneurship.

3. Mission for Integrated Development of Horticulture (MIDH)

The MIDH aims at promoting holistic growth of the horticulture sector through area based regionally differentiated strategies. Keeping in view the overall social objectives and as per directives, all the implementing agencies i.e. State Horticulture Missions and National Level Agencies have been directed to ensure that at least 30% of the budget allocation is earmarked for women beneficiaries while giving subsidies as well as for imparting training for skills development to women farmers for growing horticulture crops and post-harvest management.

Horticulture Division is making efforts to stipulate in each and every administrative approval to provide for a pro-women allocation of at least 30% and the implementing agencies have been asked to ensure that the said funds are given in women beneficiaries such as women farmers, women Self Help Groups, women entrepreneurs etc, to encourage and to obtain the benefits of schemes under the Mission as far as possible. Further, Operational Guidelines of MIDH also provides more subsidy/assistance to women farmers, beneficiaries as compared to general category farmers.

B) Involvement of women in Agricultural Schemes: The government is encouraging rural women participation in various developmental schemes as indicated below

1. Agriculture Extension:

The centrally Sponsored Scheme “Support to State Extension Programmes for Extension Reforms (ATMA) implemented since 2005 is now under implementation in 676 districts of 29 States and UTs of the country. The scheme promotes decentralized farmer-driven and farmer-

accountable extension system through an institutional arrangement for technology dissemination in the form of an Agricultural Technology Management Agency (ATMA) at district level.

The guidelines of the scheme indicates that at least 30% of the beneficiaries should be women farmers or farm women. Minimum 30% of resources are meant for programs and activities to be allocated to women farmers and women extension functionaries.

Besides, the Women farmers are to be involved in different decision making bodies at district and block level such as Governing Board, Farmers Advisory Committees (FACs). More women are involved as 'Farmer Friends' under the newly introduced mechanism for extension delivery below the block level through a 'Farmer Friend.' Farm Women's Food Security Groups (FSGs) at least 2 per block to be formed annually for ensuring household food and nutritional security providing assistance of Rs. 10,000/ per group. Since inception of the Scheme in 2005-06, total 1,04,27,917 farm women (24.05% of the total benefited farmers) have participated in farmer oriented activities like Exposure Visits, Training, Demonstrations & Kisan Melas, including 6,11,975 women farmers benefited during 2017-18 (up to 30th November, 2017). During the Financial Year 2017-18, Rs. 19, 500/- lakhs were allocated and earmarked for women, out of which Rs.12,472.52 lakhs have been utilized under the scheme for women beneficiaries (as on 12/01/2018).

2. National Food Security Mission (NFSM):

The scheme 'being implemented in 29 states in the country for increasing the production and productivity of food grains. Besides, the NFSM, Bringing Green Revolution to Eastern India (BGREI) scheme is under implementation in 7 eastern states of the country. As such 30% of funds under NFSM and 33% under BGREI are made available for women farmers.

3. Agricultural Marketing:

In order to provide single window approach and user & investment friendly atmosphere, all the ongoing six Plan Schemes implemented during the XI Plan period have been put under one umbrella "Integrated Scheme for Agricultural Marketing (ISAM). It aims to (i) promote agri-marketing through creation of marketing and agribusiness infrastructure including storage, (ii) incentivize agri-market reforms, (iii) provide market linkages to farmers, (iv) provide access to agri-market information and (v) support quality certification of agriculture commodities.

Under Agricultural Marketing Infrastructure (AMI) component, Women are eligible for subsidy @ 33.33% as against 25% for others.

4. Skill Training For Rural Youth (STRY):

Skill Development of Rural Youth is a flagship scheme of the Government. The Ministry of Agriculture & Farmers Welfare, Govt. of India in compliance with National Policy on Skill Development & Entrepreneurship 2015, has taken the initiative to implement the Skill Development Component, namely Skill Training of Rural Youth (STRY) & Farmers Capacity Assessment & Certification (FCAC) under Sub-Mission on Agricultural Extension (SAME) of National Mission on Agricultural Extension & Technology (NMAET) during 2015-16 and remaining period of XII Plan.

National Institute of Agriculture Extension Management (MANAGE), Ministry of Agriculture & Farmers Welfare at National level will coordinate this activity through SAMETIs established at State level.

The training activities will be implemented through SAMETIs at State level & coordinated through ATMA at District level. The SAMETI will organize the Certification process through the Vocational Training Institutions / Krishi Vigyan Kendras / Nehru Yuva Kendras etc.

5. National Cooperative Development Corporation (NCDC):

Encourages women cooperatives to avail assistance under its various schemes. A large number of women members are engaged & involved in cooperatives dealing with activities related to Food Grain Processing, Plantation Crops, Oil Seeds Processing, Fisheries, Dairy & Livestock, Spinning Mills, Handloom and Power loom Weaving, Integrated Cooperative Development Projects etc. Women cooperatives are 12th Five Year Plan programme under Central Sector Integrated Scheme on Agricultural Cooperation. Cumulatively, as on 31.03.2016 NCDC has sanctioned and released financial assistance of Rs. 746.24 crore and Rs. 651.30 crore respectively for the development of cooperative societies exclusively promoted by women. In the 14263 projects/units sanctioned by NCDC in the year 2016-17, it is estimated that 11.01 lakh women are enrolled as members, out of which 879 women members are on the Board of Directors.

6. Mechanization and Technology:

The Sub Mission on Agricultural Mechanization (SMAM) provides a suitable platform for converging all activities for inclusive growth of agricultural mechanization by providing a 'single window' approach for implementation with a special focus on women farmers with the following provisions:

- State Governments have been directed to earmark 30 per cent of total funds allocated under Sub Mission on Agricultural Mechanization (SMAM) for women beneficiaries.
- 10% more assistance for women beneficiaries to procure Agricultural Machinery, implements and equipment including PHT.

7. Sub-Mission for Seed and Planting Material (SMSP):

Financial assistance/ subsidy benefits are equally available/ open to all the farmers including that of women farmers. Implementing States/UTs/ agencies have been requested to allocate sufficient funds and ensure participation of women farmers.

8. National Mission for Sustainable Agriculture (NMSA):

Guidelines of all these schemes envisage that at least 50% of the allocation is to be utilized for small, marginal farmers of which at least 30% are women beneficiaries/farmers.

9. National Mission for Sustainable Agriculture, INM:

Under the National Mission for Sustainable Agriculture, INM Divisions are implementing Paramparagat Krishi Vikas Yojana (PKVY), Mission Organic Value Chain Development for North Eastern Region (MOVCDNER), Soil Health Card & Soil Health Management scheme; States have been requested to earmark at least 30% of budget allocations for women beneficiaries/farmers.

All the above schemes are focusing on participation of women in developmental schemes. At the time of implementation of these schemes the extension machinery has to put a hard eye to what extent these schemes are supporting the farm business of the women farmers.

C.Capacity Building activities for women extension officers &Farmers: Involvement of women farmers as a beneficiary in the schemes is one aspect and building capacity of women extension officers who are serving/educating women beneficiaries in the right perspective is another aspect. The details of the capacity building activities undertaken by the MOA& FWfor women are explained below.

1. **Delivery of Gender Sensitization Module:** Delivery of Gender Sensitization Module/Capsule Module on Gender Learning to the Extension functionaries at all levels viz. Senior, Middle & Cutting edge level through MANAGE. EEIs & SAMETIs & Maintenance of Gender Disaggregated Data. The Capsule Module on Gender Learning was delivered through 260 Trg. Programmes conducted by MANAGE, Extension Education Institutes (EEIs) and State Institutes for Management of Agricultural Extension Training (SMAETIs) with participation of 7,441 male and 2066 Female participants.
2. **Extension Education Institutes:** To provide training and HRD support to the extension functionaries across the Country, the Ministry of Agriculture & Farmers Welfare had established four EEIs in four different Regions of the country namely EEI, Nilokheri (Haryana), EEI, Hyderabad (Andhra Pradesh), EEI, Anand (Gujarat), and EEI, Jorhat (Assam) to address the needs of agricultural extension development.

During 2016-17, the Extension Education Institutes (EEIs) conducted 179 training courses with 4099 field extension functionaries including 948 women extension functionaries, whereas during 2017-18 (till 31.12.2017), the EEIs conducted 132 training courses with 3068 field extension functionaries including 584 women extension functionaries working in agriculture & allied departments.

3. **Model Training Courses:** During 2016-17, 59 Model Training Courses in the thrust areas of agriculture & allied sectors were conducted through specialized National Training Institutes with 1208 field extension functionaries including 181 women extension functionaries working in agriculture & allied departments of States/UTs, whereas during 2017-18 (till 31.12.2017), 51 Model Training Courses have been conducted with 912 field extension functionaries including 167 women extension functionaries.

4. **Gender Friendly Equipment for Women:** Under the component 1 of SMAM, Agricultural Mechanization through Training, Testing, and Demonstration, a total 1606 women were trained during the current Financial Year 2017-18 (till December 2017). A list of about 30 identified gender-friendly tools and equipment developed by the Research and Development Organizations for use in different farm operations has already been sent to all States and UTs for popularizing them.
5. **Nation Institute of Plant Health Management (NIPHM):** It is a component under Sub Mission on Plant Protection and Plant Quarantine (SMPPQ) which provides Pest Management capacity building programme to State officials and farmers. Till December 2017, a total of 1852 male & 460 females have participated in the training programme at NIPHM.
6. **Agriculture Census:** As per the results of latest Agriculture Census 2010-11 and Agriculture Census 2005-06 is given in the following table:

Table 1: Percentage of female operational holdings

Sr. No.	Size Group	2005-06	2010-11
1.	Marginal (Below 1.00 ha.)	12.60	13.63
2.	Small (1.00-2.00 ha)	11.10	12.15
3.	Semi-Medium (2.00-4.00 ha.)	9.61	10.45
4.	Medium (4.00-10.00 ha.)	7.77	8.49
5.	Large (Above 10.00 ha.)	6.00	6.78
6.	All Size Groups	11.70	12.78

Majority of the rural women involved in Agriculture are doing their business as a family profession rather than entering into the professional business. This is due to lack of self-confidence of women entrepreneurs. The main reasons are many like lack of awareness of the support provided by the Government coupled with credit facilities. The other problems faced by them are marketing problems, lack of access to technology and skill in undertaking the enterprise.

At present the status of women entrepreneurs in Agriculture is changing because of improved literacy rate in different fields by looking beyond from household and farming activities to agribusiness activities like group marketing, value addition and grading of commodities due to globalization. This situation has to be sustained by creating awareness in business activities in Agriculture by changing the mindset of women from producer to entrepreneur.

A recent study by the World Bank says that India can raise its GDP in double-digits if more women participate in economic development mainly in rural areas. Even though, there are thousands of women entrepreneurs in India, who have been a role model for others and inspired them to develop entrepreneurial skills. Country wants such women entrepreneur who can drive the economy ahead.

Lack of motivation for women entrepreneurs is one of the major hurdle for running Agriculture enterprise. Due to lack of entrepreneurial ability in agriculture, women in rural areas struggling for success compared to an entrepreneur in urban areas.

Since the percentage of female operational holdings are increasing from 2005-06 to 2010-11 as mentioned in table 1, Government of India is also putting lot of efforts for bringing women into mainstream for developing Agriculture through different schemes. Hence it is high time the extension machinery has to gear up to educate the women farmers in Agri. entrepreneurial skills for promoting more women entrepreneurs. This will facilitate not only for improving the employment potential of women but also sustainable livelihood options for the rural youth.

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