

**A Study on Problems, Prospects and Socio – economic Status of Agricultural Women  
Entrepreneurs in Coimbatore City**

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**Abstract**

Agriculture plays an important role within the economy of India. Women constitute almost half the planet population but their representation in gainful employment is relatively low. The empowerment of women is one among the central issues within the process of development of nations everywhere the planet. Now-a-days women participates more in the social and political scene. True development means the event within the three categories of a woman. These are Individual, social, and economic development. Government schemes like Cent Kalyani Scheme and Dena Shakti Scheme were especially implemented for the betterment of agricultural women entrepreneurs. Women agricultural entrepreneurs are the pillars of the development of our country. The basic aim of the paper is to analyze the Problems, Prospects and Socio – economic Status of women entrepreneurs in the agricultural sector so as to enhance the potential of the Indian agricultural sector. The paper also aims to frame a strategic framework for the quality of the agricultural sector through the women entrepreneurs.

**Keywords:** Agriculture, Women, Empowerment, Entrepreneurs, Schemes, etc.,

**1. Introduction**

In this dynamic world, women entrepreneurs are a significant part of the global expedition for sustained economic development and social progress. Due to the growing industrialization, urbanization, social legislation and along with the spread of higher education and awareness, the emergence of Women owned businesses are highly increasing in the economies of almost all countries.

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Women play a significant and crucial role in agricultural development and allied fields including in the main crop production, livestock production, horticulture, postharvest operations, agro / social forestry, fisheries, etc. The nature and extent of women's involvement in agriculture, no doubt, varies greatly from region to region. Even within a region, their involvement varies widely among different ecological sub-zones, farming systems, castes, classes and stages in the family cycle. But regardless of these variations, there is hardly any activity in agricultural production, except ploughing in which women are not actively involved. Studies on women in agriculture conducted in India and other developing and under developed countries all point that women contribute far more to agricultural production than has generally been less acknowledged. Recognition of their crucial role in agriculture should not obscure the fact that farm women continue to be concerned with their primary functions as wives, mothers and homemakers.

### **1.2 Objectives of the study**

- To study the participation of women in agricultural entrepreneurship.
- To find out the growth and development of women farmers.
- To analyze the socio-economic status of women involving in agricultural entrepreneurship.
- To analyze the problem faced by agricultural women entrepreneurship.
- To offer findings and suggestions for the betterment of women entrepreneurship.

### **1.3 Statement of the problem**

India is a developing country. The main occupation is agriculture, because 60 per cent of the population is involved in this occupation. Around 40 per cent women in northern states are occupied in agriculture land. Women occupation in agriculture in low income these states in India are between 12-15 per cent. Women's skills and knowledge, their talents and abilities in Entrepreneurship and a compelling desire of wanting to do something positive are some of the reasons for the Women Entrepreneurs to organize Entrepreneurship. The Government has realized the importance of Women Entrepreneurship and as a result, it offers a variety of programmes for Women Entrepreneurs. The State of Tamil Nadu is the industrially developing area in which some of the entrepreneurs excel in small scale industry. Even though the Government organizes various associations for women to start the Entrepreneurship, they are not ready to undertake the business. Women in developing nations

often lack the capital to start a business and they face many barriers in being granted loans and other financing. Thus, the study aims to undertake the entrepreneurial problems, prospects and socio-economic status of agricultural women entrepreneurs.

#### 1.4 Research Methodology

- Primary data was framed on the basis of information regarding the agricultural women entrepreneurship which was collected with the help of a comprehensive interview schedule.
- Secondary data were obtained from various magazines, journals, websites and other related books were referred.

#### 1.5 Tools of study

- Simple percentage method
- Chi Square
- Rank Analysis
- ANOVA

#### 1.6 Sample Design

The sample design was collected from 100 respondents.

#### 1.7 Limitations of study

- This study is applicable only to agricultural women entrepreneurs in Coimbatore; hence comparative study is not possible.
- The quality and reliability of the data was ensuring by repeated visits to the beneficiaries and discussions held with the women farmers.

### 2. Review of Literature

**Maithreyi Krishna Raj (1981)<sup>1</sup>** in her study with regard to approaches to “self-reliance for women” has given some urban models. She has made an attempt to access some schemes to help low income women in Coimbatore from the point of view of their contribution to the development of self-reliance among women.

**Bocy Kit Yin (1985)<sup>2</sup>** in her study “Women Entrepreneurs” she pointed out a successful story happened in Singapore which is mainly due to self-confidence, independent knowledge the women possess in their business fields and the support they get from their family.

**Masters and Meier (1988)<sup>3</sup>** examined the “Risk –taking propensity among male and female entrepreneurs”. A sample of 250 entrepreneurs has been taken by using stratified random sampling technique .The study highlighted that no significant difference was found among male and female entrepreneurs.

**Lalitha Devi (1990)<sup>4</sup>** in her book “Status and employment of women in India” has tried to show that employment as against age, education, family type, place of residence, plays a crucial role in raising the status of women. She has done the analysis of the status of women within the family, in the office and in the wider society.

**Rathore and Chhabra (1991)<sup>5</sup>** in their work on “Promotion of women Entrepreneurship: Training and Strategies” states that Indian women finds it difficult to adjust themselves as home makers and also to compete with men in their career.

**Dhanalakshmi (1995)<sup>6</sup>** carried out a study on “Women Entrepreneurship and Small Business Management” which seeks to examine the problems faced by women entrepreneurs Madurai. It stated that women who have interest in business should take the first step and be ready to face the ups and downs, their families should encourage them and the financial institutions should be liberal in assisting the venture conducted by women.

### **3. Women and Agriculture**

#### **3.1 Concept of New Women in India**

The educated, socially active women are called as “new women”. They were a part for modernizing movement which sought to modify gender relations in the direction of greater equality between men and women. Parents who cared about female education waited until their daughters were older before arranging their marriages or occasionally allowed young married women to continue their education because parents know the value of opportunities which they lost in the past. One of the most significant changes concerned was the capability of women. There was a gradual shift of women’s activities from the confines of the household to the larger social and political scene.

#### **3.2 Women Empowerment**

The empowerment of women is one of the central issues in the process of development of countries all over the world. Empowerment is the One of the key factors in determining the success of development is the status and position of women in the society. True development means the development in the three categories i.e., individual, social, and economic development of women. Individual development means increased skills and capability, greater freedom, creativity, self-discipline, responsibility and material well being. Increasing capacity implies social development, while economic development is determined by the increased capacity of the members of a society in dealing with their environment. This emphasis means that development at the individual stage subsumes both the social and economic categories of development.

### **3.3 Government schemes for Agricultural women entrepreneurs**

#### **Cent Kalyani Scheme**

This scheme under the Central Bank of India can be availed by both existing and new entrepreneurs and self-employed women for micro/small enterprises like farming, handicrafts, food-processing, garment making, beauty, canteen, mobile restaurants, circulating libraries, day creches, STD/Xerox booths, tailoring etc. (in other words, agriculture, cottage industries, small and medium enterprises, government sponsored programs and retail trade.)

Under this scheme, loans up to Rs.1 crore sanctioned with a margin rate of 20%. Any collateral security or guarantors for this loan is not required. Interest on loans depends on market rates. The loan tenure will be a maximum of seven years including a moratorium period of 6 months to 1 year.

#### **Dena Shakti Scheme**

It provides loans up to Rs.20 lakh for women entrepreneurs in agriculture, manufacturing, micro-credit, retail stores, or small enterprises. It also provides a concession of 0.25% on rate of interest. Loans up to Rs.50000 are offered under microcredit category.

## **4. FINDINGS**

### **Age**

- Majority of the respondents (47%) belong to the age group of above 41 years.

**Educational Qualification**

- Majority of the respondents (40%) have completed secondary school level education.

**Location of the land**

- Majority of the respondents (78%) have their land in rural areas.

**Experience**

- Majority of the respondents (40%) have experience below 5 years in agricultural entrepreneurship.

**Self Owned land**

- 90% of the respondents have own land.
- Most of the respondents (39%) have 2 to 3 acres of land owned by them.

**Range of Profit**

- Majority of the respondents (87%) gained profit.
- 33% of the respondents gains profit ranging between Rs.5001 to Rs.10000

**Development of agriculture**

- Majority of respondents (53%) faced Decline in agriculture over the last 12 months.

**Training**

- Nearly 77% of the respondents underwent training regarding agriculture
- Majority of the respondents (52%) were trained by their Family members.

**Risk**

- Most of the respondents (35%) undergo Financial Risk in agricultural entrepreneurship.

**Awareness**

- 80% of respondents have awareness related to agriculture.
- Majority of the respondents (31%) uses television as their source for awareness.

**Reason**

- Majority of the respondents (45%) continues with agricultural business because of their self interest.

**Independent Savings**

- 95% of the respondents have independent savings.
- Most of the respondents (35%) have independent savings below Rs.5000.

**Barriers**

- Majority of the respondents (45%) feels that lack of money circulation is the main obstacle in saving money.

**Level of Satisfaction**

- Majority (90%) of the respondents were satisfied in agricultural entrepreneurship.

**Chi-Square**

- Educational qualification is significantly associated with the risk involved in agricultural entrepreneurship.
- Experience is not significantly associated with the reason for continuing agricultural entrepreneurship.

**Ranking Analysis**

- Most of the respondents have given top priority to legal formalities as a personal problem.
- Most of the respondents have given top priority to storage facilities as a social problem.

**ANOVA**

- There is no significant association among the age of the respondents in the average benefits from agricultural entrepreneurship factors.

**5. CONCLUSION**

Indian women have played an outstanding role in the freedom struggle and contributed a great deal to the Indian cultural heritage. Women in agricultural entrepreneurship are the pillars of the development of our country. The development of the agricultural women entrepreneurs in technical sectors shows the progress of economic development in the country. It is now extremely significant to see that they are not lacking behind the process of economic growth. More women entering into the entrepreneurship is comparatively high in recent phenomenon. Although more women are breaking the barriers, most of them still do not find it either possible or desirable for total involvement in entrepreneurial activities. Freedom and approval of society for women may boost the women agricultural entrepreneurs to reap the fruit of success.

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