

Review Article

<https://doi.org/10.20546/ijcmas.2021.1002.280>

Women Agripreneurs: Problems and Prospects in SAARC Countries

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ABSTRACT

Heart of India beats in rural areas and situation is not different in SAARC countries. SAARC countries are toiling hard to become developed nation however, for the development of any nation in today's world of competition entrepreneurs represents the core of the economic development. Moreover, in order to take strides towards becoming develop nation all SAARC countries have to emphasize has to be given to women's, minorities and weaker section of the societies. Woman plays a significant role in agriculture development and transformation of society can be achieved from the women entrepreneurs. Women are using their creativity, ability and hard work to prove their capabilities but women agripreneurs are facing more challenges and problems not only during the starting up of an enterprise but also during the running phase. This paper is an attempt to highlight the status of the women entrepreneurs, their importance and the problems faced by them in terms of opportunities and challenges faced with a view to improve their contribution to the economies of the respective countries and for true inclusive growth. This paper is conceptual paper and relies on the reports, researches and views of many others on the issue.

Keywords

Agripreneurship,
women
agripreneurs,
Inclusive growth,
Toiling and
challenges

Article Info

Accepted:
20 January 2021
Available Online:
10 February 2021

Introduction

Entrepreneurship refers to the art of start of a business, offering creative idea in the form of product, process or service and where the women initiate a business, gather all resources, undertake risks, face challenges, provides employment to others and manages the business independently refers to the Women entrepreneurship (Kaur *et al.*, 2018).

In addition, concept of Agripreneurs defined as “entrepreneur whose main business is agriculture or Agriculture- related”. Agriculture + Entrepreneur = Agripreneur. Agripreneurship can be defined as “generally, sustainable, community oriented, directly marketed agriculture. Sustainable agriculture denotes a holistic, systems oriented approach to farming that focuses on the interrelationships of social, economic and

environmental processes” (Upalonkar and Biradar, 2015). Woman’s not only plays a vital role in agricultural development and their contribution in the field of agriculture, food security, horticulture, processing, nutrition, fisheries and allied sectors but also plays crucial role in agricultural production through their direct or indirect role in its processing, preserving and packaging of the agricultural products in SAARC countries and thereby contributing towards the growth of economy and improvement of their socio-economic conditions (Priyadarshini and Basariya, 2018). Therefore, it is of immense need to pay additional attention for the development of opportunities in sector of women entrepreneurship like food processing packaging industries Kaur *et al.*, 2018) where these industries open up a huge range of benefits to women agripreneurs. Throughout the South Asian region, women account for about 39 percent of the agricultural workforce (Ramachandran, 2007), working as a managers of land to agricultural labourers and from the figures it is well established that the status of women entrepreneurship in India is very low (Mondal and Ray, 2016). Women continue to have limited access to productive resources and services, markets and marketing facilities. Women’s involvement in agriculture and their status in their households and communities also have implications for access to food for them and other vulnerable household members such as children. Women agripreneurs in traditional sectors such as post-harvest activities and fish processing has been affected by mechanization, modernization and automation; and very they have been displaced (Jena *et al.*, 2018). Such instances abound across the south Asian countries. Mechanized rice mills in Bangladesh have displaced women involved in manual paddy pounding and women's involvement in economic activities automatically goes up and their reservation wage rates go down. Female

labours in traditional societies are still confined to the four walls of home, children, household affairs and family rituals where women are dependent on their male members of the family whether a husband, a father or a brother (Arimohan and Ramabai, 2014). Maldivian women known for their higher work participation were involved in the processing of Maldives fish. In this changing agricultural phase of South Asia. It becomes important to analyze the role of women through different staged in the agriculture value chain from collection of seed to crop production, consumption and marketing. This analysis can help in identify the issues, challenges faced by women agripreneurs.

Women agripreneurs in SAARC countries like in Bhutan Women inherit of agricultural land and properties and access livestock also. Where women are mostly engaged in weaving, Knitting, Embroidery and Cane basketry, etc., which all are categorized as home based cottage industries and seems to frequent market with poultry, butter, cheese and vegetables and generate income from these products. In Nepal women agripreneurs faced a lot of problems like adequate skills to increase knowledge and improve management of their business etc. In India women agripreneurs does back breaking work in agricultural field as well as maintaining home and taking care of kids and adults at the same time. Due to which they deals with certain problems like dual role to play at workplace and home, lack of proper knowledge, Lack of finance etc. Women agripreneurs in Bangladesh faced obstacles like gender equality, poor women participation in decision making.

In order to increase the agriculture value chain it is necessary to provide support to women agripreneurs in SSARC countries, South Asian Association for regional cooperation (SAARC), a regional body of representatives

from eight countries promotes the mutual assistance in economic, agricultural and rural, environment, culture, human resource development, information, and communication. The purpose of SAARC is to promote the welfare of peoples of south Asia through providing them training, marketing skills, strengthen collective self-reliance, promote active collaboration and mutual assistance in various fields, and cooperate with international and regional organizations and by conducting development training program to enhance women status. Special incentives and subsidies have been provided to the women-owned MSMEs by the government of India, yet there is a huge gap existing between the male and female entrepreneurs is to be covered (Garg and Agarwal, 2017). Keeping in view the above facts, this paper is an attempt to highlight the status of the women entrepreneurs, their importance and the problems faced by them in terms of opportunities and challenges faced with a view to improve their contribution to the economies of the respective countries and for true inclusive growth.

Status of women entrepreneurs and entrepreneurship in SAARC countries

Entrepreneurship refers to the art of start of a business, offering creative idea in the form of product, process or service and where the women initiate a business, gather all resources, undertake risks, face challenges, provides employment to others and manages the business independently refers to the Women entrepreneurship (Kaur *et al.*, 2018). In addition, concept of Agripreneur defined as “entrepreneur whose main business is agriculture or Agriculture-related”. Agriculture + Entrepreneur = Agripreneur. Agripreneurship can be defined as “generally, sustainable, community oriented, directly marketed agriculture. In early 90’s, the activity of agripreneurship was dominated by

men section of the society while the involvement of women was limited to household and agricultural activity (Chavan and Murkute, 2016). Economic empowerment of women considered as income earning or work participation however; Indian women entrepreneurs are continuously facing huge obstacles in the path of their business growth like insufficient initial and working capital, strict social constraints and limited time and low skill (Mahajan, 2013). Kumbhar (2013) pointed out that absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property, the paradox of entrepreneurial skill and finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of confidence etc. Rural Female entrepreneurship in the Eastern Himalayan region of South Asia comprising Bangladesh, Bhutan, India, and Nepal entails low ranking in generation of rural female entrepreneurship owing to multiple factors having good geographic, historical, socio economic and political reasons (Kumar, 2014). The wisdom of rural female entrepreneurs as a viable and effective tool of rural poverty reduction has not gained salience with the policymaker of the region. While enumerating various obstacles, the analysis also offers some viable suggestions to generate new opportunities for female entrepreneurs with specific emphasis on intergovernmental cooperation by pooling resources. Haimid *et al.*, (2016) in his study revealed that women entrepreneurs in the agriculture sector faces problems of inequality in gender issues, and their perceptions when they are dealing with male counterparts during business transactions. The findings revealed that the research subjects encountered persistent gender stereotypes, a paucity of female role models, resistance from associates

within and outside of their organizations, and societal -pressures to maintain appropriate levels of work-family balance. While it well established that women are becoming socially and economically empowered through generating their own business and women agripreneurs plays an important role in India to wake of globalization and economic liberalization (Gautam and Mishra, 2016).

Rural entrepreneurship can create new economic opportunities for rural women and contribute to overall growth and leaving from poverty. Women constitute nearly one half of the world's population having enormous potential but being underutilized for the economic development of the nation. His aim is to explore different enterprises for women in the food sector as well as determine the obstacles faced by the women for setting up their own business in India (Kaur *et al.*, 2018).

In an another study, Verma *et al.*, (2018) studied the opportunities in agripreneurship in India and revealed that from the last many years country is constantly struggling with the problems of unemployment, underemployment, especially amongst the rural populace and unfortunately failed in addressing these problems very effectively.

Therefore, it is important to understand the ground level factors that contribute to starting up of women entrepreneurs (Ihekoronye and Uzomah, 2011).

Problems faced by women agripreneurs in SAARC countries

Today women have proved themselves in every area. But still the journey of women has not been easy. In Real Life they faced a lot of obstacles and challenges while running and establishing an enterprise which does not seem easy for them. Some of them are mentioned below:

Dual job performed by women agripreneurs

Women agripreneurs are overburdened due to dual responsibility of workplace as well as at home. She suffered from a lot problems like lack of time, attentiveness and overburdened with some personal task. They have to manage both the task at the same time so women should be supported by arranging crèche facilities, help from spouse and other instruments to make housework easier

Lack of management skills

Mostly women agripreneurs are illiterate. They have low level management skills due to which agripreneurs for marketing and sales of agricultural produce need to depend on intermediaries and other staff members.

Lack of Education

Exploring for different opportunities in the field of agriculture, ability to inspect and understand these probabilities and constructing a successful agri-business around encompasses some of the essential characteristics of an agripreneur and to analyse and implement this, education is a key factor. It has been observed that majority of female population in developing countries are less educated as compared to their counterparts.

In India, the situation is still worst with 56% of female population comes literate category with majority of them not even having education beyond school. This led the women agripreneurs to the less development in technology or market sector, thereby restricting new business possibilities for women's in agripreneurship. Thus, for running women women agripreneurs education is considered to play a major pillar.

Storage and warehousing facilities

Spoilage of agricultural products because of lack of storage and warehousing facilities is big reason to worry for women agripreneurs. Agriculture products are perishable in nature which should be kept in proper storage facilities otherwise they may spoil.

Lack of marketing

Big problem for women agripreneurs is marketing of local produced products as people won't trust on the quality of local products because there is no advertisement facilities and marketing of locally produced products. Most of the population is brand lover they do not trust easily on local products and prefer the products which are readily available in every shop of the market.

Lack of financial support

Procurement of finance is the most common obstacle faced by agripreneurs specially women agripreneurs. In SAARC countries property is mostly handed over to male due to which women find it difficult to raise funds from bank to establish and run the agricultural business.

Lack of co-operation from family members

Sometimes the family may make the women feel guilty of neglecting household duties in her pursuit of business obligations. Cultural traditions may hold back a woman from venturing in to her own business.

Unavailability of equipments

Required equipments sometimes are not available because women agripreneurs do not have sufficient money to buy the costly equipment to start up their units.

Potential and opportunities

Heart of India beats in rural areas and situation is not different in SAARC countries till date all SAARC countries are toiling hard to become developed nation but this development is not possible without inclusive growth.

Agriculture is the lifeblood of the economy in SAARC countries, and food processing extends agricultural production and transform the agriculture into new phase. Therefore, more attention needs to pay for the development of women agripreneurs in food processing, preserving and packaging of the agricultural products.

Food processing and preservation helps in increasing the income of women agripreneurs and can be improved which will gradually improve the earning capacity.

Food processing benefit to women agripreneurs and potential for adding value to basic agricultural produce and dairy which improves earning capacity and ability too. Women agripreneurs in food sector can be started as follows:

Fruit and vegetable preservation

This small industry can be started very easily is production of vegetables and fruits items like Potato chips, potato finger chips, Potato papadetc another preserved items from fruits like jam, jelly, Juices, squashes etc. (Table 1).

Animal husbandry

India Ranks 1st in milk and production of milk. Mostly women engage their huge time in cattle management in rural area. Milk can be used as raw to make Butter, Lassi, Dahi, Cheese etc.

Table.1 Some of the women agripreneurship in food sector are shown as below

Agricultural sector	Products
Value addition in Cereals & pulses	Dalia, wheat flour, maida, papad etc.
Value addition to milk	Milk products, Skimmed milk, Milk powder, Ice cream, Butter, Ghee, Cheese, Khoa, Flavoured milk, Dahi, Lassi etc.
Value addition in fruits and vegetables	Pickeles, Jam, Jelies, Murabba, Fruit Cheese, Juices, Chutney, Sauces, Dried Fruits etc.
Bee Keeping	Pollen, Wax and Honey
Mushroom Cultivation & processing	Pickle Making, Fresh and Dried mushrooms
Commercial bakery	Cakes, Cookies, Biscuits, Snacks, Namkeen etc.
Tiffin service	Breakfast, Lunch and dinner
Source: Kaur <i>et al.</i>, 2018	

Bee keeping

There is an immense scope of honey production. This is such a growing venture where even illiterate women can start her own business with no land required.

Mushroom cultivation

Women agripreneurs can adopt mushroom as a business by value addition and processing like dried mushrooms, mushroom pickle etc.

Suggestions to improve the status of women agripreneurs

Agripreneurship among women is a major agenda of government for better balancing in the society and women empowerment. To achieve this, several measures needed to be taken which are summarized below:

Land ownership

First and foremost thing needed to be done is land entitlement on the name of female members of the household, so that women will become independent while making any decision and to get benefits from bank very easily.

SHG: Self- help groups (SHG)

SHGs are small voluntary associations of people preferably from the same socio economic background based on the concept of solving common problems through self- help and mutual help.

Agricultural cooperatives

Women work individually, often isolated, in the informal economy, operating at a low level of activity and reaping marginal income. Joining forces in small scale cooperative can provide them with the economic, social, they need.

Some other suggestions which also should be taken are as below:

Establish SAARC women’s craft village in all SAARC countries and promote already established crafts village for promoting women owned business.

Rewarding and promoting programmes that can serve women agripreneurs should be enhanced in SAARC countries.

Training programmes and development campaign should be arranged in the villages to

increase the skills and knowledge of women agripreneurs. Ensuring synergies between the economic ministry, the women related ministry and social development ministry in the government.

While framing training. It should plan full package of processing, packaging and marketing of the products and should provide some guidelines to the women agripreneurs.

Procedure for getting loans from bank to establish business should be simple and easy so that women in rural areas can easily operate and get the loan for startup.

SAARC countries should set up gender equality and women empowerment programme. Favorable social norms, freedom to work and equal rights to women agripreneurs. Costly equipments should be provided on rent basis by KVKs to women agripreneurs

Common production and marketing centers should be set up. Some of KVKs have provided common outlets for sale of the products.

Women are an important Human Resource in SAARC countries. Encouragement for women in agripreneurship is the way to provide more opportunities for employment to other women in rural area as well as living standard.

Women agripreneurs can be motivated to earn their living standards by establishing an agribusiness with a proper guidance, financial support, and skill development etc. Only need is to explore more options for women's who are enthusiastic and having skills, strong willpower, and potential to start, operate and manage and bear risk of starting a business. Therefore, there is need of continuous attempt to inspire, encourage, motivate and co-operate with women agripreneurs awareness programmes should be conducted.

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How to cite this article:

Garima, Atul Dhingra, Nitin Goyal and Shailika Sharma. 2021. Women Agripreneurs: Problems and Prospects in SAARC Countries. *Int.J.Curr.Microbiol.App.Sci.* 10(02): 2362-2369. doi: <https://doi.org/10.20546/ijcmas.2021.1002.280>