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Determinants of Entrepreneurial Behaviour of Women Agripreneurs in Namakkal District, India

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ABSTRACT

Keywords

Agripreneurship, Women agripreneurs, Entrepreneurial behavior, Agro-based industries, Entrepreneurship, Women empowerment

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Agripreneurs were agricultural entrepreneurs. This study focused on entrepreneurial behavior of women agripreneurs. Namakkal district of Tamil Nadu was selected as it had highest female work participation rate (42.8%). Out of four taluks, Namakkal and Paramathi velur taluk was selected since it had the greatest number of agro-based enterprises. The foremost five agro-based enterprises with all the women agripreneurs were selected. This study revealed that nearly half (47%) of the women agripreneurs fall under medium level of entrepreneurial behavior, 7 per cent under high and 6 per cent under low level of entrepreneurial behavior. It also depicted that educational status, dependency ratio, enterprises related trainings attended by women agripreneurs, mass media exposure, cosmopolitaness, extension participation and credit orientation of women agripreneurs had positive and significant relationship with their entrepreneurial behavior.

Introduction

Agriculture in India serves the raw materials for production, agricultural and horticultural products and other commodities for exports, food and clothing. It provides employment opportunities directly and indirectly to the people. Nearly two-third of the people in India depends on agriculture for their livelihood. Hence, it was rightly called as "Backbone of India". An individual who

bears risks, adapts to the changing market and sustains because of his innovative ideas was termed to be an entrepreneur. The reward for their innovativeness and risk assuming character was the economic profit of their enterprise. Subsequently, agripreneurs were entrepreneurs whose main business is agriculture or agriculture-related. Agripreneurship (Agriculture + Entrepreneurship) orient the agriculture from farm level to business level. Therefore, agripreneurship

make agriculture as a more attractive and profitable venture. Agripreneurship can be defined as “generally sustainable, community-oriented, directly marketed agriculture. Sustaining agriculture denotes a holistic, systems-oriented approach to farming that focusses on the interrelationship of social, economic, environmental processes” (Uplonakar and Biradar, 2015). Government of India stated women entrepreneurs as “an enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of capital, giving at least 51 per cent of the employment generated in the enterprise to women (Goyal and Prakash, 2012).

In accordance with Census 2001, nearly half of the Indian population were women. Among them, 72 per cent were engaged in agricultural and 21.7 per cent in non-agricultural professions and remaining in house hold industries (Vinesh, 2014). In MSME sector of India, out of 361.76 lakh enterprises, 26.61 lakh enterprises were female owned. Subsequently, 120 lakh employees were female out of 805 lakh employees (MSME Annual report, 2014-15). Nearly 10 per cent of the MSME’s in India were owned by women entrepreneurs (Mahajan, 2013). Only about 9 per cent of the India start up founder were women but India was recognized as one of the world’s fastest growing start-up ecosystem (Sushma U N, 2018). In India, Tamil Nadu (as on 28.02.2013) there were 8.44 lakh registered MSME’s which provide employment to 58.83 lakh people (Bhaskaran, 2013). Tamil Nadu (1.08 Million) had the highest number of women entrepreneurs followed by Kerala (0.9 Million) and Andhra Pradesh (0.56 Million) (Sixth Economic Census, 2011).

Dollinger (2003) defined entrepreneurship in agriculture as the creation of innovative economic organization for the purpose of growth or gain under conditions of risk and

uncertainty in agriculture. Sah (2009) commented that developing entrepreneurs in the field of agriculture will solve the problems like (a) reduce the burden of agriculture (b) provide employment opportunities for rural youth (c) reduce migration from rural to urban (d) increase national income (e) support industrial development in rural areas (f) reduce pressure on urban cities. The contribution by rural women for agro-based industries was much greater than what statistics reveal (Sathiabama, 2010). For ages, women were confined within the four walls of their house. Every woman by nature possessed the traits of an entrepreneur by managing their household activities. But, they were unaware of their hidden potential. At the time of independence, because of globalization and privatization, they were forced to turned to be an entrepreneur. They realized their hidden potential and stepped their foots in each and every sector. Nowadays, women entrepreneurs became successful and done a remarkable impact on their sector.

In a developing country like India, the growth of women entrepreneurship was very crucial as half of the population being women. It was concerned for not only economic but also for the social upliftment of the country, women empowerment. India secured 70th rank out of 77 countries in the Female Entrepreneurship Index, a report by Global Entrepreneurship and Development Institute (Garg and Agarwal, 2017). This report revealed that, in India there exists unfriendly environment for women entrepreneurship development and growth. Despite the unfavorable situation, women entrepreneurs were succeeding in their sector. Hence there was a need to study the entrepreneurial behavior of women entrepreneurs, to understand their entrepreneurial traits. Studies about women entrepreneurship in different sectors and aspects were present. Nevertheless, there was

a lack of findings regarding entrepreneurial behavior of women agripreneurs and their determinants. However, this study focused on entrepreneurial behavior of women agripreneurs in accordance with that the objectives were formulated.

The purpose of the study is to study the profile characteristics of the women agripreneurs. To study the entrepreneurial behavior of women agripreneurs and also to analyze the extent of association between profile characteristics and entrepreneurial behavior of women agripreneurs

Materials and Methods

The study was conducted at Namakkal district of Tamil Nadu, India as it has the second highest female work participation rate (42.8%) (Census, 2011). In Namakkal district, there were four taluks namely Namakkal (52 enterprises), Paramathi Velur (30 enterprises), Tiruchengode (23 enterprises) and Rasipuram (12 enterprises). Among these four, the taluks Namakkal and Paramathi velur were selected as they possessed greater number of agro-based industries. Among the different agro-based enterprises in Namakkal, the top five enterprises which were operated by maximum number of women entrepreneurs were selected. The enterprises were grain milling products, other food products like papad, grinding of spices, etc, dairy product, vegetable oil and starch Product.

All the 60 women agripreneurs in the two taluks under the five types of agro-based industries were selected as respondents. The secondary data were collected from District Industries Centre (DIC), Namakkal and the primary data were collected from women agripreneurs through personal interview with the help of a structured schedule during December 2019.

Results and Discussion

The data gathered during the study were analyzed and the results are presented in table 1.

Majority of the women agripreneurs were middle aged (81.7%) followed by young (11.7%) and old (6.7%). Majority of them were middle aged because they were married and have the responsibility to earn income for their family. The results were in Sindhu (1998), Padmavathi (2002), Mekala (2007), Anitha (2004) Giridhara (2013), Shivacharan *et al.*, (2015) and Mishra (2018).

Nearly one-third of the women agripreneurs had matriculation level of education (30%) followed by equal percentage of high school and illiterate (21.7%) functionally literate (11.7%), graduated women agripreneurs (6.7%), primary level of education (5%) and diploma holders (3.3%). Limited of the women agripreneurs were uneducated as they were not allowed to move outside of the village for education as a social custom. The results were in line with the studies of Murali and Jhamtani (2003), Hendge *et al.*, (2007), Mekala N M (2007), Savitha *et al.*, (2009), Giridhara (2013) and Shivacharan *et al.* (2015).

The study revealed that most of the women agripreneurs were married (95%) and remaining were widows (5%). It might be due to the factor that women agripreneurs could be more responsible to care their family and their livelihood. The results were in agreement with the studies of Sowmya (2009) and Giridhara (2013).

The study clearly indicated that most of the women agripreneurs had nuclear type of family (81.7%) while remaining of them had joint family (18.3%). Those women agripreneurs also had small family size

(81.7%) followed by medium (10%) and big (8.3%). Women agripreneurs who possessed a greater number of family members had more responsibility to care for their family and livelihood. The findings were in accordance with Mekala N M (2007), Giridhara (2013) and Mishra A (2018).

More than half of the women agripreneurs had medium level of annual income (36103.64 - 88429.69) (68.3%) followed by high level (>88429.69) (16.7%) and low level (<36103.64) (15%). The results were in contrast with the studies of Giridhara (2013) and in line with Mishra A (2018).

About 61.7 percent of the women agripreneurs had medium level of dependency ratio followed by 18.3 per cent and 12 per cent of women agripreneurs had high and low level of dependency ratio. Because more than half of the women agripreneurs had more than two number of earning members in their own family. The findings of the study were in consonance with Anitha (2004).

Further most of the women agripreneurs invested capital at medium level (58.3%) in their enterprise followed by low level (28.4%) and high level (13.3%) of capital investment in their enterprise. The women agripreneurs mostly invested their income on their enterprise.

Majority of the women agripreneurs (58.3%) worked for 4-8 hours in their enterprise meanwhile 23.3 per cent and 18.3 per cent of women agripreneur's worked for less than 4 hours and more than 8 hours in their enterprise. Only few women agripreneurs worked for more than 8 hours as their enterprise was adjacent to their home.

About 80 per cent of women agripreneurs had attended no training programs related to enterprises, only 5 per cent of women

agripreneurs attended more than one training related to their enterprise and remaining of them attended only one training related to their enterprise (15%).

The reason might be due to the fact that women agripreneurs were unaware of the usefulness and venue of training program. The results were inconsistent with the findings of Savitha *et al.*, (2009) and Shivacharan *et al.*, (2015).

Most of the women agripreneurs got social and psychological support from their husband (91.7%), in-laws (78.3%) and children (63.3%). On the other hand, remaining of them didn't get social and psychological support from their family members. The women agripreneurs face conflicts while performing dual role in domestic and business line.

Half of the women agripreneurs had low level of mass media exposure followed by medium (40%) and high level (10%) of mass media exposure. Mass media helps in providing useful and relevant information on successful entrepreneurs and new innovative techniques which helps in decision making process of women agripreneurs. The results of the study were inconsistent with that of Sowmya (2009) and Giridhara (2013).

Nearly 51.7 per cent of the women agripreneurs had medium level of cosmopolitanness followed by low level (33.3%) and high level (15%) of cosmopolitanness. Most of the women agripreneurs fall under medium category due to many factors such as lack of transport facilities as more distance between village and city, social customs and values, gender discrimination, lack of security, lack of family support and dual duties. The results were in line with the studies of Giridhara (2013).

Table.1 Profile characteristics of the women agripreneurs (n=60)

| S. No | Characteristics | Category | Frequency | Per cent | |
|-------|----------------------------|-------------------------------------|-----------|----------|------|
| 1 | Age | Young (<30) | 7 | 11.7 | |
| | | Middle (30-50) | 49 | 81.7 | |
| | | Old (>50) | 4 | 6.7 | |
| 2 | Educational status | Illiterate | 13 | 21.7 | |
| | | Literate (Without formal education) | 7 | 11.7 | |
| | | Primary | 3 | 5 | |
| | | Matriculation | 18 | 30 | |
| | | High School | 13 | 21.7 | |
| | | Graduation | 4 | 6.7 | |
| | | Diploma | 2 | 3.3 | |
| 3 | Marital status | Married | 57 | 95 | |
| | | Unmarried | 0 | 0 | |
| | | Widow | 3 | 5 | |
| 4 | Family type | Nuclear Family | 49 | 81.7 | |
| | | Joint Family | 11 | 18.3 | |
| 5 | Family size | Small (<4) | 49 | 81.7 | |
| | | Medium (5-6) | 6 | 10 | |
| | | Big (>6) | 5 | 8.3 | |
| 6 | Annual income | Low (<36103.64) | 9 | 15 | |
| | | Medium(36103.64 - 88429.69) | 41 | 68.3 | |
| | | High (<88429.69) | 10 | 16.7 | |
| 7 | Dependency ratio | Low | 12 | 20 | |
| | | Medium | 37 | 61.7 | |
| | | High | 11 | 18.3 | |
| 8 | Capital investment | Low | 17 | 28.3 | |
| | | Medium | 35 | 58.3 | |
| | | High | 8 | 13.3 | |
| 9 | Working hours | < 4 hrs | 14 | 23.3 | |
| | | 4-8 hrs | 35 | 58.3 | |
| | | >8hrs | 11 | 18.3 | |
| 10 | Trainings attended | No trainings attended | 48 | 80 | |
| | | 1 training attended | 9 | 15 | |
| | | More than 1 training attended | 3 | 5 | |
| 11 | Family support to business | Husband | Yes | 55 | 91.7 |
| | | | No | 5 | 8.3 |
| | | Children | Yes | 47 | 78.3 |
| | | | No | 13 | 21.7 |
| | | Family members | Yes | 38 | 63.3 |
| | | | No | 22 | 36.7 |
| 12 | Mass media exposure | Low | 30 | 50 | |
| | | Medium | 24 | 40 | |

| | | | | |
|----|-------------------------|------------------------------------|----|------|
| | | High | 6 | 10 |
| 13 | Cosmopolitaness | Low | 20 | 33.3 |
| | | Medium | 31 | 51.7 |
| | | High | 9 | 15 |
| 14 | Extension participation | Low | 15 | 25 |
| | | Medium | 31 | 51.7 |
| | | High | 14 | 23.3 |
| 15 | Social participation | No member in any organisation | 40 | 66.7 |
| | | Member in any 1 organisation | 13 | 21.7 |
| | | Member in more than 1 organisation | 3 | 5 |
| | | Office bearer | 4 | 6.6 |
| 16 | Credit orientation | Low | 20 | 33.3 |
| | | Medium | 31 | 51.7 |
| | | High | 9 | 15 |

Table.2 Distribution of Women Agri preneurs according to their Entrepreneurial Behaviour (n=60)

| S. No | Entrepreneurial Behaviour | Frequency | Percent |
|-------|---------------------------|-----------|---------|
| 1 | Low | 6 | 10 |
| 2 | Medium | 47 | 78.3 |
| 3 | High | 7 | 11.7 |

Table.3 Relationship between the Entrepreneurial behavior and personal and socio- economic characteristics of Women Agripreneurs (n=60)

| S. No | Characteristics | Regression co-efficient | Standard error | t-value |
|-------|-------------------------|-------------------------|----------------|---------|
| 1 | Age | -0.22 | 0.140 | 0.873 |
| 2 | Education | 1.326 | 0.596 | 0.031* |
| 3 | Marital Status | 0.580 | 2.373 | 0.808 |
| 4 | Type of Family | 5.408 | 7.942 | 0.499 |
| 5 | Size of family | 4.065 | 5.590 | 0.471 |
| 6 | Annual Income | 6.372 | 0.000 | 0.131** |
| 7 | Dependency Ratio | -3.805 | 1.774 | 0.037* |
| 8 | Capital investment | -2.986 | 0.000 | 0.620 |
| 9 | Trainings attended | 3.863 | 1.894 | 0.047* |
| 10 | Mass media exposure | 3.465 | 1.682 | 0.045* |
| 11 | Cosmopolitaness | 2.519 | 1.374 | 0.073* |
| 12 | Extension participation | 0.110 | 1.429 | 0.939 |
| 13 | Social participation | -2.965 | 1.184 | 0.016* |
| 14 | Credit orientation | -4.072 | 1.637 | 0.017* |

R² = 0.459

F=2.732

NS = Not Significant; * = Significant at 5%, ** = Significant at 1%

Around 51.7 per cent of the women agripreneurs had medium level of extension participation followed by low level (25%) and high level (23.3%) of extension participation. Higher extension participation enables them to gain more knowledge. The results were in contrast with Nagesha (2005), Giridhara (2013) and Shivacharan *et al.*, (2015).

Majority of the women agripreneurs were no member in any social organization (66.7%), 21.7 per cent were member in one social organization, 5 per cent were member in more than 1 social organization, while the remaining of them were office bearer (6.7%). Most of them were not attentive in joining any social organization because of group conflicts resides in Self Help Group (SHG) while repaying loan.

More than half (51.7%) of the women agripreneurs had medium level of credit orientation, meanwhile 33.3 per cent had low and 15 per cent had high level of credit orientation. As they have poor knowledge on financial management, delay in sanction of loan and inadequate loan, women agripreneurs possessed medium level of credit orientation.

Entrepreneurial behavior of women agripreneurs was studied taking under consideration of ten dimensions such as innovativeness, decision making, risk-taking, planning, goal achievement, information seeking, self-confidence, motivation, leadership ability and cosmopolitan outlook. The data collected during the study were categorized, tabulated and analysed. The results were presented in table 2.

From table 2, it could be seen that 78.3 per cent of women agripreneurs had medium level of entrepreneurial behavior followed by 11.7 per cent with high level and 10 per cent with low level of entrepreneurial behavior.

Majority of the women entrepreneurs fall under medium level of entrepreneurial behavior as they possess medium level of mass media exposure, cosmopolitanness, extension participation and credit orientation. Low level of entrepreneurial behavior was due to the factor no trainings attended and low level of social participation. Whereas high level of entrepreneurial behavior occurred as a result of innovativeness and high level of entrepreneurial traits possessed by the women agripreneurs. The findings were in consonance with the results of Mishra A (2018).

The relationship between the entrepreneurial behavior and personal and socio-economic characteristics of women agripreneurs were studied and the results were tabulated in table 3.

It was clearly evident from the table 3 that characteristics of women agripreneurs viz., educational status, annual income, trainings attended related to enterprise, dependency ratio, mass media exposure, cosmopolitanness, social participation and credit orientation were having positive and significant relationship with entrepreneurial behavior. Meanwhile, the remaining characteristics age, marital status, family type, family size, capital investment and extension participation were having negative and non-significant relation with entrepreneurial behavior of women agripreneurs.

In conclusion the nearly 80 per cent of the women agripreneurs possessed medium level of entrepreneurial behavior. It was also revealed that educational status, dependency ratio, training related to enterprises, mass media exposure, cosmopolitanness, social participation and credit orientation were positively related to entrepreneurial behavior and it determines the entrepreneurial behavior of women agripreneurs. In this scientific era,

everything was modernized and now it's time for diversification of agrarian economy through agripreneurship. There lies a wide range of opportunity for agripreneurship and it could be utilized through women entrepreneurs. Agripreneurship aids in revitalizing Indian agriculture which makes it more attractive and profitable venture. In current scenario, agripreneurship is not only an opportunity but also become a necessity for improving the production and profitability in agriculture sector. Implementation of agripreneurship training programme enable the women to be aware of Government policies and schemes. Lack of awareness, dual duties, social customs and values were the major constraints which drive entrepreneurial behavior of women agripreneurs to a low level.

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