

Problems Faced by Women Agri-Entrepreneur in Tamil Nadu: An Economic Analysis

M.Manimegalai^{1*} and K.R. Sundaravaradarajan²

¹Agricultural Economics, ²Faculty of Agriculture, Annamalai University

*Email: megalaimb@gmail.com

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Abstract

Women entrepreneur is a person who makes revolutionary changes and creates new jobs for themselves and others also. The educated women do not want to limit their lives in the four walls of the house. In Tamil Nadu, more than 80 per cent of undergraduate agriculture students belong to women while not even five per cent turned to entrepreneur. Government spends huge amount for agri-Entrepreneurship trainings and banks also providing collateral free loans but takers from women agri-Entrepreneurship is very less. The objective of the study is to find out the reasons for poor uptake of Entrepreneurship by women, to find out problem faced by women agri-Entrepreneur and to suggest suitable policy measures to overcome the problems. VAPS, Madurai a leading AC&ABC institute was purposively selected for the study and total sample size is 100 women trainers. Women entrepreneur are facing lot of problems viz... Marriage and family situation, finance, fear of failure, lack of confidence. Women are unable to market their goods efficiently. Family should support women Entrepreneur and encourage them to establish and run business successfully. Government organizations should be liberal in providing financial assistance to them and also continuous training is necessary to improve the women Entrepreneur. The study concludes that only few women are interested to start the new business and Entrepreneurship. Women entrepreneur are still lack of confidence in establishing new business venture. Government should facilitate more women participation in Entrepreneurship programmes

Keywords: Women-Entrepreneur, AC&ABC, Lack of finance

Introduction

The word *Entrepreneur* is derived from the French word –Entrepreneur is a person who makes revolutionary changes and is an integral part of economic growth. Women Entrepreneur create new jobs for themselves and others also. Women constitute around half of the total world population, so is in India also. Women are psychologically stronger than men and they are the sources of inspiration and encouragement behind every successful man but unfortunately, blind beliefs and negligence of this society have made them to cover up their talents, skills and capabilities. Empowerment of women entrepreneur is a new mantra for development of economy. The educated women do not want to limit their lives in the four walls of the house (Mehta, 2013). They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one.

Women Entrepreneurship in India

India has been ranked among the worst performing countries in the area of women Entrepreneurship in gender focused global Entrepreneurship survey released in July 2013 by PC maker Dell and Washington based consulting firm Global Entrepreneurship and Development Institute (GEDI)

of the 77 countries surveyed India ranks 70th just above Uganda. Status of higher education women in India came out to be lower than most countries in the world (Mahajan, 2013). Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women.

The Government of India has defined women owned enterprises as – an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. As per 2001 census, women constitute nearly half of India's population of which, 72 per cent were engaged in agriculture, 21.7 per cent in non-agricultural jobs and remaining in household industries (Vinesh, 2014). In India, 26.61 lakh enterprises are female-owned out 361.76 lakh enterprises in the MSME sector whereas, 120 lakh employees are female out of 805 lakh employees as per the MSME annual report. As per business report 2014 and survey done by IFC, women-owned enterprises contribute 3.09 per cent of industrial output and employ over 8 million people (Anjali, 2015). Hence, if supported, the women Entrepreneur can provide a much-needed boost to the economy by creating new employment opportunities.

Status of Women-Entrepreneur in Tamil Nadu

Tamil Nadu leads in number of women Entrepreneur. Entrepreneur create employment, generate revenue, through exports and contribute to a better standard of living. In Tamil Nadu percentage of women Entrepreneur is 13.51 per cent. Kerala stands next to Tamil Nadu with a women entrepreneur percentage of 11.35 per cent. Next Andhra Pradesh, West Bengal and Maharashtra. Tamil Nadu accounts for the highest number of women Entrepreneur owned establishment, which cover not only micro, small and medium enterprises but also nano units, promoted through platforms such as the Self-Help Group and AC&ABC.

Agri-Clinic and Agri Business Centre (AC&ABC)

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 (www.nabard.org). 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, they can set up your own Agri-Clinic and Agri Business Centre and offer professional extension services to innumerable respondents. (www.agriclinics.net).

Trainings Given under AC&ABC

Vermicompost, Goat farming, Poultry & Dairy, Micro-irrigation and Landscape, Farm Mechanization, Agri-Clinic, Spirulina production, Solar ultra-power, Fishery, High-Tech Agripreneur, Nursery, Agri consultant, Integrated Farming System etc...

Problem Focus

Though lot of agri based trainings were given to women graduates to become Entrepreneur by various government and NGO's, it failed to reciprocate in the field. Only countable number of women had become successful Entrepreneur. More than 80 per cent undergraduate agriculture students belongs to women but not even five per cent turned to entrepreneur. Hence, the presence study mainly focused the reasons behind women Entrepreneur and bottlenecks in establishing agro-based industries. In this juncture the present study attempts to find out following:

- There is large supply of trained women agri-profession in the market but there is very less women based agro industries in Tamil Nadu.
- Government spend huge amount for agri-preneurship training and banks are provid-

ing collateral free loans but takers from women Agri-preneurship is very less.

Objectives

- 1) To identify the opportunities available for women Entrepreneur
- 2) To find out the reasons for poor uptake of Agri-preneurship by women
- 3) To find out the problem faced by women Agri-preneurs
- 4) To suggest suitable policy measures to overcome the problem

Methodology

In order to study about the performance of women-entrepreneur trained through the leading Nodal Training Institute. Voluntary Association for People Service (VAPS), Madurai a leading and pioneer institute in giving training under Agri-Clinic and Agri-Business Centre (AC&ABC) and was purposely selected for the study. VAPS initiated this training programme since 2004 and so far, 90 batches were completed and more than 3500 students were trained. Among the 3500 students 20% constituted women entrepreneur. This study was purposively, restricted to 100 women trainers, who had undergone AC&ABC during the last five years (2017-2021) Table 1. Secondary data is collected from various published reports. The data collection was carried out through personal interview using well-structured and pre-tested interview schedules.

Table 1. Selection of Sample Respondents

Sl.No.	Year	No. of Women Trained
1.	2017	16
2.	2018	19
3.	2019	23
4.	2020	20
5.	2021	22
Total		100

Tools of Analysis

Conventional Analysis

The average and percentage analysis were used to find out the performance of women Entrepreneur and secondary data.

Garrett Ranking Technique

Garrett ranking technique is used to analyse the major source of information about the various problems involved in women entrepreneur.

The ranking was calculated through the following formula

$$\text{Percentage position} = \frac{100 (R_{ij} - 0.5)}{N_j} \dots\dots\dots (1)$$

Where,

R_{ij} = Rank given for i^{th} item by the j^{th} individual

N_j = Number of items ranked by j^{th} individual

By referring the Garrett's table, the per cent position estimated were converted into scores. For each parameter, the scores by various respondents were added and the mean value was calculated. The mean thus obtained for each of the attribute were arranged in descending order. The attribute with the highest mean value was considered as the most important parameters and the others would follow in the order (Garrett and Woodworth, 1944).

Results and Discussion

Family Composition of the Sample Respondents

Family composition of the selected respondents in the study region is presented in Table 2.

Table 2. Family Composition of Women Entrepreneur (in numbers)

SI.No.	Particulars	Women-Entrepreneur
1.	Male	1.63 (30.24)
2.	Female	1.68 (31.16)
3.	Children	2.08 (38.58)
	Average	5.39

(Figures in parentheses indicate percentage)

It could be seen from the table that female occupied 31 per cent and male occupied around 30 per cent. The younger generation of children occupied 38 per cent. The average size of family is 5.39.

Age Distribution of the Sample Respondents

The sample respondents were grouped into three age groups. The percentage analysis was performed to find out the share of each group in the sample respondents and presented in Table 3.

Table 3. Age Distribution of the Sample Respondents (in numbers)

SI.No.	Age group (Years)	Women-Agri-preneurs
1.	20-30	62 (62.00)
2.	30-40	30 (30.00)
3.	Above 40	8 (8.00)
	Total	100 (100.00)

(Figures in parentheses indicate percentage)

It could be inferred from the table that two third of people lies in the age group of 20-30 years. This is the right age to start any new venture, and our study also shows a positive trend. 30 per cent respondents are belongs to 30-40 age group only, 8 per cent people are above 40 age groups who generally not interested to take new ventures.

Educational Status of the Sample Respondents

The educational status of the sample respondents was presented in Table 4.

Table 4. Educational Status of the Sample Respondents (in numbers)

SI. No.	Literacy level	Women-Agri-preneurs
1.	Higher secondary	25

SI. No.	Literacy level	Women-Agri-preneurs
		(25.00)
2.	Diploma	35 (35.00)
3.	Degree	40 (40.00)
Total		100 (100.00)

(Figures in parentheses indicate percentage)

It could be seen from the table that AC&ABC trained students are highly educated because the basic entry for getting admission is higher secondary. Most of them are well educated the table also showed that 75 per cent of them are degree and diploma holders. Educated people are generally creative and innovative and look for something unique. The educated and experienced women are more interested in becoming Entrepreneur than the non-educated and unexperienced women.

Income Distribution of the Sample Respondents

Table 5. Income Distribution of the Sample Respondents

SI. No.	Particulars	Women-Agri-preneurs
1.	Less than one lakh	30 (30.00)
2.	1- 5 lakh	55 (55.00)
3.	Above five lakhs	15 (15.00)
Total		100 (100.00)

It could be inferred from the table that 55 per cent of respondents earned an annual income of Rs. One lakh to five lakh income in agri-business. Similarly, 30 per cent of agripreneur earned an income of Rs. less than one lakh and only 15 per cent earned an annual income of Rs. more than five lakhs per year. The table reveals that majority of the Agripreneurs are earning an annual income of Rs. one to five lakhs.

Asset Position of the Sample Respondents

The value of farm asset would serve as a measure of economic viability and liquidity of the farm business. The asset position of the sample respondent is presented in Table 6.

Table 6. Asset Position of the Sample Respondents (in rupees)

SI. No.	Particulars	Women-Agri-preneurs
1.	Land	5,45,895 (80.80)
2.	Buildings	32,654 (4.83)
3.	Machinery & implements	48,059 (7.11)

SI. No.	Particulars	Women-Agri-preneurs
4.	Livestock	45,895 (6.79)
5.	Others	3,046 (0.45)
Total		6,75,549 (100)

(Figures in parentheses denote percentage)

It could be seen from the table that among all the assets, land formed the major asset and it accounted for 80 per cent of the total. Machinery and livestock formed the next important asset with 7 per cent. Building and others occupied around 5 per cent.

Opportunities for Women Entrepreneur

Table 7. Training Given by VAPS to Women Entrepreneur

SI.No.	Training
1.	Vermicompost
2.	Broiler production
3.	Mushroom cultivation
4.	Nursery Technique
5.	Integrated Fisheries
6.	Dairy
7.	Spirulina
8.	Consultant
9.	Agri-Clinic
10.	Solar Ultra power

It could be seen from the table that VAPS identified the above-mentioned training to all Agri-preneurs. Further, the researcher discussed with women entrepreneur and ask to prioritize top five important training which could be converted into agri-business. The results are presented in the following tables.

Business Preference by Women Entrepreneur

Among the various training undergone by a women entrepreneur during the 45 days of AC&ABC course. They suggested the following business models and it was ranked by using Garrett ranking technique and results are presented in Table 8.

Table 8. Business Preference by Women Entrepreneur

SI.No.	Training	Women-Entrepreneur
1.	Vermicompost	86.89
2.	Broiler production	81.99
3.	Mushroom cultivation	76.12
4.	Nursery Technique	69.39
5.	Integrated Fisheries	63.85

It could be seen from the table that majority of the women Entrepreneur preferred vermicompost as a business in future since, it involves less amount of investment and gives continuous and sustainable income. Broiler production was found to be second choice but it involves more technical and high capital intensive. Mushroom production was ranked as third by the sample respondents, since, the production depends upon the environment and season. Nursery and integrated fisheries are ranked as the fourth and fifth preference by the sample respondents.

Table 9. Percentage of Women Established Agri-Business

Sl.No.	Training	Women-Entrepreneur
1.	Vermicompost	25 (25.00)
2.	Broiler production	12 (12.00)
3.	Mushroom cultivation	8 (8.00)
4.	Nursery Technique	4 (4.00)
5.	Integrated Fisheries	3 (3.00)
6.	Not started	48 (48.00)
Total		100 (100.00)

The table clearly portrays that 50 of women trained did not establish any business despite of all opportunities gained during their study. Vermicompost shared 25 per cent of women agri-business due to the practical and technical reason. All other business shared only less percentage. This table reveals that women trainer still in dilemma to establish agri-business units.

Constraints Faced by Women Entrepreneur

In this section major constraints faced by the women-Entrepreneur, reason for not taking Entrepreneurship by the selected respondents and suggestions for women Entrepreneur were analysed by using Garrett's ranking technique are presented.

Table 10. Reasons for not Taking Entrepreneurship by the Selected Women Respondents

Sl.No.	Particulars	Score	Rank
1.	Marriage & family situation	71.14	I
2.	Lack of capital	67.48	II
3.	No native business	61.94	III
4.	Not interested to start the business	58.03	IV
5.	Unawareness about the business technique	54.03	V

It could be inferred from the table that first and foremost constraints is marriage and family situation. Women are very emotionally attached to their families. They are over burden with family responsibilities like children, husband and in laws which take away a lot of their time and energy.

In such a situation it's very difficult to concentrate and run the enterprise successfully. Second important constraints is lack of capital. Any business need finance further bankers, creditors and financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure. No native business - scarcity of raw materials. Women Entrepreneur really face a tough task in getting the required raw material and other necessary inputs for the enterprises when the prices are very high followed by majority of the women not interested to start the business. They cannot bear the amount risk which is essential for running an enterprise and final constraints is unawareness about the business techniques and women Entrepreneur are not efficient in managerial functions like planning, organizing, controlling, motivating etc... women entrepreneur is less and limited managerial ability. Women entrepreneur are not generally aware of the subsidies and incentives available for them.

Problem Faced by Women Entrepreneur

Though women had established few agri-business they face in numerous problems. These problems are listed and given in Table 11.

Table 11. Problem Faced by Women Entrepreneur

SI.No.	Particulars	Score	Rank
1.	Poor risk-taking ability	77.68	I
2.	Lack of family support	74.52	II
3.	Lack of finance	69.39	III
4.	Fear of failure	65.75	IV
5.	Marketing of their produced	63.85	V

It could be inferred from the table that main problem faced by women entrepreneur are generally low risk takers and hence would not be able to attain the desired success for their venture. Lack of family support is the second constraints, family members do not encourage the women entrepreneur. If parents or husband help financially and mentally help means women will succeed. Women entrepreneur suffer from shortage of finance and not have collateral security, it is difficult to get the loan. Bank also considers women less credit worthiness. Bank not belief the women because they can leave any time. This is the reason women entrepreneur fail due to the shortage of finance. Another major constraint is fear of failure. Women entrepreneur get upset very easily when loss arises in business. Naturally failure is huge threat to anyone with dreams. Final constraints is marketing is another major important constraints strong competition with male and due to limited mobility, women are unable to market their goods.

Suggestions to Improve Women Entrepreneurship

Various suggestions for improvement in women entrepreneur in sample respondents was worked out on the result is presented in the Table 12.

Table 12. Suggestions to Improve Women Entrepreneurship

SI. No.	Particulars	Rank
1.	Government assistance	81.99
2.	Market logistics	77.68
3.	Need family support	74.52
4.	Finance	72.85
5.	Proper training	69.39

It could be seen from the table that government assistance will improve the women Entrepreneur. Due to limited mobility, women are unable to market their goods. Assistance must be provided to help them to market their goods successfully in the economic environment. Family should support women Entrepreneur and encourage them to establish and run business successfully. Finance is another major problem faced by women Entrepreneur. Both family and government organizations should be liberal in providing financial assistance to them. Final suggestion is continuous training is necessary to improve the women Entrepreneur.

Conclusions

The study concluded the following points:

- There is an increase in women participation in Agri-Clinic and Agri-Business Centre training programme
- Vermicompost and broiler production are found to be a good opportunity for women entrepreneur
- The study clearly concludes that only few women are interested to start the new business and Entrepreneurship
- Average annual income is found to be one to five lakhs
- Women entrepreneur are still lack of confidence in establishing new business venture
- There is an ample scope for women to establish a new business venture
- Government should forward to facilitate more women participation in Entrepreneurship programme.

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