

WOMEN IN AGRIBUSINESS

(Emerging Entrepreneurs Driving Rural Growth)

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ABSTRACT

Rural women constitute the backbone of India's agricultural sector, yet their entrepreneurial potential in agribusiness remains significantly underutilized. This paper examines the emerging role of women entrepreneurs in agribusiness and their transformative impact on rural growth and development. Women comprise 73% of the rural agricultural workforce but own only 13% of the land. Despite formidable challenges, including limited access to credit, land rights, and digital literacy, women are increasingly establishing successful enterprises in dairy farming, food processing, value addition, and traditional crafts. Our analysis of case studies from across India reveals that women-led agribusiness ventures generate substantial household income, create employment opportunities, and strengthen community resilience. Government schemes such as Pradhan Mantri Mudra Yojana and One District One Product (ODOP) have catalyzed women's entrepreneurship, resulting in 25% income increases for women in women-centric products. The study concludes that targeted policy interventions, financial inclusion, capacity building, and market linkages are critical to unlocking women's entrepreneurial potential and achieving sustainable rural development.

Keywords: *Women entrepreneurs, agribusiness, rural development, financial inclusion, gender equality, self-employment*

INTRODUCTION

India's rural economy faces a critical juncture. Male migration to urban areas has accelerated the feminization of agriculture, placing women at the helm of farm management and household food security. According to the Periodic Labour Force Survey 2023-24, 76.95% of rural women engage in agriculture. Yet this reality masks a deeper paradox: while women perform nearly 75% of agricultural labor, only 13% own land, and a mere 13% participate in entrepreneurship despite constituting 46%

of the agricultural workforce. Women's entrepreneurship in agribusiness offers a transformative pathway for rural growth. Unlike traditional farming, which constrains smallholder women due to land scarcity and resource limitations, agribusiness ventures in dairy, poultry, food processing, and value addition enable women to generate income independent of land ownership. These enterprises leverage local resources, build community resilience, and create multiplier effects across rural economics.

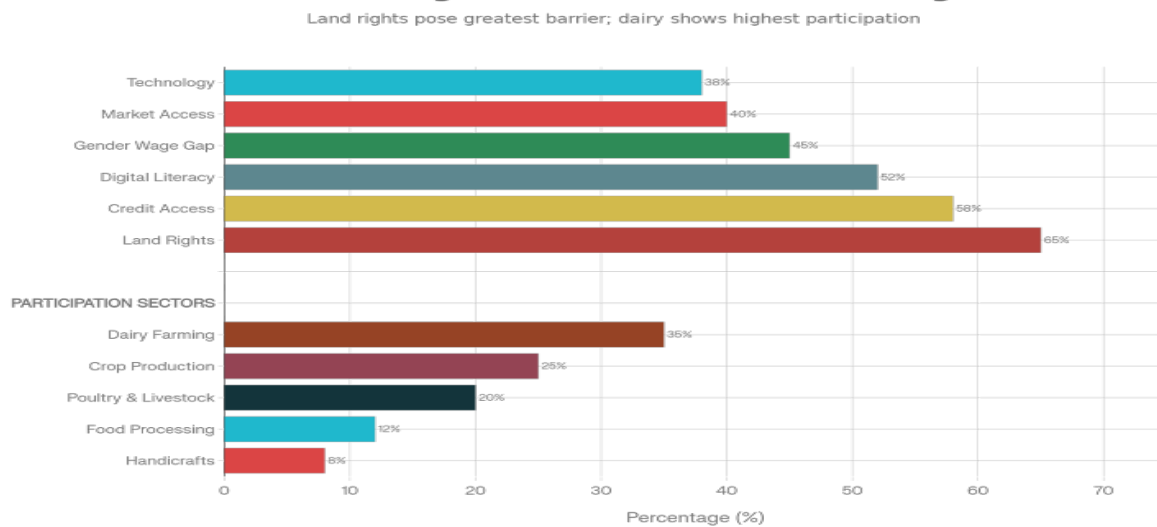
This paper investigates how women entrepreneurs are reshaping rural development through agribusiness. We analyze their contributions, success stories, systemic barriers, and the policy ecosystems supporting their growth. The evidence demonstrates that investing in women agribusiness entrepreneurs is not merely gender equity imperative but an economic necessity for rural transformation.

RESULTS AND FINDINGS

Women's Contribution to Rural Agribusiness

Women are rapidly emerging as agribusiness entrepreneurs across multiple sectors. While dairy farming dominates their participation at 35%, significant numbers engage in crop production (25%), poultry and livestock rearing (20%), food processing and value addition (12%), and traditional handicrafts and artisan products (8%).

Women in Agribusiness: Sectors & Challenges



METHODOLOGY

This study employs a mixed-methods approach combining secondary data analysis and case study documentation. Secondary data were sourced from the National Sample Survey Office (NSSO), Agricultural Census 2015-16, and the Periodic Labour Force Survey 2023-24. To provide a practical perspective, we analyzed successful business models from seven diverse women-led enterprises across West Bengal, Gujarat, Bihar, Maharashtra, and Odisha, focusing on income trajectories and social impact.

Women Entrepreneurs in Agribusiness: Sector Distribution and Key Challenges

The contribution of women extends beyond income generation. Research indicates that women reinvest up to 90% of earned income into family education, health, and nutrition, creating powerful multiplier effects on household welfare. A study by NDDDB found that 92% of women members in dairy cooperatives now participate in household financial decisions, demonstrating how agribusiness ownership transforms household agency and gender relations. **Women Entrepreneurs in Agribusiness: Success Stories and Income Impact.**

Successful Business Models and Income Impact

Case study analysis reveals diverse agribusiness models driving rural growth. Chhabita Pramanik of West Bengal exemplifies multi-enterprise diversification. Beginning with vermicomposting generating ₹19,000 annually, she expanded into aquaculture (₹22,000 in two months) and organic vegetable farming (₹4,000-5,000 monthly). Her collective impact is substantial: she now leads ten producer groups comprising over 400 women members engaged in groundnut processing, rice, spices, and millets. Her work earned recognition from Prime Minister Narendra Modi in 2013. Similarly, Soma Senapati

a managed dairy farm of 12 cows generating ₹6 lakhs annually through milk production and peda (traditional dairy sweets) processing. Her success inspired 30 motivated women to adopt dairy farming under her mentorship, demonstrating leadership impact.

The Maval Dairy Farmer Services Producer Company in Maharashtra represents institutional scaling. Established in 2015 as Maharashtra's first all-women dairy cooperative with 334 members, Maval operates 15 advanced milk collection centers across 26 villages, procuring six tons daily and processing 10,000 liters into paneer, cream, and buttermilk. Tata Power's financial support enabled women to

Women Entrepreneurs Leading Agribusiness Innovation

Empowering rural communities across India

Entrepreneur Name and Location	Agribusiness Type	Annual/Monthly Income	Key Achievement/Impact
Chhabita Pramanik, West Bengal	Vermicomposting, Aquaculture, Organic Farming	₹19,000-₹60,000 annually	Leads 10+ Producer Groups with 400+ women members
Navalben Chaudhary, Gujarat	Dairy	750 liters milk daily	190 cattle (45 cows, 90 buffalos)
Soma Senapati, Odisha	Sal Leaves Processing	Enhanced Income	23 women members in Ganesh Producer Group
Almoti Devi, Bihar	Dairy with Peda Production	₹6 lakhs annually	12 cows, mentored 30 women
Maval Dairy Cooperative, Maharashtra	Dairy Products	10,000 liters/day capacity	334 women members, 15 milk collection centers
Women in ODP Products (Various)	Traditional Crafts	25% Income Increase	Sustainable livelihoods without migration

overcame polio-induced disability to establish the Ganesh Producer Group, comprising 23 women focused on sal leaf processing. Her resilience challenges societal assumptions about women's capabilities and disability, demonstrating that determination and proper support systems transcend personal adversity.

In the dairy sector, Navalben Chaudhary of Gujarat expanded her family's dairy from 20 to 190 cattle, supplying 750 liters daily to Banas Dairy and becoming a top-rated Amul producer. In Bihar, Almoti Devi established

transition from marginal farmers to agro-entrepreneurs, providing them orientation training on clean milk production and awarding Mini Dairy Entrepreneurship certificates.

Policy Impact on Women's Agribusiness

Government schemes have catalyzed women's entrepreneurial growth. The Pradhan Mantri Mudra Yojana (PMMY) offers collateral-free loans up to ₹10 lakhs through three categories: Shishu (₹50,000), Kishor (₹50,000-5 lakhs), and Tarun (₹5-10 lakhs).

Women constitute 70% of borrowers, expanding their access to formal credit systems previously denied them due to lack of land collateral.

The One District One Product (ODOP) scheme demonstrates particularly impressive gender outcomes. For women-centric ODOP products, beneficiaries experienced 25% income increases, contributing to greater economic stability at household and community levels. The Moonj basket industry in Prayagraj exemplifies ODOP's revival of traditional crafts, enabling women artisans to earn sustainable incomes without migrating to cities. Similarly, the Mahila Coir Yojana subsidizes motorized spinning equipment by 75% (maximum ₹7,500), with two months of training at ₹1,000 monthly stipend, directly addressing capital constraints facing rural women.

The Mahila Kisan Sashaktikaran Pariyojana (MKSP) focuses on training women as agri-leaders. Programs like the SwitchON Foundation's Udyamini initiative in West Bengal and the PRIME program in Meghalaya provide comprehensive support combining vocational training, business mentoring, market linkages, and credit facilitation, creating enabling ecosystems for women agribusiness ventures.

CHALLENGES AND BARRIERS

Despite emerging success stories, women entrepreneurs confront formidable systemic barriers. Limited land ownership remains the primary constraint: only 13% of women own land, restricting access to institutional credit that demands land collateral. This forces women to depend on high-interest informal credit from relatives and microfinance institutions, perpetuating financial vulnerability.

Digital literacy deficits hinder technology adoption. Women entrepreneurs struggle to access e-commerce platforms, farm management software, and digital payment systems, limiting their market reach. Education gaps compound this challenge: 37% of women farmers remain illiterate, while 53% have only high school education, constraining their understanding of modern business management, financial accounting, and quality standards.

Gender wage gaps persist even in agribusiness sectors. Women earn 20-30% less than men for identical agricultural work, a disparity extending into enterprises where men dominate leadership. The dual burden of household responsibilities—childcare, cooking, water collection, and caregiving—consumes time that women might dedicate to business growth and skill development. Women-led FPOs frequently lack female CEOs; institutional leadership remains predominantly male-controlled despite women's operational participation.

Market access challenges limit income potential. Many women entrepreneurs lack direct market linkages, depending on middlemen who extract significant margins. Limited awareness of government schemes, combined with procedural complexity in accessing benefits, further restricts their reach. Infrastructure deficiencies—cold storage, processing facilities, transportation—create post-harvest losses, particularly for perishable products like dairy and vegetables.

DISCUSSION AND CONCLUSIONS

Women in agribusiness are drivers of structural rural transformation. They are not merely "helpers" in the field but are becoming strategic business managers.

The evidence shows that when women are given access to capital and technology, they establish resilient enterprises that survive market fluctuations better than traditional individual farms.

However, to move from isolated success stories to a national movement, a multi-pronged approach is required. This includes land reform to recognize women as legal farmers, simplified credit procedures for Small and Medium Enterprises (SMEs), and the establishment of "women-only" market hubs to bypass exploitative middlemen.

In conclusion, investing in women agribusiness entrepreneurs is an economic necessity. They reinvest in the community, drive innovation through collective organization (SHGs and FPOs), and ensure intergenerational well-being. By addressing the digital and credit gaps, India can turn its rural women from laborers into the primary engines of rural growth.

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