

Empowering Rural Women- Opportunities, Challenges and Government Initiatives

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Introduction

Somebody rightly said, educating woman will lead to educating the family and society. It is all time truth that empowering the women to become a group leader, entrepreneur we are creating, an entire family as a entrepreneur. Women entrepreneurship is the need of the nation right now, it is the surest quickest way to make India a super power. Here in this paper an attempt is made to through light on entrepreneurial opportunities and challenges the women facing in agriculture and allied sectors and government support and initiatives to empower the women.

Entrepreneurship opportunities for women

- **Agriculture:** It provides vast opportunities for employment generation to feed a large population. Technology interventions to enhance the level of production and boost farmers' income can shift their method of farming from traditional to modern. Skill development of women can enhance the quality and quantity of farm produces. Women agri-preneurs can play an important role in agriculture sector through updating their knowledge about the latest packages and practices in agriculture and value addition of the farm produce.
- **Industries depend on cash crops:** Cereals and millets, pulses, flowers, vegetable, horticulture, medicinal and aromatic plants, spices etc.
- **Farm inputs to enhance quality and quantity:** Latest agro/horti-technologies, agrochemicals, biofertilizers, organic farming etc.
- **Tissue culture Industries:** Seeds and mass propagation of planting material, hydroponics and aeroponics.



- **Livestock Industry:** Animal husbandry, Fishery, Dairy Technology, Poultry and beekeeping.
- **Value-added food products:** Perishable fruits and vegetables preserved as Juice, Jam Jelly, Candy, Soup, Noodle, Multigrain Protein production and other food products.
- **Processing units:** Rice mills, Dal mills, Decorticating mills etc.
- **Manufacturing units:** Sugar factories, Bakery, Strawboard units, Fertilizer manufacturing plants, insecticides production units, food processing units, agricultural implements etc

Challenges women is facing in carrying out farm and farm related activities

- Dual role of women overlapping of responsibility of business and family
- Illiteracy among rural women
- Less risk bearing ability due to less education, training and exposure to extension services
- Less access to land, credit, agricultural inputs, technology
- Lack of visibility as strategic leaders due to lack of technical information and assistance
- Lack of hiring, training and motivating for growth
- Attempt to succeed in a rapidly changing world
- Successful selling in competing world
- Scanning of business environment and changing the value of the business
- Limited success in management
- Violence against women at work place
- Compensation for self and associates

Government support and initiatives to women

Almost 80% of women are engaged and depend on agricultural development in rural India. The Government of India has undertaken several programs and initiatives to promote women entrepreneurship in agriculture. These include financial support, training programs, and access to resources such as land, credit, and technology. The government initiatives which **provide** microfinance and support services to women engaged in agriculture and allied activities are as follows-

Schemes For Women Entrepreneurs

SI No.	Schemes	Year	Sponsorship	Target Objectives	Credit Support
1.	Development of Women and Children in Rural Areas (DWCRA)	1982	Government of India under department of rural development	i)To improve the lot of rural women through the creation of income generating activities in a district. ii)To provide opportunity for individual through group of women by building the existing skill of occupation, effective use of locally available resources and providing suitable market facilities.	Each DWCRA group will get Rs. 25,000 as a revolving fund.
2.	Rastriya Mahila Kosha (RMK)	1993	Govt. of India under Ministry of Women & Child Development	i)Assisting women below poverty line in undertaking income generating activities by providing credit support. ii)To provide marketing support to their produce.	Rs 1,00,000/- beneficiary.
3.	Mahila Sambridhi Yojana (MSY)	1993	Govt. of India under Ministry of Women & Child Development	i)Economic empowerment of women by encouraging saving habits and enabling them to become self-sufficient. ii)Capacity building of women by training them on income generating activities/skills.	Rs 1,00,000/- beneficiary. (Maximum of Rs. 15,00,000/SHG beneficiary)
4.	Priya darshini yojana	2011	Bank of India	i) To provide financial assistance to women entrepreneurs to take up small business, retail traders,	Upto 5 lakh rupees.

				transport, professional and self-employed and who take up allied agricultural activities without any collateral.	
5.	Mukhya Mantri Mahila Udyami Yojana (MUY)	2021	IDBI	i)To promote entrepreneurship to women of all sections. ii)To empower and encourage women for income generation activities either in manufacturing/service/trading/ small business etc.	Rs. 10 lakhs to women entrepreneurs.
6.	SBI Stree Sakthi Package	2023	SBI and Central government	i)To empower women entrepreneurs to benefit the owners of retail business, professional business and self employed.	Upto 5 lakh rupees.

Way forward

- **Mobilizing the Rural Women:** There is the need to mobilize women into SHGs groups on the line of the National Rural Livelihood Mission.
- **Strengthen the credit flow:** The banking and other financial institutions need to strengthen SHGs for financial empowerment.
- **Creating an ecosystem for empowerment:** need to provide an opportunity for rural women to access to skills, markets and business development services.
- **Skill Development:** One of the critical gaps that often lowers the employability of women and their efficiency in creating quality output at workplace need to be enhanced.
- **Out of box initiatives:** Like subsidized loans for businesses led by women, mentoring entrepreneurs and providing market access can have positive impact on women in developing entrepreneurial avenues.
- **Social and Behavioral Change:** The women have to change her social attitude towards self-developmental interventions so that society can look at her as agent of development.

- **Safety aspects:** The comfort in commuting and safety while travelling will go a long way for empowering the women workforce. The Government needs to provide better connectivity.
- **Education and training:** Aiming at capacity building of women in the field where she needs to improve upon and carry forward their business.

