



A Critical Study of Various Government Schemes For Development of Women Entrepreneurship in Agricultural Based Business Specifically in Maharashtra

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DOI - 10.5281/zenodo.15111067

Introduction:

Agriculture forms the backbone of India's economy contributing significantly to employment and livelihoods specifically in rural areas. Within this sector women play a crucial role participating in farming activities agro-processing and allied industries. However, despite their significant contributions women in agriculture often remain underrepresented as entrepreneurs. Empowering women to transition from subsistence farming to entrepreneurship is critical for achieving inclusive economic development of an India.

Women constitute a significant portion of India's agricultural workforce, despite their indispensable contributions women often remain marginalized in terms of ownership, access to resources and participation in entrepreneurial activities. In the agricultural sector where entrepreneurship holds immense potential for economic growth and community development, women entrepreneurs face unique challenges ranging from socio-cultural constraints to limited access to financial and technical resources.

The state of Maharashtra presents a unique case for studying women's agricultural entrepreneurship. While the region boasts abundant natural resources and agricultural diversity, women entrepreneurs continue to struggle with issues such as patriarchal norms, inadequate access to credit, lack of awareness about government schemes and insufficient infrastructural support. These barriers not only restrict their entrepreneurial aspirations but also impact the broader goal of achieving economic inclusivity and gender equality.

Recognizing these challenges and the critical role of women in driving over all development, the Government of India and various state governments have launched multiple schemes to foster women's entrepreneurship, particularly in agriculture-based businesses. These initiatives aim to provide financial assistance, skill development, technical support and market access to women and empowering them to transform traditional farming practices into profitable enterprises. Maharashtra as one of India's leading agricultural states, has been at the forefront of implementing such schemes due to its diverse agro-climatic zones and robust agricultural economy.

This study seeks to undertake a critical study of various government schemes designed to support the development of Indian women entrepreneurship in agriculture-based businesses with a particular focus on Maharashtra. By evaluating the design, implementation and outcomes of these schemes the study aims to provide a comprehensive understanding of their impact on empowering women entrepreneurs

The study is guided by the following key questions:

1. How effective are the government schemes in addressing the needs of women entrepreneurs in Maharashtra's agricultural sector?
2. What are the major barriers preventing women from fully utilizing these schemes?
3. How can the design and delivery of these programs be improved to ensure greater participation and success of women entrepreneurs?

However the effectiveness of these schemes remains under scrutiny. By addressing these questions this research contributes to the broader discourse on women's empowerment and over all development. It highlights the intersection of gender, policy, and entrepreneurship, offering insights into the ways in which government interventions can be optimized to support women's active participation in agricultural businesses. The findings of this study are expected to provide actionable recommendations for policymakers, program implementers and stakeholders to enhance the scope and effectiveness of these schemes.

Study aims to identify barriers to participation, assess the effectiveness of existing programs and provide actionable recommendations to enhance the scope and impact of these initiatives.

In the larger context, this research underscores the importance of promoting women's entrepreneurship in agriculture as a pathway to achieving sustainable development goals, particularly those related to economic growth. Empowering women entrepreneurs not only enhances their socio-economic status but also contributes to the overall development of communities, creating a major effect that benefits society at large. Study highlights the need for inclusive policies that empower women as active agents of change in India's agricultural economy.

Objectives:

1. **To identify Opportunities for** women to become entrepreneur in agricultural based business specifically in Maharashtra. To identify the challenges faced by women entrepreneurs in availing and benefiting from these schemes and to explore the opportunities for enhancing their participation in agricultural entrepreneurship.
2. **To identify Challenges for** women to become entrepreneur in agricultural based business specifically in Maharashtra
3. **To evaluate impact of various government schemes for** development of women entrepreneurship in agricultural based business specifically in Maharashtra.
4. **To evaluate sustainability of various government scheme for developed** entrepreneur women in agricultural based business
5. **To analyse Policy Recommendations in regards to improve** women entrepreneurship in agricultural based business specifically in Maharashtra. To analyse the gaps in existing policies and provide actionable recommendations for improving the effectiveness of government schemes in supporting women entrepreneurs in Maharashtra's agricultural sector.

Review of Literature and Gaps:

Women's entrepreneurship in agriculture has been a subject of growing interest among policymakers, researchers and development practitioners. Studies have highlighted the indispensable role women play in agriculture, not only as labourers but also as potential entrepreneurs who can transform agricultural practices into value-added business ventures.

Role of Women in Agriculture and Entrepreneurship:

Research by Arifa_Khan (Ministry of Commerce and Industry, Government of India) Name of study - Role and Prospects of Women Entrepreneurs in the Agriculture Sector of India January 2022 has underscored the significant contributions of women in agricultural production, agro-processing, and allied sectors such as dairy and fisheries. However, these contributions are often undervalued due to socio-cultural norms and gender biases. Studies show that empowering women through entrepreneurship can lead to enhanced household incomes, poverty alleviation, and community development.

Government Initiatives for Women Entrepreneurs:

The Government of India has introduced numerous schemes like the Mahila Kisan Sashaktikaran Pariyojana (MKSP), Mudra Yojana, and the Start-Up India initiative to encourage women's participation in entrepreneurship. State governments, including Maharashtra, have also implemented region-specific programs such as subsidies for agro-processing units and training programs for rural women. Existing literature, such as A Review on Women Agri-Entrepreneurship: Roles and Opportunities in Agriculture for Sustainable Growth by Sukhjinder Singh, Department of Business Development and Marketing, HPU Shimla-Himachal Pradesh University, Palampur, India has analysed the scope and reach of these schemes, highlighting their potential to uplift women entrepreneurs.

Challenges Faced by Women Entrepreneurs:

Despite the availability of government schemes, studies reveal several challenges faced by women entrepreneurs in agriculture. These include:

Limited Awareness: A lack of knowledge about available schemes prevents many women from accessing government support (Das, 2019).

Access to Finance: Women often face difficulties in obtaining credit due to limited collateral and gender biases in financial institutions (Singh & Rani, 2021).

Skill Gaps: Training and skill development programs are either inaccessible or inadequate to meet the specific needs of women in agriculture (Chandra et al., 2017).

Research Gaps

- **State-Specific Analysis:** While national-level studies exist, there is limited research focusing specifically on Maharashtra, which has a unique agricultural landscape and diverse socio-economic conditions.
- **Impact Assessment:** Few studies have comprehensively evaluated the long-term impact of government schemes on women entrepreneurs in agriculture.
- **Scheme Accessibility:** There is insufficient research on the barriers women face in accessing government programs, particularly in rural and semi-rural areas.
- **Policy Gaps:** Existing literature often lacks a critical analysis of the gaps between policy design and implementation.
- **Sustainability and Scalability:** Studies rarely explore how government schemes can be made more sustainable and scalable to benefit a larger population of women entrepreneurs.

Methodology:

The methodology for study on The Critical Study of Various Government Schemes for The Development of Women Entrepreneurship in Agricultural-Based Businesses in Maharashtra, will involve a systematic and multidisciplinary approach.

The proposed methodology can be structured into the following components:

Research Design:

The study adopts a mixed-method approach integrating both qualitative and quantitative research methods to ensure a comprehensive understanding of the topic.

Qualitative Approach: To explore the perceptions, experiences and challenges faced by women entrepreneurs in accessing and benefiting from government schemes.

Quantitative Approach: To measure the impact and effectiveness of these schemes through statistical data analysis.

Data Collection Methods:**Primary Data:**

- Interviews: semi-structured interviews with key stakeholders including:
 - a) Women entrepreneurs in agricultural businesses.
 - b) Government officials responsible for implementing the schemes.
 - c) Financial institutions offering credit support under these schemes.
 - d) NGOs and self-help groups (SHGs) working with women entrepreneurs.
- Surveys: Design and administer questionnaires (e.g. Google form) to a sample of women entrepreneurs to gather quantitative data on their experiences, challenges, and the perceived impact of government schemes.

Secondary Data:

- Literature Review: A thorough review of existing academic studies, government reports, and policy documents related to women entrepreneurship in agriculture, government schemes, and Maharashtra's agricultural economy.
- Policy Documents: collection of previous data for government schemes such as the Mahila Kisan Sashaktikaran Pariyojana (MKSP), Mudra Yojana, National Rural Livelihood Mission (NRLM), and state-specific programs in Maharashtra specifically with study.
- Statistical Data: data from sources such as the Ministry of Agriculture, NABARD, MSME Ministry, Census of India, and Maharashtra state government portals in respect to study.

Case Studies:

Case studies of successful women entrepreneurs in Maharashtra who have benefited from specific government scheme for mentioned subject.

Data Analysis Methods:**Qualitative Analysis:**

- Analysis of interview transcripts to identify common challenges, success factors and stakeholder perspectives.
- Coding and categorizing qualitative data to highlight recurring themes.

Quantitative Analysis:

- Descriptive statistics to summarize survey responses and understand the demographic and socio-economic characteristics of the respondents.
- Analysis of the impact and effectiveness of these schemes through statistical data analysis for -
 - Accessibility: How easily women entrepreneurs can access the specific schemes.
 - Relevance: The extent to which the said schemes address the specific needs of women entrepreneurs in agriculture.
 - Effectiveness: Measured through outcomes such as increased income, business growth and skill enhancement for specific scheme.

- Sustainability: Whether the benefits of the schemes are sustained over time.
- Equity: The inclusiveness of the schemes in reaching specifically to women
- Inferential statistics (e.g., chi-square tests, regression analysis) to examine relationships between variables, such as the extent of scheme utilization and entrepreneurial success.

Proposed Finding and Outcomes:**Comprehensive Analysis of Challenges and Opportunities** for development of Women Entrepreneurship in Agricultural-Based Businesses in Maharashtra

- An in-depth understanding of the socio-economic, cultural, and institutional barriers faced by women entrepreneurs in agricultural businesses in Maharashtra.
- Identification of key opportunities for growth and empowerment in the agricultural sector through entrepreneurial initiatives.

Evaluation of Government Schemes and its impact on Development of Women Entrepreneurship in Agricultural-Based Businesses in Maharashtra

- A critical assessment of the strengths, weaknesses, and impact of various government schemes targeted at fostering women entrepreneurship in agriculture.
- Insights into the gaps between policy design and grassroots implementation.

Policy Recommendations:

- Evidence-based suggestions for policymakers to enhance the effectiveness of existing programs.
- Development of a framework for designing and implementing more inclusive, accessible, and impactful schemes tailored to the needs of women entrepreneurs in agriculture.

Practical Applications for Stakeholders:

- Recommendations for women entrepreneurs on leveraging government schemes effectively.
- Strategies for NGOs, cooperatives, and local bodies to collaborate and support women entrepreneurs in rural areas.

Sustainability and Long-Term Impacts:

- An analysis of how these schemes contribute to sustainable development, gender equality, and economic empowerment in Maharashtra's agricultural sector.

Significance of Research to Society and Nation:

The research, focusing on a critical study of government schemes for the development of Indian women entrepreneurship in agricultural-based businesses in Maharashtra holds significant importance for both society and the nation. The following points outline its broader significance:

Empowering Women:

- Economic Independence: Supporting women entrepreneurs in agriculture fosters economic self-reliance, improving the quality of life for women and their families.
- Enhancing Gender Equality: By analysing and improving government interventions, this research contributes to empowering women, promoting gender equity in the traditionally male-dominated agricultural sector.

Enhancing Policy Effectiveness:

- Identifying Policy Gaps: By evaluating the effectiveness of government schemes, this research provides actionable insights for addressing gaps in policy design and implementation.
- Tailored Interventions: The findings can help policymakers develop more inclusive and accessible programs for women entrepreneurs, ensuring equitable distribution of benefits.

National Economic Growth:

- **Increasing GDP Contribution:** Empowering women entrepreneurs in agriculture adds to the nation's GDP by boosting the agricultural and MSME sectors.
- **Strengthening Food Security:** Enhanced entrepreneurship in agriculture contributes to higher productivity, improved food processing, and better supply chain management, ensuring food security.

Social Transformation:

- **Challenging Socio-Cultural Norms:** Supporting women's entrepreneurship challenges traditional gender roles, fostering greater social acceptance of women as business leaders.
- **Inspiring Future Generations:** Success stories of women entrepreneurs serve as role models for younger generations, encouraging more women to venture into entrepreneurship.

Boosting overall Development and Advancing Sustainable Agriculture:

- **Improved Rural Livelihoods:** Women entrepreneurs in agriculture can create employment opportunities, reducing rural unemployment and poverty.
- **Strengthening Local Economies:** Thriving agriculture-based businesses can stimulate the overall economy by increasing production, value addition, and market linkages.
- **Diversification of Agri-Businesses:** Supporting women to establish agro-processing units, value-added product lines, and other ventures diversifies income sources for farming communities.

Alignment with National and Global Goals:

- **Vision of Aatmanirbhar Bharat (Self-Reliant India):** The study contributes to India's vision of self-reliance by fostering entrepreneurship and enhancing rural productivity.

Bridging Knowledge Gaps:

- **Practical Recommendations:** The findings will guide stakeholders, including government agencies, financial institutions, and NGOs, in designing and implementing more effective programs.

In summary, this research has the potential to create a ripple effect that benefits individuals, families, communities, and the nation at large. By empowering women entrepreneurs in agriculture, it addresses critical socio-economic challenges, promotes inclusive growth, and strengthens the foundation for a resilient and sustainable agricultural economy in Maharashtra and beyond.