

# Enhancing Food Security and Income of Farm Women through Agro-based Enterprises

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Food security and hunger eradication are among the top priorities on the international agenda today in view of the impact of global economic crises, rising food price, and climate change on agricultural productivity. According to the census of India, 2011, the population of India is more than 1.21 billion and out of it 72.20% population belongs to the rural area. Women constitute nearly 50 per cent of population, perform two-thirds of the work and produce 50 per cent of food commodities consumed by the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country. Women are regarded as the “better half” of the society and at par with the men. But in reality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. They have remained as a neglected section of work force although have huge potential for the economic development of country. In fact they are treated as weak and dependent on men. As such Indian women enjoy an unfavourable status in society. Rural Women in India constitute 77.00 per cent of the female population. They share abundant responsibility and perform a wide spectrum of duties in running the family, maintaining the house hold activities like rearing, feeding, attending to farm labour, tending domestic animals and the like, even then they suffer from being both economically and socially invisible. Women are lagging behind men mainly because of the relative absence of economic opportunities, minimal participation in decision making process, low risk bearing ability and lack of support from family members. Majority of the rural women in India are concentrated in low paid, low skilled work and low productive job. Even after so many years of independence also women are struggling for entrepreneurial freedom. Social and economic empowerment through entrepreneurial skill of women is the key factor for overall development of any country. Rural women assume critical roles in attaining each of the pillars of food security: availability, access, and utilization. Their role is thus crucial throughout the agricultural value chain, from production on the family plot, to food preparation, to distribution within the household. However, their roles are generally undervalued and constrained by limitations on their access to resources, services, and labor market opportunities. Most rural

households and communities in the region manage their agricultural production systems based on social norms and practices that determine the gender division of labor. A lack of data, combined with gender-biased perceptions, has limited awareness and appreciation of rural women’s productive roles and contributions to food security. In addition, poor education and health indicators for women limit their access to resources and opportunities.

The gender dimension is relevant to consideration of the links between agricultural production, adequacy of diets, and health and nutritional outcomes. Support of agriculture shall be especially effective in improving nutritional outcomes if it increases incomes of the poorest households and benefits women within these households. If it is women who benefit from the increased opportunities and incomes that productivity gains allow, the incomes they control will be used for the health, education, and nutrition of children, more than if household incomes are controlled by men. This is confirmed by a number of studies, which converge in demonstrating the benefits—for the health, educational, and nutritional outcomes of children—of women increasing their control over the use of incomes and assets within the household (Dwyer and Bruce 1988; Hobcraft 1993; Bicego and Boerma 1991; Buvinic and Valenzuela 1996; Pitt et al. 2003; Haddad, Hoddinott, and Alderman 1997; Quisumbing and Maluccio 2003).

Moreover, where rural women control assets and decide what to produce, they tend to favor the production of food crops that ensure food security for the family. Men will more frequently show a preference for cash crops sold on markets (FAO, IFAD, and ILO 2010, p. 13). Where households are relatively food insecure and price volatility on markets is high, the availability of food from own production can be essential. Various initiatives have thus sought to promote homestead food production—particularly of fruits, vegetables, and livestock—by women who can combine such production on gardens with household chores and the care of children, with encouraging results in dietary diversity.

The empowerment of rural women generally refers to the process of improving the quality of life and the economic

wellbeing of women living in relatively isolated and sparsely populated areas. Within the framework of democratic policy, our laws, development policies, plans and programmes have aimed at women's advancement in different spheres

However, more than good intentions are required to remove the inequities and obstacles facing women and girls. Amendment of legislation that is gender-discriminatory by itself is not sufficient. Empowerment of women is required. This means a greater role for women in decision making at all levels, including the household, local communities, and national parliaments. Women's empowerment is not only a priority goal in itself but an intrinsic human right, already recognized as such in pledges and commitments by governments. It is recognized also because it has instrumental value and is a condition for society to benefit from the increased contribution of women to food security and adequate nutrition. Society urgently needs the full potential of women's contribution, but it can only materialize with wider recognition and acknowledgment—by women and men alike—of its benefits to all society, and the vital importance of reshaping social structures.

What is Gender Equality? : 'Equality' can be defined as women and men having equal opportunities to access goods and resources to which their community attaches social value (**production assets and technology, financial and market assets, and human and social assets**). In other words, equality means supporting the equal right of individuals and groups to access those resources that each needs to play an effective developmental role, while respecting present roles as well as the right to renegotiate them as each deems fair and sustainable, both in social and in economic terms. In this sense, equality is 'equity' rather than 'sameness', a distinction that is perceived as crucial.

#### **Equitable access enhances poverty-reduction impact?**

**Food security:** Women's socio-economic advancement is crucial to reducing food insecurity. Women are more prone than men to spend on household food requirements. It has often been found that giving women access to cash income of their own is an effective way to improve household food consumption (and also to enhance their role in household decision-making about both consumption and other matters). Moreover, since rural women are often prominently involved in activities such as small-animal husbandry and horticulture, they tend to be in a better position than men vis-à-vis access to food. This situation offers ideal entry points for food security interventions, provided that such access is strengthened through productivity-enhancing technology, credit, training and time-saving measures. Depending on local conditions, stable recognition of women's rights to assets that enable food access (such as land and water) may also enhance food security. Women must be the primary target of interventions

focusing on food preparation, conservation and hygiene, with direct impact on household nutrition patterns.

**Productivity:** Projects to improve productivity tend primarily or even exclusively to target men, except in cases where women also own land and work as independent farmers. However, project experience indicates that involving women in productivity-enhancing activities such as extension and training in technical packages is also important in ensuring impact, even when women work on their husbands' farms. A 2001 World Bank study suggests that extension services targeting both sexes can increase agricultural productivity and output by more than 20%. Where women participate in farming, **failure to give them access to productivity-enhancing assets can limit impact**, because it cannot be assumed that men farmers will have the time or capacity to share these assets, or that women's and men's activities and thus relevant technologies will be the same. As a consequence, women may continue to use customary farming methods, even if their husbands adopt new inputs and technology. In the case of livestock-related packages, women's central role in husbandry requires targeting them directly. Moreover, since their position in relation to other assets is likely to limit their ability to benefit from productivity gains, they also need help on a number of related fronts, such as improved access to veterinary services, training in livestock management and marketing, and improved access to credit. Providing appropriate assistance on these fronts enhances gains derived from the adoption of new technologies by both men and women.

#### **Advantages of Investments in women:**

Investing in women leads to better results for everyone:

##### Less Hunger

- If women had the same access to productive resources as men, they could increase yields on their farms by 20 to 30 percent. This could reduce the number of hungry people worldwide by up to 17 percent. (FAO)

##### Healthier Families

- When women and girls earn income, they reinvest 90 percent of it into their families, compared to men who reinvest 30-40 percent. (Yale News Daily)

##### Stronger Economies

- The World Bank found that states in India with the highest percentage of women in the labor force over the past five years grew the fastest and had the largest reductions in poverty. (World Bank)

### Employment scenario among rural women

An increasing proportion of women have moved to waged employment on large farms. Only 13% of adult women are self-employed agricultural producers (compared with 33% of men), but women and men are represented in roughly equal proportions among waged agricultural workers. The fact is that, statistically, self-employment in subsistence farming and meeting household needs is not considered an economic activity at all. Such work is viewed as a form of homestead agriculture, sometimes unconnected to the cash economy.

### Wage employment in agriculture

Growth in the proportion of women employed as agricultural workers occurs at a time when nontraditional agricultural exports are rising, especially for horticultural products. New jobs are being created in cut flowers and in vegetable growing and packing. These are high-value products that require special handling or some processing, adding substantive value beyond the farm (Regmi and Gehlar 2001). The employment of women in these relatively labor-intensive types of production presents a number of advantages for employers. Women are considered more docile than men, and more reliable. The tasks in emerging export sectors—in fruits and vegetables, in particular—are generally less demanding physically and do not require use of heavy machinery, and are thus considered suitable for women. In addition, women's wages are generally lower than those of men. Employers sometimes justify this by maintaining that women are not, typically, the main wage-earners in the family. The fact that the tasks performed by women are less physically strenuous is also cited. For the same reasons, women are considered a highly flexible workforce, which can be hired on a weekly or seasonal basis. Women also tend to be placed in lower occupational categories, with little opportunity for mobility and training.

### Entrepreneurship Development of Rural Women through Self Help Groups (SHGs)

Entrepreneur is an individual who owns an enterprise. In simple words enterprise can be defined as any economic activity that provides income on a regular basis. Women entrepreneurs are the women or group of women who starts, plans and runs the enterprise. Women constitute 90% of total marginal workers of the country. Rural women who are engaged in agriculture form 78% of all women in regular work. Role of Self Help Group's is to improve the social and economic development of women and give the better status to women in households and communities at large. The micro entrepreneurship is strengthening the women and removing the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities. Now-a-days economic development is such a strong factor that has changed the entire scenario of social and cultural environment within the country especially

for the women. The rural women are engaged in small scale entrepreneurship programs with the help of Self Help Groups. Through that they were economically empowered and attaining very good status in family and community. Because development of society is directly related with the income generation capacity of its members with agriculture, as the key income generation activity the entrepreneurship on farm and home can directly affect the income of a major mass of Indian population. Entrepreneurship on small scale is the only solution to the problems of unemployment. All Self Help Groups are promoting micro enterprise through micro-credit intervention.

Self Help Group (SHG) is a homogeneous group of not more than twenty who join on a voluntary basis in order to undertake some common activity through mutual trust and mutual help. In recent years SHGs have become significant institutions for rural development. The poor women do not have enough capital to take up any business enterprise on individual basis. The group approach makes available the collective wisdom and combined resources to help for any task. SHGs are the grass root level organizations which are based on the principles of need and collective action. Some SHGs are in action spontaneously but most are promoted by the active involvement of women. Of late the SHGs have come to be recognized as special pivotal means of sustainable community development. Many governmental and non government organizations are trying to promote SHGs in women for their social and economic empowerment.

### Areas of Micro-Enterprise Development

Depending on number of factors ranging from landholdings, subsidiary occupations, agro climatic conditions and socio-personal characteristics of the rural women and her family member the areas of micro-enterprises also differ from place to place. The micro enterprises are classified under three major heads:

1. **Micro Enterprise development related to agriculture and allied agricultural activities** like cultivating to organic vegetables, flowers, oil seeds and seed production are some of the areas besides taking up mushroom growing and bee – keeping. Some more areas can be like dehydration of fruits and vegetables, canning or bottling of pickles, chutneys, jams, squashes, dairy and other products that are ready to eat.
2. **Micro-Enterprise development related to livestock management activities** like diary farming, poultry farm, livestock feed production and production of vermi composting using the animal waste can be an important area in which women can utilize both her technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units.

3. **Micro – Enterprise development related to household based operations** like knitting, stitching, weaving, embroidery, bakery and flour milling, petty shops, food preparation and preservation.

#### Advantages of Entrepreneurship among Rural Women

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro – enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women.

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Increased participation level in gram sabha meeting
- Improvement in leadership qualities
- Involvement in solving problems related to women and community
- Decision making capacity in family and community

Economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

#### Challenges faced by women entrepreneurs in India

1. **Low literacy rate of women** : The women literacy rate is found to be low compared to men in India. In India, around 3/5th (60%) of women are still illiterate. Illiteracy is the root cause of socio-economic barriers or hurdles (Sunil Deshpande and Sunita Sethi, 2009). Due to illiteracy of women and lack of knowledge regarding the new technologies and they are unable to understand the technologies properly.
2. **Male dominant society** : India is a kind of male dominant society, where in women are not allowed to work independently and take up any entrepreneurial ventures. In India women is confined to household activities only. She is not allowed to go outside and work without family support.
3. **Lack of access to resources** : Women lack in access to need based resources like raw material, capital, land and other subsidiary resources. Rigid procedures of government and formalities in obtaining financial

resources hinder the growth of women entrepreneurs in India.

4. **Lack of motivation and support from family members** : Lack of motivation and moral support from family members is the first and foremost factor responsible for hindering the growth of women entrepreneurs in India. When women want to start an enterprise she will not get the required support from her family and other organization.
5. **Lack of suitable infrastructural and marketing facilities** : Lack of proper storage facilities in rural areas at reasonable price and market facilities are the important factors which are hindering the growth of women entrepreneurs in India. Women entrepreneurs lack proper marketing facilities and marketing channels. Hence they are forced to sell their produce and value added product at lower price at local level to local agents and middlemen.
6. **Other challenges** : The other challenges that women entrepreneurs are facing so many social and economic problems like harassment and exploitation of farm women in work places, lack of confidence among farm women, low risk bearing ability, lack of information regarding new technologies, lack of training, lack of finance and other social and cultural constraints.

Women and girls are affected through two main channels.

#### Some cases

1. Meti (2013) in a study of SHGs working in vermicompost and dairy observed that trainings and demonstrations impacted on knowledge and adoption level of farm women. The independent variables like social and mass media participation, achievement motivation, risk bearing ability and innovativeness found significantly correlated with knowledge and adoption. Low initial investments, simple and quick income generating practices were adopted by the majority of the farm women. Whereas high initial investment, complex practices and late income generating activities were not adopted by majority of the farm women. Majority of the farm women have got the additional income by adopting the Vermicompost on small scale basis. They also expressed that the social participation, self confidence, knowledge on bank transactions and involvement in agro based entrepreneurship activities have been improved

2. Vanita Viswanath argues that long-term food security for rural women requires them to be able to increase their earnings and diversify their income sources. Grassroots Enterprise Management Services (GEMS) for women are non-financial services that help women identify livelihood options, understand elements of management and market that impinge on sustainability of micro-enterprises as well as be informed about and control the transactions and process of development of micro-enterprises

3. An often cited example is the work by the international NGO Helen Keller International, launched initially in Bangladesh in the 1980s, and expanded later to Cambodia, Nepal, and the Philippines (Ianotti, Cunningham, and Ruel 2009; Meinzen-Dick et al. 2011b). Working together with local partners, Helen Keller International supports women's production of nutritious food on family plots, with significant reductions in micronutrient deficiencies (vitamin A, iron, and zinc) in the households concerned. In addition to increasing dietary diversity, such strategies may allow women to build economic assets (with the raising of poultry, for example), and improve their role in decision making within the family while fulfilling their domestic and child-care responsibilities. Women's constraints in access to agricultural land and credit could be tackled in this manner.

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The rural women are having basic home-grown knowledge, skills, potential and resources to establish and manage an enterprise. But Formation and strengthening of rural women Entrepreneurs network must be encouraged. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly accepted as a valuable tool for its development and promotion. This network helps them to give lectures, printed material imparting first hand technical knowledge in production, processing, procurement, management and marketing among the other women. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity. As a supplementary source of family income the SHGs proved to be a boom to the rural woman folk not only in enhancing their financial status but also promoting entrepreneurship among them. The SHG members have started the business with a good intention even though low educated members have availed group loans from bank and doing traditional business like., Powders and Pickles, Garments, Dairy, Kirana and Tea Stalls and Handicraft activities and to earn money to supplement the family income

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