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Dr. V. Devaki
Dr. A. Flora Noyal

Keen sponsored One-Day National Seminar on Work Life Balance of Women
Micro Entrepreneurs in Indian Society after Covid-19 Pandemic

Feb
2024



BISHOP AMBROSE COLLEGE

PROCEEDINGS OF

ONE DAY NATIONAL SEMINAR ON

**WORK LIFE BALANCE OF WOMEN
MICRO ENTREPRENEURS IN INDIAN
SOCIETY AFTER COVID-19
PANDEMIC**

Edited By

Dr. V. Devaki
Dr. A. Flora Noyal

February 29th 2024



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A STUDY ON CHALLENGES FACED BY WOMEN MICRO ENTREPRENEUR

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ABSTRACT

Women micro entrepreneurs face a myriad of challenges that impede their entrepreneurial journey. Among these challenges are barriers to accessing financial resources, which include difficulties in obtaining loans and credit, discriminatory practices and lack of collateral. Moreover, gender bias and discrimination persist in business environments, limiting women's access to networks, and growth opportunities. Balancing work and family responsibilities poses another significant challenge, as women often struggle to manage business duties alongside household and caregiving duties. Furthermore, limited access to information, resources, and mentorship programs inhibits women's ability to acquire necessary entrepreneurial skills and knowledge. Additionally, women encounter obstacles in accessing representation and networking opportunities, which

crucial for business growth and success. Cultural and societal norms also play a role in discouraging women from pursuing entrepreneurship or limiting their decision-making autonomy. Addressing these challenges requires concerted efforts to promote gender equality, provide tailored support programs, and create an inclusive environment conducive to women's entrepreneurial endeavors. These challenges include limited access to finance, gender bias and discrimination within business environments, the struggle to balance work and family responsibilities, and limited access to information and resources such as training and mentorship programs. Additionally, women entrepreneurs often face barriers to representation and networking opportunities, as well as cultural and societal constraints that discourage their entrepreneurial pursuits.

INTRODUCTION

Women micro entrepreneurs play a crucial role in driving economic growth and fostering innovation, yet they face numerous challenges that impede their entrepreneurial success. In recent years, there has been growing recognition of the unique barriers and obstacles that women encounter in starting and growing their microenterprises. Understanding these challenges is essential for developing targeted interventions and policies to support women's entrepreneurship and promote gender equality in the business landscape. Women micro entrepreneurs confront a range of challenges across various dimensions, including access to finance, gender bias and discrimination, work-family balance, access to information and resources, representation and networking opportunities, and cultural and societal constraints. These challenges intersect and compound, creating complex barriers that hinder women's ability to establish and expand their microenterprises.

Addressing the challenges faced by women micro entrepreneurs requires a comprehensive approach that involves stakeholders at multiple levels, including governments, non-profit organizations, financial institutions, and communities. By recognizing and addressing these challenges, society can unlock the full potential of women micro entrepreneurs, driving inclusive economic growth and fostering a more equitable business environment.

Balancing the demands of entrepreneurship with familial responsibilities poses yet another formidable challenge for women micro entrepreneurs. The struggle to manage business operations alongside household duties and caregiving responsibilities often imposes significant limitations on their entrepreneurial endeavors.

OBJECTIVES

- To analyze the challenges facing women micro entrepreneurs emanating from government's ongoing campaign to clean the city
- To find out the problems faced by women entrepreneurs.
- To know the female awareness about the new entrepreneurial opportunities
- To suggest measures to deal with the challenges faced by women entrepreneurs
- To enable women to invest in and expand their micro enterprises
- To enhance business management, financial literacy, and technological skills among women micro entrepreneurs.
- To create platforms for recognizing and rewarding the achievements of women micro entrepreneurs,



REVIEW OF LITERATURE

Benjamin Kojo Otooli (2012) in his Research article on 'Micro-Credit for Micro Enterprise: A Study of Women "Petty" Traders in Central Region, Ghana', he wanted to examine the factors that constrain women petty trader's access to microcredit and the innovative measures initiated to counter these constraints. With help of convenience sampling method 150 petty women were interviewed. Three main constraints are identified such as internal, socio-cultural and policy-induced – being the key moderating influences on women petty trader's ability to access micro-credit. Considering the sample size and research context, the generalization of the findings may need to be applied with caution. However, this paper does identify similar findings in other studies in comparable contexts.

Dangi Neha, Ritika (2014) in their Research article on 'Women Entrepreneurs: Growth and Performance of MSMEs in India' an attempt has been made to focus on the growth and performance of MSMEs in India and the problems and challenges which are faced by women entrepreneurs in India. It also focuses on initiatives taken by the government for women entrepreneurs. From this study it can be concluded that Micro, Small and Medium Enterprises are contributing to the economic growth and development of Indian economy. Women Entrepreneurs who were traditionally kept behind the four walls of their houses, now in modern society are capable of managing both their family and business.

Rai U. K. and Srivastava M. (2011) in their study on "Aspirations and Motives of Women Entrepreneurs: An Empirical Study of Varanasi District" examines the motives of women entrepreneurs in starting a small-scale enterprise in the socio-economic environment of Varanasi District. The objectives of the study are to understand the motivations behind setting up a business enterprise and the problems of women entrepreneurs, especially in Varanasi District. The study finds that entrepreneurial motivation factor is profit and money-making for starting enterprise along with the want for not working for others, i.e., self-employment. The whole, profit-making, self-employment, want for control and decision-making as well as to provide employment to others were the main reasons for starting business enterprise. The major problems encountered by women entrepreneurs are getting raw material, financial problems, getting support from family and social constraints. Therefore, there is an urgent need for State Financial Institute (SFI), and other support agencies to assist and train the clients on the subject of budgeting, costing and maintaining a cash flow for the business. Also there is a need for on-site visits and follow-up of SFI and DIC or other support agencies for the entrepreneur.

Jagero Nelson (2011) in his research article on 'Challenges Facing Women Micro Entrepreneurs in Dar Es Salaam, Tanzania' he wanted to know the challenges facing women micro entrepreneurs in Ilala Municipal Dar es Salaam. The author interviewed 120 women micro entrepreneurs in Ilala Municipality to answer the research question: What are the challenges facing Women Micro Entrepreneurs in Ilala Municipality emanating from an ongoing campaign to "Clean the City". Data was analysed with help of these statistical techniques such as totals, means, average, distributions, proportions and statistical Z-sample values for the purpose of testing whether they meet the objectives or not. Results indicate that major challenges facing women micro entrepreneurs are poor infrastructure, lack of business premises,



decline in business and lack of prime space.

Arakeri Shanta V. (2012) in her article on "Women Entrepreneurship in India" attempt has been made to study the reasons why women start business of their own, study the characteristics of women entrepreneurs, study the categories of Women Entrepreneurs in India, find out the problems encountered by women in start business Enterprises and study Development of Women Entrepreneurs. The present study focuses on extensive study of Secondary data collected from various books, National & international Journals, publications from various websites which focus on various aspects of Women Entrepreneurship. The study Women are very good entrepreneurs, and prefer to choose the same as they can maintain work life balance.

Saxena Sandeep (2012) in his research article on "Problems Faced by Rural Entrepreneurs and Remedies to Solve It" he tried to study the problems faced by growth of rural entrepreneurs in India and find out the remedies to solve the problems of rural entrepreneurs. The present study is based on secondary data. Findings of the study revealed that rural entrepreneurship is the way of converting a developing country into developed nation. Rural entrepreneurship is the answer to the removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustained support systems providing all necessary assistance.. Grading and standardization should be promoted and promotional activities should be enhanced. NGO's should be provided full support by government.

SUGGESTIONS TO INCREASE WOMEN ENTREPRENEURSHIP

- It is imperative to design programmes that will address attitudinal change through training, supportive services. The basic requirement in development of women entrepreneurship is to make aware the women regarding her existence, her unique identity and her contribution towards the economic growth and development of the country.
- Government can set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities. However, precautionary measures should be undertaken to avoid the misuse of such facility by the men in the name of the women.
- Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improve their over-all personal standards.
- It includes basic day-to-day management training like how to keep track of accounts, handle taxes and understand compliance rules and regulations.
- Efforts to facilitate access to finance for women entrepreneurs typically encompass initiatives that reform restrictive bank and regulatory policies. Such reforms accept less traditional forms of collateral, look at a lender's willingness to repay and simplify business registry.

CONCLUSION

The research established that women entrepreneurs were aged between



and 55, were married with dependents to look after. Most of them had low level qualifications and were involved in traditionally women businesses such as retail and services industry. They operated as sole traders or partnerships with a few being registered and most of the businesses had been in operation for less than ten years. The research concluded that women entrepreneurs face constraints related to access to finance, conflicts between work and family responsibilities, network challenges, lack of education and management skills. Sourcing raw materials and finding markets were cited as the least challenges for women entrepreneurs.

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AWARENESS TOWARDS WOMEN MICRO ENTREPRENEUR

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ABSTRACT

The abstract for a study on awareness towards women micro-entrepreneurs could highlight key findings, such as the impact of awareness programs on their business success, challenges faced, and the role of societal perceptions in shaping opportunities for women in micro-enterprises. It would provide a concise overview of the research's scope, methodology, and significant insights, fostering a better understanding of the dynamics surrounding women in micro-entrepreneurship.

INTRODUCTION

Promoting awareness towards women micro-entrepreneurs is crucial for fostering economic inclusivity. These resilient individuals contribute significantly to local economics, and understanding their challenges and successes is essential for creating a supportive business environment. Women entrepreneurship has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. Discuss the importance of education and training programs that equip women with skills needed to succeed as micro-entrepreneurs.

REVIEW OF LITERATURE

Ritwik Saraswat, RemyaLathabahvan (2020) in his paper he discussed about what role women entrepreneurs play in India. Their primary aim was to raise awareness of women's entrepreneurship, as well as their understanding of how important it is in today's rational world. They also talked about the various issues that Indian women entrepreneurs meet, as well as their personal experiences.

Nisha Nandal, Dr Naveen Nandal, at.al (2020) they did a study and discussed about social entrepreneurship and what role it plays in the society. In their work, they look into the status of women social entrepreneurs in India, as well as the different obstacles faced by women social entrepreneurs and the various strategic measures that should be implemented. As a result, they concentrated on the fact that women social entrepreneurs are now playing such an important role. They stated that women should be educated and given proper guidance, and that parents should educate their daughters on what makes them unique so that they can participate in the formation of society. The authorities should provide various programmes for females to learn about social entrepreneurship.

Sabrina Korreck (2019) her paper reveals that she first gathered data to learn about the situation of female entrepreneurs in the country. She then attempted to identify the reasons for low female entrepreneurship rates, which include unstated prejudices, a lack of confidence in business skills, a lack of parental support and options for parenting, limited access to capital and systems, and lacking safety in job environments and outdoors. This paper essentially establishes a recommendation that can aid in the advancement of women's entrepreneurial empowerment.

Anis & Hasan (2013) in their study on Bangladeshi women entrepreneurs identified that women initiated new ventures, small to medium-sized businesses and small enterprises instead of confining them to the comforts of home. These initiatives indeed contributed to the national economic growth.

Bakri and Mardziah, (2012) More studies have been done on entrepreneurial characteristics that relate with the success of entrepreneurs. Women entrepreneurs usually are more creative in solving their problems for the growth and success of their business.

ROLES OF WOMEN ENTREPRENEURS IN INDIAN ECONOMY

Women-driven companies account for approximately 23.39 percent of the micro and small scale in the nation and utilise approximately a quarter of the labour force. Profitable earnings -Women owned companies and entities have done well financially in a variety of fields in recent years. The implementation and spending of capital accumulated is more crucial than simply handling funds. Such major decisions have long-term, significant consequences for businesses. A budget enables you to better manage your cash flow. Financial success can be maintained even during times of extraordinary occurrences by allocating available funds in a way that encourages necessary or favoured growth. Promote compassionate plans. Another important tool that female entrepreneurs use to spark company and economic success is the promotion of empathy-led frameworks. Workflow comprehension and the development of necessary or critical structures for the team or personnel promote work, productivity, and company growth. Increasing the number of women in the workforce- Women in the workplace have enormous potential! Their expertise, dependability, loyalty, knowledge and realization of accountability regarding their work are unparalleled. whereas providing gender-balanced opportunities for female experts, we also recognise their abilities, creativity and want to succeed their own careers while aiding the growth of the business as a whole. Employment growth for business, women have contributed to the acceleration of economic progress by better identifying issues that require attention. The areas to focus on are people-led processes, and we overcome obstacles by making things easier for them.

COMPELLING FACTORS ENCOURAGING WOMEN TO WORK

In the realm of scientific knowledge, we find that it is generally easier to pull something than to push it. Similarly, there are two major forces that compel and influence women to engage in entrepreneurship or seek employment.

- Utilizing their Education: Women are encouraged to apply the knowledge and skills they have acquired through education, motivating them to explore opportunities in the professional world.

- **Self-assessment of Abilities:** Women feel driven to assess their capabilities and potential, aiming to excel and make a mark in their chosen fields.
- **Aspiring for Excellence:** The desire for superiority pushes women to strive for personal and professional growth, seeking achievements beyond conventional norms.
- **Access to High-profile Circles:** Employment or entrepreneurship offers the opportunity to enter high-profile social circles, expanding networks and connections.
- **Gender Stereotypes:** Sometimes, societal norms push women to prove themselves equal to men, leading them to pursue careers and prove their worth.

CHALLENGES IN SUGGESTION

- Government should provide separate financial aid to women entrepreneurs so that they do not face any difficulty in setting up their organization.
- Training Programmes specially directed at women entrepreneurs should be conducted to enhance their entrepreneurial skills and abilities which help them in day-to-day functioning of business.
- Top ranking women entrepreneurs must be felicitated so that more women are encouraged and motivated to pursue such careers.
- Provision for better educational facilities should be provided starting from school and further for higher education and also several vocational studies.
- Women Entrepreneurs' Guidance cell should be opened in all cities to handle problems related to day-to-day functioning like production, marketing, and distribution problems. Special infrastructural facilities should be provided to help women in establishing their enterprise easily and quickly.
- Several legal policies and regulations for the setup of an enterprise by women must be simplified to help women entrepreneurs in establishing their business and getting speedy approval regarding several legal formalities.

Women Entrepreneurship Challenges in India

- **A shortage of economic freedom-** The majority of the time in Indian families, people experience a lack in monetary assistance, particularly in illiterate and rural families where women are unable to make business decisions without involving her family members. So, as to become a self-sufficient entrepreneur, a woman requires financial support from her family.
- **Not aware about their capabilities-** The quality of our education lags so far falling behind that women are more strengthened than men but are not conscious of their capabilities and concealed abilities. According to Shruti Lathwal (2011), India is experiencing an increase in the education level of women as well as increased social awareness about the role women play in the community; however, this is only relevant in cities in India.
- **Do not have the ability to bear the risk-** From what we have seen in India, women are completely reliant on male family members from birth. Women in Indian society have no licence to take or support any sort of threat. Many women in India do not start businesses because they are unaware of their capabilities and rights. As a result, we must educate them on their risk tolerance.

- Facing problem of working with male workers Many women have difficulty communicating with male colleagues because they believe they are more capable than men. In India, majority illiterate or semi-educated women entrepreneurs prefer to be a female boss.

CONCLUSION

Based on the secondary data we saw that there should be few corrective measures, they should adopt and make them emotionally strong so that they can become successful entrepreneur. Females in rural areas need to be made aware of entrepreneurship and how it is extremely useful in rural area. Women's contributions to the process of growth and development have been taken into account. Our culture needs to adjust its mentality about the place of women entrepreneurs. This will result in the creation of a welcoming environment where women will emerge and display their talents. Awareness of the issues faced by women entrepreneurs is the first step towards fostering their development and empowering them to make meaningful contributions to the economy and society. To create a conducive environment for women entrepreneurship, it is crucial to challenge gender biases, improve access to funding, offer mentorship opportunities, and promote gender-inclusive policies. By collectively addressing these challenges, we can create a more equitable and thriving entrepreneurial ecosystem for women worldwide. Empowering women entrepreneurs not only benefits them individually but also enriches communities and fosters sustainable economic growth.

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SECTORAL ENTREPRENEURSHIP IN AGRICULTURE

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ABSTRACT:

Business and agriculture are closely related. Agriculture is an industry that affects the entire population of the Earth. And indeed, agricultural entrepreneurs will always be in demand. The youngest country in the world, India, where more than 65 percent of the population is below 35 years of age, while more than 50 percent of the population is below 25 years of age, agricultural education, research and extension should be based on the principle of innovation, inspiration and enlightenment so that we can lead the whole company. The growing trend towards locally grown food provides attractive start-up opportunities for those who want to farm for a living, even if they have the capital needed to break into the commodity side of the industry. The 21st century is constantly changing the market scenario. With the development of high-tech business models and the introduction of new technologies, agricultural business has attracted many talented young people with creative ideas and a willingness to work. These entrepreneurs and start-ups can create fair and valuable contacts in the agricultural value chain and accelerate and streamline the delivery of products, technologies in the service of both farmers and customers. Programs like Skill Development, Start Up India, Mudra Yojana, Raftaar are at the forefront to support this new venture.

KEYWORDS: Agriculture, development, market, entrepreneur, food.

INTRODUCTION:

An entrepreneur plays an important role in the economic growth of a country. It collects and utilizes natural and human resources through innovation and provides many jobs to people or brings stability to the economy. In the last few years, many educated young people who have new ideas and enthusiasm for work have been attracted to high-tech business models and are introducing a new type of technology by elevating agriculture from its traditional form. These entrepreneurs and start-ups can provide vulnerable contacts in the agricultural value chain and accelerate and streamline the delivery of products, technologies and services to both farmers and customers. Business actions and initiatives affect the industrial sector, agricultural sectors, technical sectors, employment levels in domestic and foreign trade and the overall impact on the society and economy of nations. There are different types of development in economics i.e. human

development, infrastructure development, social development, industrial development and economic development. A place of business plays a role as a catalyst in the process of economic development. Recently, the role of the entrepreneur has been appreciated.

SCOPE AND CHALLENGES OF BUSINESS IN AGRICULTURE IN INDIA:

Micro Irrigation System:

Manufacturing micro irrigation systems and selling micro irrigation systems are also possible on a small scale and hence huge opportunities.

Agro-eco Tourism:

The development of ornamental gardens, forest areas and agro-expo can support agro-ecotourism. Production and sale of organic fertilizers Production and marketing of bio fertilizers can be done very easily with minimal investment.

Cultivation Of Medicinal Plants:

Cultivation of medicinal plants provides a good business opportunity for people. This is due to the growing favour of herbal medicines and the creation of such medicines by pharmaceutical companies. For this, they will need raw materials in the form of medicinal plant products. Such products can satisfy this demand.

Herbs And Species:

You can apply tools or parts of plants to medicine or flavor food. Herbs have aromatic properties that your potential customer can use for medicinal, culinary or perfume purposes. Being an herbalist allows you to supply raw materials (your herbs) to doctors from various industries such as pharmaceuticals, cosmetics and even herbal medicine.

Cyber Extension:

Cyber extension is considered as the use of ICT for agricultural and rural extension which is quite negligible in rural areas. Cooperation between works, institutions and creators in the final peace can bring a novelty in the development of agricultural sectors. Agricultural cyber extensions developed to transfer scientific farming technologies to the former to enable them to use the knowledge for a better economy.

Development Of Fisheries:

Fishing provides good opportunities in both domestic and export industries. Business effects can be very useful in this direction.

Poultry Farming:

In addition to analysing the poultry business, organizing the place, gathering information about the type of chickens and where the chickens are located, before starting the business, the land should be decided based on how many chickens you want to keep. It is important to pay attention to

how their food is presented, how they are sold. NABARD provides suitable loans for setting up poultry farms in return for proper training, several banks also provide poultry farming loans at reasonable rates. This business can be easily accessed with a little information and at a low cost.

PROBLEMS FACED BY ENTREPRENEURS:

Entrepreneurs envisages a creative idea and extends the idea into a business plan, obtaining resources such as land, labour, capital, and producing goods and services with cooperation and support from external sources that can affect the success of innovation. According to Schumpeter, the economic environment is full of certainty, and entrepreneurial activity is critical in this sense since growth is an unsatisfactory process that leads to self-determination. To maintain control over the factors of production, the entrepreneur often mobilizes capital sources. Entrepreneurs need credit, as Schumpeter correctly noted, because credit encourages economic growth, which results in the delivery of new products.

- **Business Selection:** For business selection, first of all, the market has to study whether the customer will like his product or services in the market, how much demand will be there, what will be the cost, whether it will be profitable or not. This is called a probability study and is presented as a probability report or project report. Based on this, the most profitable business is selected.

- **Selection Of The Nature Of The Enterprise:** For this, the entrepreneur has the option of a sole proprietorship, partnership, or joint capital company, etc. From which it is relatively difficult to choose the appropriate business organisation. If a company organization is suitable for large-scale businesses, then a sole proprietorship or partnership will be more suitable for small and medium-scale businesses.

- Arranging finance has always been a problem for the entrepreneur. No business can be started without capital. The entrepreneur needs capital to buy permanent property, land and machines, equipment, etc. Money is also required for the day-to-day expenses of a business.

- After determining how much capital is required, the entrepreneur has to arrange finance from various sources. There are many financial institutions such as IFCI etc. Who are providing initial capital or venture capital funds for good entrepreneurial work.

- **Site Determination:** A predicament for the entrepreneur is to settle on the site of the business unit. It depends on many rudiments such as accessibility of raw supplies, transport services, electricity and water supply, and propinquity to the market. The government offers several incentives in the form of tax, exemption on electricity and water bills, etc. To units established in backward areas or underdeveloped areas. Therefore, before setting up a business unit, the entrepreneur has to consider all these things.

- **Unit Size:** The size of the business is affected due to many reasons such as technical, financial, and marketing. When entrepreneurs feel that they can sell the offered products and services in the market. And can raise enough capital, then they can start their activities on a large scale. Generally, entrepreneurs can start their work on a small scale and gradually increase it.

- **Machine And Agricultural Tools:** The selection of machines, equipment, and methods is a susceptible problem before starting any new endeavour. Many factors influences this, including resource availability, product selection, and manufacturing process design, However, productivity should be prioritized. It's crucial to consider the availability of repair and maintenance services, as well as extra capital and after-sales support.

- **Appropriate Manpower:** If the size of the business is large, than enterprises have to find qualified people suitable for different fields of work. He has to identify the right person for each task and motivate them to work in the organization. It is not easy. It requires a lot of stamina and encouragement. In this way, before starting a new business. The entrepreneur has to find solutions for many problems. Success is ensured if proper selection and arrangements are made.

There are various types of development on an economy I.e., human development, infrastructure development, social development.

REGIMES OF AGRICULTURE IN INDIA:

- ❖ Ayushman Sahakar Scheme
- ❖ E-NAM (National Agricultural Market)
- ❖ Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KYY)
- ❖ Krishi Kalyan Abhiyan
- ❖ Soli Health Cards (SHC) program.
- ❖ National Bamboo Mission
- ❖ Green Revolution-Krishonnati Yojana
- ❖ Support and innovation program of Yuva Sahakar-Cooperative Enterprises
- ❖ Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA)
- ❖ Pramparagat Krishi Vikas Yonjana (PKVV)
- ❖ National Food Security Mission (NFSM)
- ❖ Pandit Deen Dayal Upadhyay Unnat Krishi Shiksha Yojana (PDDUUKSY)
- ❖ Rashtriya Gokul Mission (RGM)
- ❖ Amrit Sarovar Mission
- ❖ National Beekeeping and Honey Mission (NBHM)
- ❖ National Mission on Edible Oils (NMEO-OP)

- ❖ National Mission for Natural Farming (NMNF)
- ❖ National Fishermen Welfare Scheme (NSWF)

Conclusion:

Agribusiness shares many of the characteristics of “general” business, but also has its distinct features due to the specific context of the agricultural sector. With a better discipline of industrial and business education, entrepreneurs will naturally take advantage of the vast availability of human resources. It is obvious that there is a lot of scope for entrepreneurship in agriculture and this potential can only be harnessed by effective management of agricultural elements from which an individual with risk-taking ability and seeking the latest knowledge in agriculture can turn out to be agri-entrepreneurs of rights. The agricultural sector has a great potential to contribute to the national income while providing direct employment and income to the large and vulnerable sections of the society. Agribusiness is not only an opportunity, but also a necessity for improving production and profitability in agriculture.

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