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Entrepreneurial attributes and socio-economic influences on women agripreneurs in Kerala and Karnataka

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Abstract

The present study delves into the comparison of entrepreneurial behaviour among women in rural areas of Kerala and Karnataka, whose livelihood depends on agriculture. Ten entrepreneurial attributes were analysed to develop an index quantifying entrepreneurial behaviour, which classified respondents into different categories based on their index values. The study found that the majority of respondents exhibited a medium level of entrepreneurial behaviour. The results of the z-test for comparing both states showed that there is no significant difference in the entrepreneurial behaviour of women in Kerala and Karnataka. Socio-economic variables such as social participation and economic motivation in Kerala, and family annual income in Karnataka, showed significant correlations with entrepreneurial behaviour. By focusing on agripreneurs, policymakers can develop targeted strategies and interventions to support their growth and amplify their positive impact on the agricultural landscape in India.

Keywords: Agripreneurship, women empowerment, entrepreneurial behaviour and rural development

Introduction

Transitioning agriculture from a traditional way of life to a commercial agribusiness model is essential for revitalizing India's rural population, which is predominantly engaged in agriculture and related activities. India, a leading producer of agricultural commodities, sees the agricultural sector contributing 17% to its GDP (Deshmukh *et al.* 2024) ^[5]. Despite this, the rural areas, where most of the population resides, are affected by poverty (Lele and Goswami, 2017) ^[11], unemployment, and inadequate infrastructure (Tanwar and Bhardwaj, 2022) ^[20]. Shifting to agribusiness, which involves commercial farm management and the integration of production, processing, and marketing, can rejuvenate this sector (Uche, 2018) ^[22].

Rural entrepreneurship, leveraging local resources for business activities, offers solutions to reduce poverty, migration, and unemployment, thus fostering rural development. Promoting women entrepreneurship is particularly crucial in India, where women constitute half the population (Madhumitha *et al.* 2020) ^[12] and play a vital role in agriculture as farmers and entrepreneurs (Rastogi *et al.* 2022) ^[16]. Their participation in activities such as cultivation, livestock rearing, food processing, and marketing significantly impacts food security and household well-being. Encouraging women in agribusiness through training, resources, and market linkages is vital for resilient and prosperous rural communities (Arumugam and Manida,

2023) ^[11]. Despite being the world's primary food producers and providers, women remain invisible partners in rural development (Narayanan *et al.* 2016) ^[15]. In rural areas, women have shown the ability to establish and manage enterprises even with limited financial resources, particularly when they receive adequate support and encouragement. In rural areas, this is widely distributed among various key areas like food processing, cottage industries, and farm management. Hence, engaging women in these activities can be beneficial for them by offering numerous advantages (Kaur *et al.* 2018) ^[8]. It allows them to contribute to the family income while managing their farm, home, and agricultural enterprise tasks (Narayanan *et al.* 2016) ^[15].

Moreover, women entrepreneurship has become a crucial driver for enhancing agricultural economic performance and stimulating rural economic growth (Zhu *et al.* 2022) ^[25] by introducing new technologies and practices that enhance farm productivity and efficiency, resulting in higher yields and increased profitability (Kharga *et al.* 2021) ^[9]. This can also significantly boost small-scale women producers and entrepreneurs by facilitating better management and control of local resources and generating employment opportunities for rural women. Ultimately, these developments contribute to the economic and socio-psychological empowerment of rural women (Kaur *et al.* 2018) ^[8] and serve as catalysts for economic growth and agents of social transformation

(Dhinakaran *et al.* 2023) [6]. It will motivate more rural women and might result in the initiation and development of additional entrepreneurs in the country.

The number of women entrepreneurs has grown substantially over the past 30 years, making significant contributions to business ventures and representing the fastest-growing segment of the global entrepreneurial market (Cardella *et al.* 2020) [3]. Promoting agripreneurship among rural women not only aids their personal growth but also boosts their decision-making power within their families and communities. Therefore, assessing the agripreneurial behavior of women is crucial, especially in regions like Kerala and Karnataka. Kerala plays a vital role in economic and social development with a specific emphasis on the role of women agripreneurs (Unnikrishnan and Bhuvanawari, 2016) [23], while Karnataka boasts a robust ecosystem for women agripreneurs and a high prevalence of women-owned business enterprises (Mendonca and Sequeira, 2016) [14]. Thus, the study helps to identify unique challenges and opportunities, enabling more targeted support and resource allocation, highlighting gaps in access to funding and managerial capacity, and pinpointing necessary interventions. This comprehensive support framework not only empowers women but also maximizes their contributions to economic development.

Methodology

The present study was conducted in the states of Kerala and Karnataka in 2024. Kerala comprises 14 districts, while Karnataka has 31 districts. All districts from both states were purposively selected for the study. Thus, a sample of 50 women agripreneurs were randomly selected from each state across their districts, resulting in a total sample size of 100.

Entrepreneurial behaviour is a nuanced and multidimensional concept that involves creating value, taking risks, and seizing opportunities (Thomas and Kamalanabhan, 2010) [21]. It is shaped by various elements such as individual personality traits, social skills, and the business context. It is associated with the strategic direction of a business, emphasizing innovation, proactive actions, and a willingness to embrace risks. The entrepreneurial behaviour (EB) of women was operationalized as the cumulative outcome of ten attributes (Yadav *et al.* 2014) [24]: innovativeness, achievement motivation, risk-bearing capacity, knowledge ability, persistence, manageability, self-confidence, economic motivation, market orientation, and feedback use.

The attributes were measured using both pre-existing scales and scales developed specifically for this study in a predetermined interview schedule. The sum of the scores for each attribute was used to determine the EB of women. An index was developed to represent the EB of women using the following formula as outlined by Yadav *et al.* 2014 [24]:

$$\text{Entrepreneurial Behavioral Index (EBI)} = \frac{\sum_{n=1}^{10} T_n}{\sum_{n=1}^{10} M_n} \times 100$$

where,

T_n is the total obtained score of the n^{th} attribute and M_n is the maximum obtainable score of the n^{th} component. Based on the EBI value, women in the both states were classified into low, medium and high entrepreneurial behaviour using mean and standard deviation. The significant difference between the entrepreneurial behaviour of two states were analysed by the z-test. Finally, the relationship between entrepreneurial behaviour and socio-economic characters were determined by using Karl Pearson correlation coefficient value.

Results and Discussion

Socio-economic profile characteristics of women agripreneurs of Kerala and Karnataka

The present study focused on women agripreneurs of Kerala and Karnataka who actively involved in production and marketing of cut flowers, mushrooms, dairy products, baked foods, value added products of millets, fruits and vegetables. The detailed enterprise distribution of respondents is given in Table 1. It is clear from the table that the majority of women in Kerala are concentrated in the production and marketing of fruit and vegetable value-added products, while in Karnataka, they are focused on baked foods. The socio-economic characteristics of the respondents are depicted in Table 1. The majority of the agripreneurs in both states are middle-aged, while there are more younger agripreneurs in Karnataka than in Kerala. In Kerala, 38% of the women agripreneurs have a higher secondary level of education, followed by 32% with a degree or above. In contrast, in Karnataka, more than half of the respondents have a degree or above educational qualification. Regarding experience in agripreneurship, a significant portion of the respondents in both states possess 1.5 to 6.25 years of experience. In both states, a large portion of the respondents pursue agripreneurship as sole proprietorships, with only a few working as farmer-producer organizations (FPOs) or cooperatives. The analysis of the agripreneurial status of respondents in both states indicates that more than 70% of the respondents are first-generation agripreneurs.

Entrepreneurial behaviour of women entrepreneurs

Detailed entrepreneurial attributes of women of Kerala and Karnataka reveals that majority of the respondents in both states exhibits medium level of innovativeness. While they might be cautious about adopting entirely new methods, they stay informed about the latest technologies. They are more likely to embrace innovations that have clear benefits on their agribusinesses. However, they still make an effort to stay updated on the latest technologies and believe that if these innovations are clearly beneficial, they will definitely adopt them. This is the reason why there were not many respondents in the 'low' category for innovativeness. Additionally, training can foster a spirit of innovation among entrepreneurs, which in turn can enhance entrepreneurship among farmers.

Table 1: Enterprise wise distribution and socio-economic profile of women agripreneurs of Kerala and Karnataka

Sl. No	Type of enterprise/ Profile characteristics	Category	Kerala (%)	Karnataka (%)
1	Type of enterprise	Fruits and vegetables value added products	40	24
		Baked foods	32	44
		Mushroom and value added products	10	10
		Millet and value added products	8	14
		Dairy products	6	6
2	Age	Others	4	2
		Young (<35 years)	12	38
		Middle (36-55 years)	66	50
3	Education	Old (>55 years)	22	12
		Illiterate	0	0
		Primary education	0	0
		Middle school	8	4
		High school	22	16
4	Experience in agripreneurship	Higher secondary education	38	28
		Degree and above	32	52
		Low (<1.5 years)	18	4
5	Ownership status	Medium (1.5-6.25 Years)	68	82
		High (>6.25 years)	14	14
		Sole proprietorship	84	66
6	Agripreneurial status	Partnership	8	26
		FPO/ Co-operatives	8	8
		First generation agripreneur	74	86
6	Agripreneurial status	Ex- government employee	12	4
		Non-Resident Indian (NRI)	0	0
		Foreign returned	8	0
		Family enterprise	6	10

Achievement motivation exhibited slight variations between the two southern Indian states. In Kerala, a majority (52%) of women entrepreneurs displayed a medium level of achievement motivation, followed by low (26%) and high (22%). Conversely, Karnataka witnessed a higher proportion (44%) of women entrepreneurs classified as having high achievement motivation, followed by medium (34%) and low (22%). This observed difference in achievement motivation between Kerala and Karnataka could be attributed to a combination of factors. In Kerala, the moderate levels might be linked to the influence of external factors such as family responsibilities, educational pursuits of family members, and child marriage. These factors can potentially divert focus and energy away from individual career goals, as family success is often seen as a collective achievement (Mathew and Krishnamurthy, 2024) ^[13]. Conversely, the higher achievement motivation in Karnataka could be due to a confluence of personal, social, and cultural influences. Factors such as social status, educational attainment, and exposure to motivational elements might play a significant role. Additionally, research suggests that knowledge, skills, and awareness can significantly contribute to driving achievement motivation among women entrepreneurs. An analysis of risk-bearing capacity reveals a predominance of moderate scores among respondents in both Kerala and Karnataka. The proportion of individuals categorized in the high and low categories was relatively similar across both states. This suggests that a lack of substantial financial resources might be a limiting factor. Women with ample capital appeared more inclined towards risk-taking, but only when the potential benefits were demonstrably high. An analysis of entrepreneurial attributes reveals that majority of women entrepreneurs both in Kerala and Karnataka displayed a moderate level of

knowledge ability, persistence, and managerial skills. This finding suggests a potential need for targeted interventions. The proportion of respondents with lower knowledge ability was slightly higher in Karnataka, possibly due to limited exposure to training programs and information sources. Persistence levels also exhibited a moderate range, with social capital and a supportive local environment potentially playing a role. Notably, a history of success further fuelled persistence, and minor setbacks did not deter the respondents from completing their endeavours. Managerial skills followed a similar trend, with a majority displaying a moderate level. Strong managerial skills, encompassing delegation and effective decision-making, are recognized as hallmarks of successful entrepreneurs. Factors such as age, education, and business experience can influence these skills (Bariya and Jiju, 2015) ^[2]. Given the importance of planning, organizing, budgeting, and marketing for enterprise success, entrepreneurship development programs and capacity building initiatives could prove beneficial in enhancing these skillsets. More than 60% of the women entrepreneurs in both states possess a medium level of self confidence. The respondents having a low level of self confidence in Karnataka is greater than in Kerala. Female entrepreneurs frequently possess lower degrees of self confidence in comparison to their male counterparts (Jennings *et al.* 2023) ^[7]. Many factors, such as financial literacy, fear of failing, lack of family support and family responsibilities, might be blamed for this lack of confidence (Kuruville and Harikumar, 2018) ^[10]. Despite these obstacles, female entrepreneurs express a great deal of contentment and satisfaction in their positions. A larger proportion of respondents, 64% in Kerala and 72% in Karnataka were categorized as having a medium level of economic motivation, followed by high (24% in Karnataka

and 20% in Kerala) and low (04% in Karnataka and 16% in Kerala) levels. This could be attributed to their passion, drive for success and desire to achieve financial prosperity. The findings indicated that the participants were focused on enhancing their financial status. They prioritized their business endeavours over household responsibilities, believing that financial support was crucial for starting businesses, and that entrepreneurs should embrace profitable technologies to boost their monetary gains.

It is evident from the table 2 and 3 that, majority of the respondents exhibit medium level of market orientation followed by low and high levels in both states. Majority of the respondents raised their concern about the available marketing strategies and they required better one to compete with the similar products of multinational companies. Most of the women are selling their products through local markets and channels. Less advertising is used by female entrepreneurs to market their items in order to increase sales. Women in the hamlet only speak to their neighbours and family members infrequently and utilize verbal

propaganda to promote their goods, which is ineffective for the growth of their businesses (Rezaei-Moghaddam *et al.* 2019) [17]. Hence it is necessary to use latest marketing techniques for better growth of the business.

More than half of the women entrepreneurs possess feedback usage attribute in both states. Portion of high level feedback usage of Kerala (20%) is greater than in Karnataka (06%). This indicates that women who are reasonably adept at taking constructive criticism and utilizing it to make necessary improvements are more likely to enhance their product, performance, and resource management, thus turning their dairy business into a successful endeavour. Moreover, the business needs to make sure that the comprehensive service it is providing is worth the money. This will increase the number of clients and sustain the long-term relationship between the customers and the organization. Additionally, by recommending or sharing information about the company's goods and services, current clients will help draw in new business (Shah and Rai, 2022) [19].

Table 2: Entrepreneurial behaviour of women of Kerala

Sl. No	Attributes	Category	Range	Percentage
1	Innovativeness	Low	<17.85	12.00
		Medium	17.85-23.71	64.00
		High	>23.71	24.00
2	Achievement motivation	Low	<17.25	26.00
		Medium	17.25-22.31	52.00
		High	>22.31	22.00
3	Risk bearing capacity	Low	<17.21	22.00
		Medium	17.21-22.75	58.00
		High	>22.75	20.00
4	Knowledge ability	Low	<17.96	12.00
		Medium	17.96-22.12	82.00
		High	>22.12	06.00
5	Persistence	Low	<18.44	24.00
		Medium	18.44-24.00	58.00
		High	>24	18.00
6	Manageability	Low	<16.05	26.00
		Medium	16.05-21.95	60.00
		High	>21.95	14.00
7	Self confidence	Low	<18.87	12.00
		Medium	18.87-22.81	66.00
		High	>22.81	22.00
8	Economic motivation	Low	<18.59	16.00
		Medium	18.59-22.41	64.00
		High	>22.41	20.00
9	Market orientation	Low	<20.06	22.00
		Medium	20.06-23.38	60.00
		High	>23.38	18.00
10	Feedback use	Low	<18.31	14.00
		Medium	18.31-23.89	66.00
		High	>23.89	20.00

Table 3: Entrepreneurial behaviour of women of Karnataka

Sl. No	Attributes	Category	Range	Percentage
1	Innovativeness	Low	<16.23	14.00
		Medium	16.23-22.22	66.00
		High	>22.22	20.00
2	Achievement motivation	Low	<15.35	22.00
		Medium	15.35-19.66	34.00
		High	>19.66	44.00
3	Risk bearing capacity	Low	<18.06	18.00
		Medium	18.06-22.65	70.00
		High	>22.65	12.00
4	Knowledge ability	Low	<17.59	22.00
		Medium	17.59-23.35	62.00
		High	>23.35	16.00
5	Persistence	Low	<19.16	14.00
		Medium	19.16-23.33	64.00
		High	>23.33	22.00
6	Manageability	Low	<17.06	20.00
		Medium	17.06-21.34	64.00
		High	>21.34	16.00
7	Self confidence	Low	<18.75	14.00
		Medium	18.75-21.78	76.00
		High	>21.78	10.00
8	Economic motivation	Low	<16.54	04.00
		Medium	16.54-19.98	72.00
		High	>19.98	24.00
9	Market orientation	Low	<18.62	22.00
		Medium	18.62-22.41	66.00
		High	>22.41	12.00
10	Feedback use	Low	<17.60	10.00
		Medium	17.60-20.57	84.00
		High	>20.57	06.00

Categorization of women entrepreneurs of Kerala and Karnataka based on their entrepreneurial behaviour level

Perusal of the data in Table 4 shows that, the more than half of the women entrepreneurs in both state exhibits medium level of entrepreneurial behaviour. It might be due to uniformity of respondents with respect to their innovativeness, market orientation, manageability, economic motivation (Channal and Natikar, 2021) [4]. In Kerala, the remaining two categories were equally distributed (20%). But in Karnataka, the medium level category is followed by high (24%) and low (06%) level.

Table 4: Classification of respondents based on the entrepreneurial level

Kerala			
Sl. No	Category	Category	Percentage (%)
1	Low	<0.20	20
2	Medium	0.20-0.69	60
3	High	>0.69	20
Karnataka			
1	Low	<0.13	6
2	Medium	0.13-0.61	70
3	High	>0.61	24

Table 5: Distribution of respondents on the basis of their extent of entrepreneurial behaviour attributes

Sl. No	Attributes	Kerala		Karnataka	
		EBI	Rank	EBI	Rank
1	Innovativeness	20.78	5	19.45	6
2	Achievement motivation	19.78	9	17.64	10
3	Risk bearing capacity	19.98	8	20.49	4
4	Knowledge ability	20.04	7	20.68	2
5	Persistence	21.22	3	21.34	1
6	Manageability	19.00	10	19.32	7
7	Self confidence	20.84	4	20.32	5
8	Economic motivation	20.50	6	18.34	9
9	Market orientation	21.72	1	20.60	3
10	Feedback usage	21.10	2	19.15	8

The data presented in table 5 revealed that, in Kerala, the highest EBI (21.72) was found in market orientation attribute of entrepreneurial behaviour and was ranked first. It might be due to the perception of farmers that marketing

the product or service is the deciding factor in this very competitive business field. Even though the company produces innovative products, if it doesn't get proper marketing facilities, the entire hard work of the enterprise

and their output wouldn't reach at the consumers. The lowest EBI (19.00) was observed in case of manageability and was ranked last out of all ten attributes. Managing of different staffs and labourers is an enterprise is an important skill for an entrepreneur. Some of the managers or owners of the company might be failed to manage and coordinate the staffs according to enterprise vision and mission. But in the case of Karnataka, persistence and achievement motivation ranked first (21.34) and last (17.64) respectively. When faced with challenges, women entrepreneurs typically don't let failure get to them. Instead, they bounce back with greater enthusiasm and self confidence (Sahu *et al.* 2020) [18]. The drive for achievement is a crucial tool for empowering women to become self-sufficient through entrepreneurship. Even when they are managing their business at their own risk, they still have to fulfil various duties. Entrepreneurs who don't feel driven to succeed are typically less driven to take risks and pursue their objectives. The lack of self confidence, fear of failure, economic loss and the perception about family might be the reasons behind it.

The results of the z-test to check whether there is any significant difference between the entrepreneurial behaviour of women in Kerala and Karnataka exhibited a z-value of 1.36, which is less than 1.96. Hence, it shows that even though the two states possess differences in agripreneurial activities and attitudes, there is no significant difference in the entrepreneurial behaviour of women in Kerala and Karnataka.

Relationship between entrepreneurial behaviour and socio-economic variables

Table 6 indicates that the variable economic motivation shows a significant relationship with entrepreneurial behaviour at the 0.01 level and with social participation at the 0.05 level in Kerala. Women entrepreneurs believe that economic motivation is crucial in entrepreneurship because it serves as the primary driver for starting and sustaining a business. Economic incentives such as profit potential, financial independence, and market expansion opportunities provide clear goals and rewards that inspire continuous effort and innovation. Social participation is positively correlated with entrepreneurial behaviour because greater involvement in entrepreneurial institutions increases social activity among women in Kerala. This allowed them to connect with successful local businessmen. Communicating with extension agents helped women gain insights into new ideas and successful innovations, boosting their self confidence and motivation to achieve. Additionally, social participation enabled them to acquire knowledge about various new technologies.

In the case of women in Karnataka, only annual income is exhibiting significant correlation with entrepreneurial behaviour. Entrepreneurs often view family annual income as crucial because it can provide a financial safety net and initial capital, allowing for greater risk-taking in early startup stages. Higher family income also facilitates access to networks, educational opportunities, and resources that can enhance entrepreneurial success. This reduces dependency on external funding and can influence the scale of opportunities available.

Table 6: Relationship between entrepreneurial behaviour and socio-economic variables

Sl. No	Socio-economic variables	Correlation coefficient (r) value	
		Kerala	Karnataka
1	Age	0.157	0.162
2	Education	0.356	0.031
3	Family Size	0.098	0.262
4	Annual income	0.146	0.186*
5	Experience	0.273	0.044
6	Social participation	0.142*	0.074
7	Economic motivation	0.333**	0.050

* Significant at 0.05% level

**Significant at 0.01% level

Conclusion

The present study explored the entrepreneurial behaviour of women in Kerala and Karnataka, revealing distinct variations in their characteristics. The study indicates that most attributes in both states cluster around the middle, suggesting room for improvement. Despite the potential for these states to nurture highly competent and successful women entrepreneurs, this potential remains under-realized. Targeted interventions and capacity development programs are essential, focusing on areas such as marketing strategies, innovative product development, and financial literacy. These measures could significantly improve the livelihoods and socio-economic status of women entrepreneurs. The results of the z-test for comparing both states showed that there is no significant difference in the entrepreneurial behaviour of women in Kerala and Karnataka. The study also examined the relationship between entrepreneurial behaviour and women's socio-economic characteristics, uncovering valuable insights. In Kerala, economic motivation and social participation showed a significant correlation with entrepreneurial behaviour. Conversely, Karnataka exhibited a strong correlation between family annual income and entrepreneurship, while other factors played a lesser role. Despite facing barriers like limited capital and work-family balance, women demonstrated remarkable resilience and adaptability. Their collaborative and socially responsible approach foster sustainable practices and inclusive growth.

Recognizing and supporting women's entrepreneurial ventures is not only empowering them but also enriches societies and strengthens economies globally. Therefore, fostering an environment that nurtures and leverages the distinctive capabilities and perspectives of women entrepreneurs is crucial for a dynamic and equitable entrepreneurial ecosystem.

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