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Policy Paper

Transforming Farm Women to Shepreneurs through Business Bibaz' Model

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ABSTRACT

This paper presents The Business BIBAZ' Model, a structured, multi-agency initiative designed to transform farm women in Punjab from primary producers into self-reliant agri-entrepreneurs. The scope of the work includes analysing the existing contribution of rural women in agriculture, identifying systemic gaps in skill, finance, and market access, and proposing a convergent model that integrates value addition, digital literacy, institutional linkage, and entrepreneurship development. The present study uses descriptive-exploratory research design with strengths, weaknesses, opportunities, threats (SWOT) analysis of women-led enterprises and documentation of best practices and field evidence from SHGs and FPOs. The paper also maps capacity-building domains and marketing innovations required for scaling women-led agri-businesses. The principal findings indicate that women possess strong traditional skills and entrepreneurial potential but are constrained by limited mobility, credit access, and business exposure. Convergence of government schemes, targeted skill training, digital marketing, and supportive social attitudes can significantly enhance their participation in the food-processing value chain. The Business BIBAZ' model was found to create a holistic ecosystem that strengthens confidence, improves income opportunities, and enables rural women to build sustainable, market-driven enterprises rooted in local resources and community development.

Keywords: Capacity building, Digital literacy, Entrepreneurship development, Government Schemes, Institutional convergence, Integration, Women empowerment.

INTRODUCTION

The Business BIBAZ' is a flagship grass roots initiative which aims to empower farm women by transforming them into successful agri-entrepreneurs. This program aims to enable women to move beyond traditional farming roles and embrace profitable ventures in agriculture and allied sectors through capacity building, financial literacy and market integration.

Background

Women just don't complete a task, they elevate it. Just as they transform a house into a home with their warmth, precision and care, this initiative envisions transforming farm women into leaders of change — women who not only produce but also innovate, brand, and market their products for enhanced income and self-reliance.The Business BIBAZ' shatters the old belief that business is a man's domain or that working women neglect their homes. In reality, these women aren't stepping away from care but expanding it. From nurturing families, they now nurture communities, livelihoods and pride. The feminization of agriculture is a reality, women today are not only cultivators but also entrepreneurs, innovators, and custodians of agri-knowledge.

Rural women, often called the “backbone of Indian agriculture,” contribute more than 84% of rural labour but remain largely invisible in official statistics (Govindasamy and Das, 2021). In Punjab which is majorly an agricultural state, women who once stepped into the fields out of necessity are now evolving into agri-leaders and enterprise owners, generating employment, enhancing family incomes and preserving traditional wisdom into sustainable farming.For generations, a mother's touch has made the humblest meal more comforting than any five-star dish. Today, that same magic flows into every product these women create, from a jar of pickle to a millet sweet to an organic spice blend. Their work carries a sincerity and authenticity which no machine or marketing strategy can replicate.

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The way out for Punjab is to realize that a shift from traditional agriculture base to a "Sunshine Industry" driven by food processing, agri-innovation, and women entrepreneurship is the need of the times. The idea of The Business BIBAZ' celebrates this innate value-creation power of women, enabling them to step beyond traditional roles and build businesses rooted in trust, quality and heart. What began as small kitchen experiments is now becoming a source of income, identity, and pride for rural women. Their brands stand tall, often surpassing even the products made by multinational companies because they're crafted not just with skill, but with soul which lends to them an artisanal quality of sorts. Women entrepreneurs, SHGs, and FPOs are turning local produce and home-grown skills into real businesses. In a study conducted by Sidhu and Sharma (2019) found that majority of women self help groups were dormant and discontinued in five years. However, Devi *et al* (2018) found that these self-help groups can be sustained if they are involved in some form of income generating activities. Kaur *et al* (2017) found that capacity building of the women self-help groups through trainings resulted to become business women and they started supplementing their family income by adopting various entrepreneurial activities like candle and surf making, pickle formation and processing of fruits and vegetables etc. Similarly, Matloob and Bhatia (2024) found that microfinance is a powerful tool to enhance women empowerment.Thus,there is a need to understand the challenges to keep these groups active through income generating activities.

Vision

To create a new generation of empowered farm women who are economically independent, environmentally responsible, and socially influential, driving inclusive growth through sustainable agribusiness models. The Business BIBAZ' aspires to make rural women the torchbearers of a self-sufficient and climate-smart rural economy.

Mission

To facilitate women's transition from producers to entrepreneurs through value addition in agricultural produce by equipping them with the knowledge, skills, institutional linkages, and technological exposure and ecosystem required to establish, manage, and scale profitable agri-enterprises. The initiative focuses on promoting access to finance, markets, digital tools, and mentorship, through converging and synergising the scheme components which are already being implemented by various government agencies/departments.

RESEARCH METHODOLOGY

The study adopted a descriptive and exploratory research design based entirely on secondary data. The central concern driving the design was the gap between the intention of government schemes and their actual reach to the targeted rural women beneficiaries. The specific purpose of the study was to remove this gap by developing the Business BIBAZ' Model as a convergent, need-based framework to channel resources to need-based women rather than nominal or incidental beneficiaries.

The research is qualitative-dominant with structured quantitative support, relying on document analysis, content analysis, and simple descriptive statistics derived from available secondary data. The geographical scope of the study is explicitly limited to the state of Punjab. All schemes, institutional structures, examples, and interpretations are analysed in the context of Punjab's agricultural economy, socio-cultural norms, and existing institutional ecosystem for women's empowerment and entrepreneurship.

Objectives

1. To synthesize the strengths, weaknesses, opportunities, and threats (SWOT) of women-led enterprises, SHGs, and FPOs in Punjab, using existing studies, institutional reports, and documented best practices.

2. To develop and conceptually validate the Business BIBAZ' Model as a convergent, need-based framework for channelizing existing institutional and scheme-based resources towards women who genuinely require support for entrepreneurship development in the food-processing and agri-business value chain in Punjab.

Statistical and Analytical Tools

As the study is primarily qualitative and conceptual, it uses simple, non-inferential statistical tools and structured qualitative analysis. The following tools and techniques are employed:

Descriptive Statistics

Percentages were used wherever secondary numerical information was available. These

Strengths	Weaknesses
· Dedication and unwavering determination of rural women.	· Social norms and gender biases hindering mobility.
· Strong traditional skills with culinary expertise and indigenous knowledge.	· Limited business and technological knowledge/skills.
· Ability to multitask and resilience in adversity.	· Limited access to credit support
· Power to innovate using locally available materials and promote sustainability.	· Inadequate infrastructure and technology
Opportunities	**Threats**
· Increasing consumer demand for authentic, traditional, hygienic and value-added foods.	· Market fluctuations and intense competition from larger firms and intermediaries.
· Schemes and support from government and NGOs for women entrepreneurs.	· Government Regulatory and compliance burdens.
· Potential to harness the immense power of IT tools and digital marketing.	· Cyber security and frauds risk
· Women groups/aggregations in the form of SHGs, FPOs etc.	· High working capital and operational costs. · Patriarchal mindset.

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descriptive measures help indicate the magnitude of participation or gaps but are strictly based on reported figures in secondary sources.

SWOT Analysis

A structured SWOT framework was used to classify the strengths, weaknesses, opportunities, and threats related to women-led enterprises, SHGs, and potential women entrepreneurs in Punjab.

Content Analysis

Systematic review of scheme guidelines, programme reports, and case documentation were undertaken to extract recurring themes such as access barriers, documentation requirements, convergence gaps, capacity deficits, marketing challenges, and social constraints. Thematic categories derived from content analysis directly feed into the design of the Business BIBAZ' model.

Comparative and Gap Analysis

Comparison was made between what schemes promise (in terms of components such as training, credit, subsidy, marketing support) and what is reported as actually reaching women on the ground, based on secondary evaluations. This will help to identify implementation gaps, duplication of effort, and missed opportunities for convergence. These tools were intentionally kept simple and aligned to the nature of secondary data available. No advanced inferential statistics or econometric modelling were used, as micro-level, unit-record data were not accessed in this study.

Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis

A SWOT analysis captures the strengths, weaknesses, opportunities, and threats of this emerging ecosystem — helping us understand where these women-led enterprises stand today and what can help them grow stronger tomorrow.

Implementation: Engendering availabilities

Attitude Modification

First step towards the implementation of The Business BIBAZ' is to change the mindset of:

- Rural Women: Encouraging belief in their own abilities and decision-making powers.
- Role of Male Counterparts: Supporting the women in their ventures and developing the spirit of cooperation instead of competition in balancing the workload of business and family.
- Industry: Establishing linkages with small and medium scale women start-ups.
- Society: Developing a positive attitude towards change and gender equality.

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Capacity Building

To truly empower women, capacity building and skill training is required which help in changing not only the mind set but also the skill set. Academic organizations and training institutions like PAU, GADVASU, PAMETI, KVKs, and ATMAvplay an important role in achieving the above goal. Mishra *et al* (2024) examined the growing participation of women in agricultural activities and the structural shifts shaping gender roles in the farm sector. The study highlighted that male out-migration, livelihood diversification, and changing socio-economic conditions have increased the share of women performing both farm and non-farm agricultural tasks. This highlights the need to have more capacity building trainings for female.

Key Areas for Capacity Building of The Business Bibaz'

- Value Addition of Agricultural and Allied Produce
- Entrepreneurial and Managerial Skill Development
- Market Linkages and Business Networking
- Access to Credit and Government Schemes
- Formation and Strengthening of Women Groups
- Digital Literacy and E-Commerce Readiness
- Financial Planning and Record Keeping
- Branding, Packaging, and Product Storytelling
- Leadership and Confidence Building
- Organic and Sustainable Practices

Converging and Synergising the government efforts

Targeted interventions under the Business BIBAZ' programme will synergise the already available support for women led start ups run by various government departments/institutions. The programme will help connect the dots and will help in convergence of efforts being carried out by different agencies/departments like department of agriculture, horticulture, micro, small and medium scale enterprises (MSME), women and child development, NABARD, APEDA etc. through various schemes. These agencies are tirelessly working for the betterment of women and children, however, their efforts often run in parallel, and silos instead of converging together. This leads to duplication of work, scattered outcomes, and lost opportunities.

This initiative will help in bridging the gaps and ensuring coordination, instead of competition. When departments collaborate instead of compete, efforts becomes stronger. Skill training aligns with real market demand. Financing meets viable projects. SHGs and FPOs connect smoothly to market linkages. Start-ups get incubation at the right time and food-processing units receive both technical and business support. Such cooperation creates a powerful ripple effect, one where women are not just beneficiaries, but builders of a new rural economy.

Innovative Marketing

For rural women-led enterprises, smart marketing is the bridge between a village kitchen and national or global customers. Women entrepreneurs must master digital tools for creating brand identities on Canva and ChatGPT to navigating logistics and e-commerce platforms like Marketmirchi.com. Under this initiative, women will be encouraged to explore multiple marketing channels that amplify visibility, build trust and turn their home-grown creations into powerful brands. Following multiple marketing channels can be explored:

- Social Media Marketing: Using Instagram, Facebook, and YouTube to showcase product stories, customer reviews, and live demos. Example: The “Immuno Eats” millet snack brand from Punjab grew from a home kitchen to 20,000+ followers on Instagram through recipe reels and farmer-story posts.
- WhatsApp Business: Direct interaction with buyers using product catalogs, broadcast lists, order tracking, and festive promotions. Example: Women SHGs doubled their pickle and masala sales using WhatsApp catalogs and cash-on-delivery updates.
- E-commerce and Online Market places: Leveraging ONDC, Amazon Saheli, Flipkart Samarth, Marketmirchi.com and Tribes India to reach national and global markets. Example: Ferozepur SHG jaggery products gained state-wide recognition after listing on Marketmirchi.com.

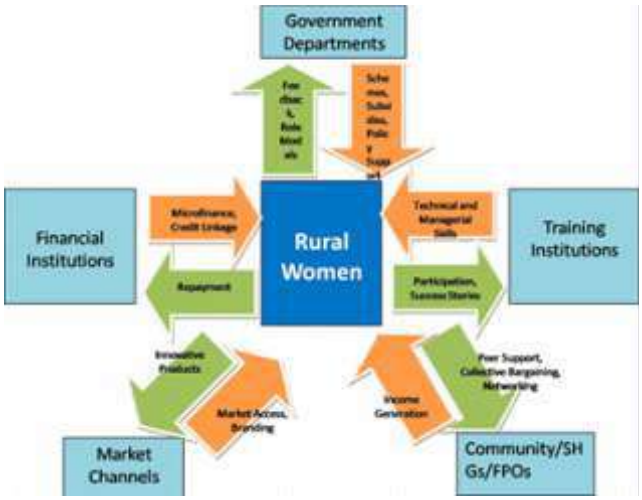


Fig: Business BIBAZ' Model – A Circular Ecosystem for Women's Agri-Entrepreneurship

- Community Marketing: Participating in melas, haats, fairs, and exhibitions run by PAMETI, KVKs, and Agriculture Departments. Example: At the Punjab Kisaan Mela, women-led stalls of makhana snacks, gur sweets, and herbal teas sold out within hours, customers valued both authenticity and story telling.
- Collaborative Branding: Creating collective, recognizable brands through SHGs, FPOs, and cooperatives to gain scale and visibility. Example: The women SHGs in Sangrur district have come together as the brand "Pehal".
- Storytelling and Personal Branding: Sharing the entrepreneur's journey, struggles, family stories, and community impact through short videos, blogs, and podcasts. Example: "Naga Chilli Queen" Temsutula, who began with a home recipe, became a viral social media figure with stories of how her enterprise empowered local women.
- Packaging and Labeling: Using attractive designs, eco-friendly materials, QR codes for traceability, and nutritional details to create a premium, trustworthy image. Example: "Kudrat Organics" (Ludhiana) saw a 40% sales jump after switching to kraft paper pouches, clean labeling, and QR-coded farmer details.

Inspired by a popular Punjabi *boli "Tainu Moge di Mandi vich aawan vech mundiyan"* the idea of strengthening local mandis at district level to develop as specialized zonal markets for value-added products, creating unique regional identities for processed foods, handicrafts, and local produce like 'Chibbar di chutney' will be promoted.

A yearly calendar of all the fairs/melas/ exhibitions at both district and state level will help the budding women entrepreneurs to not just sell but tell their story, create a brand, and build a loyal community of customers who value authenticity. The programme will also promote the 'One District, One Product' (ODOP) initiative launched by the Government of India under the Ministry of Food Processing Industries (MoFPI) and aligned with the PM Formalization of Micro Food Processing Enterprises (PMFME). This will enhance balanced regional development by identifying and promoting one unique product from each district that has growth potential, traditional importance, or local specialization.

Development of the Business BIBAZ' Model

The Business BIBAZ' Model is developed through an iterative synthesis of:

- Evidence on women's existing skills, roles, and constraints in Punjab agriculture.
- Insights from SWOT analysis of women-led groups and enterprises.
- Identified gaps in scheme reach, coordination, and effectiveness.
- Documented best practices where convergence, capacity building, and market linkages have worked successfully.

The model is structured around converging existing resources towards need-based women through four core components: attitude modification, capacity building, institutional convergence, and innovative marketing and digital linkages. Thus, the model is not speculative; it is conceptually grounded in aggregated secondary evidence and long-term field experience in Punjab.

PAMETI has been conducting Skill trainings for women entrepreneurs and SHG members under RKVY and STRY. 314 women have been trained under various trainings under RKVY and 1200 in various trainings of STRY. The feedback showed a training effectiveness index of 70% which indicates that women perceived the training as highly useful and

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well-covered by subject matter specialists. This validates that skill trainings, when well-designed and delivered, have high perceived utility but not many trainees could start their own venture and the ones who started could not sustain for a long period. The Training-to-Enterprise Gap revealed after conducting focus group approach reveals that training effectiveness must be followed by:

- Market linkage support to help women sell value-added products
- Credit access coordination to enable enterprise establishment
- Continuous mentoring to address post-training marketing and management challenges

Many groups/women entrepreneurs became dormant within 2-3 years without ongoing support, a gap the Business BIBAZ' Model addresses through institutional convergence and continuous hand holding rather than one-time training interventions.

The Business BIBAZ' Model illustrates a collaborative ecosystem empowering rural women through capacity building, policy support, financial access, and market linkages. This integrated framework promotes sustainable income generation, entrepreneurship, and community development across Punjab's agri value chain.

Scope and Limitations of the Study

- The study is geographically confined to Punjab, and all inferences, recommendations, and the model structure are framed for the state-level context. Application to other states would require contextual adaptation.
- The availability, depth, and quality of secondary data vary across schemes and institutions, which may limit the precision of quantitative insights.
- As no inferential statistics are applied, the study does not claim causal relationships; it provides descriptive and conceptual insights to guide policy and programme design.
- The effectiveness of the proposed Business BIBAZ' Model can only be empirically validated through future implementation and impact assessment; such validation is beyond the scope of this paper.

Within these limitations, the methodology offers a structured, transparent, and context-specific framework suitable for analysing why government schemes in Punjab often do not reach targeted farm women and for proposing a model that redirects existing resources toward genuinely need-based women entrepreneurs in the agri-food domain.

Research Implications

The Business BIBAZ' Model offers transformative implications for India's agribusiness sector by positioning women as central drivers of economic and social change. The model directly addresses the persistent gap between government scheme intentions and actual reach to rural women, proposing a need-based, convergent approach to resource allocation. This shift is critical given the ongoing feminization of agriculture, yet often remain excluded from the benefits of development initiatives.

Economic Multiplier Effect by employment generation and social transformation

When women engage in income-generating activities, especially in food processing and value addition, their earnings are reinvested in household nutrition, children's education, and farm inputs, creating positive inter generational impacts. Evidence from women-led farmer producer organizations (FPOs) shows that women can increase incomes substantially, with some groups reporting fourfold income growth through improved market access and reduced losses. Such outcomes demonstrate that empowering women not only uplifts individual households but transforms entire rural economies.

Breaking Institutional Fragmentation

India has numerous schemes to support women entrepreneurs, but these often operate in silos, leaving women struggling to navigate multiple programs. The Business BIBAZ' Model's emphasis on institutional convergence addresses this by coordinating existing resources, training, credit, market linkages so that women can access bundled support tailored to their needs. This approach moves beyond creating new schemes to optimizing existing ones, making development more efficient and impactful.

Digital and Technological Inclusion

Women entrepreneurs rapidly adopt digital tools when provided with training and support. Examples from Punjab show women SHGs using

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WhatsApp and social media to double sales and build brands, demonstrating their capacity for technology-driven growth. The Business BIBAZ' Model's focus on digital literacy and e-commerce pathways enables rural women to reach wider markets and build sustainable enterprises.

Policy and Ecosystem Building

The model advocates a shift from isolated service provision to ecosystem building, integrating training, finance, market linkages, and mentorship into a cohesive support system. This approach ensures that women entrepreneurs receive the bundled support needed to scale their businesses, rather than navigating fragmented schemes.

CONCLUSION

The Business BIBAZ' Model's research implications highlight a paradigm shift in rural development. By leveraging existing resources through need-based convergence, the model can empower women to lead India's agribusiness transformation, drive economic growth, and foster sustainable, inclusive rural economies. This approach not only addresses immediate gaps in scheme delivery but also positions women as catalysts for long-term rural resilience and prosperity.

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