

VIABLE ENTREPRENEURIAL TRADES OF WOMEN IN AGRICULTURE: KARNATAKA

M.Mahadeva



Agricultural Development and Rural Transformation Centre

Institute for Social and Economic Change

Nagarabhavi Post, Bangalore-560072

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FOREWORD

Woman as an entrepreneur faces significant economic and social challenges to establish in any industry. Their contribution to the aggregate production is quite significant and still goes un-noticed. At the same time, we find that despite having intricate skills and required capability to put the skills into economic activities, women entrepreneurs have not developed in the country. The Central and State Governments have taken up a number of schemes to develop the skills of women entrepreneurs and equip them to put these skills in production activities. This has a dual purpose: first, to provide employment, self-dependence and empowerment to the women from farm families; second, to enhance upgradation of skills to induce entrepreneurship spirit in the rural areas. The schemes have been quite useful to the women entrepreneurs.

The Project was conceived in the Officer Incharge Meeting held on 22.01.2004. At Agricultural Development and Rural Transformation Centre (ADRTC), Dr. M.Mahadeva undertook this Study. The Study was coordinated by Prof. Nilabja Ghosh of Institute of Economic Growth, New Delhi and she had provided the proposal along with the table formats for analysis. However, in the meanwhile, we had prepared our own formats and data collection tools which helped Prof. Nilabja Ghosh to formulate and streamline the work. The consolidated study covering a few States in India has already been completed however, this Study of Karnataka gives a few important insights towards policy and points out at some important issues. The Study is based on primary data and indepth analysis of the collected data.

I am sure, it will be useful to the researchers and the policy makers.

Date: 22nd February 2008

**R S Deshpande
Professor and Head
Agricultural Development & Rural Transformation Centre
Institute for Social and Economic Change
Bangalore-560 072**

PREFACE

This study was undertaken at the instance of the Ministry of Agriculture and Cooperation, Government of India, as a part of the similar studies initiated in the other Agriculture Economic Research Centres (AERCs) of the country.

Despite of the fact that farm based entrepreneurial trades in rural areas have been playing a pivotal role in providing additional employment and income to the farm families, the government is yet to develop these entrepreneurial trades to their full potentials with all the forward and backward linkages. The interventional schemes of the rural women empowerment have only served the interest of a small segment of the literate women and those actively engaged themselves in the social and political life. As a result, a very large segment of the farm based women entrepreneurs have been either left unaware of the state interventions or would have been deprived of whatever little facilities meant for them. Unfortunately, the official machineries have also added miseries to the existing plight of the farm based women. These failures have affected the goals of achieving economic prosperity and social well-being of the farm based women entrepreneurs. However, in the context of renewed mission, besides declaring the year 2001 as the women's empowerment year, the Ninth Plan has laid emphasis for the over all women empowerment, especially in raising the status of women through an integrated approach, Women's component plan, formation of Self Help Groups and by equipping women with necessary skills in the modern upcoming trades. Similarly in the Tenth Five Year Plan women SHGs were encouraged to empower them and to ensure provision of training, employment and income generation activities with both "Forward and Backward" linkages with the ultimate objective of making all potential women economically independent and self-reliant, besides providing for gender justice in all spheres of human life. It is to further the realization of the ambition of the Ninth and Tenth Plans, this assessment is being carried out to examine the extent of impact and to identify the forward and backward linkages for the women entrepreneurial trades in rural areas.

This study was conducted in two different districts of the state of Karnataka, to identify the farm based women entrepreneurial trades and to assess the employment and income generated to the entrepreneurial families. Also, the study intended to capture the various problems pertaining to the availability of critical input needs like credit, raw materials, equipment, training and output need like marketing and others, in order to suggest the policy options. The Ministry has guided the study in terms the study area, design, methodology and analysis including the chapter design.

I am indeed grateful to Professor R.S. Deshpande for his overall guidance and support for the study. But for his constant encouragement, the study would not have been possible. I have also benefited by the academic guidance of Professor Nilabja Ghosh, Institute of Economic Growth, New Delhi and my colleagues in the centre for which I am indebted to all of them. My special thanks are also due to my friend Dr. Venkata Narayana and Mr. M.K.Mohan Kumar for their help at various stages of the study. Comments and suggestions are welcome on the report for further improvement.

Date : February 22, 2008

**M. Mahadeva
Project Director**

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CHAPTER 1

INTRODUCTION

Ever since the declaration of the year 1975 as the “International Year for Women”, there has been a marked change in the walks of life of women. First, the attitude towards the women has been significantly changing. Since time immemorial although women constituted half the population of the country, they have been victim of social prejudices and discrimination engaged mostly in household occupations and in agriculture, besides in household trades to some extent. Social bindings and fractured attitudes of the men were by and largely coming in the way of women empowerment. Women are generally presumed to be weak, passive, dependent and people oriented. On the other hand, men are considered strong, aggressive, and independent and things oriented. These assumptions have become reality in terms of preparing males and females for performance in different presumed roles and has resulted men and women entering social and economic organizations with different skill sets. If in most countries, average earnings of women are lower than those of men in selected professions such as education, nursing, medicine and office works and in several developing countries, marriage is the career for most of the women, although a very few women enters professions like industry, engineering trade etc.

But in the modern times women have been slowly coming out of the four walls and to participating directly or indirectly in social, economic and political walks of life. The global evidences buttress the fact that women have been performing exceedingly well in different spheres, including in the industries and trades and have been running their enterprise successfully. Entrepreneurship lies at the center of economic development. It is an integral part of the strategy of industrialization, particularly in small-scale sector. Without it, the resource of production remains as resource and can never become products or services. According to Government of India, a women entrepreneur is defined as “an enterprise owned and controlled by women and having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women.” An entrepreneur is one of the important segments of economic growth. Basically an entrepreneur is a person who is responsible for setting up a business or an enterprise. In fact he/she is the one who looks for high achievements. He/she can be defined as a catalyst of change and works

for 'the good of the people. According to Joseph A. Schumpeter, "An entrepreneur is one who innovates, raises money, assembles inputs, chooses managers and sets the commercial organization going with his/her ability to identify them and opportunities which others are not able to identify and is able to fulfill such economic opportunities".

Employment gives economic status to women, which paves the way to improving social status. Having constituted to over 33 percent in the labour force in rural sector, a significant portion of the female population is idle and unutilized, due to existing social barriers. But, modernisation, urbanization, educational advancement and expansion of business sector have given better opportunities to all including the women. Women have been able to establish many productive units in manufacturing, small foundries, TV capacitors and in many parts women are skilled in traditional and self acquired crafts like embroidery, lace, toys, mat weaving etc. But in spite of these, it cannot be said that the women entrepreneurship movement has taken off and it is felt that the movement is still in a transition period. Entrepreneurship for women can be planned and developed and the need for providing appropriate awareness and environment to promote entrepreneurship is of vital importance. Being an integral part of industrialised society, women has got to supplement the income of the family for securing substantial livelihood, owing to inflationary pressures, more so by taking up self-employment ventures.

State Initiatives

For centuries, women in the rural context have been playing a very critical role in all the economic activities, which have been chosen to meet the livelihood requirements of the families. Agriculture being the main source of livelihood in rural areas, women have supplemented the income earnings of the families by undertaking farm based entrepreneurial trades. In fact, the strategy has been considered as the most viable, as the main livelihood earning activity is not put to strain and contributes to the overall improvement of the families. Entrepreneurial activities like fruit, vegetables, flower vending, basket making, leaf plate making, bee keeping and a host of others have not only provided additional employment to rural women, especially during the off season but have also generated additional income. These activities of the women have also brought self esteem to the women besides improving their status in their families and the society. Having recognized the contribution of the women entrepreneurial trades in

rural areas Central and State governments have also initiated a number of initiatives to provide the necessary input to the women entrepreneurs. Women as a special target in all the development programmes schemes have been devised categorically into (a) Skill development/ up gradation; (b) to undertake income generating activities; and (c) to sensitise and mobilize themselves. These initiatives have been aiming at improving their efficiency and productivity, and finally in providing assistance for marketing facilities and involve them in decision making process. There are several institutional arrangements (like national banks, State Financial Corporations, State Industrial Corporations, District Industries Centers and Voluntary agencies like FICCI, National Alliance of Young Entrepreneurs (NAYE)) which have been engaged in protecting and developing women Entrepreneurs in the country. Added to them, these are national and international women associations set up with a purpose to create a congenial environment for developing women Entrepreneurship in rural and urban areas

During the period from First to Fifth Five Year Plan, development of women has been treated as a subject of welfare. From the Sixth Plan onward there has been shift in approach from 'welfare' to 'Development'. Under the new approach several efforts were initiated for reducing gender disparities and for improving socio-economic status of rural women. Among other things, these strategies involved encouraging and helping rural women to take up viable vocation, which elevates their economic status leading to improved recognition of women in the society. In the Sixth and the Seventh Five Year Plan, various schemes were introduced in order to extend direct benefits to women. Besides declaring the year 2001 as the women's empowerment year, the Ninth and Tenth Plans have laid emphasis for the over all women empowerment, especially in raising the status of women from time to time by (a) creating enabling environment for women to exercise their rights, both within and outside home, as equal partners along with men; (b) adopting an integrated approach towards empowering women through effective convergence of existing services, resources, infrastructure and manpower in both women specific and women related sector; (c) adopting a special strategy of 'Women's Component Plan' to ensure that not less than 30% of the funds/benefits flow to women from other developmental sectors; (d) organizing women in to SHGs and thus mark the beginning of a major process of empowering women; (e) equipping women with necessary skills in the modern upcoming trades which could keep them gainfully engaged besides making them economically independent and self-reliant; (f) increasing access to credit through setting up of a ' Development Bank for Women Entrepreneurs'

in small and tiny sectors. Similarly in the Tenth Five Year Plan women SHGs were encouraged to empower them and to ensure provision of training, employment and income generation activities with both “Forward and Backward” linkages with the ultimate objective of making all potential women economically independent and self-reliant, besides providing for gender justice in all spheres of human life.

Status of Rural Women Entrepreneurs

Women usually have smaller networks and less geographical mobility than men, more so in the case of young, married women since they need to take care of their families. These women use their skills and available resources to start their own enterprises. In rural area usually, after agriculture works/season women engage themselves in certain activities like Collection of broomsticks, locally available fruits and seeds, leaf plate making, basket making etc. Some time these activities have been the caste professions and it is very important for landless and small farming women to carry out these activities to better their livelihood and it has been popularly called as ‘summer season activities’. Most of the entrepreneurs have been selling their products in the weekly market or delivers to door to door as per the demand. In free time children and other family members have been supporting these activities. Although own capital constitute the main source, women SHGs have also come to be helping these viable activities. These activities have been found to be essential and helpful for oppressed, depressed, widow and divorced women’s to meet their day to day livelihood, apart from empowering them. These activities need to be studied from the view point as an untapped source of economic growth and for employment creation to themselves and others. In addition, these activities have been facing a number of problems, as discussed below:

Education and Training: Education and training programs provide invaluable information and guidance to rural women for starting an enterprise and own a business. The basic education infrastructure with a focus on rural entrepreneurship in rural areas is scarce and less accessible to women at the entry level. A majority of the rural women live in situations, which make them unable to have access to education, because of low self-image, lack of confidence, lack of adequate and gender sensitive education infrastructure. Although state governments have taken certain initiatives for providing basic education, course curriculum does not focus much on creating entrepreneurial

spirit and thinking in them. Above all, shouldering of household responsibilities exclusively by rural women is another reason for lack of their educational upliftment.

Enterprise networking: To facilitate and promote any business, networking is an essential component for obtaining the resources and raw materials and for creating future demand for the products and services. Unfortunately, the present education and training do not provide sufficient awareness for effective communication in terms of legal aspects of various entrepreneurial activities. The lack of effective networking at the grass roots level becomes the major hurdle in obtaining loans and technical support.

Financing: Finance is a pivotal input for any business, which is grossly lacking in rural areas. The entrepreneurs in general and women in particular were to depend upon their own capital to start any enterprises. Formal financial institutions refuse to lend to these activities in rural areas. This is largely attributed to lack of experience in dealing with legal issues and basic paper work, lack of being able to build a credit mark, lack of financial literacy, absence of networks, inherent gender bias and rigid lending policies and above all societal norms and values. Access to capital is still a difficult proposition for the women entrepreneurs in rural areas, even though various studies suggest that repayment track record by women business owners is higher than enterprises owned/run by men. Although there have been a number of schemes for financial support, their accessibility to rural women entrepreneurs remains far less than expected.

Employment Insurance: Women Entrepreneurs in rural areas face a unique dilemma. As entrepreneurs, they are torn between their responsibilities to the business and domestic responsibilities. It has been a common observation that self-employed women are forced to neglect/overlook their family responsibilities until the business is firmly stabilized. In addition, family responsibilities and caring for aged parents and other family members put additional demands on them and thus they are not able to devote the needed time on the one hand and full attention to their enterprises on the other. Hence, they prefer to take up a job and have their economic independence rather than involving themselves in entrepreneurial activities, which demand round the clock attention.

Gender differences: Gender has always been an important factor discussed for entrepreneurial activities. The most important issues in this regard are educational

opportunities, course curriculum and social status of genders. The above issues need to be properly analysed and addressed so as to encourage the entrepreneurial culture among rural women.

Scope of the study

Women in the leisure time, one way or the other, engaged in beneficial works for feeding the family and add to additional income to the household. Self-employed women lead the independent life with education and awareness. In rural area most of the women in summer season engaged in small business activities by using the locally available farm, forest and market based raw-materials. This only facilitates proper utilization of natural resources, better use of their skills and use of leisure time is contributing to the progress of the nation. Hence, the study focuses on the importance of the viable entrepreneurial activities for the rural farm women, employment and income issues, family and governmental support, factors, as necessary condition for successful operation and sustenance of the women entrepreneurial trades, in two diverse districts of the State of Karnataka, to further economic empowerment of rural women.

Objectives of the study: The study was undertaken with three major objectives:

1. To identify the viable entrepreneurial trades for women in agriculture in the study area;
2. To study the impacts of these trades on the women beneficiaries in terms of income and their socio-economic conditions in the study area; and
3. To study the linkages and support system needed (Government and Private Corporate Sectors) for enhancing the entrepreneurial trades.

Methodology

The study was conducted in two different settings of the State of Karnataka, viz, Bangalore Rural and Dharwar Districts with 206 sample size, respectively selecting 100 and 106 women entrepreneurs from the study area. Due care has been taken to represent all the entrepreneurial trades from all the sub regions of the study areas. A Pilot study was conducted before the administration of the questionnaire, as designed by the coordinating centre of the study. The study has used both secondary and

primary data collected from the respective study area. The relevant secondary data were collected from the Commissioner of Agriculture, Government of Karnataka, Offices of the Deputy Directors, Joint Directors and Assistant Directors of the Agriculture Departments in Bangalore Rural and Dharwar districts. Further information was collected from the Further, the secondary data were also collected from the Department of Women and Child Development, Government of Karnataka, using their reports, activities list, financial support details etc. Primary data were collected mainly using the tested questionnaire covering all the farm based women entrepreneurial trades viz; Food processing units; Fruit and vegetable vending; Flower vending; Basket making; Leaf plate making; and Food grain vending, with simple random sampling method. The questionnaire includes personal profile-demographical profile, socio-economic condition, agricultural status, viable trades details like cost, raw-material availability, process of the activity, governmental assistance, profits, marketing support, training problems and perceptions of the entrepreneurs. Finally, focus group discussions were held with women entrepreneurs to elicit qualitative information.

Limitations: The study is confined to two districts only (Bangalore Rural and Dharwad) in the state covering the activities, which are carried out by women entrepreneurs with the raw materials available in the regions.

CHAPTER 2

STUDY AREA: A PROFILE

At the outset, the areas of the present study represent a number of commonalities and uncommonalities, in terms of geography, human resources and levels of development vis-à-vis, the state of Karnataka. Against a total geographical area of 1, 91, 791 square kilometer, Bangalore Rural and Dharwar Districts account to a little over 3 and 2 per cent respectively, followed by 4 and 2 per cent of rural local bodies and 5 and 3 per cent of administrative blocks in the total. Dharwar located about 480 KM away from the state capital, against the other district located in the surroundings of anything less than 50 KM. In terms of population, each district constitute to over 3 per cent in the total population of the state. Because of the close proximity to the state capital and ever increasing economic activities, Bangalore rural district housing about 4 per cent of the total households in the state, as against 3 per cent by the other district, with respectively 5 and 5. 6 people per household. Dharwar also know to have registered a higher density of population as against a far below the average of sex ratio. Significantly, the district far exceeded the overall achievement of the state performance in terms of the literacy level. It has registered a better performance with 72 per cent over the state average of 67 per cent. In terms of the few economic parameters, id Bangalore district

Table 2.1: General Information on the Study Area

Sl. No.	Particulars	Bangalore Rural	Dharwad	Karnataka
1	Area (In Sq. Km)	5,815	4,260	1,91,791
2	Population (In Lakh)	18.82	16.04	528.51
	Male Population	9.62	8.23	268.99
	Female Population	9.19	7.81	259.52
3	Households (In Lakh)	3.84	2.90	102.32
4	Literacy Rate (%)	65.00	71.87	67.04
	Male	74.43	81.04	76.29
	Female	55.12	62.20	57.45
5	Density	323	376	275
6	Sex Ratio	953	948	964
7	Cultivators (in Lakh)	3.69	1.77	68.84
8	Agricultural Labourers (in Lakh)	1.82	1.87	62.27
9	PerCapita Income (current Prices Rs)	21,821	16,878	17,518
10	Taluks	8	5	176
11	Grama Panchayats	228	127	5653
12	Ground Water Level (Meters)	(Maximum) 16.62 (Minimum) 13.05	15.87 7.15	NA
13	Availability of Ground Water (Hect)	23,306	23,375	NA

Source: Government of Karnataka (2003-04), Karnataka At a Glance, Directorate of Economics and Statistics & District Statistical Officer, District At A Glance, Bangalore Rural and Dharwad Districts.

represent over 5 per cent cultivators in the state, whereas the other represent only half of it, with more number of agricultural labourers. Perhaps, this could be one of the reasons as to why Dharwar has registered only Rs 16,878/- per capita, which is lower than the state average and far less than the other district. With regard to the women segment, which is the focus group of the present study, these two districts replicate the overall position of the state with 49 per cent of the total population. Against a lower achievement of women literacy in the state as well as in Bangalore, Dharwar position is far better (Table 2.1).

Livestock: The role of the livestock in maintaining the overall economic health of the households needs hardly any emphasis. Because, livestock play a decisive role in the household, it can be said that more the livestock better the household conditions and vice-versa. Based on their nature of contribution to household economy, livestock can be broadly classified in to: (a) Farm works livestock (b) Income generating livestock: and (c) Farm as well as income generating livestock. It is worth noting that Karnataka state has a livestock population of more than 511 lakhs, with over 45 per cent poultry, 19 per cent cattle, 14 per cent sheep, 9 per cent goat, 8 per cent buffaloes and 5 per cent others (Table 2. 2). In term of the livestock presence in the study area, Dharwar represent a very small segment of less than 1.50 per cent in the total livestock in the state, whereas, Bangalore represent a little over 9 per cent, with a majority of them as poultry. Is lower presence of the livestock a reason for the lower per capita income in Dharwar, a question, which needs to be addressed in the light of the Bangalore district, which has achieved higher per capita income, far above the state average.

Table 2.2: Livestock Details of the Study Areas (Figures in Lakh).

Live stock	Bangalore Rural	Dharwar	Total
Cattle	4.13	1.93	95.39
Buffaloes	0.76	0.90	39.90
Sheep	2.63	0.34	72.56
Goat	1.69	0.61	44.84
Pigs	0.05	0.05	3.12
Poultry	38.94	3.07	255.93

Source: As in Table 2.1

Access to Services: Access to various household services is one of the parameters to assess the health of households. Women being the very important person in households, she can better engaged herself in any economic activities, if that household has good access to household connectivity to services like safe drinking water, fuel for cooking and good lighting.

She would otherwise running around these services in mobilizing them for family consumption. For the limited purposes, if it were to consider that taps, hand pumps and tube well are the sources of safe drinking water, then the study areas have fared better than the state level performance. But what is significant is that households depending upon the other sources like open wells, tanks, ponds, lakes, river, canals, springs and others, which are considered unsafe for drinking purposes, as they, of late have become the dumping destinations for various wastes. The incidence of dependence on unsafe water bodies is higher in Dharwar (around 15 per cent), as compared to Bangalore (around 3 per cent). The situation in regard to access to household fuel and household lighting in the study areas is by and large the same to that of drinking water (Table 2. 3)

Table 2.3: Access to Housing Services in the Study Areas (In %)

Housing Services	Bangalore Rural	Dharwar	Total
Lighting Source			
Electricity	85.95	82.54	78.55
Kerosene	13.38	16.76	20.78
Source of Drinking Water			
Tap	69.89	73.43	58.89
Hand Pump	17.15	7.58	17.11
Tube Well	10.36	5.58	8.56
Open Well	1.87	2.48	12.40
Tank, Pond, Lake	0.18	9.32	1.08
River, Canal	0.06	0.82	1.09
Spring	0.07	0.02	0.30
Fuel for Cooking			
Firewood	79.15	50.66	64.89
Kerosene	8.55	5.88	9.17
LPG	8.16	30.54	18.32
Electricity	0.43	0.23	0.43
Bio Gas	0.91	0.97	1.22

Source: As in Table 2.1

Role of Agriculture: Agriculture plays its own role deciding upon the availability of women work force for any other income generating activities, especially in entrepreneurial trades. If women workforce is highly engaged in agriculture, then their availability for any other activities is very bleak and vice-versa. Similarly, if the agriculture is largely irrigation based and if the large holdings are more, the probabilities of women workforce available is also less. Although, the net sown area is more in Dharwar, as compared to other district, there has been a predominance of subsistence farming in the study areas, as there is a higher

prevalence of smallholdings. The smallholdings constitute about 96 per cent in Bangalore and 80 per cent in Dharwar, as against a state average of 74 per cent. Similarly, in terms of irrigation, the study areas account to less than 1 per cent in the case of Dharwar and about 2.5 per cent in the case of Bangalore, in the total area brought under irrigation in the state, by different sources. What is striking is the role of the Bore Well source, in the provision of irrigation in the state. Despite of the adversary it has created, it is necessary to note that bore wells have played almost equal role vis-à-vis the canal source, for irrigation purposes. What is true in the case of the state is also true in the case of the study areas, in the provision of farm irrigation, as far as the source is concerned. But, disappointingly, unlike the Bangalore district, the development of limited irrigation sources in Dharwar, which has reportedly depending on only two sources i.e., Bore Wells and Canals, for irrigation activities. In fact in Dharwar, Bore Wells have become the major source of irrigation (Table 2.4).

Table 2. 4: Land, Holdings and Irrigation in the Study Area

Sl. No.	Particulars	Bangalore Rural	Dharwad	Karnataka
1	Area (Hectare in Lakh)			
	Net Sown	2.67	3.33	98.38
	Cultivable Waste	0.06	0.03	4.21
	Current Fallow	0.64	0.19	18.32
	Forest	0.81	0.35	30.70
	Trees and Groves	0.22	nil	3.05
2	Holding size and Area (Hect in Lakh)	3.02 (3.47)	1.21 (3.50)	85.13 (123.07)
	Marginal (< 1 Hect)	1.92 (0.87)	0.22 (0.13)	42.07 (14.92)
	Small (1 to 2 Hect)	0.65 (0.91)	0.39 (0.57)	19.09 (27.42)
	Semi- Medium (2 to 4 Hect)	0.33 (0.89)	0.35 (0.97)	12.59 (34.29)
	Medium (4 to 10 Hect)	0.11 (0.61)	0.22 (1.31)	5.69 (33.17)
	Large (>10 Hect)	0.01 (0.17)	0.04 (0.51)	5.69 (13.27)
3	Irrigated Area (in Lakh Hect)	0.62	0.21	24.50
	Bore Wells	0.28	0.11	7.37
	Tanks	0.14	nil	1.83
	Open Wells	0.13	nil	4.48
	Canals	0.05	0.09	7.73
	Lift	0.01	nil	1.01

Source: As in Table 2.1

Important Crops: With regard to the cropping pattern, pulses, cotton Jowar, grams, cereals- paddy are the important crops in Dharwar, as against ragi, pulses, and ground nut in Bangalore district (Table 2. 5). Importantly, excepting growing ragi and mulberry, Dharwar district has been growing almost all the crops, that are grown in the different parts of the

state, whereas in the case of the Bangalore, the scenario is slightly different. Notwithstanding the agro-climatic conditions in Bangalore district, some of the crops are disappearing. Mention may be made to the case of minor millets and grams, besides ragi and jowar. Cotton, being one of the major commercial crops, its disappearance is a cause for concern in the district.

Table 2.5: Important Crops in the Study Area (In Lakh Hectares)

Important Crops	Bangalore Rural	Dharwad	Karnataka
Cereals- Paddy	0.06	0.39	11.55
Ragi	1.06	nil	7.67
Jowar	nil	0.54	17.86
Maize	0.05	0.13	6.50
Wheat	nil	0.36	2.47
Minor millets	nil	0.03	0.54
Gram	nil	0.42	4.80
Tur	0.03	0.03	5.14
Pulses	0.27	0.99	20.61
Ground Nut	0.11	0.31	8.44
Sugar Cane	0.02	0.04	3.83
Cotton	nil	0.91	3.93
Mulberry	0.15	nil	0.80

Source: As in Table 2.1

Infrastructure (Economic): Development of infrastructure is one of the necessary conditions for promoting economic activities to generate employment and income, especially in local areas. More so to develop entrepreneurial skills in women, necessary infrastructure plays a critical role. If on the one hand economic infrastructure provides inputs for economic activities, social infrastructure on the other hand promotes education and personality development, which prompts to mobilize information about various economic activities with the support of community based organizations. Roads being the major economic infrastructure, the state has developed 1,54,461 kilometers of all roads (including national highways to the extent of 3728 KM), of which, about 6296 km (4 per cent) in Bangalore and 4163 km in Dharwar (3 per cent) (Table 2. 6). It is needless to say that of all the roads, rural roads account to 73 per cent, followed by major district roads (18 per cent), state highways (6 per cent) and national highway (3 per cent). In the study areas, although the position regarding the pattern of road development remain the same by and large, rural roads in Dharwar have accounted to over 78 per cent and as a result, the development of the major district and state highways has suffered to some extent. However, in the

Table 2. 6: Selected Economic Infrastructure in the Study Area

Sl. No.	Particulars	Bangalore Rural	Dharwad	Karnataka
1	Roads (In Kilometer)			
	National Highways	276	189	3728
	State Highways	374	117	9829
	Major District Roads	1045	599	28247
	Rural Roads	4601	3258	112657
	Railway Route	204	211	3172
2	Major Bridges	6	8	430
3	Banks (Offices)			
	Commercial	83	153	3710
	Grameena	26	52	1124
	Primary Land Development	9	5	177
	Cooperative Credit Societies	226	346	8986
4	Factories	288	375	9625
5	Industrial Estates	10	5	157
6	Post Offices	354	218	9909
7	Telephone Exchanges	100	49	2706
8	Telephones	85549	86775	2752060

Source: As in Table 2.1

case of railway route, each of the district have accounted to over 6 per cent in the total railway route in the state. Further, notwithstanding the close proximity of the Bangalore district to the state headquarters, Dharwar has registered a good presence of the various financial institutions, especially commercial banks and cooperative credit societies. Of the total number of financial institutions in the state, 556 (4 per cent) branch offices are located in Dharwar, as against 344 (2.5 per cent) in the Bangalore district. The other forms of infrastructure that facilitates employment, communication etc, is presented in the table.

Infrastructure (Social): Education and health are the very important social development infrastructure with which the state has achieved a fair degree of success, especially in regard to the development of physical infrastructure, in the entire state in general and in the study areas (Table 2.7). However, given the very thin difference between Bangalore rural and Dharwar in terms of geography and demography, educational and health related physical infrastructure should have been developed almost equally. But, that has never happened. Although there is a good infrastructure in the higher educational stream, what is significantly noticeable is that the inadequate physical infrastructure at the primary and higher schools in Dharwar. Only, a little above one and two percent of the total primary and high schools in the state are located in Dharwar, which is a cause of concern. Whereas in the case of Bangalore

rural, though much needs to be done in the higher education front, the district account to over 5 and 4 per cent of the primary and high schools in the state. With regard to health related infrastructure, though there has been a presence of 5 government hospitals in Dharwar, but the district lagging behind the other district in the delivery of primary health services. It is evident that Dharwar have had only 29 primary health centres as against 73 in Bangalore district. However, in the case of organizing youth (men & women), the district has surpassed the performance of the other, in terms of creating yuvaka and yuvathi mandals.

Table 2.7: Selected Social Infrastructure in the Study Area

Sl. No.	Particulars	Bangalore Rural	Dharwad	Karnataka
1	Educational Institutions			
	Primary Schools	2782	655	51263
	High Schools	343	191	8731
	Pre- University Colleges	63	65	2285
	Polytechnic Colleges	6	8	184
	Engineering Colleges	1	3	92
	Dental Colleges	nil	1	39
	Universities	nil	2	16
2	Libraries	125	108	3524
	District	125	73	3292
	Rural	nil	35	242
3	State Government Hospitals	4	5	177
	Primary Health Centres	73	29	1696
4	Anganwadi Centres	1891	806	40301
5	Yuvaka Mandals	33	142	3513
6	Yuvathi Mandals	229	1230	19244

Source: As in Table 2.1

CHAPTER 3

RESPONDENTS PROFILE IN THE STUDY AREA

An understanding of the socio- economic background of the sample entrepreneurs is imperative, to know their position in the sample area. This section highlights the social classification, religion, educational status, housing conditions with access to household assets, land ownership and cropping pattern, livestock and their income and distribution of family labour of the 206 respondents (Bangalore Rural 100 and Dharwar 106). These parameters have been carefully identified from the study region, as they have direct impact on the women and their entrepreneurship activities.

Social Status: At the outset, the social classification of the respondents clearly indicates that women entrepreneurship is spread into all sections of the society, including the socially distanced (Scheduled Castes and Scheduled Tribes) sections, although they have got to go a long way in that regard. Across the social group, entrepreneurship, as such, is well taken among the women belonging to the backward classes, owing to largely educational advancement and family support as well compulsions. To some extent, this argument is true also in the case of socially distanced sections (SDSs), their higher rate of illiteracy, conservative attitude and lack of encouragements from the family have been a few impediments for the women. These observations are especially true in the cases of urban areas like Bangalore, which is known for increasing family compulsions due to spiraling living costs. As against this, higher incidence of illiteracy coupled with conservative attitude towards women always reflects upon the poor performance of women in general and more so in taking up the entrepreneurial activities, which is the case of Dharwar. It is amply clear from table 3.1 that there has been a very good response from the women from the Backward Classes (BCs) and SDSs in undertaking entrepreneurial activities, with 95 per cent of the total entrepreneurs in Bangalore. But the same is not true in the case of Dharwar, in which case, women of SDSs have been poorly represented to the tune only 17 per cent in the total. As far as the religious background is concerned, it is hardly any need to say that majority of the respondents (88 per cent) is Hindus. Also, significant to note that there has been a conspicuous absence of the women entrepreneurs from other religious minorities, other than Muslims. Of the other women entrepreneurs, other than Hindus taken up the activities are all the Muslim women. But, between the study areas, excepting two women in Bangalore, Dharwar represented all the other Muslim women entrepreneurs. When it is the case of educational attainment, most of the

respondents have completed middle school (23.30 per cent), followed by high school (14.10 per cent) and primary level (11.20 per cent). Also, about 4.40 per cent of the respondents have attained college level education in the sample areas. As compared to a large number of respondents (49 per cent) with middle and high school levels in Bangalore,

Table 3.1: Social Class, Religion and Educational Levels of the Respondents

Sl. No.	Particulars	Bangalore Rural	Dharwar	Total
1	Social Class	100	106	206
	General	5 (5.00)	23 (21.70)	28 (13.50)
	Scheduled Castes	23 (23.00)	6 (5.70)	29 (14.10)
	Scheduled Tribes	18 (18.00)	11 (10.4)	29 (14.10)
	Other Backward Classes	54 (54.00)	66 (62.30)	120 (58.30)
2	Religion			
	Hindu	98 (98.00)	84 (79.20)	182 (88.30)
	Muslim	2 (2.00)	22 (20.80)	24 (11.70)
3	Educational Status			
	Primary	5 (5.00)	18 (17.00)	23 (11.20)
	Middle School	29 (29.00)	19 (17.90)	48 (23.30)
	High School	20 (20.00)	9 (8.50)	29 (14.10)
	College Education	7 (7.00)	2 (1.90)	9 (4.40)
	Illiterate	39 (39.00)	58 (54.70)	97 (47.10)

Source: Questionnaire administered in the field.

Dharwar represents its most respondents (37 per cent) with Primary and middle levels. But despite of these educational levels, illiteracy level of the respondents has left its own scar in the study region, with overall 47 per cent and highest incidence in Dharwar with around 55 per cent as against 39 per cent in Bangalore district.

Housing Conditions: Of the three broad classification of the houses, on the basis of the building materials used for their construction, although about 20 per cent of the respondents are living in the pucca houses, a large number of them live in semi- pucca houses in the study area. Much worse is that about 4 per cent of the respondents live in the kutcha houses, whose safety is subject climatic conditions. The incidence of kutcha dwelling being the same in both the study area, respondents living in the pucca houses

Table 3.2: Housing Conditions of the Respondents in the Study Area

Sl. No	Housing Conditions	Bangalore Rural	Dharwar	Total
1	Houses	100	106	206
	Pucca	27 (27.00)	15 (14.20)	42 (20.40)
	Semi- Pucca	69 (69.00)	87 (82.10)	156 (75.70)
	Kutchha	4 (4.00)	4 (3.80)	8 (3.90)
2	Source of Power			
	Electricity	98 (98.00)	105 (99.10)	203 (98.50)
	Petro Max	1 (1.00)	1 (0.90)	2 (1.00)
	Kerosene	1 (1.00)	-	1 (0.50)
3	Source of Fuel for Cooking			
	LPG	7 (7.00)	-	7 (3.40)
	Wood	74 (74.00)	103 (96.20)	177 (86.00)
	Kerosene	2 (2.00)	-	2 (1.00)
	LPG and Wood	6 (6.00)	3 (2.80)	9 (4.40)
	Wood and Kerosene	5 (5.00)	-	5 (2.40)
	LPG and Kerosene	6 (6.00)	-	6 (2.90)

Source: Questionnaire administered in the field.

is more (27 per cent) in Bangalore, than in Dharwar (14.20 per cent). Whereas in the case of Dharwar, 82 per cent of the respondents live in semi-pucca houses. In this regard, the situation is no better in Bangalore, as 69 per cent of respondents also live in semi-pucca houses. As regards the lighting source, over 98 per cent of the respondent reportedly using electricity as the main source of lighting, though the incidence of using petro-max and kerosene exists in the case of 2 per cent of the respondents. Much against this, 86 per cent are using wood as the premier source of fuel for cooking. In other words, the use of modern source like LPG is yet to take its roots in these households, as it is consumed by only 7 per cent of the respondents. Perhaps, the cost of the LPG could be coming in the way of these households. The use of Kerosene is yet to disappear, as source of fuel for cooking. Interestingly, the use of different sources in combination is in practice among 20 per cent of the respondents.

Household Assets: Household assets provide different comforts and indirect benefits to the consumers, in terms of improving economic position, communication, transportation and entertainment. In this context, television, fan, watch and radio are the most common household assets possessed by a large number of respondents in the study area. However, income-generating assets like pump sets and sewing machine

Table 3.3: Details of Household Assets of the Respondents

Household Assets (%)	Bangalore Rural	Dharwar	Total
Television	73.00	70.80	71.80
Pump Set	7.00	0.90	3.90
Fan	71.00	54.70	62.60
Two Wheeler	18.00	17.90	18.00
Sewing Machine	8.00	10.40	9.20
Furniture	20.00	24.50	22.30
Watch	67.00	71.70	69.40
Telephone	21.00	7.50	14.10
Radio	34.00	44.30	39.30

Source: Questionnaire administered in the field.

have been owned by a good number of respondents. Notwithstanding having access to different household assets on the one hand, there exists a good degree of variations in the same between the study areas (Table 3.3).

Land Ownership: Before it is analysed, it is important to note that respondents are not necessarily landless households. Many a times, landowners also undertake various entrepreneurial activities, related to agriculture, if their farm provides inputs to such activities. But, generally small and marginal farm households, mostly to augment additional income, largely undertake entrepreneurial activities. These observations are very much true in both the case of study areas. It is evident from table 3.4 that a large number of marginal, small and medium farming families have undertaken entrepreneurial activities, although in varying degrees. The other two segments that have prompted to undertake entrepreneurial activities are those of the households, which have leased in lands and have not cultivated the lands. What is significant is that the landless households undertake entrepreneurial activities. Over 59 per cent of the respondents are the landless households in Dharwar, followed by 41 per cent in Bangalore district.

Table 3.4: Land Ownership Pattern of the Respondents (%)

Land Ownership Pattern	Bangalore Rural	Dharwar	Total
Irrigated Land (Small)	50.00	50.00	100.00
Irrigated Land (Marginal)	87.50	12.50	100.00
Irrigated Land (Medium)	nil	100.00	100.00
Un Irrigated Land (Small)	50.00	50.00	100.00
Un Irrigated Land (Marginal)	64.70	35.30	100.00
Un Irrigated Land (Medium)	25.00	75.00	100.00
Land Leased In (Marginal)	22.20	77.80	100.00
Land Uncultivated (Marginal)	71.40	28.60	100.00
Landless	40.90	59.10	100.00

Source: Questionnaire administered in the field.

Cropping Pattern: The study area grows different crops both for consumption as well as for marketing. The consumption crops include Jowar, Ragi and pulses, whereas wheat, sunflower, ground nut, horticulture, plantation and vegetables constitute the marketing crops. The major commercial crop is cotton grown in the study areas. The striking feature of the study areas is that all the respondents being marginal and small farming households, balance has been drawn between the crops, both to ensure their consumption requirements and earning additional comforts by selling surplus or the marketable crops. Yet, between the study areas, a few crops are exclusively grown. It is evident from table 3.5 that jawar and paddy are grown largely in Dharwar and in Bangalore rural district respectively. Similarly, Wheat & cotton and Ragi, Sunflower, and groundnut are exclusively grown. Vegetables, pulses and horticulture crops are commonly grown in the both the districts, off course in different land size.

Table 3.5: Cropping Pattern of the Respondents in the study Areas

Particulars	Bangalore Rural	Dharwar	Total
Cropping Pattern			
Jowar (1 to 2 Hectare)	7.80	92.20	100.00
Paddy (1 to 2 Hectare)	86.70	13.30	100.00
Wheat (1 to 2 Hectare)	nil	100.00	100.00
Wheat (3 to 4 Hectare)	nil	100.00	100.00
Ragi (1 to 2 Hectare)	100.00	nil	100.00
Ragi (3 to 4 Hectare)	100.00	nil	100.00
Sun Flower (1 to 2 Hectare)	100.00	nil	100.00
Sun Flower (3 to 4 Hectare)	100.00	nil	100.00
Ground Nut (1 to 2 Hectare)	37.10	62.90	100.00
Ground Nut (3 to 4 Hectare)	100.00	nil	100.00
Pulses (1 to 2 Hectare)	39.10	60.90	100.00
Horticulture (1 to 2 Hectare)	66.70	33.30	100.00
Cotton (1 to 2 Hectare)	nil	100.00	100.00
Plantation (1 to 2 Hectare)	75.00	25.00	100.00
Plantation (3 to 4 Hectare)	100.00	nil	100.00
Vegetables (1 to 2 Hectare)	52.60	47.40	100.00
Vegetables (3 to 4 Hectare)	nil	100.00	100.00

Source: Questionnaire administered in the field.

Livestock Income: As is already indicated, there is a positive relationship between maintenance of the livestock and household income (Table 3.6). In the study areas, respondent households have been maintaining cows, buffaloes,

Table 3.6: Respondents Income From Livestock in the Study Areas

Livestock & their Income	Bangalore Rural	Dharwar	Total
Cows (1 to 2)	33	11	44.00
Cows (3 to 4)	2	2	4.00
Income Rs 1000 to Rs 2000	6.00	1.90	7.90
Income Rs 2501 to Rs 5000	3.00	nil	3.00
Income Rs 5001 to Rs 8000	14.00	nil	14.00
Income Rs 8001 to Rs 10000	3.00	0.90	3.90
Income Rs 10001 and above	2.00	nil	2.00
Buffaloes (1 to 2)	7.00	10.00	17.00
Buffaloes (3 to 4)	1.00	9.00	10.00
Buffaloes (5 to 6)	nil	1.00	1.00
Income Rs 1000 to Rs 2000	nil	1.00	1.00
Income Rs 2501 to Rs 5000	2.00	4.00	6.00
Income Rs 5001 to Rs 8000	1.00	8.00	9.00
Income Rs 8001 to Rs 10000	2.00	1.00	3.00
Income Rs 10001 and above	nil	3.00	3.00
Sheep (1 to 2)	6.00	1.00	7.00
Sheep (3 to 5)	6.00	Nil	6.00
Sheep (6 to 8)	2.00	nil	2.00
Income Up to Rs 1000	4.00	Nil	4.00
Income Rs 1001 to Rs 2000	2.00	Nil	2.00
Income Rs 2001 to Rs 3000	1.00	nil	1.00
Goat (1 to 2)	nil	2.00	2.00
Goat (3 to 5)	3.00	5.00	8.00
Goat (6 to 8)	2.00	5.00	7.00
Income Up to Rs 1000	1.00	1.90	2.90
Income Rs 1001 to Rs 2000	3.00	3.00	6.00
Income Rs 2001 to Rs 3000	1.00	4.00	5.00
Bullocks (1 to 2)	5.00	6.00	11.00
Bullocks (3 to 5)	3.00	15.00	18.00
Income Up to Rs 2000	1.00	3.00	4.00
Income Rs 2001 to Rs 3000	2.00	3.00	5.00
Income Rs 3001 to Rs 4000	2.00	7.00	9.00

Source: Questionnaire administered in the field.

Sheep, goat and bullocks and have contributed to the household income. Though there are no uniformity in terms of number of livestock both by type and by income, but they ranges from 1 to 4 in the case of cows, followed by 1 to 6 (buffaloes), 1 to 8 (sheep and goat) and 1 to 5 (bullocks). 48 per cent of the respondents reportedly earned income from maintaining cows, followed by 28 per cent each from buffaloes and bullocks, 17 per cent from goat and 15 per cent from sheep. Out of the reported income from cows, majority earned anything between Rs 5001 to Rs 8000, followed by Rs 1000 to Rs 2000, Rs 8001 to 10,000 and a few respondents have even earned over Rs 10001. It is by and

large the same in the case of buffaloes, sheep, Goat and bullocks. However in Dharwar, excepting one respondent, goats have never been owned.

As regards the family labour hours per day, during the peak season also about 20 and 15 per cent of the households works for 8 hours, as against, only 12 and 7 per cent in the slack season, respectively in Bangalore and Dharwar districts. Whereas the wage labours need to work for an additional hour in Bangalore, over and above the prescribed hours of works. Between the study areas, Bangalore have reportedly provides employment for more number of days, both in the peak and slack season, besides higher wages (Table 3.7).

Table 3.7: Details of Family Labour Hours in the Study Areas

Family Labour Hours Per Day	Bangalore Rural	Dharwar	Total
Peak Season (No. of Days)	20	15	17.50
Slack Season (No. of Days)	12	7	8.50
Wage Labour Hours Per Day	9	8	8.50
Peak Season & Wage Per Day	18/ Rs 35	14 / Rs 30	16/32.50
Slack Season & Wage Per Day	10/ Rs 25	7/ Rs 20	8.5/22.50

Source: Questionnaire administered in the field.

Bangalore provided 18 day of works during peak season with Rs 35/- per person, as against Rs 14 days and at Rs 30 in Dharwar. Similarly, during the slack season, Bangalore provided 10 days of work at Rs 25/- than only for 7 days at Rs 20 per day, in Dharwar.

Age Group: Given the economic problems of the backward and socially distanced sections families, it is quite but natural that respondents of the study areas represent all aged persons in effective workforce, with a large segment in the age between 26 and 55 (Table 3.8). About 39 per cent of the respondents belonging to the age group of 36 to 45 per cent, followed by over 30 per cent of

Table 3.8: Women Entrepreneurs by Age, Marital Status and Relationship

Sl. No.	Particulars	Bangalore Rural	Dharwar	Total
1	Age Group			
	17 to 25	1.00	7.50	4.25
	26 to 35	29.00	11.30	20.18
	36 to 45	41.00	36.80	38.90
	46 to 55	28.00	32.10	30.05
	55 to 65	1.00	12.30	6.65
2	Marital Status			
	Married	88.00	74.50	81.25
	Un Married	1.00	1.90	1.45
	Widow	11.00	17.90	14.45
	Separated	Nil	4.70	2.35
	Divorced	Nil	0.90	0.45
3	Relationship to Household Head			
	Wife	84.00	71.70	77.85
	Sister	3.00	2.80	2.90
	Mother	1.00	6.60	3.80
	Daughter- in- law/ Daughter	3.00	5.70	4.35
	Self	9.00	13.20	11.10

Source: Questionnaire administered in the field.

them in 46 to 55 and over 20 per cent in the age group of 26 to 35. Further, a small segment of them also belong to the age group of 17 to 25 and 55 to 65. As regards the marital status, majority (81 per cent) of the respondents are married and unmarried respondents constitutes only about 1.5 per cent. It is important to note that a good section of the respondents are widows, who are reportedly continuing the family trades, only to meet the family needs. Divorced and separated women also form about three per cent of the respondents, in the study areas and all them are located in Dharwar. Going by the relationship to the household head, house wives form a majority in the total with 78 per cent, followed by self to the tune of 11 per cent and the others form the dependents of the household head like sister, mother and daughter/-in- law. Except for the varying degrees in the study areas, the respondents represent all forms of womanhood.

Family Income: One of the avowed objectives of the women entrepreneurship development intervention of the state is to “include the underserved and also the vulnerable sections” in to the mainstream development. In other words, it is only after giving the representation to these disadvantaged people the “others”- supposed to have already improved, are given space. In reality also, this is proved that there has been

good representation both the people of challenging background “ Poverty Hit” and others, who would have crossed poverty threshold or non-poor in the study areas. It is need less to say that if poverty hit people are participating in the entrepreneurial trades to find a decent minimum livelihood while the others participate to improve household comfort levels. Thus. It is significant to note that about 55 per cent of the respondents have had a annual family income of up to Rs 20,000/-, 32 per cent up to RS 50,000/-, 12 per cent up to Rs 1,00,000/- and the others with Rs one lakh and above (Table 3.9). In the study areas, excepting for minor changes, the composition of the respondents by their family income in Bangalore and Dharwar, remain by and large the same.

**Table 3.9: Annual Family Income Details of the Respondents
(In Rupees)**

Annual Income	Bangalore Rural	Dharwar	Total
Below Rs 5000	12.00	18.90	15.45
Rs 5001 to Rs 10,000	15.00	14.20	14.60
Rs 10001 to Rs 20,000	24.00	25.50	24.75
Rs 20001 to Rs 25,000	12.00	10.40	11.20
Rs 25001 to Rs 50,000	25.00	16.00	20.50
Rs 50001 to Rs 75,000	7.00	10.40	8.70
Rs 75001 to Rs 100,000	2.00	3.80	2.90
Above Rs 100,000	3.00	0.90	1.95

Source: Questionnaire administered in the field.

Occupations and Skills: The respondents of the study areas represent from a wide range of occupational background. If fruits and vegetable sellers constitute a majority of them with 23 per cent, which is followed by flower sellers (18 per cent), food processors (17 per cent), agriculturists (9 per cent), basket makers (8 per cent), house wives (7 per cent), grain seller (6 per cent), leaf plate makers (5 per cent) and the other (7 per cent), which includes agriculture wage laborers, business, tailors and unfortunately a few government employees. Between the study areas, though food processor, flower sellers, basket makers and fruit & vegetable vendors constitute a majority 73 per cent in Dharwar and 59 per cent in Bangalore, women engaged in agriculture and housewives form 31 per cent of the respondents in the latter, against leaf plate makers and food grain sellers together constituting about 23 per cent in Dharwar (Table. 3.10).

Table 3.10: Occupational and Possession of Skills Details of the Respondents.

Occupation	Bangalore Rural	Dharwar	Total
Agriculture	17.00	0.90	8.95
Agri. Wage Labour	5.00	0.90	2.95
Business	1.00	Nil	0.50
Government Employee	2.00	2.80	2.40
Tailor	1.00	Nil	0.50
House Wife	14.00	Nil	7.00
Food Processing	18.00	16.00	17.00
Flower Seller	21.00	14.20	17.60
Basket Making	11.00	5.70	8.35
Fruit/ Vegetable Seller	9.00	36.80	22.90
Food Grain Seller	Nil	12.30	6.15
Leaf Plate Making	Nil	10.40	5.20
Possession of Skills			
Tailoring	8.00	3.80	5.90
Caste Occupation	1.00	Nil	0.50
No Skill	91.00	96.20	93.60

Source: Questionnaire administered in the field.

One of the disappointments that the study noted is a few respondents with limited skills and lack of the same amongst a majority of the respondents, before they enter into entrepreneurial trades. In other words, these respondents have subsequently acquired the skills only after functioning of their enterprises, excepting 6 per cent of the respondents, who have had tailoring and caste occupational skills.

Since time immemorial, there exists involvement of women in agricultural activities, both during pre and post harvesting seasons. She does all kinds of works in agriculture, starting from ploughing, sowing, weeding out, cutting and what not. In other words, she does no less a man work. It is noted that women work for 8 to 10 hours a day, for a wage of Rs 35/- only. Approximately, women work for 80 days in the pre harvesting period and 50 days in the post harvesting period, with instruments of her own and on the borrowed ones (Table 3.11). However, a little over one third of the respondents have never been in to agricultural works in the study areas.

Table 3.11: Agricultural Activities Done by Women in the Study Area

Agricultural Activities	Pre- Harvesting Period	Post Harvesting Period
Average Hours Per Day	8 to 10 Hours	8 to 11 Hours
Number of Days	80	50
Wage Rate (In Rupees)	35	35
Source Of Implements	Own and Borrowed	Own and Borrowed
Exhausting the Implements	Mild and Moderate	Mild and Moderate
Physical Pain (%)		
Yes	31.50	40.80
No	33.50	25.20
No Agricultural Work	35.00	34.00

Source: Questionnaire administered in the field.

Household Chores: In the course of her every day, women would be preoccupied or engaged in one or the other works- starting from cooking food to the family members to income earning activities, besides mobilizing other family needs. Especially in rural areas, if men are busy with agricultural and other income earning activities, women are generally engaged with household activities and lend her labour also to farm activities. However, there are exceptional cases to this argument, in the sense that some of the respondents are not engaged in some household activities. In such cases, either the services are hired or some else would be providing such services. Among the many household activities, most women (44 per cent) spend their 5 to 7 hours of time in fetching water, followed by (8 to 10 hours) over 13 per cent, up to 4 hours (over 6 per cent) and more than 10 hours (over 5 per cent). It is needless to say that 71 per cent of the women engage themselves in fetching water from outside, as the same is not available within their dwelling houses (Table 3.12) . Whereas, 29 per cent of the women respondents have reportedly not involved in fetching water, as the same was available within their houses (Table 3.12). Collection of fuel wood is another important activity at the household level, with which most of the women (63 per cent) spends about 4 hours of their time every day, followed by 7 hours by 21 per cent, up to 10 hours by over 8 per cent and about 4 per cent more than 11 hours. Lack of access to liquid paraffin gas (LPG) and other sources, have prompted the household women to spend on the collection of fuel wood. However, only a very negligible portion of women respondents is not involved in the fuel wood collection, as they have access to other forms of fuels. As regards cooking, it is needless to say that women, second in

Table 3.12: Details of Time Spent on Household Care Activities by the Respondents

(in %)

	Household Care	Bangalore Rural	Dharwar	Total
1	Fetching Water			
	Up to 4 Hours	10.00	2.80	6.40
	5 to 7 Hours	41.00	46.20	43.60
	8 to 10 Hours	8.00	18.90	13.45
	11 to 12 Hours	9.00	1.90	5.45
	13 to 14 Hours	Nil	4.70	2.35
	No water fetching	32.00	25.50	28.75
2	Collection of Fuel Wood			
	Up to 4 Hours	71.00	55.70	63.35
	5 to 7 Hours	18.00	24.50	21.25
	8 to 10 Hours	6.00	11.30	8.65
	11 to 12 Hours	4.00	3.80	3.90
	Not Reporting	1.00	4.70	2.85
3	Cooking			
	Up to 4 Hours	3.00	24.50	15.25
	5 to 7 Hours	68.00	53.80	60.90
	8 to 10 Hours	23.00	2.80	12.90
	No cooking	6.00	17.40	11.70
4	Family Care			
	Up to 4 Hours	4.00	14.20	9.10
	5 to 7 Hours	54.00	35.90	44.95
	8 to 10 Hours	11.00	24.50	35.50
	11 to 12 Hours	7.00	3.80	5.40
	13 to 14 Hours	Nil	1.90	0.95
	No Family Care	3.00	3.80	3.40

Source: Questionnaire administered in the field.

command, normally wife of the household head would the responsibility of cooking food to the whole of the family members. This practice being in vogue for centuries, women head have never lost this privilege to any one, unless there are exigencies. The field evidence also confirm the same that 61 per cent of women respondents have been spending 7 hours of their time of the day in cooking food. Over 15 and 13 per cent of the respondents have reportedly spends up to 4 and up to 10 hours of their time in cooking. However, disappointingly, about 12 per cent of the respondents had not cooked food for their family members. Discrete enquiries of such women revealed that they are hiring other women to cook food for them and often they go out for eating purposes. Yet other important role that women are expected to play is caring family, which generally includes children and aged persons. Household women role towards the child/Children care needs hardly any emphasis. Time to time care before and after

school hours, ensuring academic engagements, supervision on play and games, molding behaviors and what not- all these can be better managed/coordinated by the women than anybody else. Similarly, ensuring health care of the aged persons in the family can again be better managed by women, as has been done for centuries. What is noteworthy is that more than 80 per cent of the respondents have been actively engaged in their family care by earmarking up to 10 every day. Further, 10 per cent of them spend up to 4 hours. There are over 6 per cent of them who spend more than 10 hours towards their family care. But, a little more than 3 per cent of the respondents have desisted themselves from such responsibilities.

Non-Household Chores: Besides a number of household works women also lend herself for non-household works, mainly to share burden with other family members. A few such important non-household works are assisting the farm works, caring livestock, participating in the income earning activities and engaging herself in the other household works. Women always shares the farm work with the household head, mainly during sowing, weeding, harvesting and in many such critical stages. She also takes care of the livestock, especially in feeding them. What ever is noted above are evidently true in the case of the women respondents in the study areas. Over 60 per cent of the respondents have reportedly involved in the farm work for 8 to 12 hours a day in the study areas, followed by 7 per cent for 1 to 7 hours. However, one third of the respondents have not involved in any of the farm works (Table 3.13). Similar to that of the farm work, 69 per cent of the respondents have spent their time up to 4 hours every day in caring their livestock in the study areas. 8 to 10 hours by 15 per cent, 7 hours by 9 per cent and 12 hours by 7 per cent follow this. Further, as is noted that that women always support families to augment income levels to meet the additional family consumption or to meet the various family expenses and to finance various comforts. The study areas are not an exception to the argument, as 97 per cent of the respondents have supported their families for augmenting the income. It is further evident that more than 71 per cent of the respondents have worked for their families ranging from minimum up to 4 hours to 14 hours a day. Finally, after engaging themselves in the various household and non- household chores, women do enjoy some pleasure of leisure. It can be noted that about 98 per cent of the respondents have reportedly enjoyed leisure, in the study areas.

Table 3.13: Details of Time Spent on Non-Household Care Activities by the Respondents (in %).

Sl. No.	Particulars	Bangalore Rural	Dharwar	Total
1	Farm Work			
	Up to 4 Hours	1.00	Nil	0.50
	5 to 7 Hours	8.00	4.70	6.35
	8 to 10 Hours	54.00	45.30	49.65
	11 to 12 Hours	9.00	11.30	10.15
	No Farm Works	28.00	38.70	33.35
2	Live Stock Work			
	Up to 4 Hours	61.00	76.40	68.70
	5 to 7 Hours	13.00	4.70	8.85
	8 to 10 Hours	20.00	10.40	15.20
	11 to 12 Hours	5.00	8.50	6.75
	13 to 14 Hours	1.00	Nil	0.50
3	Other Household Activities			
	Up to 4 Hours	5.00	26.40	15.70
	5 to 7 Hours	56.00	51.90	53.95
	8 to 10 Hours	26.00	15.10	20.55
	11 to 12 Hours	7.00	0.90	3.95
	13 to 14 Hours	6.00	5.70	5.83
4	Income earning work			
	Up to 4 Hours	1.00	0.90	0.95
	5 to 7 Hours	25.00	11.30	18.15
	8 to 10 Hours	26.00	37.70	31.85
	11 to 12 Hours	12.00	31.10	21.55
	13 to 14 Hours	5.00	16.00	10.50
	Not Reporting	3.00	2.80	2.90
5	Leisure time			
	Up to 4 Hours	20.00	14.20	17.10
	5 to 7 Hours	56.00	38.70	47.35
	8 to 10 Hours	20.00	30.20	25.10
	11 to 12 Hours	3.00	10.40	6.70
	13 to 14 Hours	Nil	1.90	0.95
	No leisure	1.00	2.80	1.90

Source: Questionnaire administered in the field.

CHAPTER 4

ENTREPRENEURIAL TRADES IN THE STUDY AREAS

After a careful consideration of the study areas and the profile of the women entrepreneurs, it is imperative to understand the entrepreneurial trades as such exists in the study areas. In this section an attempt is made to capture various entrepreneurial trades in the study areas, capital bases of the enterprises, process of activities, equipment details, distance of the enterprises, training details and its usefulness, details of raw materials and employment details of the enterprises.

Entrepreneurial Trades: Before an attempt is made to throw light on various entrepreneurial trades, it is important to note that all of them are agricultural based, wherein raw material would have come from agri-based activities in the study areas. There has been a huge presence of food processing enterprises numbering to 65 in the study areas and constituting about 32 per cent of the total enterprises. Fruits and vegetables vending being the second largest enterprises constituting about 27 per cent, followed by the flower vending activities (19 per cent). Basket making and Leaf plate-making units although exists in equal numbers (17 units each), food grain vending units also have had their presence to the order

Table 4.1: Details of Entrepreneurial Trades in the Study Areas

Entrepreneurial Trades	Bangalore Rural	Dharwar	Total
Food Processing	43 (43.00)	22 (20.80)	65 (31.60)
Fruit and Vegetables Vending	15 (15.00)	40 (37.70)	55 (26.70)
Flower Vending	25 (25.00)	14 (13.20)	39 (18.90)
Basket Making	12 (12.00)	5 (4.70)	17 (8.30)
Food Grain Vending	Nil	13 (12.30)	13 (6.30)
Leaf Plate Making	5 (5.00)	12 (11.30)	17 (8.30)

Source: Questionnaire administered in the field.

of a little over 6 per cent. Between the study areas, excepting the food grain-vending units in Bangalore district, all the other units are have their presence in both districts. In Bangalore district food processing units out numbered all the other units with 43 per cent, followed by flower vending units (25 per cent), fruit and vegetables vending units (15 per cent), basket making (12 per cent) and 5 per cent of leaf plate making units. Whereas in the Dharwar district, fruit and vegetables vending units formed majority with 38 per cent, which is over two and a half folds more than Bangalore. Food processing

units with 21 per cent, which are half the units in Bangalore, follow this. Flower vending being the third important activity, they constitute over 13 per cent in the total. Further, basket making is not as popular as in Bangalore and they form around 5 per cent of the units. As against this, leaf plate making, two times more in number work out to over 11 per cent in the district.

As far as food processing units are concerned, it is worth noting that the entrepreneurs have been engaging in the preparation of papad, pickle, sandige, rasam (spice) powder, sambar (curry) powder ragi malt and other items. Since there is no demand for these items within villages, as villagers do not prefer to consume these items owing to their poor background, the entrepreneurs have got to depend upon outside market. It is also the case with fruits trades and the traders have been depending taluk places instead their own villages to market fruits. However, it is quite opposite in the case of leaf plates, as they been in great use and demand during village festivals, marriages and other functions.

Working Capital Base: Among all the critical inputs that an enterprise needs, working capital is a primary input. Because, it is only with the working capital the other inputs can be obtained for the enterprises. In other words, without which the working capital no productive activity can be undertaken. Generally, working capital can be developed from one's own capital or from the known outside sources. In the absence of the adequate own capital, entrepreneur generally resorts to borrowings from various sources. The entrepreneurs in the study areas have successfully relied on both own capital as well as the borrowings to finance the working capital need of their enterprises (Table 4.2). Almost three-fourth of the entrepreneurs have met another 9 per cent between Rs 501 to Rs 1000 and about 8 per cent anything their working capital needs from their own capital. These entrepreneurs can be broadly classified into three categories: (a) Those invested up to Rs 10,000; (b) Those invested between Rs 10001 and Rs 20,000; and (c) Those invested between Rs 20001 and above, in the study areas. In the first category, the number entrepreneurs constitute to 59 per cent in the total, and majority of them have financed their own capital anything between Rs 2501 to Rs 5000 (15 per cent), followed by 14 per cent between Rs 1001 to Rs 2500, 13 per cent up to Rs 500, between Rs 5001 to Rs 10,000. Similarly in the second category,

Table 4.2: Working Capital base of the Enterprises in the Study Area

(In Rupees)

Particulars	Bangalore Rural	Dharwar	Total
Own Capital			
Up to 500	19 (19.00)	8 (7.50)	27 (13.10)
501 to 1000	8 (8.00)	11 (10.40)	19 (9.20)
1001 to 2500	11 (11.00)	17 (16.00)	28 (13.60)
2501 to 5000	15 (15.00)	16 (15.10)	31 (15.00)
5001 to 10000	10 (10.00)	6 (5.70)	16 (7.80)
10001 to 15000	6 (6.00)	12 (11.30)	18 (8.70)
15001 to 20000	1 (1.00)	3 (2.80)	4 (1.90)
20001 to 25000	Nil	4 (3.80)	4 (1.90)
25001 & Above	2 (2.00)	2 (1.80)	4 (1.90)
No Investment	28 (28.00)	27 (25.50)	55 (26.70)
Institutional Borrowings (Interest 3 %)			
Up to 2000	Nil	1 (0.90)	1 (0.50)
2001 to 3000	1 (1.00)	Nil	1 (0.50)
No Investment	99 (99.00)	105 (99.10)	204 (99.00)
Private Borrowing (Interest 2 to 4 %)			
Up to 1000	1 (1.00)	2 (1.90)	3 (1.50)
1001 to 2000	4 (4.00)	5 (4.70)	9 (4.40)
2001 to 3000	2 (2.00)	Nil	2 (1.00)
3001 to 5000	3 (3.00)	1 (0.90)	4 (1.90)
5001 to 10000	1 (1.00)	2 (1.90)	1 (1.50)
10001 & Above	3 (3.00)	Nil	3 (1.50)
No Investment	86 (86.00)	96 (90.60)	182 (88.30)
SHGs Capital (Interest 2 to 4 %)			
Up to 500	12 (12.00)	6 (5.70)	18 (8.70)
501 to 1000	13 (13.00)	17 (16.00)	30 (14.60)
1001 to 2000	3 (3.00)	9 (8.50)	12 (5.80)
2001 to 3000	Nil	1 (0.90)	1 (0.50)
3001 to 5000	2 (2.00)	4 (3.80)	6 (2.90)
5001 to 10000	2 (2.00)	2 (1.90)	4 (1.90)
10001 & Above	1 (1.00)	1 (0.90)	2 (1.00)
No Investment	67 (67.00)	66 (62.30)	133 (64.60)

Source: Questionnaire administered in the field.

there are about 13 per cent entrepreneurs, with majority of their investment between Rs 10,001 and Rs 15,000 and third category includes about 4 per cent. From this it only confirms that the trading units in the study areas are small scale in nature. But what is significant to note is that between the study areas the share of the second and third category traders is higher in Dharwar (19.70 per cent) than in Bangalore (9.00 per cent). In other words, Bangalore registered a large number of small traders (63 per cent), as against 55 per cent in Dharwar. However, there are about 27 per cent of the

women entrepreneurs, who never invested their own capital towards the working capital needs of their units in the study areas.

Borrowings from the market also constitute an important source of financing the working capital needs of the units in the study areas. Before it is analysed, it is indeed necessary to note that all those who could not invest their own capital have borrowed from the market or all those invested borrowed have not invested their own capital in the study areas. Of the three different sources of borrowings to meet the working capital needs, Self Help Groups (SHGs) have been playing an important role in supplementing the efforts of the women entrepreneurs. Together, SHGs have assisted to 73 entrepreneurs (35.44 per cent) of the total respondents, in both the study areas, at a rate of interest between 2 to 4 per cent. SHGs have extended financial support ranging from Rs 500 to Rs 10001 and above, with a large coverage of 30 entrepreneurs in the financial range of Rs 501 to Rs 1000. SHGs have also financed up to Rs10, 000 and even more in a few cases in the study areas. Further, wherever SHGs are not functioning, the needy entrepreneurs have gone for private borrowings from their friends, relatives and moneylenders. In all, although 22 entrepreneurs (10.67 per cent) have borrowed from private sources, the incidence is more 14 (64 per cent) in Bangalore district. Majority of these borrowers have borrowed less than Rs 5000, but a few borrowed up to and even more than Rs 10001. Finally, much against the rapid expansion of the financial institutions into rural semi-urban areas, their financial services have had least impact on the entrepreneurial activities. It only speaks of the rigid attitudes of these institutions towards promoting agricultural trades, especially among the women in rural areas. It is evident from the study areas that financial institutions have extended their services to only 2 entrepreneurs, at 3 per cent of rate of interest. On ascertaining the insensitive attitudes of the financial institutions, most entrepreneurs preferred SHGs or even private source to financial institutions for rigid attitudes and procedures.

Distance and Equipments: Location of the enterprises is one of the criterions for the effective functioning of the same. Especially, when the women entrepreneurs manage these units. Being responsible for many other household activities, women cannot afford to put up their units away from the close vicinity for want of her security as well as the security for her units. In the study areas, most of the entrepreneurial units (198 or 96 per cent) are located within the houses of the respondents. In other words, only 8 units

(4 per cent) are located outside the houses of the respondents. If 3 of the units are located within 1 kilometer distance, each one of the 3 other units is located respectively 5 to 7 km, 8 to 10 Km and 11 to 15 km distance. Two other are also located in 20 km distance (Table 4.3). Further, equipments are the essential inputs of the entrepreneurial trades, which only one-fourth of the respondents own in the study areas. The order of deprivation of various equipments is as huge as 75 per cent of the total entrepreneurs, although these equipments are very small and affordable in nature,

Table 4.3: Distance of the units and the Details of the Equipments

Particulars	Bangalore Rural	Dharwar	Total
Distance of Place of Enterprise (Km)			
Within 1 KM	2 (2.00)	1 (0.90)	3 (3.50)
5 TO 7 Km	1 (1.00)	Nil	1 (0.50)
8 to 10 Km	Nil	1 (0.90)	1 (0.50)
11 to 15 Km	1 (1.00)	Nil	1 (0.50)
100 to 200 Km	Nil	2 (1.90)	1 (0.50)
Not Available	96 (96.00)	102 (96.20)	198 (96.10)
Name of the Equipment			
Floor Mill	1 (1.00)	4 (3.80)	5 (2.40)
Knife and Axe	12 (12.00)	5 (4.70)	17 (8.30)
Utensils	13 (13.00)	1 (0.90)	14 (6.80)
Weighing	1 (1.00)	9 (8.50)	10 (4.90)
Pressing Machine	3 (3.00)	2 (1.90)	5 (2.40)
Not Available	70 (70.00)	85 (80.20)	155 (75.20)
Ownership of the Equipment			
Own	29 (29.00)	20 (18.90)	49 (23.80)
Self Help Group	Nil	1 (0.90)	1 (0.50)
Rented	1 (1.00)	Nil	1 (0.50)
Not Available	70 (70.00)	85 (80.20)	155 (75.20)
Cost of Use (In Rupees)			
Up to Rs 25	1 (1.00)	1 (0.90)	2 (1.00)
26 to 30	2 (2.00)	Nil	2 (1.00)
41 to 50	1 (1.00)	2 (1.90)	2 (1.00)
51 and above	Nil	2 (1.90)	2 (1.00)
Not Available	96 (96.00)	101 (95.30)	197 (95.60)
Purpose of Use			
To cut raw materials	12 (12.00)	5 (4.70)	17 (8.30)
Milling	1 (1.00)	2 (1.90)	3 (1.50)
To press the materials	5 (5.00)	2 (1.90)	7 (3.40)
Preparation	11 (11.00)	2 (1.90)	13 (6.30)
To weigh	1 (1.00)	10 (9.40)	11 (5.30)
Not Available	70 (70.00)	85 (80.20)	155 (75.20)

Source: Questionnaire administered in the field.

excepting floor mills. Also, the field observations strongly suggest that many of these trades do not require costly equipment. Therefore most of the entrepreneurs have been using such equipment, which are already available in their own households. There are five floor mills, 17 knives and axes, 14 utensils, 10 weighing machines and 5 pressing machines. These instruments are being used to respectively for milling, to cut raw materials, for preparation, for weighing and for pressing the materials. The entrepreneurs own most of these equipments, as most of them cost less than Rs 50, excepting two of them, which costs more than Rs 50.

Processing Activities: The entrepreneurial trades in the study areas involved with many processing activities. In the words of the women entrepreneurs but for these processing activities, the products of the units takes final shape. There are many major processing activities in the entrepreneurial trades identified, starting from collection and picking up of the raw materials, preparation, drying and cut the materials. As can be seen in table 4.4, about 42 per cent of the respondents are involved in these activities. Interestingly, the number of respondents involved in the processing activities is more, as compared to Dharwar. In Bangalore, 68 per cent of the respondents involved in it, as against just 19 respondents or 17.92 per cent in Dharwar. At this juncture, it can only be said that most of the entrepreneurs in Bangalore do prepare their products at their units/ in their houses and never involve themselves in selling them. On ascertaining the same, it came to the light that they have a sought of oral agreement with retail shoppers to collect their products at an agreed price and they in turn sell them off the products. It is found to be more convenient to the producers, as it does not involve transportation costs and marketing risks. Besides, it is argued that the arrangements further promote employment opportunities in the retail shops. The other stage of processing is that some of the respondents involved in the processing but in combination of activities. For example some are involved in preparation and drying, some in mobilization of raw materials and prepare or both, drying and milling. In these processing activities, about 24 per cent of the respondents are involved. The main

Table 4.4: Processing Activities of the Entrepreneurs in the Study Areas

Process of the Activities	Bangalore Rural	Dharwar	Total
Bring the Raw Materials	7 (7.00)	9 (8.50)	16 (7.80)
Pick the materials	16 (16.00)	4(3.80)	20 (9.70)
Preparation	32 (32.00)	2 (1.90)	34 (16.50)
Drying	2 (2.00)	NIL	2 (1.00)
Cut the Materials	11 (11.00)	3 (2.80)	14 (6.80)
Prepare and Drying	9 (9.00)	1 (0.90)	10 (4.90)
Bring the raw materials and drying	1 (1.00)	Nil	1 (0.50)
Bring the raw material, dry and Milling	16 (16.00)	15 (14.20)	31 (15.00)
Bring the material and prepare	1 (1.00)	6 (5.70)	7 (3.40)
Bring the material and sale	1 (1.00)	46 (43.40)	47 (22.80)
Pick the material, prepare and sale	1 (1.00)	16 (15.40)	17 (8.30)
Pick the material and sale	Nil	2 (1.9)	2 (1.00)
Not Available	3 (3.00)	2 (1.8)	5 (2.40)

Source: Questionnaire Administered in the Field

arguments of them is that they are good at these works and more over they need not have to incur any expenditure in producing various products/ output, as a good number of them are dwelling in small housing units. The third category of processing is largely picking up of the materials and selling the same, in which 32 per cent of the respondents involved and more so in Dharwar. This process involves only collection of the final products from various units and marketing the same for the consumers. It is this stage where the entrepreneurs create additional employments, since many retail outlets are established.

Processing Time: After considering various processing activities, it is imperative to understand time taken to process the same, in a day, in order to capture how women entrepreneurs coordinate various activities by assigning importance to each of them. Besides, it is necessary to identify critical activity in the management of enterprise by the respondents. Accordingly, collection of raw materials, marketing of the products and preparation have been respectively identified, as the most important activities. It is evident from the table 4.5 that almost every women entrepreneur in the study areas has given extra ordinary importance to these activities. Over 59 per cent of the entrepreneurs engaged themselves for two to three hours in the collection of the raw materials, followed by over 28 per cent (within one hour). There are instances to have taken more than 9 hours to mobilize the raw materials. Similarly, as far as marketing is concerned, it has been noted that over three fourth of the entrepreneurs spent more than 5 hours to market their products and the rest in less than 3 hours. Further, with

regard to preparation, most respondents have spent their time anything from 2 to 3 hours to 9 to 10 hours.

Table 4. 5: Time Taken to Process various activities

Activities	Time Spent Per Day (In Hours)						
	Within 1 Hour	2 to 3	4 to 5	6 to 8	9 to 10	11 & Above	No Response
Planning	40 (19.40)	12 (5.80)	Nil	2 (1.00)	Nil	Nil	152 (73.80)
Collection of Raw Materials	58 (28.20)	122 (59.20)	7 (3.40)	6 (2.90)	8 (8.90)	2 (1.00)	3 (1.50)
Milling of Raw Materials	30 (14.60)	15 (7.30)	2 (1.00)	1 (0.50)	Nil	Nil	158 (76.70)
Drying	2 (1.00)	45 (21.80)	15 (7.30)	3 (1.50)	Nil	Nil	141 (68.40)
Cutting	2 (1.00)	8 (3.90)	3 (1.50)	6 (2.90)	4 (1.90)	1 (0.50)	182 (88.30)
Knitting	6 (2.90)	9 (4.40)	1 (0.50)	1 (0.50)	Nil	Nil	189 (91.70)
Preparing	Nil	56 (27.20)	37 (18.00)	15 (7.30)	17 (8.30)	8 (3.90)	73 (35.40)
Packing	36 (17.50)	25 (12.10)	4 (1.90)	Nil	Nil	1 (0.50)	140 (68.00)
Marketing	10 (4.90)	63 (30.60)	32 (15.50)	47 (22.80)	19 (9.20)	32 (15.60)	3 (1.50)

Source: Questionnaire Administered in the Filed

As far as the other processing activities (knitting, cutting, milling, planning drying and packing) are concerned, the women entrepreneurs have attended these activities in the normal course of the management of their enterprises. In other words, it was pointed out that the entrepreneurs do not wish to take cognizance of these activities at all, as they are being attended with out any special attention. However, they maintained that it should not be misconstrued that they are not as important as collection of raw materials, processing and marketing and do not consume any time. Of all such activities other than raw materials, processing and marketing, knitting activity has not been regarded to have not consumed time by more than 92 per cent of the respondents, followed by cutting (88 per cent), milling of raw materials (77 per cent), even planning (74 per cent), drying and packing (68 per cent each). In other words, the entrepreneurs would have attended most of these activities in the time period of 1 to 3 hours in a day.

Training Activities: Training is an important phase in which women entrepreneurs, particularly the first generation, are exposed to various entrepreneurial skills and effective management of their units, by coordinating between the different factors of production. In the study areas, most of the entrepreneurial activities, excepting a few, are carried out as the subsidiary activities of the families, than as full-fledged but independent trades. It can be judged from the level of the training activities, which is very disappointing (Table 4.6). Unfortunately, only 6 entrepreneurs (2.91 per cent) have received the training, four of them for one week and the two others for 2 weeks, that

Table 4.6: Training Details of the Women Entrepreneurs

Training Activity	Bangalore Rural	Dharwar	Training
No. of Entrepreneurs			
Confectionary Items	1 (1.00)	2 (1.90)	3 (1.50)
Leaf Plate Making	1 (1.00)	Nil	1 (0.50)
Awareness given to the activity	Nil	1 (0.90)	1 (0.50)
Chutney Powder Making	Nil	1 (0.90)	1 (0.50)
No Training	98 (98.00)	102 (96.20)	200 (97.10)
Training Duration			
1 Week	2 (2.00)	2 (1.80)	4 (2.00)
2 Weeks	Nil	2 (1.80)	2 (2.00)
No Training	98 (98.00)	102 (96.20)	200 (97.10)
Nature of Training			
Up Gradation	2 (2.00)	4 (3.70)	6 (2.90)
No Training	98 (98.00)	102 (97.10)	200 (97.10)
Source of Training			
Government	Nil	1 (0.90)	1 (0.50)
Agricultural University	1 (1.00)	2 (1.90)	3 (1.50)
Non Governmental Organization	Nil	1 (0.90)	1 (0.50)
Research Centre	1 (1.00)	Nil	1 (0.50)
No Training	98 (98.00)	102 (97.10)	200 (97.10)
Place of the Training			
Bangalore City	1 (1.00)	Nil	1 (0.50)
Dharwad	Nil	4 (3.80)	4 (1.90)
In the Same Village	1 (1.00)	Nil	1 (0.50)
Useful of the Training			
Yes	2 (2.00)	4 (3.70)	6 (2.90)
No Training	98 (98.00)	102 (97.10)	200 (97.10)

Source: Questionnaire Administered in the Field

too on up gradation of the existing skills than on developing the same afresh. If 3 of the entrepreneurs have received training of upgrading the existing knowledge on the confectionary activities, each one of the respondents has received similar training on leaf plate making, chutney powder making and on awareness creation. Agricultural university has taken lead in training the 3 respondents, followed by one each from government, research center and a non-governmental organization. Of the 6, four persons have received training in Dharwar, followed by one in Bangalore and the other in a village. Finally, all the six have opined the training received was useful. Despite of the disappointing scenario with regard to training of the entrepreneurs, between the study areas, Dharwar, claimed to be in the frontline, as it trained four out of six persons. Whereas, the same is not the case of Bangalore, although it has many training and entrepreneurial development Centres in its surroundings. But it only reflect upon the concern of the government in general and the department concerned with regard to the development of the women entrepreneurs, in the days of growing concern for women empowerment.

Raw Materials: Raw materials are the important input for any enterprises and especially their availability is a critical need for sustenance for the agro-based entrepreneurial units. Because, these units cannot afford to mobilize raw materials from the market and such agro-based raw materials would lose their economic value, if they were not put to use. More over, there have a number of linkages between the agro-based raw materials and entrepreneurial units managed and owned by farm families. In other words, it may not be exaggeration to say that but for the availability of agro-based raw materials, many of the cottage-based industries/enterprises would not have been in existence, especially in the Indian context. Different raw materials needed in terms of their quantity, source of their availability and their price for the entrepreneurial trades in the study areas are presented in table 4.7. Accordingly, the study identifies food-processing items, flowers, fruits and vegetables, leaf and areca nut leaf, food grains and Bamboo and others are the main raw materials for the entrepreneurial trades. Except for the food grains, which are being obtained only from the market, all the other raw materials are drawn both from the farms (own, local farmers, forest areas) and market in combination, depending upon their availability. The table clearly portrays that there is inverse relationship between the quantity of raw materials and their prices and the number of the entrepreneurial trade units. There are less number of units, whose raw materials requirements are huge and higher priced and

vice- versa. Further, based on the quantity of raw materials and their relative prices, there are two categories of units: (a) Large number of units with moderate quantity and less priced raw materials; and (b) Units with huge quantity and high priced raw materials. Among all the raw materials, bamboo and related materials required in huge quantity, whose prices are very high, as compared to other materials in the study areas, falls into the first category. Contrarily, all the other units are in the second category, as their raw material requirements are only small quantity and less priced.

In the study, there are 60 fruits and vegetables based units, followed by 49 units (food processing units), 39 units (flowers), 24 units (food grains) and 17 units (leaf and areca nuts). The raw material requirements of these units are not only comparatively low but also less priced. Contrarily, there are only 17 units bamboo based in the study areas and the average requirement of raw materials for these units was in the order of 1000 to 3000 Kgs and their prices are in the order of Rs 1000 per load.

Table 4. 7: Raw Materials used in the Activities in the Study Area

Raw Materials	Food Processing Items	Flowers	Fruits and Vegetables	Leaf and Areca Nut Leaf	Bamboo and Others	Food Grains
Bangalore Rural	40 (40.00)	25 (25.00)	18 (18.00)	5 (5.00)	12 (12.00)	Nil
Dharwar	9 (8.50)	14 (13.20)	42 (39.60)	12 (11.30)	5 (4.70)	24 (22.60)
Total	49 (23.80)	39 (18.90)	60 (29.10)	17 (8.30)	17 (8.30)	24 (11.70)
Quantity (Average in KGs)	5 to 10	3 to 5	50 to 100	50 to 150	1000 to 3000	100 to 300
Average Price per Unit/ Kg (in Rs)	25	60	20	10	1000/load	20
Source	Own farm, local farmers & provision store.	Own farm & Market	Market & Local farms	Forest Area	Forest Area & Farmers	Market

Source: Questionnaire Administered in the Field

Employment: Of a number of outcomes of the entrepreneurial trades/ enterprises, employment is one of the important aspects, as they generate employment to the entrepreneurs but also to the others. Many a times, if such entrepreneurial trades/ enterprises are located within the close vicinity of their habitation or dwelling houses, even the family members, including children are employed. What is significance is that, in the study areas, there are evidences to have created employment for wages. The entrepreneurial trades have generated employment to more than the number of units/ respondents (Table 4.8). The total number of employment generated by the entrepreneurial trades was in the order of 273 (206 self employed women, 44 males (may also include spouses), 9 children and 14 hired labourers). Thus, the average employment generated per unit of enterprise is in the order of 1.33. Also, of the 273, over 78 per cent of the employment was created for the women (self entrepreneurs and hired women

Table 4.8: Employment in the Entrepreneurial Trades in the Study Area

Labour & Number	1 to 2	3 to 4	5 to 8	Total	No Response
<i>Family Members</i>					
Male	33(16.00)	11 (5.30)	Nil	44	162 (78.60)
Female	156(75.70)	44 (21.40)	6 (2.90)	206	Nil
Children	9 (4.40)	-	Nil	9	197 (95.60)
Total	198(96.10)	55 (26.70)	6 (2.91)	259	-
Average Working Hours Per Day	5	5	5	5	-
<i>Hired Labour</i>					
Male	6 (2.90)	Nil	Nil	6	200 (97.10)
Female	3 (1.50)	5 (2.40)	Nil	8	198 (96.10)
Total	9 (4.40)	5	Nil	14	-
Average Working Hours Per Day	5	5	Nil	5	-
Wage Rate Per Day	25	25	Nil	25	-

Source: Questionnaire Administered in the Filed

labour) and the rest to the male. As depicted in table 4.8, 76 per cent of the employment was created by such enterprises which have employed 1 to 2 persons, followed by 22 per cent by such units employed 3 to 4 persons and the rest by those employed by 5 to 8 persons. Further, of the 214 women employment over 74 per cent

of them created by such units, which employed 1 to two persons (self and hired female labour, followed by 23 per cent in the units with 3 to 4 persons and the other by the units employed 5 to 8 persons. As against the established norms of 8 working hours per day, women entrepreneurs, including the hired labourers are working for 5 hours per day. Hired labourers are being paid a wage of Rs 25 per day in the study areas.

CHAPTER 5

VIABILITY OF WOMEN ENTREPRENEURIAL TRADES

The present section provides a detailed account of the viability aspects of the women entrepreneurs in the study areas, for three years (2001-02 to 2003-04). In order to capture the same, it is attempted to review various costs (working capital interest, raw material cost, labour and other cost) incurred in the management of the various enterprises. It is also further attempted to identify the number of entrepreneurial trades working under profit and loss in the study areas, with the help of the approved designs.

Working Capital Interest: Servicing the working capital in the form of interest payment is one of the important costs of the entrepreneurial trades. The importance of the interest payment may be assessed from the number of women entrepreneurs making the same, which is increasing year by year. In other words, the number of women entrepreneurs working on the borrowed capital is increased or entrepreneurs depending on their own capital are dwindling. The number of entrepreneurs paying interest on the working capital has increased from 17 per cent in 2001-02 to 40 per cent in 2003-04 and as a result entrepreneurs reporting not paying any interest have reduced from 83 per cent to 60 per cent in the same period. Notwithstanding the extent of payment, it is significant to note that most of the entrepreneurs paying interest up to Rs 500 has increased from 56 per cent to 61 per cent. Although, the other entrepreneurs are servicing the working capital, their numbers have dwindled from 44 per cent to 39 per cent during the period under review. Between the study areas, 35 per cent of the women entrepreneurs in Bangalore district have reportedly serviced the working capital by paying the interest, as against 56 per cent in Dharwar. This only indicates the higher incidence of borrowings in Dharwar, as compared to Bangalore district (Table 5.1).

Table 5.1: Interest on Working Capital by the Entrepreneurs

Interest Payment	Bangalore Rural	Dharwar	Total
2001-2002			
Up to 500	9 (9.00)	11 (10.40)	20 (9.70)
501 to 1000	1 (1.00)	3 (2.80)	4 (1.90)
1001 to 2000	3 (3.00)	1 (0.90)	4 (1.90)
2001 to 4000	2 (2.00)	2 (1.90)	4 (1.90)
4001 to 6000	3 (3.00)	1 (0.90)	4 (2.00)
Not Applicable	82 (82.00)	88 (83.00)	170 (82.50)
2002-2003			
Up to 500	18 (18.00)	25 (23.60)	43 (20.90)
501 to 1000	2 (2.00)	5 (4.70)	7 (3.40)
1001 to 2000	4 (4.00)	5 (4.70)	9 (4.40)
2001 to 4000	3 (3.00)	2 (1.90)	5 (2.40)
4001 to 6000	3 (3.00)	2 (1.90)	5 (2.40)
Not Applicable	70 (70.00)	67 (63.20)	137 (66.50)
2003-2004			
Up to 500	19 (19.00)	31 (29.20)	50 (24.30)
501 to 1000	3 (3.00)	4 (3.80)	7 (3.40)
1001 to 2000	5 (5.00)	6 (5.70)	11 (5.30)
2001 to 4000	2 (2.00)	2 (1.90)	4 (1.90)
4001 to 6000	6 (6.00)	4 (3.70)	10 (4.90)
Not Applicable	65 (65.00)	59 (55.70)	124 (60.20)

Source: Questionnaire administered in the field.

Raw Material Cost: Next to servicing of the working capital, the second important source of cost is the raw material, although most of them are drawn from the farms. Since raw materials are as important as working capital, it is evident that the women entrepreneurs are growingly incurring expenditure towards meeting the raw materials cost. Initially, although only about 30 per cent have had incurred expenditure on the raw materials, the same has gone up to 77 per cent in the study areas. The respondents, who have reportedly not met the raw materials cost, have drastically reduced from 146 in 2001-02 to 47 in 2003-04, which itself a testimony to the incurring cost of the raw materials. On the basis of the volume of the cost of the raw materials, women entrepreneurs meeting the raw materials cost in the study areas can be classified in to three categories: (a) cost in the ranges between Rs 2000 and Rs 10,000; (b) cost in the rage of Rs 10,001 and Rs 50,000; and (c) cost in the ranges between Rs 50,001 to Rs 75,000 and above. The first category of the entrepreneur constitutes the majority (34 per cent), followed by the second category (27.70 per cent) and the third category (13 per cent). Between the districts (Table 5.2), there has been a marked

Table 5.2: Details of the Raw Material Cost in the Study Areas

Raw Materials Cost	Bangalore Rural	Dharwar	Total
2001-2002			
Up to 2000	5 (5.00)	2 (1.90)	7 (3.40)
2001 to 5000	5 (5.00)	3 (2.80)	8 (3.90)
5001 to 10000	5 (5.00)	6 (5.70)	11 (5.30)
10001 to 20000	6 (6.00)	6 (5.70)	12 (5.80)
20001 to 35000	4 (4.00)	2 (1.90)	6 (2.90)
35001 to 50000	3 (3.00)	2 (1.90)	5 (2.40)
50001 to 75000	Nil	5 (4.70)	5 (2.40)
75000 and Above	Nil	6 (5.60)	6 (3.00)
Not Applicable	72 (72.00)	74 (69.80)	146 (70.90)
2002-2003			
Up to 2000	14 (14.00)	3 (2.80)	17 (8.30)
2001 to 5000	9 (9.00)	9 (8.50)	18 (8.70)
5001 to 10000	8 (8.00)	6 (5.70)	14 (6.80)
10001 to 20000	9 (9.00)	11 (10.40)	20 (9.70)
20001 to 35000	6 (6.00)	17 (16.00)	23 (11.20)
35001 to 50000	6 (6.00)	7 (6.60)	13 (6.30)
50001 to 75000	2 (2.00)	14 (13.20)	16 (7.80)
75000 and Above	Nil	6 (5.60)	6 (3.00)
Not Applicable	46 (46.00)	33 (31.13)	79 (38.35)
2003-2004			
Up to 2000	26 (26.00)	9 (8.50)	35 (17.00)
2001 to 5000	13 (13.00)	7 (6.60)	20 (9.70)
5001 to 10000	11 (11.00)	9 (8.50)	20 (9.70)
10001 to 20000	10 (10.00)	13 (12.30)	23 (11.20)
20001 to 35000	6 (6.00)	17 (16.00)	23 (11.20)
35001 to 50000	5 (5.00)	6 (5.70)	11 (5.30)
50001 to 75000	3 (3.00)	16 (15.10)	19 (9.20)
75000 and Above	Nil	8 (7.60)	8 (3.80)
Not Applicable	26 (26.00)	21 (19.80)	47 (22.80)

Source: Questionnaire administered in the field.

difference in the increasing payment of cost towards the raw materials. In Bangalore, the women entrepreneurs paying raw material cost have reportedly increased from 28 per cent in 2001-02 to 74 per cent in 2003-04. Similarly in Dharwar, it increased from 30 per cent to 80 per cent, during the same period. In other words, correspondingly, entrepreneurs not paid any cost towards the raw materials have drastically reduced to 26 per cent in Bangalore and 21 per cent in Dharwar in 2001-02 from 72 and 74 per cent respectively in 2003-04.

Labour Cost: Labour cost is one of the liabilities to be paid from the employers for having employed one's labour. It is also true that labour charge is also one of the determining factors for the health of the enterprises. In the study area, if most of the enterprises are in good position, it is also for the lower labour cost (table 5.3). It should

Table 5.3: Labour Costs Details in the Study Areas

Labour Cost	Bangalore Rural	Dharwar	Total
2001-2002			
Up to 500	Nil	1 (0.90)	1 (0.50)
501 to 1000	1 (1.00)	1 (0.90)	2 (1.00)
1001 to 2000	1 (1.00)	Nil	1 (0.50)
2001 to 5000	1 (1.00)	1 (0.90)	2 (1.90)
Not Applicable	97 (97.00)	103 (97.20)	200 (97.1)
2002-2003			
Up to 500	Nil	1 (0.90)	1 (0.50)
501 to 1000	1 (1.00)	1 (0.90)	2 (1.00)
1001 to 2000	2 (2.00)	2 (1.90)	4 (1.90)
2001 to 5000	1 (1.00)	Nil	1 (0.50)
Not Applicable	96 (96.00)	101 (95.30)	197 (95.60)
2003-2004			
Up to 500	2 (2.00)	1 (0.90)	3 (1.50)
501 to 1000	2 (2.00)	1 (0.90)	3 (1.50)
1001 to 2000	2 (2.00)	2 (1.90)	4 (1.90)
2001 to 5000	1 (1.00)	1 (0.90)	2 (1.00)
Not Applicable	93 (93.00)	101 (95.30)	194 (94.20)

Source: Questionnaire administered in the field.

be noted since most of the women entrepreneurs are self-employed, the payment of labour cost was not as dearest as the working capital interest and raw material cost. But, at the same time, it should not be misconceived that women entrepreneurs have not paid any cost towards labour. The number of entrepreneurs paying labour cost has been doubled from 6 in 2001-02 (3 per cent) to 12 (6 per cent) in 2003-04. Between the study areas, women entrepreneurs in Bangalore district paying labour cost have increased their number from just 3 to 7 in the same period. By and large, although Dharwar also experienced the same trend, entrepreneurs paying labour cost has certainly increased, if not doubled. At the same, time entrepreneurs not paying labour cost have marginally declined from 97 per cent in 2001-02 to 94 per cent in 2003-04.

Other Cost: The cost, other than the working capital, raw materials and labour charges is also one of the important dimensions. The "other cost" generally perceived to include entertainment, telephone, transportation and other similar expenses, which is met by

the entrepreneurs in day to day running of their units. Although, the number of entrepreneurs meeting the other cost is very small as compared to their total, but is gradually increasing, over the years. More over, the other cost is also reportedly very small in nature (Up to Rs 500). It is evident from table 5.4 that during the year 2001-02, only seven persons (a little over 3 per cent) have had incurred other cost and the same has increased to eighteen (About 9 per cent) in the year 2003-04, which is an increase of three folds. This will also further indicates that most of the women entrepreneurs are not incurring the other cost in the study areas. The striking feature of the other cost is that this expense has been largely incurred in Dharwar than in Bangalore district. Of the total number of the women entrepreneurs incurred the other cost expenditure, a large portion of them not only belong to Dharwar, but also, over the year, their numbers have substantially increased from 5 in 2001-02 to 16 in 2003-04. Whereas in the Bangalore district, the entrepreneurs meeting the other cost has remained unchanged at only two.

Table 5.4: Details of the Other Cost in the study Areas

Other Cost	Bangalore Rural	Dharwar	Total
2001-2002			
Up to Rs 500	2 (2.00)	5 (4.70)	7 (3.40)
Not Applicable	98 (98.00)	101 (95.30)	199 (96.60)
2002-2003			
Up to Rs 500	2 (2.00)	16 (15.10)	18 (8.70)
Not Applicable	98 (98.00)	90 (84.90)	188 (91.30)
2003-2004			
Up to Rs 500	2 (2.00)	16 (15.10)	18 (8.70)
Not Applicable	98 (98.00)	90 (84.90)	188 (91.30)

Source: Questionnaire Administered in the Filed

Total Cost: The total cost generally encompasses all the costs like interest paid on the working capital, on the raw materials and on the labour, besides the other costs incurred by the entrepreneurs. In the study areas, the entrepreneurs in eight categories have met eight different ranges of costs, ranging from a smallest up to Rs 1000 to over Rs one lakh. The entrepreneurs meeting the total cost at different ranges have increased from 33 per cent in 2001-02 to 83.50 per cent in 2003-04. At the same time, there is yet another category of women entrepreneurs, who have never incurred any costs have

declined from 67 per cent to 16.5 per cent during the same period. It only indicates that women entrepreneurs have got to incur various costs in running their units. Table 5.5 indicates that 18 per cent of the women entrepreneurs are meeting the total cost in the range of Rs 1001 to 5000, followed by 17 and half percent in the range of Rs 10001 to Rs 25, 000, around 13 per cent in the range up to Rs 1000, a little over 12 per cent in the range of Rs 25,001 to 50,000 and around ten per cent in the range of Rs 5001 to Rs 10000. There have been quite a number of entrepreneurs who would have incurred the total cost of over Rs 50,000 in maintaining their units and in relative terms their numbers have doubled over the years. Around nine per cent have reportedly incurred a

Table 5.5: Details of the Total Cost Incurred by the Women Entrepreneurs

Total Cost	Bangalore Rural	Dharwar	Total
2001-02			
Up to 1000	3 (3.00)	2 (1.90)	5 (2.40)
1001 to 5000	9 (9.00)	6 (5.70)	15 (7.30)
5001 to 10000	6 (6.00)	6 (5.70)	12 (5.80)
10001 to 25000	7 (7.00)	8 (7.50)	15 (7.30)
25001 to 50000	7 (7.00)	1 (0.90)	8 (3.90)
50001 to 75000	Nil	5 (4.70)	5 (2.40)
75001 to 1 Lakh	Nil	5 (4.70)	5 (2.40)
Above 1 Lakh	Nil	3 (2.80)	3 (1.50)
Not Applicable	68 (68.00)	70 (66.00)	138 (67.00)
2002-03			
Up to 1000	9 (9.00)	4 (3.80)	13 (6.30)
1001 to 5000	18 (18.00)	8 (7.50)	26 (12.60)
5001 to 10000	7 (7.00)	10 (9.40)	17 (8.30)
10001 to 25000	13 (13.00)	21 (19.80)	34 (16.50)
25001 to 50000	9 (9.00)	15 (14.20)	24 (11.70)
50001 to 75000	3 (3.00)	13 (12.30)	16 (7.80)
75001 to 1 Lakh	Nil	4 (3.80)	4 (1.90)
Above 1 Lakh	Nil	3 (2.80)	3 (1.50)
Not Applicable	41 (41.00)	28 (26.40)	69 (33.50)
2003-04			
Up to 1000	19 (19.00)	7 (6.60)	26 (12.60)
1001 to 5000	26 (26.00)	11 (10.40)	37 (18.00)
5001 to 10000	10 (10.00)	10 (9.40)	20 (9.70)
10001 to 25000	12 (12.00)	24 (22.60)	36 (17.50)
25001 to 50000	10 (10.00)	15 (14.20)	25 (12.10)
50001 to 75000	4 (4.00)	14 (13.20)	18 (8.70)
75001 to 1 Lakh	Nil	6 (5.70)	6 (2.90)
Above 1 Lakh	Nil	4 (3.80)	4 (1.90)
Not Applicable	19 (19.00)	15 (14.20)	34 (16.50)

Source: Questionnaire Administered in the field.

total cost in the range of Rs 50,001 to Rs 75,000, followed by 3 per cent in the range of Rs 75,001 to Rs 1 lakh and about 2 per cent in the range of over 1 lakh in the study areas. Between the study areas, women entrepreneurs incurred the total cost, in different ranges, have increased from 32 per cent in 2001-02 to 81 per cent in 2003-04 in Bangalore district and similarly, from 34 per cent to 86 per cent in Dharwar. Interestingly, though entrepreneurs in Dharwar incurred the total cost in all the ranges, including the high ranges to the tune of 23 per cent, in Bangalore district, the entrepreneurs have restricted their total costs to anything between Rs 1000 and Rs 75,000. As a result, none of the entrepreneurs have incurred the total costs above Rs 75, 000 in managing their units.

Profit and Loss: One of the traditional methods of viability assessment of the entrepreneurial trades is an understanding of the profit profile of the same. From the sustainability perspective, earning profit always facilitates the entrepreneurial trades with financial stability as well as financial health, which in turn facilitate business/ trade expansion and what not. More over, financial soundness of the enterprises, which are especially, manned by the women leads to increase in the overall health of their families. In this regard, the entrepreneurial trades in the study areas have been growingly maintaining the financial health, by increasing their numbers working under profit. It is evident from table 5.6 that the number of entrepreneurial trades working under profit has increased from about 56 per cent in 2001-02 to 83 percent (27 percentage point) in 2003-04. Obviously, as a result of the increasing number of enterprises working under profit, units incurring/working under loss have drastically come down to 17 per cent from 44 per cent, during the period. Between the study areas, units working under profit in Bangalore district have increased from 57 per cent to 76 per cent and from 54 per cent to 90 per cent, in Dharwar district. This has respectively brought down the units working under loss from 43 per cent to 24 per cent in the Bangalore district and from 46 per cent to a little above 10 per cent in Dharwar district. Interestingly, what is noticeable is that the intensity of turning the entrepreneurial trades, which were under loss, into profit making units is very high in Dharwar district, as compared to Bangalore district. In this regard, during the period under review, Dharwar turned 36 per cent of the entrepreneurial trades into profit making one's, as against only 19 per cent in Bangalore district, which is far less than the average.

Table 5.6: Working Results of the Entrepreneurial Trades in the Study Areas

Profit and Loss	Bangalore Rural	Dharwar	Total
2001-02			
Profit	57 (57.00)	57 (54.30)	114 (55.60)
Loss	43 (43.00)	48 (45.80)	91 (44.40)
2002-03			
Profit	60 (60.00)	88 (83.00)	148 (71.80)
Loss	40 (40.00)	18 (17.00)	58 (28.20)
2003-04			
Profit	76 (76.00)	95 (89.60)	171 (83.00)
Loss	24 (24.00)	11 (10.40)	35 (17.00)

Source: Questionnaire Administered in the Filed

CHAPTER 6

FACTORS OF SUCCESS AND IMPACT ASSESSMENT OF THE ENTERPRISES

To be a successful enterprise, a number of social and economic factors contribute. A good return to capital, managerial and conducive environment attributes for the success of a large scale enterprise, uninterrupted supply of raw materials, good marketing and remunerative price contributes for the small scale enterprises. In the case of a household based enterprise, especially the one owned and managed by the women, in addition to the factors highlighted, a number of social factors contribute for the success. Obviously, the success of the enterprises would impact the economic condition, social environment and the position of the women in the household positively. This chapter captures a host of factors responsible for the success of the women enterprises in the study area, besides throwing light on the various socio-economic impacts, including the position of the women entrepreneurs.

In the first instance a large number of women entrepreneurs have attributed a number of combined factors for the success of their enterprises, although a good number of them have reported loss in the activity. About one third of the entrepreneurs in the study areas have attributed for the hard work, family support, in time raw materials supply, good quality products and availability of time to lend themselves for the various household chores and care (Table 6.1). This is followed by about 19 per cent of the entrepreneurs attributed their success to only for the hard work and family support, 11 per cent to only hard work, 8 per cent for the hard work, family support and time availability. Further, in addition to the above crucial factors, a good number of entrepreneurs (over 12 per cent) are of the opinion that efficient marketing, quality of the products are the factors for their success and the others are of the view that raw materials availability, hard work and efficient marketing are responsible for their success. However, one of the astonishing facts is that Self-Help Groups (SHGs), as emerging successful institutions for the rural women, have hardly played effective role in providing various critical linkages for the women entrepreneurs in the study areas. Because, only an insignificant number of women entrepreneurs (1 per cent) have received SHGs help in Dharwar and none have reportedly received any help from SHGs in Bangalore rural district. Similarly, none of the women entrepreneurs have subscribed to the combination of factors like hard work, raw material supply, efficient marketing

and availability of time, for their success. One also finds a huge scale of difference in the factors contributed for the success of the women entrepreneurs between Bangalore Rural and Dharwar districts, especially in the number of loss making units.

Table 6.1: Factors Responsible for the Success of the Enterprises.

Factors of Success	Bangalore Rural	Dharwar	Total
Hard Work	10 (10.00)	12 (11.30)	22 (10.70)
Time Available	2 (02.00)	Nil	2 (01.00)
Hard Work and Family Support	11 (11.00)	28 (26.40)	39 (18.90)
Hard Work, In time raw materials supply, time available & efficient marketing.	7 (07.00)	Nil	7 (03.40)
Hard Work, family Support, time available.	5 (05.00)	12 (11.30)	17 (08.30)
Hard Work, family support, In time raw materials supply, good quality products & time available.	35 (35.00)	16 (10.40)	51 (24.80)
Hard Work, time available & relief from drudgery of farm work.	3 (03.00)	6 (05.70)	9 (04.40)
Hard Work, family support, efficient marketing & quality of the products.	3 (03.00)	11 (10.40)	14 (06.80)
Hard work, in time raw material supply & family support	1 (01.00)	11 (10.40)	12 (05.80)
SHGs help, hard work & Quality of products.	Nil	2 (01.90)	2 (01.00)
Activity in Loss	23 (23.00)	8 (07.50)	31 (15.00)

Source: Questionnaire Administered in the Field.

Undoubtedly, women form a significant portion of the agricultural work force of the country. Agricultural women work force takes active part in all the activities starting from sowing till harvesting. Indirectly, also women provide critical support to all the agricultural related activities. But, if at all the agricultural women work force engage themselves in other household based activities, that will be certainly a relief from the farm drudgeries, although such activities are also generally not free from drudgeries. However, one of the major advantages being engaged in household based activity is the interactions that takes place between the entrepreneurs and the other related walks of people-input providers, output purchasers etc.,. What is also true at the same time is that not all the entrepreneurs engaged in household based activities have had relief from farm drudgeries, as they continued to be engaged in their farm activities. Moreover, it is quite natural if their entrepreneurial activities are largely depending on the farm sector for the supply of the input. The women entrepreneurs have subscribed to both the perceptions. In all, about 43 per cent of the women entrepreneurs have experienced decreased drudgeries, more so in the Dharwar district a large number of them have subscribed to the perception, as their engagement in the farm activities has

marginalised (Table 6.2). However, over one-third of the entrepreneurs have opined that their drudgeries have increased, especially in the Bangalore rural district, as they continue to participate in the farm activities. But, the other entrepreneurs were unable to subscribe to the perceptual increase or decrease of the farm drudgeries in the study areas.

Table 6.2: Respondents Perception on Farm Drudgeries.

Range in Drudgery of Farm Work	Bangalore Rural	Dharwar	Total
Increase	47 (47.00)	27 (25.47)	74 (35.90)
Decrease	29 (29.00)	59 (55.66)	88 (42.70)
No Response	24 (24.00)	20 (18.87)	44 (21.40)

Source: Questionnaire Administered in the Field.

Income return from any economic activity is an obvious consideration, as it involves all forms of factors of production like capital, labour, entrepreneurial skills etc. Especially, income return should be a prime consideration for the agriculture women entrepreneurs, as such activities involves all the factors, including the women labour from the farm sector. Farm women entrepreneurs always face the risk of earning household wrath and major challenge for its sustenance, if their economic activity does not bring decent income return. In this context, it is very important to note that a large number of the women enterprises in the study areas have contributed for the income increase (Table 6.3), although at the same time a good number of them have experienced otherwise, especially in Bangalore rural district. In all, 83 per cent of the enterprises

Table 6.3: Income from the Women Enterprises

Particulars	Bangalore Rural	Dharwad	Total
Income Level			
Increase	75 (75.00)	96 (90.60)	171 (83.00)
Decrease	11 (11.00)	04 (03.80)	15 (07.30)
No Response	14 (14.00)	06 (05.70)	20 (01.90)
Income From Enterprises (%)			
Up to Rs 1000	10 (10.00)	9 (8.49)	19 (9.22)
Rs 1001 to 5000	28 (28.00)	35 (33.02)	63 (30.58)
Rs 5001 to 10000	27 (27.00)	25 (23.58)	52 (25.24)
Rs 10001 to 15000	7 (7.00)	14 (13.21)	21 (10.19)
Rs 15001 to 20000	2 (1.00)	6 (6.60)	8 (3.88)
Rs 20001 to 30000	3 (3.00)	3 (2.83)	6 (2.9)
Rs 30001 to 40000	Nil	3 (2.83)	3 (1.46)
Rs 50001 & Above	Nil	3 (2.83)	3 (1.46)
Activity in Loss	23 (23.00)	8 (7.55)	31 (15.05)

Source: Questionnaire Administered in the Field.

have augmented the income, more so in Dharwar district, where 91 per cent of the enterprises have contributed for the income increase. Whereas, in Bangalore rural district, only 75 per cent have increased the income and as a result, the number of enterprises opined erosion of income was in the order of 11 per cent, which is more than the average.

More than capturing the perceptions women entrepreneurs in income increase, it is important to shed light the actual increase. At the outset, a large number of the entrepreneurs held that the rise in income has only supplemented the household consumption and increasing the purchasing power to some extent and should not be construed that the entire household expenditure has been met by this income. This argument was by and large supported by the majority of the entrepreneurs (75.23 per cent) who have registered an income increase in the range of between up to Rs 1,000 and Rs 15,000. Within this range, over 30 per cent of the entrepreneurs have earned an income of Rs 1,001 to Rs 5,000, followed by 25 per cent (between Rs 5,001 and Rs 10,000), 10 per cent (between Rs10, 001 and Rs 15,000) and 9 per cent (up to Rs1, 000).Further, there are two other category of entrepreneurs, who have earned income in the rage between Rs 15,001 and Rs 30,000 and Rs 30,001 and Rs 50001 and above. The first category constitutes about 7 per cent of the entrepreneurs and the other about 3 per cent, which is the only case of Dharwar district.

Increasing income coupled with reduced drudgery besides contributing for the economic well-being of the household of the entrepreneurs also brought about improvement in the status of the entrepreneurs in the society in general and within family, in particular. The women entrepreneurs subscribing to this argument although constitute a significant portion, a good segment of them have argued that their position remain the same, especially in the society. As a result of the setting up of their enterprises and due to the income increase, about 37 and 9 per cent of the women entrepreneurs have respectively felt that their position in the society has now better and somewhat good condition (Table 6.4). But at the same time, 29 per cent of them have argued that their position is the same, as it was. In other words, being entrepreneurs and earning income have no impact on their position. Also, over 7 per cent of these entrepreneurs maintained that position has not seen any change. The remaining entrepreneurs have expressed their inability to assess their position.

Table 6.4: Entrepreneurs Response over their position (Percentage)

Pattern of Change	Bangalore Rural	Dharwar	Total
Women's Position in the Society			
Improving	Nil	Nil	Nil
Good Economic Status	Nil	Nil	Nil
Well Developed	Nil	Nil	Nil
Somewhat good condition	11.00	6.60	8.80
Always Same	32.00	25.50	28.75
No Change	3.00	11.30	7.15
Now Better	34.00	39.60	36.85
Can't Say	13.00	15.00	14.05
No Response	7.00	1.90	4.45
Women's Position in the Family			
Improving	55.00	54.70	54.85
Good Economic Status	5.00	0.90	2.95
Well Developed	2.00	Nil	1.00
Somewhat good condition	9.00	15.10	12.05
Always Same	13.00	11.30	12.15
No Change	3.00	3.80	3.40
Now Better	1.00	Nil	0.50
Can't Say	8.00	6.60	7.35
No Response	4.00	7.50	5.75

Source: Questionnaire Administered in the Field.

As regards the position of the women entrepreneurs in their families, about two-thirds have positively subscribed although in variety of ranges. Being women entrepreneurs and income earning member about 55 per cent agreed to have noticed their position improvement in their families, followed by good condition (12.05 per cent), good economic status (2.95 per cent), well developed (1.00 per cent) and one per cent of them felt that their position is now better. Whereas, over 15 per cent have maintained that their position has not improved and the remaining were either unable to assess or have had no response, in regard to their position.

Notwithstanding, the visualized the social and economic well-being by the women entrepreneurial activities, a good number of the enterprises have faced a variety of problems in the study area. Although a majority of the women entrepreneurs have not experienced any problem, a little less than half of them have faced a number of problems, especially in Dharwar district. The study has captured two major problems with higher incidence in both the regions (Table 6.5). First, over twenty two per cent of the women entrepreneurs have tiredness, as they have not enjoyed any rest in managing their activities. These entrepreneurs held that they had to manage both their

household chores as well as their entrepreneurial activity simultaneously. Second, these entrepreneurs have faced loss in the activity, as there was no marketing their produces. Further, what is also commonly faced problem in the study areas that a section of the entrepreneurs have faced the problem of sexual abuses (4.45 per cent) and in regard to the credit and bargaining (3.45 per cent). Cheating in the market and safety and security for the produces have been the other problems experienced by 1.75 per cent each of the entrepreneurs, followed by cheating and scolding (1.25 per cent).

Between the study area, the entrepreneurs in the Dharwar district have faced the problems in large numbers (53.60 per cent). Tiredness have been the most experienced problem by twenty seven per cent, which is more than the average in the district but at the same time the incidence of the loss due to no market is less than the average. Sexual abuses, cheating in the market, credit and bargaining, theft and fear from strangers are some of the other problems faced by the women entrepreneurs in the district. By and large, the entrepreneurs in the other region have also faced these problems, but in lower scale comparatively. Only 44 per cent of the women entrepreneurs have faced the problems, which is 10 and 6 point scale lower than the other region and the average. Tiredness being the major problem among the many others, the incidence is far lower than the average, whereas the problem of loss and market has been experienced by 13 per cent of the entrepreneurs, which is comparatively on the higher side.

Table 6.5: Problems of the Women Entrepreneurs

Particulars	Bangalore Rural	Dharwad	Total
Problems Facing (In %)			
No Rest/ Tiredness	17.00	27.20	22.10
Cheating in the Market	1.00	2.40	1.70
Scolding and Sexual Abuses	4.00	4.90	4.45
No Marketing	1.00	0.50	0.75
Cheating and Scolding	1.00	1.50	1.25
Credit and Bargaining	4.00	2.90	3.45
Loss and No market	13.00	7.80	10.40
Safety and Security	2.00	1.50	1.75
Tiredness and Cheating	1.00	2.40	1.70
Tiredness, Cheating and Bargaining	Nil	1.00	0.50
Theft and Fear from Strangers	Nil	1.50	0.75
No Problems	56.00	46.40	52.20

Source: Questionnaire Administered in the Field.

CHAPTER 7

SUMMARY AND CONCLUSIONS

Ever since the civilization women have been an important part of the social and economic walks of life of the country. Women have been continuing to contribute directly and indirectly to the orderly society and more so to the families they belong. Besides, they also participate in most of the economic activities in general and agriculture sector in particular. In fact, women work force in the agriculture sector has been an integral part of the production process, starting from sowing to harvest. The declining productivity trend in the recent time and excessive concentration of work force in the agricultural sector, concerns have been expressed by researchers, policy makers and others to decongest the agriculture sector, not only to improve the overall position of the farm families but also to make them to cross the threshold of subsistence level of living . While suggesting the same, one of the strong concerns has been to encourage the women of the farm families to undertake the entrepreneurial trades to achieve three different goals: (a) to provide employment to themselves and to others; (b) to augment the household income; and (c) to improve their position within their families and in the society as well. To bring about these changes in the walks of life of the women in general and farm women in particular, the state has initiated a number of measures over the years. There are three categories of state initiatives for the social and economic empowerment of the women. They includes: (a) Development of Skills and Up-Gradation of the existing Skills; (b) Undertaking Income Generating Activities; and (c) Mobilising the women at the grass roots and sensitizing them about the gender issues.

To confine to these long term objectives both the Central and the State governments have been implementing a number schemes, especially from the early 90s. But, unfortunately, these public interventions have hardly had any impact, especially in realizing the long term goals, more so on the women entrepreneurs for a number of reasons. First, fixing up of income criteria for the women, as an eligibility norm (from Self employment scheme and Special Component Scheme) itself limits the entry of women in general and entrepreneurs in particular from availing benefits. Also, the ceiling of Rs 40,000 for a self-employed unit is too small an investment. Second, many of the schemes have a major disincentive in attracting the rural women. These schemes are designed in such a way that the cost of the training of the beneficiaries has been inbuilt into them but none of the scheme provides for the wage loss during the training

period. It has been argued that most of the rural women are not prepared to lose their wage earnings, as their family would not encourage doing so. The major findings of the study, as presented below strengthen the argument strongly.

Major Findings of the Study

1. Bangalore rural and Dharwar have been the study areas, which are distinctly different in each other's demography, geography, polity and economy. If level of literacy is considered as the source for innovation or to become entrepreneurs, Dharwar has fair degree of female literacy level. Bangalore known for its high per capita income has achieved the success in female literacy level much lower than the state average, despite having a huge presence of the educational institutions. However, this has never retarded the women entrepreneurial activities in the district, as a large number of the respondents have studied in the middle, high and at the college levels, as compared to the other study region. Similarly, if good housing and household electricity are the complimentary to the entrepreneurial activities, Bangalore rural district is far ahead with more number of standard (pucca) houses. Further, its close proximity to the state capital has prompted to the good development of the infrastructure, particularly the roads connectivity.
2. Out of the total number of women entrepreneurs, majority of them are in age group of 36 to 45, married and housewives. Although, about two-thirds of the entrepreneurs have had annual family income of up to Rs 50,000/-, the remaining have had up to Rs One lakh. They have supplemented the family income by selling fruits, vegetables, flowers selling and by undertaking food processing activities in the study areas. What is significant is that, these entrepreneurs have been sustaining in the chosen trades by and large without receiving any kind of formal training by any agencies. Also, it also goes without saying that lower agricultural wage rates prompted them to take up these entrepreneurial trades. Further, it is misleading to say that women entrepreneurs are entirely preoccupied with their enterprises and not giving their time to their respective families. In fact, excepting for a small segment of the entrepreneurs, most of them have simultaneously looked after the household and non-household chores.

3. Food processing, fruit and vegetables and flower vending being the most popular women enterprises in the study areas, basket making and leaf plate making are also the other important trades in Bangalore rural and Dharwar districts respectively. Own capital from the women entrepreneurs has been the critical source of the working capital of these entrepreneurial trades. Self-Help Groups (SHGs) have been the source of working capital only for 35 per cent of the entrepreneurs and the other 10 per cent have had private borrowings. Disappointingly, the absence of the institutional borrowing was very conspicuous in both the regions, although there has been a good presence of the financial institutions (Commercial banks, Grameena banks, Primary land development banks and cooperative credit societies), especially in Dharwar district. Unfortunately, most of the entrepreneurial trades are facing financial problems, as financial institutions did not lend the needed credit for want of adequate collateral security for the loans. This situation has forced most of the entrepreneurs to borrow at higher rates of interest from the local money lenders with lots of difficulty. It is found that small traders like fruits and vegetables sellers were unable to service the loan, as their earnings were very small, which has forced to be in debt trap. Therefore, most of the traders look forward for the institutional support not only for credit requirement but also for the technical guidance and periodic supervision over these enterprises and the missing relationship between the financial institutions and the women entrepreneurs. These inputs from the financial institutions would have gone a very long way both in up keeping the financial health and sustainability of the enterprises, besides providing seed capital.
4. One of the striking features of the women enterprises is their location and the nature/ownership of the equipment. Most of the women enterprises are located within the dwelling houses and the equipments are not only very small in nature but also low cost and affordable by the women entrepreneurs. The study found that most of the equipments in use have been owned by the women entrepreneur themselves. It is largely because of the fact that a majority of the entrepreneurs have been involving themselves in the production process of their produces. By involving themselves, it is argued that effective utilization of the raw materials can be ensured besides minimizing the loss. However, almost a third of the women entrepreneurs have not been engaging themselves in the

production process but have been picking up the materials and sell them. A large scale instance of the women entrepreneurs not engaging themselves in the production process is prevalent in Dharwar district. There have been for and against arguments for entrepreneur engagement in the production process. It is being argued that despite involving themselves up to 8 hours a day in the production process, the entrepreneurs have been able to invest the remaining time for household care. Owning the equipment by a majority of the entrepreneurs has further facilitated them adjust their time according to convenience. On the other hand, the others have been of the opinion that they don't have to run around different processing stages, as they have been earning decent living by picking up the produces and marketing the same.

5. There are three important stages of processing, on the basis of the number of engagements and time spent by the entrepreneurs. Collections of raw materials and marketing have considered being the most critical stage of processing, followed by preparation. Most of the entrepreneurs spent 2 to 3 hours a day in the collection of the materials, followed by marketing and preparing stages. Also, there have been a good number of instances to have spent more time (4 to 8 hours) in days on these activities. Fruits and vegetables vending is the most important trade, which requires huge quantity of raw materials, followed by food Processing and flower vending. The average requirement of the raw materials for fruits and vegetable vending is in the order of 50 to 100 kgs, 5 to 10 kgs for food processing and 3 to 5 kgs for flower. Cost effectiveness is a major reason for the higher number of fruits and vegetable vending in the study area, with local farms and market being the source of the suppliers. It only indicates that to be an entrepreneur, one need not to own farm land. Similarly, food processing is a second preferential trade, as the raw materials are comparatively less and are available from the own farm, local farmers and in the provision stores. Flower vending is yet other important trade with higher average price for the raw materials, which has been drawn from the own farms and the market.
6. One of the disappointing realities in the study area is the training of the women entrepreneurs. Majority of the women entrepreneurs (97 per cent) have not received any formal training either to start or to sustain their enterprises. In other words, most of the women entrepreneurial trades have been started out of

their own interest and out of the skills they are already processing. It only raises an important question as to why a host of the women development schemes, meant to provide training, especially the skill development and skill up-gradation ones have not reached these entrepreneurs? To the surprise of the study team, (excepting a section of entrepreneurs aware of the Special Component Plan and obviously not received any training under it), by and large all the entrepreneurs have exhibited their ignorance about the training programs meant for them. It is argued that none of them have come across the implementation of these schemes and if they had received any training, they would have even done better in the selected trades. However, it is necessary to note that only a negligible portion of the entrepreneurs (2.90 per cent) have received training on preparation of confectionary items, for a week from agricultural university. The entrepreneurs who have received training only on skill up-gradation are of the view that the same is useful.

7. The women enterprises, being organized, owned and managed by the women, have provided employment to all the women entrepreneurs. Thereby, the women entrepreneurial trades have achieved one of the major objectives of additional employment to the women in farm families. Also, in a small scale these enterprises have provided employment to the others, particularly the male members of the families of the entrepreneurs. Further, the women entrepreneurs have a testimony to have provided employment to the hired labourers, as well. One of the advantages for the entrepreneurs is flexibility in the working hours and the wage rates at which the labour is available. The women entrepreneurs, including the male family members and hired labourers work on an average for five hours a day in the enterprises. It is largely argued that the entrepreneurs follow flexibility in the working hours to take off in between to look after the household compulsions, family care etc. The wages offered is quite acceptable, since labourers are also shown flexibility.
8. Over the years, the number of women entrepreneurs depending on the market for the inputs requirements of their enterprises is growing enormously. In other words, the role of the farm as a principal supplier of raw materials is dwindling considerably. This is evident that the women entrepreneurs have been increasingly meeting the various costs including the working capital. First, the

working capital investment by the women entrepreneurs themselves is dwindling, as is evident that the number cases reportedly paying interest on working capital are increasing. The entrepreneurs paying interest for the working capital has increased from 17 per cent to 40 per cent, which only indicates the growing dependence on the borrowed capital. Interestingly, there has been an increase in the number of entrepreneurs paying lower as well as higher interest on the working capital by more than two folds. Second, in regard to the raw materials cost, the dependence on the market increasingly enormous and as a result the number of entrepreneurs reported to have met the cost has increased to over 77 per cent from mere 29 per cent. It is also evident that farm as a source of the supplier of the raw materials for the entrepreneurial trade is also dwindled over the years. Third, in the case of the labour cost, which is also increased, the women entrepreneurs have had some cushion, as their dependence on the labour was minimal. Fourth, the number of entrepreneurs meeting the other miscellaneous cost has increased, especially in one of the study regions and finally, as a result of the increasing payment towards all the inputs the number of total entrepreneurs has increased from 23 to 84 per cent. More so the entrepreneurs making payment over and above Rs 50,000/- from 6 per cent to 14 per cent.

9. Despite of the growing costs payments by a majority of the women entrepreneurs, the units earning profit have also gone up substantially. This success is mainly accounted to a combination of factors for the entrepreneurs. Hard work, family support, in time availability of raw materials, good quality products and time availability have been the contributing factors for the higher degree of success of the entrepreneurs. The success has resulted with decreased farm drudgeries for the women besides increase in family income, particularly in the range of Rs 15,000 and above. It also goes without saying the success achieved by the women entrepreneurs has brought about an overall improvement of their position in their families in particular and in the society in general. However, the women entrepreneurs have been reportedly facing a number of problems concerning to their enterprises. Tiredness/no rest has been the most importantly felt by the entrepreneurs, followed by the loss due to no market for their produces. Sexual abuses and other problems have also been experienced by a good number of the entrepreneurs.

Given the challenging socio-economic conditions of farming community in general and women work force in particular, farm entrepreneurial trades should be encouraged on a large scale basis, as an alternative avenue for the better living condition. These trades, in fact, brings in entrepreneurial skills in to the sector, new way of linkages between the sector and the trades, new method of supplementing of family income, additional employment both to the farm based work force and others and the overall improvement in rural areas. Most important consideration of the farm based trades is that the entrepreneurial trades decongest the crowd exists in the agriculture sector, besides ensuring effective utilization/management of the agricultural workforce. Particularly, if the farm based women undertakes entrepreneurial trades, the benefits are multifaceted economically and socially to their families and to the society they belong. Since this study has captured the socio-economic benefits poured to the families in the study areas in particular and the overall well-being of the farm community, it is high time to promote farm based women entrepreneurial trades by the state in order to realize the long cherished dream of economic empowerment of women. But, it should be noted that the present character of state intervention for the socio-economic empowerment of the women in rural areas needs a different new look altogether, especially for the development of entrepreneurial skills to undertake farm based trades. The present women empowerment schemes of the rural areas should be re-designed and re-targeted separately in such a way that they should benefit both farm and non-farm based women in the development of skills, undertaking employment and income generating activities and mainstreaming them with better living environment. Also, it is the need of the hour to protect the interest of the poverty affected women families in rural areas, given the many hurdles facing and limited opportunities. The existing schemes of skill development/ up-gradation and income generating activities have largely favoured the interest of the literate women and those with traditional skills and do not provide backward-forward linkages. Moreover, the entrepreneurship world is still male dominated, very competitive and success depends strictly upon personal ability in management, creativity, imagination, self-discipline and objectivity, which most of the rural women being uneducated and lacking. In view of these compulsions, new designs for the economic empowerment of women, that too in the farm women workforce needs to be worked out in the days to come. Following are the specific recommendations offered towards that direction.

1. Given the high level of illiteracy and ignorance about the mainstreaming strategies for the farm based women workforce, educative programmes on various avenues of empowerment for rural women in general and in the development of entrepreneurial skills needs to be undertaken, if at all the state is very much concerned about economic empowerment of women. The official machineries at all level should ensure the availability of information of the various programmes meant for rural women empowerment at panchayat level. It must be ensured that the department of industries and commerce at the block level to place all such information in every village panchayat, self-help groups, village knowledge centre, community based organizations etc for further dissemination. Further, to claim attention of the rural women mobile canvassing of the programmes meant for the women empowerment would go a long way.

2. Given the women workforce congestion in the farm sector on the one hand and limited training initiatives for new skills development, the volume of training activities must be stepped up by the state in coordination with the panchayats on the locally potential, raw materials based and locally marketable activities. The activities, in addition to a host others, rope making, mat and coconut leaf weaving, soap nut powder making and hair oil extraction trades needs to be encouraged, in order to rejuvenate them and to rope in good number of entrepreneurs. Panchayats and non-government organizations may be involved to facilitate identification of such activities. Similarly, in view of the fact that most of the women entrepreneurs have been sustaining their trades with their native skills, there should be concrete efforts to upgrade their skills to catch up with new but effective and labour reducing techniques of production, to give relief to women entrepreneurs. These trainings besides being long term should provide for the wage loss of the trainees during the training period. The trainees should be exposed to a range of issues like best project profiles, backward and forward linkages for their ventures, risk managements, personal counseling, effective marketing skills etc, in order to build the necessary capabilities and self confidence.

3. Mere augmented training facilities for the development of various women entrepreneurial trades alone do not bring in the needed success. What is critically needed are the input and output support such as timely and affordable

institutional credit to meet the working capital and the raw materials needs and institutional marketing linkages for the women entrepreneurs. The state needs to bring in the necessary changes into the credit policy of the public financial institutions so as to meet the credit needs of the farm based women entrepreneurs on subsidized basis, in coordination with the self-help groups, community organizations and panchayats. This would ensure availability of credit to the women entrepreneurs to meet the capital needs without any constraints and desists them to go to local money lenders. The proposed coordination would bring about need based assessment/deployment of credit and facilitates the recovery process. Similarly, the state besides organizing exhibition-cum-marketing periodically, needs to arrange for collection of the produce of the women entrepreneurs with a credit linkage of the financial institutions. This would ensure timely procurement, effective marketing of the produces and better credit recovery performance. Besides, the proposed method eliminates the middlemen and brings about better return on the produce of the women entrepreneurs. The rural based institutions such as cooperatives, micro finance institutions, self-help groups may be coordinated with these activities.

4. The success in the women entrepreneurial trades is largely attributed for the timely availability of the raw materials both from farm, forest and market. Farm contract practice should be encouraged, especially between the landless women entrepreneurs and the land owners. Since a number of traders are landless and incurring lot of expenses in procuring the needed raw materials, the farm contracts not only benefits the traders but also the land owners at the local level. As far as possible land owned traders should be encouraged to develop mini gardens, especially for vegetables and flowers in their farms as a strategy of uninterrupted supply of quality raw materials. Similarly, development of forest assumes greater significance for a better availability of raw materials for trades like bee rearing, sop nut manufacturing, shrub leafs etc. For this purposes, the women traders needs to be involved in the development and protection of forest. Wherever possible coordination between the women traders and multipurpose cooperative societies for the better management of the raw materials and marketing of the produce.

5. Creation of the conducive environment for safety and security of the women entrepreneurs and produce, more so in the market places is one of the immediate needs. It is to put an end to cheating, thefts, sexual abuses, fear from the strangers etc in the marketing places. Similarly, to relax and relieve tiredness the women entrepreneurs should have a decent but secured retiring accommodation in the market places. Effective and secured storage facility would also go a long way to accommodate unsold produce for the better prices. Within the families of the entrepreneurs a conducive environment, in the form of family members support is also an impetus. For this purposes, counseling of the family member to stand by the entrepreneur for promotion and expansion and more importantly during the trade under loss, will go a very long way.

6. The state needs to organize the Women Entrepreneurs Meets, annually at taluk levels to promote and establish contact with the concerned line departments and to share and exchange the experiences in the development, management, success and failure of the enterprises across the entrepreneurs of different trades. These meets besides benefitting the existing entrepreneurs may motivate and facilitates the prospective women entrepreneurs.

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