
**“ WOMEN SELF EMPLOYMENT - A CASE STUDY OF
HUKKERI TALUKA ”**

**Final Report of the Minor Research Project Submitted to the
UNIVERSITY GRANTS COMMISSION
SOUTH WESTERN REGIONAL OFFICE , BANGALORE**

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December – 2012

ACKNOWLEDGEMENTS

The present minor research project report is a study financed by the University Grants Commission , SWRO Bangalore . I wish to express my sincere thanks to the past and present authorities of UGC , for their co-operation in undertaking this report . However the investigator is responsible for facts stated , opinions expressed and conclusion reached .

I am extremely grateful to the Board of Management S. D. V. S. Sangh , Sankeshwar for their encouragement . The library authorities of Karnataka University , CMDR Dharwad and RCU Belgaum were also helpful and co – operative in providing the needed information for the study . I am thankful to all of them .

I am grateful to **Dr. (Mrs.) Mukta . S. Adi.** Prof / Chairman of Economics Rani Channamma University Belgaum for providing useful guidance . My special thanks to all of my colleagues and office staff who were very much co – operative .

I am thankful to all the heads of sample households of study area for their co – operation during the data collection .

My special thanks to all of my family members , my students and friends who helped me to carry out this project report . I am thankful to **Kumar : Vinod . M. Lakkar** for his neat typing work and also I am thankful to Guru Computers .

Finally I express my sincere thanks to all those who have helped me directly or indirectly in completing the Minor Research Project .

Place : Sankeshwar

Prof. (Smt) S. I. Madiwalappagol

Date :

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CHAPTER – I

- 1.1** Introduction.
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CHAPTER – I

“ It is impossible to think about the welfare of the world unless the condition of women is improved. It is impossible for a bird to fly on only one wing ” – SWAMI VIVEKANANDA .

1.1 Introduction :

It is said that there is a woman behind every successful man. This is true throughout the world but mostly it stands true in India. From olden days women in India were not allowed to have higher, technical or any special education. She was confined to the four walls of the house. Male being the head and leader of the family, neglected female and tried to put them under their thumbs. The greatest virtue of female is the sacrifice and it is always misused by the society. She was to sacrifice he was to enjoy the fruits. But due to the British rule and the freedom movement the situation changed. Man tried to know the woman slowly. Therefore, they started to enjoy the facilities and freedom though not fully but partially more. But the condition in rural India has lagged behind in the welfare of women. The modernization and urbanization led to employment facilities in cities but the rural India is becoming weaker. The main employment facility in rural area is provided by agriculture but agriculture is a gambling with monsoon. No employments, droughts, lack of educational, financial and informational institutions, scarcity of electricity, drinking water, health and sanitation along with rites, rituals and customs and traditions have made the farm workers poorer and poorer every day. This has affected on every aspect and created many problems. The present day need is work for every hand. Today women of rural area need employment. But employment facilities are

insufficient. So they must seek for self employment. This study is to know the level of rural self employment and the problems they are facing and suggest remedial measures.

In the earlier periods, women were only housewives and helpmates. They were dependents on their husbands. Providing food and economic obligations were the duties of the male head of the family, But times have changed, due to the advent of education – that is the modern western education - job oriented and professional degrees, the attitude of women also changed. Having acquired the preferred education, they cannot sit idle in the houses and they are interested in supporting their husband's incomes. Women too want to utilise their education and talent which they have earned through education and vocational training. Hence, they have taken to out – of – home gainful vocation and they are now the bread earners of their families. (Singh -2011)

Those changes are beneficial which come gradually. Our country is changing politically, economically and socially, at a swift speed. The condition of women is also gradually changing. They have begun to take their due place in free India as is evident from the following facts.

In free India, women cannot be kept as sheer domestic servants. They have to play their vital role in the development of the country. That is why more and more girls are getting education. No distinction is now made in matters of education between boys and girls. Education is bound to give them place of honour in society. It is for the first time in the history of our country that women have been given equal voting right with men. It clearly means that women will now take an active part in outside affairs also ¹.

Women constitutes nearly half of the population in India. They are regarded as the better half of the society. Women play a key role for rapid economic development of the nation. Hence it is necessary to harness their latent skills and potentials. It also helps in tapping the inherent talent prevailing among them.

India has certainly emerged as the testing ground for budding Indian women entrepreneurs. Indian women are not only educated, talented, confident, assertive, ambitious, career oriented but they also know their minds ! This helps them to juggle the tasks, manage all the chores and strike a fine balance between the professional, and personal lives. Hence, foresight, time – management ability, patience, negotiating and budgeting skills of an entrepreneur are ingrained in the modern woman. Today, women have demonstrated their multitasking ability. Women entrepreneurs can certainly initiate, organise, plan and operate their small and medium venture efficiently. (*Desai – 2011*)

1.2 Origin of research problem :

The attitude of women has been changing with a spread of education, modernisation, urbanisation, liberalisation and globalisation. They have started thinking positively about their families and the nation. They are accepting the challenges of the modern society and trying their best to improve the standard of living of their families. The role and degree of integration of women in economic development is always an indicator of women's economic independence, social status and also is a measure of women's contribution to economic development. Women population of a country is the most important segment of the population in terms of its economic participation and size. Women power is an vital component of social energy

of a country. The effective utilization of women labour force in socio – economic development always increases the national wealth and production abilities. (*Heggade. – 1984*)

India lives in villages and the country is not well developed industrially to provide employment to each and every citizen. It is also not possible to any government in any country to provide employment to all the people both males and females. There is an imperative need for adoption of programmes for the betterment of people based on self – help, self – supporting ,and replicable low cost employment generation models on a sustainable basis. In a country like India, the earnings of the head of a family i.e. husband are generally inadequate to sustain the needs of the family. Added to this it is found in major parts of rural India, that the male member is addicted to various vices such as drinking, gambling etc. Under these circumstances, the meagre earnings of the male member are not sufficient to provide hygienic food and better education to the children. As such there is an imperative need on the earnings of the female members by under taking income generating self employment activities .

If a house wife becomes an earning member, she can mould the family in a progressive manner, give proper education to children. and guide the husband in a smooth and pleasant way and also can take independent decisions for better prosperity. (*Padala et.al;- 2011*)

India is a country of villages, majority of the women stay in rural areas. Most of the rural women depend upon agriculture sector but it is a seasonal occupation, they do not get work throughout the year. Hence there is a need for self employment among rural women. These rural illiterate and basically less educated women are

unable to get job opportunities in the organised sector. Hence they are entering into self employment activities which require less skill and less capital. In the present rate of inflation, these women find it very difficult to maintain their families with the incomes of their husbands. Hence they want to start small businesses at home in order to balance both family responsibility and their businesses.

The need for creating women entrepreneurship also arises because of the indispensability to promote wage employment. So, at present we need a policy for promoting women self employment and entrepreneurship by providing some amount of statutory protection. This is very essential keeping in view that limited ability of public and private sectors to absorb the growing women labour force as well as the high ratio of under employment compared to open chronic unemployment among women labour.

The need for promoting self – employment among rural women arises due to the widespread under employment and seasonal unemployment in rural areas. In a study, Smt. Asha Dhar found that (a) the rural families are engaged in farming activities on an average for 189 days and 29 days in non – farming activities in a year. (b) the rural women engage themselves on an average for 120 days in agricultural operations and just for 14 days in non – farm occupations in a year.

(Heggade.- 1984)

Depending on the demographic background, educational level, previous work experience, family occupation, etc, women in rural areas can opt for manufacturing, trading or service activities. Some of the manufacturing activities they can perform are : appalam making, bangles making, basket, making, brick making, detergent soap making, herbal medicine production, paper toys making, pot making, soda making,

weaving, yarn production and the like. Some of the trade they can enter into successfully are : cloth trade, fruit stall, firewood selling ,small shop provision store, vegetable stall, selling curd and ghee and the like. Some of the service areas where they can thrive are : fast food, ironing, printing, tailoring, tea shop, tiffin service, vessel suppliers and the like. Investment for such small ventures may not exceed Rs. 10,000. which they can easily get from SHGs or micro credit schemes of banks. *(Nagammai – 2004)*

In the words of Jawahar Lal Nehru, “freedom depends on economic conditions more than political. If women is not economically free and self earning, she will have to depend on her husband or some one else, and dependents are never free” This was the beginning of a strong foundation, towards the path of economic independence for women.

In India, women constitute about 48 per cent of the population but their participation in economic activity is only 34 per cent. There is a continuing concentration of women in low paid and low status occupation which indicates women are marginalized in the labour force. There is a common assumption that men are the bread winners and that most of the female work is either done in the leisure time or serves as the procurer of supporting income for the family. *(Tiwari – 2007)*

Research has shown that women contribute a higher share of their earnings to the family and are less likely to spend it on themselves. Many women still sought their husband’s permission when they wanted to purchase something for themselves.*(Singh, - 2011)*

Now the scenario is fast changing with modernisation, urbanisation and development of education and business. Thus the opportunities of employment for

women have increased drastically. It is found that the percentage of unemployment among educated and qualified women is increasing. Thus it is necessary to increase the opportunity of self – employment for educated unemployed women through the development of entrepreneurship. It should be stated here that the self – employed entrepreneur creates not only her employment but also creates employment opportunities to others. It is most important to create a favourable atmosphere for a healthy development of entrepreneurship.

One way of alleviating poverty in India is to develop rural entrepreneurship. Nearly 80 per cent of the population live in rural India. Majority of them depend on agriculture for their livelihood which in turn depends upon the monsoon. During non – season and failure of monsoons they need an alternative source of employment / occupation. Micro – enterprises will provide them with an alternate source of income.

Entrepreneurship among women is a recent phenomenon in India. Instances of rural women being engaged in business are not many. Entrepreneurship calls for all those personal abilities and characteristics which could be developed in women folk. *(Jayalatha – 2004)*

Women constitute half of the human population and their contribution to the socio economic development of a country is vital. Our former President Mr. Fakruddin Ali Ahmed said, “The women of India play a silent, self – effacing role to sustain Indian civilization down the ages”. In India poverty in general and extreme poverty in particular has a significant gender dimensions. Women are the most vulnerable group affected by poverty. Rural women play critical role in the process of moving their families out of poverty, around 30% to 35% of the rural Indian household are estimated as headed by women. Even when there is a male earner,

women earning forms a significant part of the income of poor households. Thus, increasing role of women is an important strategic necessity for improving the society as a whole. (*Karthikeyan – 2008*)

Hence the present study has been undertaken to know the contribution of these women to their families and the nation .

1.3 Review of Literature :

A number of studies have examined the self employed women / women entrepreneurs and their conflicting role to balance family and work, their problems, motivating factors, Government schemes, financial and social problems of the rural women entrepreneurs, empowerment of rural women, gender differences, micro enterprises in rural areas etc. Following are the some of the studies related to self employed women.

Odeyar and Heggade – 1984 : Opined that female unemployment and poverty in India can be tackled efficiently by the way of developing women entrepreneurship. Further entrepreneurship among young women would enable to attain socio economic equality.

Shanta Kohli Chandra – 1991 : Found in the study that the women entrepreneurs belonged to the age group of 35 to 40 years, attains some maturity and are those who have got settled in life. They are able to solve the problems that come in their way.

Shibani sen – 1992 : Opined that the success stories of women entrepreneurs will improve the environment for women all around. Women entrepreneur transforms the economy and structures of the society.

Jaya Kothai Pillai – 1995 : Found that self employment of women requires training in a particular vocation or trade to develop self confidence, assurance and strength .

Dr. V. Gopalkrishnan – 2004 : In his Study of “ Financial and Social Constraints of Rural Women Entrepreneurs ” found that the shortage of fixed capital is the serious financial constraint of women entrepreneurs and their inability to offer collateral security. Further the dual role played by women entrepreneurs is the severest of the social constraints.

Nagammai 2004 : Found that low income, unemployment and other family conditions motivated women to start micro enterprises .

Vennila Fathima et. al – 2004 : In her study of “ Financial Problems of Rural Women Entrepreneurs ” found that major problems of rural women entrepreneurs were lack of funds for initial investment, lack of knowledge for procedures for acquiring loans, non – implementation of existing policies etc.

Dr. Punithavathy Pandian et. al – 2004 : Observed in the study of “Micro Enterprises and Rural Women at Madhurai District” that majority of the self employed women have been motivated to be self employed due to achieve and the ability to take calculated risk. Creation of self employment and earning a livelihood make them to venture into micro enterprises.

Samanta Watson – 2009 : In the paper, “women’s autonomous self employment in rural south India” mentioned that 40% of women’s household chores as their principal labour activity such as cleaning, meal preparation and childcare and production for income supplementation (tailoring, food and fuel production / gathering) 14% of

women work primarily as unpaid labour in small enterprises belonging to family members. Majority of women spend their time in unpaid work in and around their households.

Nisha Srivastava et. al – 2009 : Found that education appears to be the most important determinant of employment status. Participation in wage employment (both agriculture and non agriculture) declines with level of education, while the likelihood of participation in non agricultural work as a whole, as well in self employment or regular work increases with rising levels of education. Considering the 3 demographic variables (age, marital status and presence of young children) the last has the smallest influence of participation in any / all type of work. Currently married women have a lower likelihood of working outside of homes, while single women are likelier to participate in self employment other than this widowed and separated women have a higher likelihood of participating in most types of work.

Bino Paul G. D. et. al – 2009 : In their India Labour Market Report – 2008 mentioned that Self employment is more prevalent in comparatively less developed states and is more predominant in the rural areas. Further, majority of the self employed have very low levels of education and hence lack minimum human capital. Most of the self employed individuals in both rural and urban areas lack the skill to sustain and enhance their self employment economic activity. They also face the problems in acquiring required capital to enhance the scale of their operations. Self employment in India appears to a need driven phenomenon rather than a phenomenon people access by choice.

D. Revathi Pandian et. al – 2011 : In their study opined that entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of home makers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self – reliant and self confident .

Dr. T. Palaneeshwari et. al – 2012 : Found that self employment not only helps to generate additional income but also enables them economically independent and self sufficient. Women involved in self employment felt independence and their sense of determination helps them to achieve success in their endeavour .

Penn 2012 : In Dell Women's Global Entrepreneurship Study conducted across 450 women entrepreneur across India, the US and the UK by research firm Penn Schoen Berland found that Indian women entrepreneur are confident on their business growth compared to counterparts in the US and the UK. The study found Women Entrepreneur in India expect 90 per cent growth in their business over period of five years compared to 24 per cent and 50 per cent growth in business expected by entrepreneur in the UK and the US respectively ².

1.4 Research gaps :

Several studies have been conducted on women entrepreneurs / self employed women in formal sector but less number of studies are conducted on self employed women in informal sector. The rural self employed women are the invisible

contributors to the economic growth of the nation. Recently the area of women entrepreneurship is being given increasing attention in terms of government concern, research etc. Hence the present study has been devoted to find out self employment among rural women who are illiterate and less educated, basically lack technical training, their problems and to find out the factors motivating them to take the self employment activity.

1.5 Objectives :

The present study is undertaken with the following objectives .

- To study the growth of women enterprises.
- To study the economic status of women in the study area.
- To survey the problems of self employed women in the study area.
- To draw the findings and conclusions of the study.
- To recommend policy measures .

1.6 Hypothesis :

In this study, the following hypothesis are framed and tested .

1. The rate of self employment of women increases with age.
2. There is a direct relationship between self employment and the level of education.
3. There is a inverse relationship between financial status of the family and self employment.

1.7 Data Base and Methodology :

The present study is based on both primary and secondary data to study the economic status of self employed women and their problems. The primary data was collected through the well structured direct interview schedule. The researcher personally visited all respondents to collect the required data during the two months of May – June, 2011. The secondary data has been collected from books, journals, news papers, published literature, articles, websites. The methodology adopted for collecting the primary data is as follows.

In the present study Karnataka State is selected because there are more opportunities for self employed entrepreneurs. Belgaum district is in North Karnataka and it is purposefully selected for the present study because compared to South Karnataka, North Karnataka is less developed. Majority of the people are living below the poverty line. The Belgaum district is the second largest district in terms of population. Hence the investigator felt the necessity of undertaking research work in this district. In the study Hukkeri taluka is selected because more number of women are engaged in self employment activities and contributing more to their families income. The field survey was conducted in the 15 villages of Hukkeri taluka of Belgaum district. 200 self employed women were selected for the present study. The villages having more than one thousand households were selected for the study.

The details of the sample respondents selected from the different villages of Hukkeri taluka are presented in the Table No. 1.1

Table 1.1 : Details of Selected Villages of Study Area :

Sl. No.	Name of village	Total number of house holds	Total population			Sex Ratio	Literacy Rates (7+)		Work Participation Rate	
			Male	Female	Total		Male	Female	Male	Female
1	Kanagala	1,491	3714	3540	7254	953	83.0	56.1	59.6	43.3
2	Sollapur	1,287	3321	3181	6502	958	75.1	50.2	61.3	41.9
3	Ammanagi	1,106	2832	2656	5488	938	73.6	52.5	60.4	32.5
4	Nidasoshi	1,254	3801	3085	6886	812	82.2	55.5	47.7	25.2
5	Sankeshwar TMC	6,674	16,680	15,831	32,511	949	86.7	67.6	53.5	16.8
6	Hebbal	1,277	3028	2970	5998	981	82.7	57.4	53.4	31.2
7	U.Khanapur	1,305	3332	3239	6571	972	72.3	47.1	62.2	50.0
8	Kurani	1,101	2737	2667	5404	974	66.8	43.4	55.9	42.2
9	B.Bagewadi	1,714	4575	4470	9045	977	79.8	57.7	55.1	23.1
10	Yallimunoli	1,265	3209	3105	6314	968	74.8	52.7	57.2	41.7
11	Thana Hatrgi	1,703	4044	3866	7910	956	76.4	52.2	55.8	32.9
12	Yamakanamardi	1,656	4288	4257	8545	993	82.4	59.8	55.8	23.3
13	Managutti	1,266	2947	3189	6136	1082	73.8	43.3	56.3	51.8
14	Pachapur	1,380	3598	3664	7262	1018	80.0	56.6	53.4	28.0
15	Hukkeri (TP)	3,848	10,195	9,722	19,917	954	83.0	63.6	51.1	16.2
	Total	70,793	181,579	175,614	357,193	967	74.6	49.3	56.3	36.0
	Rural	60,271	154,704	150,061	304,765	970	72.7	46.4	56.9	39.3
	Urban	10,522	26,875	25,553	52,428	951	85.3	66.1	52.6	16.6

Source : census of India 2001,

Directorate of Census Operations, Karnataka

The Profile of the sample villages selected for the study is provided in Table No. 1.2

Table 1.2 : Name of villages with total number of respondents :

Sl. No.	Name of village	Number of respondents
1	Kanagala	13
2	Sollapur	13
3	Ammanagi	12
4	Nidasoshi	15
5	Sankeshwar	18
6	Hebbal	16
7	U.Khanapur	12
8	Kurani	11
9	B.Bagewadi	12
10	Yallimunoli	10
11	Thana Hattaragi	10
12	Yamakanamardi	15
13	Managutti	13
14	Pachapur	12
15	Hukkeri	18
	Total	200

Source : Field survey 2011

There are 123 villages in Hukkeri Taluka. There are more opportunities for women entrepreneurs / self employed women to start small enterprises and hence the 15 villages were selected purposefully.

1.8 Organisation of the study :

The study is organised in five chapters. The first chapter is the introductory chapter covering introduction, origin of research problem. A review of literature is presented and research gaps are also identified. Objectives, hypothesis, data base and methodology and organisation of the study is provided.

The second chapter includes concept of self employment, self employed women / women entrepreneurs, avenues of self employment, significance, motivating factors, features of self employed women, benefits and problems of self employment. Status of self employment at the international level is stated, national and regional scenario of the self – employed women is presented. It also covers growth of self employment in India, government measures to promote self employment and summery.

The third chapter deals with the India as a nation, introduction about Karnataka and socio - economic profile of Belgaum district and Hukkeri taluka - the study area.

The fourth chapter explains the socio – economic profile of the sample respondents and the problems faced by them in the study area. Analysis of field work is discussed.

The fifth chapter presents the findings, policy recommendations and conclusion of the study.

CHAPTER - II

SELF EMPLOYMENT - AN OVER VIEW

- 2.1** Introduction
- 2.2** Concept of self employed women / Women Entrepreneurs
 - 2.2.1** Concept of entrepreneur / self employed
 - 2.2.2** Concept of Women Entrepreneur / self employed women
- 2.3** Avenues of self employment
- 2.4** Significance of self employment
- 2.5** Motivating factors
- 2.6** Features of self employment women
- 2.7** Benefits of self employment
- 2.8** Problems of self employed
- 2.9** Status of self employment at the international level
- 2.10** Growth of self employment in India
- 2.11** Government measures to promote self employment
- 2.12** Summing up

CHAPTER - II

SELF EMPLOYMENT - AN OVERVIEW

2.1 Introduction :

This chapter provides the development of the concept of self employed women / women entrepreneurs and avenues of self employment. Significance of self employment, motivating factors. It includes the features of self employed women, benefits of self employment and the common problems of self employed women in India. It explains the status of self employment at the international level, growth of self employment in India and government measures to promote self employment and summary.

2.2 Development of the concept :

2.2.1 Concept of entrepreneur / self employed :

The word 'entrepreneur' is derived from the French verb *enterprendre*. It means "to undertake." In the early 16th century, the Frenchmen who organised and led military expeditions were referred to as "entrepreneurs." Around 1700 A. D., the term was used for architects at contractors of public works.

The term "entrepreneur" is defined in a variety of ways. The concept of entrepreneurs varies from country to country as well as from period to period and the level of economic development thoughts and perceptions. (*Desai – 2011*)

To an economist, an entrepreneur is one who brings resources, labor, materials, and other assets into combinations that make their value greater than before, and also one who introduces changes, innovations, and a new order. To a

psychologist, such a person is typically driven by certain forces – the need to obtain or attain something, to experiment, to accomplish, or perhaps to escape the authority of others, To one businessman, an entrepreneur appears as a threat, an aggressive competitor, whereas to another businessman the same entrepreneur may be an ally, a source of supply, a customer, or some one who creates wealth for others, as well as finds better ways to utilize resources, reduce waste, and produce jobs others are glad to get. (*Hisrich, - 2010*)

Self employment may be defined as an economic activity which one may perform on his / her own as a gainful occupation and this may consist of producing and selling goods, buying and selling goods or rendering services for a price ⁴.

Self – employment is working for one’s self. Self – employed people can also be referred to as a person who works for himself / herself instead of an employer, but drawing income from a trade or business that they operate personally ⁵.

As described by the National Sample Survey 62nd round report, the Self-employed are “persons who operated their own farm or non-farm enterprises, or were engaged independently, in a profession or trade, on own account or with one or a few partners who were deemed to be self-employed in household enterprises. The essential feature of the self-employed is that, they have autonomy (decide how, where and when to produce), and economic independence (in respect of choice of market, scale of operation and finance), in carrying out their operation. The remuneration of the self-employed consists of, a non-separable combination of two parts: a reward for their labour, and a profit of their enterprise. The combined remuneration is wholly determined by the revenue earned from sales, after netting out the value of purchased inputs, used in production” (*Bino Paul G. D et. al 2009*)

According to the definition of International Labour Organisation (ILO, 2002), they comprise .

- **the own-account workers in survival-type activities**, e.g. vendors of vegetables, fruits, meat, fish, etc., and of non-perishable items like locks, clothes, vessels; garbage collectors, rag-and scrap pickers; head-loaders, construction and agricultural workers, rickshaw- and cart-puller, etc.
 - **the paid domestic workers**, e.g., maids, gardeners, chauffeurs, etc.
 - **the home-based workers**, e.g., garment makers, embroiderers, incense stick rollers, bidi-rollers, paper bag makers, kite makers, food processors, etc., and
 - **the self-employed in micro-enterprises**, e.g., road-side mechanics, barbers, cobblers, carpenters, tailors, book-binders, owners of small stalls and kiosks, etc.
- What they share in common is a lack of secure contracts, worker benefits or social protection⁶.

2.2.2 Concept of Women Entrepreneur / self employed women :

Women Entrepreneurs may be defined as “a woman or group of women who initiate, organize and run a business enterprise”.

Government of India has defined Woman Entrepreneur as “an enterprise owned and controlled by a woman having minimum financial participation of 51 % of the capital and giving at least 51 % of employment generated in the enterprise to women”. This definition is based on women participation in equity and employment of business enterprise.

According to Kamal Singh “A Woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life”. (Ashwini Salian – 2011)

In this study women entrepreneur can also be referred as self employed women.

Women are generally perceived as home makers with little to do with economy or commerce. But this picture is changing. In Modern India, more and more women are taking up entrepreneurial activity especially in medium and small scale enterprises.

Even as women are receiving education, they face the prospect of unemployment. In this background, self employment is regarded as a cure to generate income. The Planning commission as well as the Indian government recognizes the need for women to be part of the mainstream of economic development. Women entrepreneurship is seen as an effective strategy to solve the problems of rural and urban poverty.

Traditionally, women in India have been generally found in low productive sectors such as agriculture and household activities. Human Development Report 2004 ranks India 103 in Gender related Development Index (GDI). As per 2001 census; women constitute nearly half of India’s population. Out of this total, 72% were engaged in agriculture, 21.7% in other non agricultural pursuits with only 6.3% in household industries.

Women entrepreneurs in India are handicapped in the matter of organizing and running businesses on account of their generally low levels of skills and for want of support system. The transition from homemaker to sophisticated business woman is not that easy.

But the trend is changing. Women across India are showing an interest to be economically independent. Women are coming forth to the business arena with ideas to start small and medium enterprises. They are willing to be inspired by role models- the experience of other women in the business arena.

The role of women entrepreneurs is especially relevant in the situation of large scale unemployment that the country faces. The modern large scale industry cannot absorb much of labour as it is capital intensive. The small scale industry plays an important role absorbing around 80% of the employment ³.

The table 2.1 includes the distribution of the self-employed persons across different states and across gender and rural and urban regions in India. The percentage of self employment is high in Bihar, Uttar Pradesh and Rajasthan and it is low in Kerala, Delhi and Goa. It appears that self employment is more prominent in less developed states.

Table 2.1 : Percentage of Self Employed to the Total Employed: State-wise (PS+SS) :

State	Rural			Urban			Male	Female	Person
	Rural Male	Rural Female	Rural Person	Urban Male	Urban Female	Urban Person	Rural + Urban	Rural + Urban	Rural + Urban
Andhra Pradesh	46.5	37.4	46.1	37.6	47.7	40.3	44.5	46	45.1
Assam	64.6	62.3	64	54.5	48.5	54	63.6	61.6	63.1
Bihar	62.1	57.5	61.2	61.8	50	60	62.1	56.7	61.1
Chhattisgarh	61.5	57.1	59.6	50.6	28.8	45.2	61.5	55.2	57.8
Delhi	45.9	66.3	48.2	39.3	16	36.8	40.1	22.4	38.3
Goa	36.7	32.4	36	36	25.5	32.7	36.3	27.2	34
Gujarat	56.1	65.6	59.8	44	46.4	44.3	52	63.1	55.7
Haryana	53.5	78.2	62.5	45	58.3	47.7	51.3	75.4	59.2
Himachal Pradesh	66.7	94.4	77.9	41.2	48.8	43.2	60.7	92.7	75.6
Jammu & Kashmir	68.6	96.1	76.8	52.5	52.9	52.5	65.6	91.9	72.6
Jharkhand	68.6	80.6	73.1	41.1	51.9	42.4	63.8	79.4	69
Karnataka	46.1	44.2	45.3	34.7	31.8	33.9	43	42.5	42.6
Kerala	39.6	51.2	43.4	39.7	37.6	39.3	44.9	48.5	42.5
Madhya Pradesh	58	57.6	57.8	45.5	44.5	45.2	55.1	56.3	55.5
Maharashtra	52.8	51.1	52.1	35.6	35.9	35.6	46.6	48.1	47.1
Orissa	50.4	62.3	54.7	42.6	43.8	42.8	49.3	61.1	53.3
Punjab	51.4	82.3	61.4	48.8	43.7	48	50.7	76.1	57.6
Rajasthan	66	83.9	73.5	49.6	61.2	51.6	62.6	82	70.3
Tamil Nadu	38.6	42.6	40.2	33	40.3	35.2	36.4	42.1	38.6
Uttaranchal	70.4	93.8	80.6	53	47.6	52	66.6	91.2	76.1
Uttar Pradesh	68.8	80.8	72.2	52.7	64.2	53.9	65.5	79.2	69.2
West Bengal	50.9	63.3	53.9	42.3	46.3	43.2	58.9	60.1	51.4
North-Eastern States	64.9	82.5	70.3	46.5	58.9	50	61.7	79.3	67.2
Group of U.Ts.	27.8	47.8	32.7	32.3	26	30.9	30	38.3	31.9

Source: NSSO 62nd Round, Employment and Unemployment Situation in India,

Report No 522, 2005-06

Table 2.2 : State-wise Distribution of Self Employed by Economic Activity (Usual Principal Status)

State	Agriculture	Industry	Service	Total
Jammu & Kashmir	56.4	22.1	21.5	100
Himachal Pradesh	84.2	6	9.7	100
Punjab	39.9	16.9	43.1	100
Chandigarh	3.2	3.8	93	100
Uttaranchal	77.1	5.3	17.5	100
Haryana	59.5	12.5	28	100
Delhi	0.8	24.5	74.7	100
Rajasthan	78.6	8.6	12.8	100
Uttar Pradesh	65.9	11.2	22.9	100
Bihar	66.4	8.8	24.8	100
Sikkim	79.7	4.2	16.1	100
Arunachal Pradesh	91.4	1.6	7.1	100
Nagaland	82.3	2.5	15.2	100
Manipur	74.6	12.2	13.2	100
Mizoram	88.8	1.4	9.8	100
Tripura	52.6	6.8	40.6	100
Meghalaya	85.6	3.7	10.6	100
Assam	67.1	6.2	26.7	100
West Bengal	41	23.3	35.8	100
Jharkhand	65.8	17.3	16.9	100
Orissa	61.2	18.7	20.1	100
Chattisgarh	83.4	4.2	12.3	100
Madhya Pradesh	76.6	9.5	13.9	100
Gujarat	65.7	11.2	23.1	100
Daman and Diu	23.1	7.6	69.2	100
Dadra & Nagar Haveli	84.6	0.1	15.3	100
Maharashtra	65.7	11.2	23.1	100
Andhra Pradesh	54.9	18.4	26.7	100
Karnataka	64.4	14.3	21.3	100
Goa	29.3	18.7	52	100
Lakshwadeep	69.1	1.3	29.6	100
Kerala	43.4	18	38.6	100
Tamil Nadu	45	22.9	32.1	100
Pondicherry	43.9	14.3	41.8	100
Andaman & Nicobar	65.3	6.9	27.8	100
Total	63.2	13.2	23.6	100

Source: Unit level data, NSS 62nd Round

Table 2.2 indicates the proportion of the self-employed according to economic activities. Self employment is highest in agriculture followed by service and industry sector. Thus self employment in India continues to be dependent on agricultural sector. This trend is similar across all the major states in India. Exceptions to this are state of Delhi and union territory of Chandigarh. (*as in Paul G. D. Labour Market Report – 2008*)

SEWA has also identified the presence of certain distinct categories of homebased workers in some of the major States of India. They are:

Rajasthan: beedi, agarbatti, readymade garments, weaving shawls and durries, wool spinning, food preparing and packing, handicrafts and traditional crafts, block printing.

Delhi: zari work, garments, lifafa (envelope) making.

Madhya Pradesh: beedi making, readymade garment stitching, smocking, embroidery, making agarbatti, pappad making, zari work, collection of tendu leaves, and jadi booti, and jhadoo making.

Bihar: lacquerwork, weaving, spinning, bamboo work, pappad rolling, shawl weaving, beedi, packing cooked food, tussar.

Maharashtra: beedi making, leatherwork, rope making, cashew, garment making, cardboard box making, cleaning and sorting onion, seafood, handicrafts, food products.

West Bengal: handicrafts, lacquer work, bamboo work, spinning, weaving seafood, jute work, carpet making, garment stitching, sack making, leather work and footwear.

Tamil Nadu: woollen carpet making, shawl weaving, beedi rolling, manufacture of scented betel nuts, garment stitching, handloom weaving, ornament making, polishing gems, making utensils, lacquer work, sea foods, footwear.

Karnataka: beedi making, agarbatti, readymade garments, making pickles, cleaning and packing food.

Uttar Pradesh: beedi making, working on handlooms, readymade garments, chikan work, food products, lacquer work, rope making, zari work, carpet weaving⁷.

2.3 Avenues of self employment:

The opportunities available for self employed women can be classified into four categories as follows :

1. Trading.
2. Manufacturing.
3. Professionals.
4. Individualised Services.

1. Trading :

Trade involves buying and selling of goods and services with small amount of investment one can start and run a small trading unit. E.g. grocery or stationary. If one can able to invest more capital and ready to take risk, then wholesale business is a good option. One can also take up same agency business or become a stockist. The real estate business which is becoming now a days can also be a lucrative alternative.

2. Manufacturing:

One can start a small industry of manufacturing bricks or producing bakery items or confectionery. All these businesses require small amount of capital and simple equipment. Farming is another such area in which a person can work all alone or take the help of one or two persons. This is an age-old area of self-employment. dairy, poultry, sericulture, fisheries, horticulture, etc., are good examples of avenues of self-employment

3. Professionals:

Occupations that require special knowledge & training in a particular field also provide opportunities of self-employment. Lawyers, doctors, chartered accountant, architecture and journalists fall in this category. However one has to follow certain code of conduct framed by their association and need specialised knowledge and training.

4. Individualised Services:

Tailoring, motor repairing, hair cutting, fashion designing, interior decorating etc. are some of the business activities, which provide individualised services to the consumers. These can be easily started and run by individuals. These activities are based on the personal skills of those who perform them. Blacksmiths, carpenters goldsmiths, are all self-employed persons ⁸.

Women entrepreneurial skills can be developed at various levels – individual level, village level and organisational level. At the individual level educated and financially sound women must be encouraged to undertake entrepreneurial activities. There is still vast scope for promoting women entrepreneurial skills - in different areas and at different levels ; however the scope for developing women entrepreneurs

in self – employment and small business is indeed very large. At the local or village level it is necessary to encourage the formation of voluntary agencies that mobilize rural women and encourage them in self – employment and income generating activities so that slowly rural women entrepreneurial skills are built up.

Areas of Women Entrepreneurship :

The rural underprivileged women can easily undertake the self employment activities in the following areas :

- Horticulture ,
- Sericulture,
- Dairying and Animal Husbandry,
- Poultry farming
- Fisheries,
- Bee keeping
- Nursery
- Mushroom culture Home – based industries like handicrafts, Beedi Industry, Cottage match & Agarbati, Papad, Pickle, Wafers, Fiber articles from sisal, banana, pineapple, pulp fiber etc. Basket, mats and soaps from bamboo ; Cane furniture ; Paper ; Leaf cup and plate making .
- Oil extraction from seeds non – edible
- Medicinal herbs related work
- Thread and making tassar silk cloth.

Agro – Processing Industries :

Post – harvest activities cleaning and grading, drying, storage, rice milling, wheat milling, dal milling, oil milling, production of snack foods, fruit and vegetable processing, commercial crop processing, dairy product processing, storage and marketing of fish etc. (*Dr. Smt. Narayani Srivastava - 2010*)

2.4 Significance of self –employment :

Career is a way of making one's livelihood. self-employment is also a career because one may employ one self in business or in service activities and earn one's livelihood with growing unemployment and lack of adequate job opportunities self employment has become very significant. Its importance can be enumerated as follows-

1. Advantage of small Business.

Small-scale business has several advantages over large-scale business. It can be easily started, and requires small amount of capital investment. The self-employment involving activities on a small scale is a good alternative to large scale business which has brought various evils like environmental pollution, development of slums, exploitation of workers, and so on.

2. Preference over wage Employment.

In self-employment there is no limit of earnings as is the case with wage employment. In self-employment one can use one's talent for own benefit. The decision can be taken quickly and conveniently. All these factors act as strong motivators for self-employment to be preferred over wage employment.

3. Developing the spirit of Entrepreneurship.

Entrepreneurship involves taking risks because the entrepreneurship tries to innovate new products, new methods of Production and marketing. Self-employment on the other hand involves either no risk or very little risk. But as soon as the self-employed person starts becoming innovating and takes steps to expand his or her business, he/she became an entrepreneur. Therefore, self-employment becomes a launching pad for entrepreneurship.

4. Promotion of Individualised Services.

Self-employment may also take the form of providing individualised services like tailoring, repair work, dispersing of medicines etc., Such services are helpful in providing better consumer satisfaction. These can be easily started and run by individuals.

5. Scope for Creativity.

It provides opportunity for development of creativity and skills in art and crafts, leading to presentation of the cultural heritage of India. e.g., we can see creative ideas reflected in handicraft, handlooms products, etc.

6. Reducing the Problem of Unemployment.

Self-employment provides opportunities of gainful occupation to those who otherwise remain unemployed. Thus it reduces the problem of un-employment.

7. A boon to Under-privileged in respect of higher education.

Everyone may not be able to pursue higher education after secondary or senior secondary examination due to one or the other reason, such persons can start their career as self-employed in occupations that do not require higher education. It may be

noted that self-employment has been given high priority in government policies and programmes. A number of schemes have been initiated all over the country to encourage entrepreneurship and self-employment.

2.5 Motivating factors :

The term 'motivation' has been derived from the word motive. 'Motive may be derived as an inner state of our mind that moves or activities or energies and directs our behaviour towards our goals. Motives are expression of a person's goals or needs. They give direction to human behaviour to achieve goals or fulfil needs, motive arouse and energize a persons activities. (*Kumar – 2011*)

Most women crave for higher standard of living in their families. Much of their earnings go to refurnishing and redecorating their homes with domestic appliances, nutritious food, pocket money and toys for the children. The modern women want to purchase modern gadgets for their families like TV, grinder, mixy, tape recorder, etc. They spend their extra money for the luxuries, in order to exhibit and enhance high style life in their respective areas. (*Singh -2011*)

P.N. Misra identified nine motivating factors which are as follows :

1. Educational background
2. Occupational experience
3. Desire to work independently in manufacturing line
4. Desire to branch out to manufacturing
5. Family background
6. Assistance from Government
7. Assistance from financial institutions

8. Availability of technology / raw material
9. Other factors – demand of the particular product, utilisation of excess money earned from contractual estate business. Started manufacturing to facilitate trading / distribution business since the product was in short supply, unstable policy of the foreign government for non – residents, and no chance for further promotion.

M. Chandra Sekhar and M. Gangadhara Rao, have classified factors behind entrepreneurial growth into three categories as follows :

I) Entrepreneurial Ambitions

- (a) To make money
- (b) To continue family business
- (c) To secure self – employment / independent living
- (d) To fulfil desire of self / wife / parents
- (e) To gain social prestige
- (f) Other ambitions – making of decent living, self – employment of children, desire to do something creative, provide employment to others, etc.

II) Compelling Reasons

- (a) Unemployment
- (b) Dissatisfaction with the job so far held or occupation pursued
- (c) Make use of idle funds
- (d) Make use of technical / professional skills
- (e) Others – maintenance of large families, revival of sick unit started by father, etc.

III) Facilitating Factors

- (a) Success stories of entrepreneurs
- (b) Previous association (experience in the same or other line of activity)
- (c) Previous employment in the same or other line of activity
- (d) Property inherited / self acquired / wife's
- (e) Advice or influence (encouragement) of family members / relatives / friends
- (f) Others – association as apprentices and sleeping partners.

(Dr. C. B. Gupta & Dr. N. P. Srinivasan – 2010)

2.6 Features of self employed women :

- They are set up with existing skills and little capital.
- They are most of the time unregistered and operate in the informal sector of the economy.
- In many cases, production takes place at home. In some cases, women sit at the market place while producing (i. e. basket weaving), selling as well as cooking and looking after the children.
- They rely heavily upon family workers (paid or unpaid).
- They tend to concentrate in the least rewarding sectors. Production usually covers a fairly narrow range of consumer goods (garments, woven goods, processed food) and handicrafts. Most of the time, these sectors are related to the tasks traditionally performed by women.
- As the economic activity is most often undertaken in addition to household chores and, in rural areas, to agriculture, women are not able to dedicate continuous attention to it. There is a lack of clear – cut division between household and

business, both in terms of time allocation and financial flows. The total work load is heavy.

- The owner / operator performs all the functions herself. The marketing and managerial functions are embryonic .
- Output is marketed locally or intended for the tourist and, rarely, the export markets .
- Depending on the socio – cultural environment and transport facilities, women may market directly their production, or use intermediaries, male members of the household or traders.
- Depending on the socio – cultural and legal environment, women either may or may not fully control revenues from their economic activities. In many situations, the male members of the household have control over these revenues.

(M. Dhanabhakyaam – 2009)

2.7 Benefits of self employment :

- ❖ In self employment a women is free to take decisions in respect of running her business profitably.
- ❖ A self – employed women can choose the working hours according to her convenience and enjoy the time flexibility in work.
- ❖ Self employed women can work efficiently.
- ❖ In self employment one can spend more time with his family members .
- ❖ A self employed women can plan the work schedule according to her preference.
- ❖ Self employed women can provide employment to other women .
- ❖ In self employment women can earn her livelihood .

- ❖ The self employed women is the owner of her business.
- ❖ She can balance the home and work place responsibility better as she can work at home only .
- ❖ Even disabled and aged women can undertake the self employment activity at home or in the place of her convenience .

2.8 Problems of self employed :

In India women constitute nearly half of the population. Their contribution to the families, society and the nation is invisible. A successful entrepreneur needs knowledge, skill and experience. But Indian women lack these qualities and they have been facing number of problems in their business. The problems faced by self employed women in India are as follows :

1. Lack of education :

Most of the women in India are illiterate and less educated. This is due to their early marriage and poverty .Hence they are unskilled and unable to get employment opportunities in the organised sector and they are unaware of their rights and self employment business opportunities.

2. Lack of confidence :

Indian women lack confidence in their strength and competence. They don't have confidence in their own strength even though they have full potential to grow as entrepreneurs. Rural women hesitate to discuss their problems with others due to their limited communication outside .

3. Family responsibilities :

In India women are over burdened with family responsibility such as caring of husband, children and in-laws and also cooking, cleaning, washing etc. Hence they are unable to spend their full time in their businesses. Hence it is adversely affecting their profit margins .

4. Lack of support :

Indian society is male dominated. In most families male members don't treat women as equal partners and encourage them to come out of the home and start enterprises. The negative attitude of the society and lack of family support the talent and knowledge of women goes waste. Male members think it a big risk financing the ventures run by women. Therefore, she was not allowed to function independently .

5. Problem of raw material :

Due to lack of knowledge and ignorance women are unaware of the availability of raw materials, their quality and prices. Hence they fail to produce the goods at minimum cost. Hence it is difficult for women to run their business smoothly.

6. Problem of finance :

Most of the women in India don't have property in their names and they don't have collateral securities to get loans from financial institutions. Hence they start their business with small amount of seed capital. Modernisation and up gradation of technology is beyond their capacity .

8. Problem of competition :

Women entrepreneurs in India are facing severe competition from male counter parts and organised industries. Their products are not standardised and hence they have to fight hard to succeed and survive in business. They are struggling to compete in terms of quality as well as quantity with urban industrialists.

8. High cost of production :

Due to lack of knowledge women in their businesses fail to manage finance. It increases cost of production. Some times women fixes prices arbitrarily and hence they lose customers.

9. Lack Mobility :

Women in India lacks mobility due to negative attitude of society and family. Hence they sell their products locally where demand is limited. Hence they fail to approach city markets.

10. Exploitation by middle men:

Women in India have to depend upon middle men for marketing of their products but these middle men take the major profit of the self employed women entrepreneurs. It is not easy for these women to succeed in business. They have to face a lot of difficulties and overcome a number of barriers to become success full in their ventures. In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one.

11. Lack of infrastructure facilities :

Basic facilities like road, power, water, transport, electricity, proper communication facilities post and telegraph, banking, health and education cause main hindrance for growing rural entrepreneurship.

2.9 Status of self employment at the international level :

Millions of women throughout the world support themselves and their families through small manufacturing business and petty trade activities. Almost all low income women are economically active and are the major contributors to the global economy, and also to the survival and wellbeing of the households. In developing countries, there are more self – employed women than men and most of them run their business profitably. (*Archana Singh – 2001*)

As world economic profile of women shows, women represent 50% of the world population make up 30% of the official labour force, perform 60% of all working hours, receive 10% of world income and own even less than 1% of the world's property. (*Padala – 2011*)

Women is often described as the better half of man. But the actual condition of women in the world does not match with this description. By and large across the world, women have not achieved even equality with men. Nearly 70% of the world's 1.4 billion poor people are women. Of the world's 30 million refugees 80% are women and children, of the world's one billion illiterate adults two – third are women and of the 150 million children world wide who are not in schools two – third are girls. (*Tiwari – 2007*)

In advanced countries, there is a phenomenon of increase in the number of self employed women after the world war II. In U.S.A., women own 25 % of all business,

even though their sales on an average are less than two fifths of those of other small business. In Canada, one – third of small business is owned by women and in France it is one fifth. (*Padala – 2011*)

In many OECD countries women – owned businesses represent around 30% of all businesses. The OECD estimates that women entrepreneurs represent around 25% of entrepreneurs : 22% for the Czech Republic, 26% for Slovakia, Romania and Bulgaria. In Russian Federation the average is 21 %. A study of the European Union holds that 30.7% of businesses are created by women, in Poland and Hungary (1997 / 1998) and 27 % in the Czech Republic. (*Malhotra – 2004*)

Women in developed countries have been contributing substantially towards supplementing their own family incomes and improve standards of living on one hand and enriching their national wealth and production capacity on the other hand. Therefore, women in more developed countries (MDC's) on the other hand have a more dynamic role to play in economic development and social transformation. (*Heggade – 1984*)

Self employment is emerging to be a very important source of livelihood for women in Asia and South East Asia. This is due to paucity of employment opportunities. There is an additional factor that many types of paid employment are felt to be more suitable to male than females.. (*Padala – 2011*)

In South – East Asia commerce is open to women, in Jakarta, wives of senior civil servants run shops and make jewellery. In Thailand many large hotels or run by women. Philippine women are adept in real estate business as stock brokers and runners of business. (*Singh- 2011*)

But, however, the woman in less developed countries (LDC's) are more socially deprived, economically dependent and politically less aware. The problems of unemployment and poverty are permeating further the vicious circle of socio – economic deprival of women force in LDC's .

Women labour force, nowadays, have been confronted with chronic unemployment, underemployment and seasonal unemployment in almost all developing countries. India is not an exception to this. Throughout the developing world, underemployment and seasonal unemployment is large among women job – seekers because of the underdeveloped nature of agriculture and allied activities as well as a host of small scale industries, village and household units.

Very slowly the women entrepreneurship is developing in India since the recent past. It is appearing in the form of small business and household industrial activities especially producing consumer articles in cities and towns and in farm operations to a limited degree on individual proprietorship basis and also in the form of women production co – operatives. The production co – operatives entirely organized and managed by women are concentrated by and large in our towns and cities. The problems faced by all these women entrepreneurs along with other, is the problems of inadequate finance. (*Heggade – 1984*)

Entrepreneurship growth is slow in India and women's entrepreneurship a still slower and negligible due to the discouraging social factors, such as unfavourable family background, lack of education, dual role of women, lack of aptitudes and training, absence of individualistic spirit, lack of freedom to choose a job according to ability, influence of sex, caste, kinship, custom and family burden etc. All these

retarding causes are due to the unfavourable socio economic conditions and tradition – bound society . (Desai – 2005)

Among the states, Gujarat, Maharashtra and Karnataka have more women entrepreneurs .

It is estimated that presently women entrepreneurs comprise about 10 % of the total entrepreneurs in India. It is also clear that this percentage is growing every year. If prevailing trends continue in another five years, women will comprise 20% of the entrepreneurial force in proportionately very small as compared to other developed & developing countries. In USA alone, about 50 percent of the business is owned by women. (Srivastava - 2010)

2.10 Growth of self employment in India :

In early ages women were unaware about education, their rights and standard of living. They were confined to the four walls of the home. But due to industrialisation, urbanisation and modernisation, there has been change in the attitude of women. They started thinking positively about education of their children and standard of living of their families. Hence in sixties, women have started entrepreneurial activities as one- woman enterprises at home. They realised the importance of self employment and their involvement. During that period the number of women entrepreneurs were only 6000 which was low.

During seventies Indian women started their entrepreneurial work. They developed aspirations and ambitions for self employment and creating employment for others. They have started kitchen activities mainly pickles, powder and pappad. Women are encouraged to start an occupation or venture with an urge to do something

independently started to tide over their economic difficulties and responsibilities. They wanted to be leader and managers of the enterprises. They have accepted their family responsibility as well as occupational responsibilities.

The Government of India has also brought a change in its policy objective of welfare approach of women to development approach of women. Women were given priorities in all the sectors including small scale industries sector. As a result, the number of women entrepreneurs has increased over the years.

In Eighties the government formulated various policies and programmes and introduced new schemes and incentives. Even non-government bodies have paid increasing attention to women entrepreneurs. Women entrepreneurs were given top priority for implementation of programmes under agricultural and its allied activities of diary farming, poultry, animal husbandry, handlooms, handicrafts and small scale industries, etc. Due to highly sophisticated technological and professional education women entered into family business as equally contributing partners.

In the nineties, women were capable, competent and confident they were clear of their goals. They were fearless and have learnt to live alone, travel alone and rear children alone .

During the ninth five year plan, the government has introduced in 1998 an important scheme on Trade Related Entrepreneurship of Assistance and Development (TREAD) aiming at economic empowerment of women in rural, urban and semi-urban areas..

Prime-Minister Rozgar Yojna (PMRY), National Rural Employment Programme and (NREP), Rural Landless Employment Guarantee Programme

(RLEGP) are some of the important schemes floated by the Government to encourage women to enter into entrepreneurial activities.

21st century is the century of telecom, IT and financial institutions. Many of the industries are headed and guided by the women but still in relation to the women population the growth of women entrepreneurship is lagging behind men counterparts.

In the Modern Era of 21st Century, women have come up with a strong desire to do something different and contribute towards the society as well as family. They are flourishing as designers, interior decorators, exporters, publishers, CEO's, beauticians, garment manufacturers and still exploring new avenues of economic participation .

With growing awareness about business and due to growth of educational level, in professional education, industrialisation, urbanisation and democratic values awareness, the tradition bound Indian society has undergone a change and women entrepreneurs have shifted their entrepreneurial activities to engineering, electronics and energy. They made personal choices, stood up for their convictions and had the courage and strength to enter into new ventures. As a result of these efforts, number of women entrepreneurs have increased over the years ⁹¹⁰ .

2.11 Government measures to promote self employment :

The Government of India has taken some of the important measures for women empowerment in India.

- **Integrated Rural Development Programme :**

It was introduced to eradicate poverty and improving the standard of living of the people in rural areas .

- **TRYSEM :**

Training for Rural Youth in Self Employment scheme was introduced to provide technical and entrepreneur skills of poor families.

- **Indira Awas Yojna**

This programme, Was introduced to construct dwelling units for the poorest, including women - headed poor household.

- **DWACRA**

This programme was introduced in 1992 – 93 exclusively for the Women and Children in Rural Areas (DWACRA).

- **Indira Mahila Yojna**

The Indira Mahila yojna scheme was introduced in August 1995 for the benefit of poor women and to generate awareness among women .

- **Women Co – operative Schemes**

To help women in agro based industries such as Sericulture, horticulture, floriculture etc .

- **Rastriya Mahila Kosh**

The National Credit Fund for women called the Rastriya Mahila Kosh was set up in 1992 – 93 to meet the credit needs of poor women, particularly in the informal sector.

- **Prime Minister Rojgar Yojna**

It was started in 1999 to develop entrepreneurial skill among rural women .

- **Khadi and Village Industries Corporation**

KVIC was introduced to create more employment opportunities for women in rural areas.

- **Mahila Samridhi Yojna**

This was launched in 1993 to promote self reliance and economic independence among rural women by encouraging the habit of thrift and saving among them.

- **Steps by State Governments**

Madhya Pradesh Government opened Madhya Pradesh Entrepreneurship Development Institute, Madhya Pradesh Consultancy Organization, Government of Orissa opened Institute of Entrepreneurship Development with branches in different parts of the state. All these state sponsored institutes run programmes for women entrepreneurs focusing on their needs and requirements and teach rural women traditional crafts like pottery, weaving, blacks smithy, fisheries, bangle making etc. NGOs and industrial association are also involved in this task. (*Rao – 200*)

Association of Women Entrepreneurs of Karnataka (AWAKE), Bangalore
Centre for Entrepreneurship Development of Karnataka (CEDOK), Dharwad Rural
Development and Self Employment Training Institute (RUDSETI), Ujire, Karnataka.
(Desai) - 2011

These programmes in general were aimed at providing supplementary employment opportunities, imparting skills needed for self – employment and employment through social asset creation.

Commercial banks, in collaboration with District Rural Development Agency, played a key role in advancing loans to the women groups in improving their economic status.

SIDBI and NABARD are supporting the SHGs / NGOs / Banks in imparting training to women members and assist them by providing liberal credit. *(A. Jayarani - 2004)*

In developing women entrepreneurship in self – employment sector and on co – operative basis, the voluntary service organizations like Rotary Clubs, Lion’s Clubs, Youth societies, Universities, women’s Organizations and associations and city chamber of commerce and industry and city productivity councils etc. can play a dominant role apart from those official bodies like public sector banks, district industrial centres, State and District level co – operative organizations whose services should be essentially most important. *(Heggade – 1984)*

2.12 Summing up :

Majority of women stay in rural areas in India. Most of the rural families are poor. In order to maintain the families women are entering into self employment activities. Due to their illiteracy, less education, lack of skill they are engaged in self

employment activities which require less skill and small capital. They have low profit margin in their small business enterprises. Compared to other countries the growth rate of self employment in India is at very low level . These women are struggling hard in order to survive in the business and come up in life.

CHAPTER - III

PROFILE OF STUDY AREA

3.1 Introduction

3.1.1 India – The nation

3.1.2 Karnataka state

3.1.3 Profile of Belgaum district

3.1.4 Profile of Hukkeri taluka

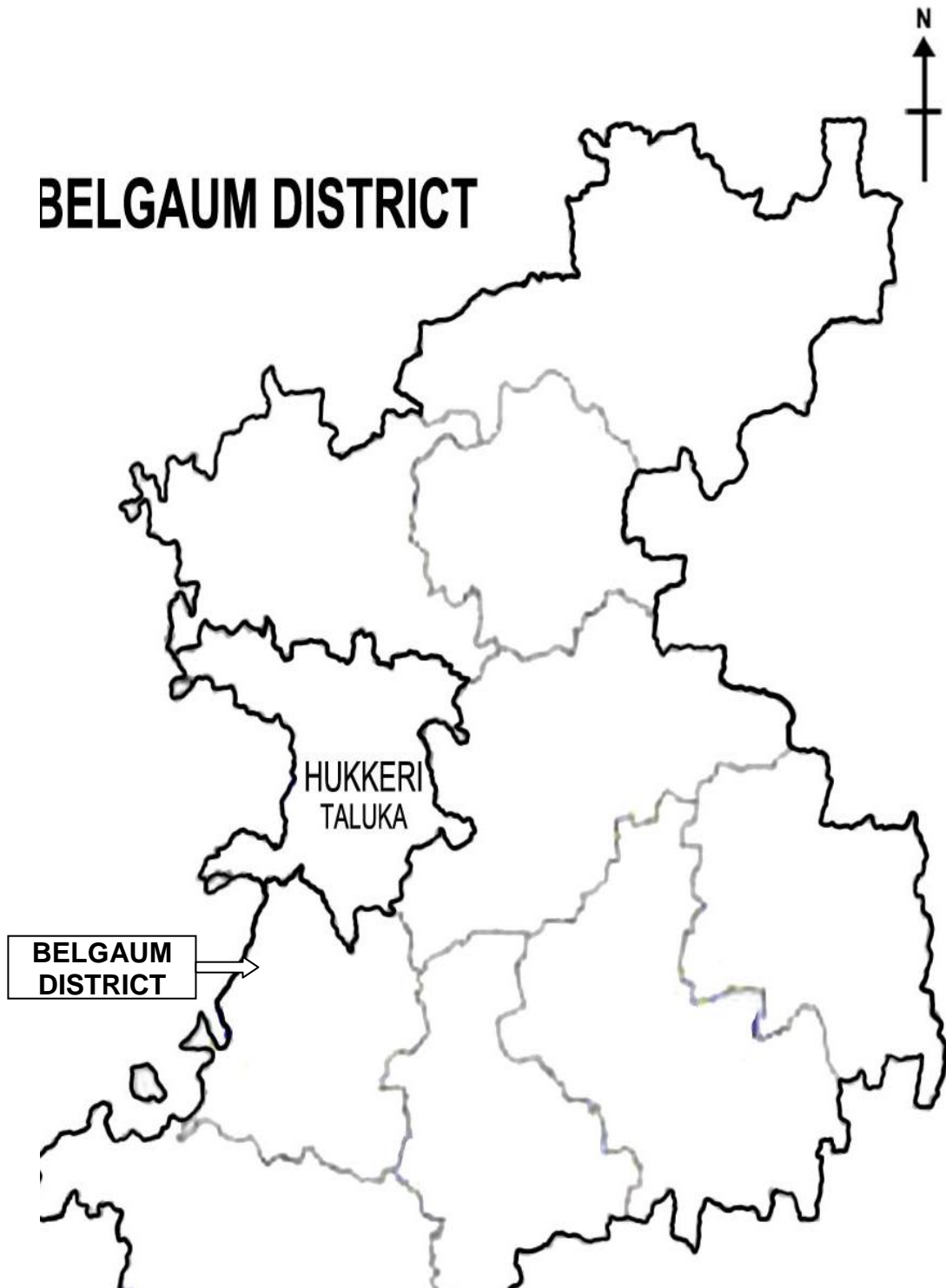
CHAPTER - III

PROFILE OF STUDY AREA

Map No. 1 : India

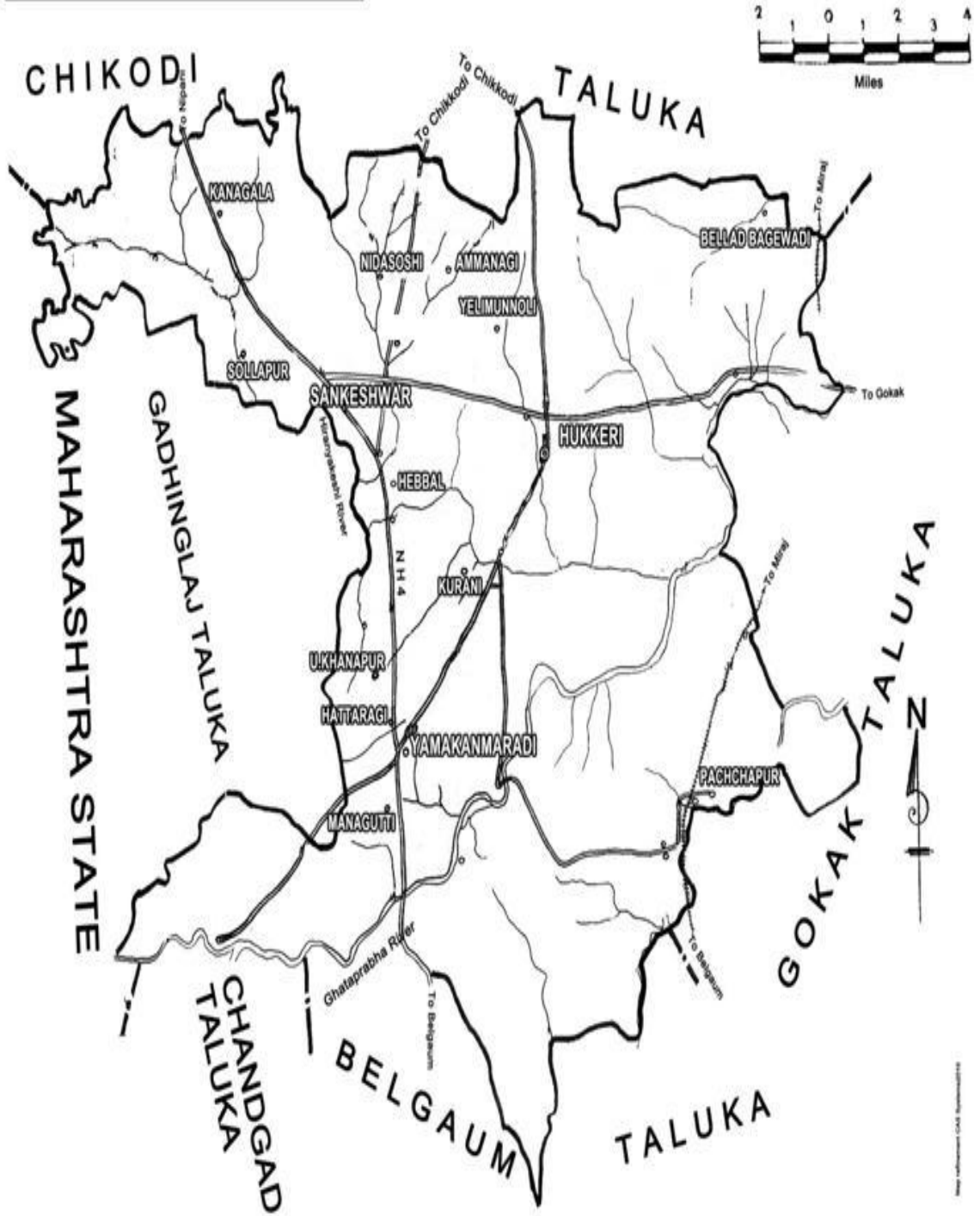


Map No. 2 : Belgaum District



Map No. 3 : Hukkeri Taluka

HUKKERI TALUKA MAP
Dt. Belgaum St. Karnataka



3.1 Introduction :

This chapter presents introduction to India, its size, population, culture and religion. It explains the Karnataka state also, its development, investment opportunities etc. It also provides information about the Belgaum district and also the study area i.e. Hukkeri taluka and its detailed socio economic profile .

3.1.1 India – The nation :

India is officially known as the Republic of India. It is a country located in the South Asia. India is the 2nd most populous country and the most populous democracy of the world. India is divided into twenty-eight states in five zones, each with a Zonal Council, and seven union territories. Each Indian state is governed at its state capital, and can be further divided into districts and sub-districts, and in some areas blocks, villages, municipalities or other smaller divisions.

India is the seventh largest nation in the world, covering most of the Indian subcontinent in South Asia. It is 4 times largest than Pakistan which is second largest in South Asia. India is 12 times largest than UK and 8 times largest than Japan.

As a peninsula, India is surrounded on three sides by the Indian Ocean, with the Arabian Sea along the west, and the Bay of Bengal along the east. India borders Pakistan, China, Nepal, Bhutan, Burma, and Bangladesh. Sri Lanka and the Maldives are located just off the southern tip of India. The Andaman and Nicobar Islands, and the Lakshadweep Islands are union territories of Indian territory.

One of India's major geographic features is the Himalayas, the world's highest mountain range. Other terrains in India include plains, plateaus and hills. The Thar Desert is among the largest deserts in the world. Major rivers in India include the

Ganges, Indus, and Brahmaputra Rivers. India is fortunate in possessing one of the world's most extensive and fertile lands made up of alluvial soil brought down in the form of fine silt by the mighty rivers .

India is also home to a large and diverse population that has added to its vibrant character since ages. There are about 3000 communities in India. No wonder then that India is today known all over the world as the “ Land of Several Religions”. Four of the world's major religions-Hinduism, Buddhism, Jainism, and Sikhism- originated here.

The total geographical area of India is 32,87,2631 sq km. Broadly India is divided into six major zones. East India, West India, North India, South India, Northeast India and central India. Eastern India includes the states of Bihar, Jharkhand, Orissa and West Bengal. Some popular states of western India are Gujarat, Goa, Maharashtra and Rajasthan along with the Union Territories of Daman and Diu and Dadra and Nagar Haveli. The six states of North India are : Jammu and Kashmir, Himachal Pradesh, Uttaranchal, Punjab, Haryana and Delhi (National capital Territory). Southern India covers states like Tamil Nadu, Karnataka, Goa, Kerala, Andhra Pradesh and the union territory of Lakshadweep. Northeast India includes the seven sister states of Arunachal Pradesh, Assam, Meghalaya, Tripura, Mizoram, Manipur and Nagaland. Sikkim is also apart of north east India. The central Zone of India Primarily refers to Madhya Pradesh and Chhattisgarh.

The Indian economy is the world's eleventh largest by nominal GDP and third largest by purchasing power parity (PPP) .

India is a unique country as it is easily accessible to other parts of Asia, Africa, Europe and America. Its cultural influences have crossed its border from time

immemorial and reached far off lands. It acts as a bridge head between developed and developing countries of the world and between the East and the West. India's strength lies in its geography as much as in its culture. Since the opening of the Suez Canal in 1869, distance between India and Europe has been reduced by 7000 kms. India enjoys a favourable ocean routes from East and South-East Asia and Australia to Africa and Europe pass through Indian Ocean. India is connected with the Cape of Good Hope and the Suez Canal. India can also reach Canada and the USA through the Strait of Malacca after crossing the Pacific Ocean ^{11 12} .

India has emerged as the best place for women entrepreneurs to start business with high level of optimism on various factors that are important to judge business growth, says a study by PC maker Dell.

"According to the study commissioned by Dell, we have found the ideal country for a woman starting a business in 2012 could well be India," Dell Chairman (Global Emerging Markets) and President (Asia Pacific) Amit Midha said ¹³.

3.1.2 Karnataka state :

The name of the land Karnataka has come from `Kari-nadu` meaning the land of black soil, & some others hold that `Kari - nadu` also means beautiful country; either way the land is celebrated as beautiful throughout its ancient literature. Karnataka is the eighth largest state in India in both area and population. It was formerly known as Mysore. On November 1,1973, the name Mysore was changed to Karnataka. It is situated on the western edge of the Deccan plateau and is surrounded by Maharashtra and Goa on the north, Andhra Pradesh on the east, and Tamil Nadu and Kerala on the south. On the west, it opens out on the Arabian Sea. It has an area

of around 192,000 km and the population of the state is over 55,868,200. Kannada is the official language of the state. The major rivers the Cauvery, the Krishna and the Godavari flow through the state with their tributaries.

Karnataka has attractive villages and towns, friendly rural folk, misty mountain ranges of the Western Ghats, lovely waterfalls, cacophony of migratory birds at Ranganathittu, call of the wild at Bandipur and Nagarhole, and the mild aroma of teak, ebony and rosewood in the forests. The state is steeped in tradition yet is one of the forerunners of the information technology revolution in the country. The state has changed the very nature of Indian business and put it in the front row of international frontline technology. The combination of beauty and the brains is just unimaginable here. Karnataka has more than twenty per cent of its area under forest cover. There are many wildlife sanctuaries in the state and they have a rich variety of flora and fauna.

The state of Karnataka is situated approximately between the latitudes 11.5⁰ and 18.5⁰ North and the longitudes 74⁰ and 78.5⁰ East. The state's long and colourful history and the many forts, temples, mosques and churches make Karnataka a great place.

Karnataka with all its Richness in Culture and Traditional Grandeur is also one of the fastest growing States in terms of Industries and Facilities. Karnataka is also known as the Capital of Agarbathi (Incense Sticks), Arecanut, Silk, Coffee and Sandal Wood. It is the nature's kaleidoscope at its best with lush green forests, cool blue seas, sparkling white waterfalls, seemingly endless plains and sky touching hills ¹⁴ .

Karnataka accounts for around 5% of India's national income and the State has been ranked No. 1 by the World Bank for its investment climate. The fact that one

new MNC invests in the State every week is testimony for the fact that Karnataka is the leading investment destination in the country. One of the fastest-growing states in the country, Karnataka has a strong industrial base and vibrant tertiary sector. Its services sector, has in fact been, the engine of growth.

Home to 700 MNCs and 87 fortune 500 companies, Karnataka is a state with varied agriculture and mineral resources, and strong manufacturing capabilities .

Karnataka is one of India's leading industrial states contributing almost 8% to the national manufacturing income. It has a long tradition of supporting entrepreneurs and encouraging innovation and research .

Karnataka ranks first amongst all the states in India in the labour supply ecosystem providing access to a vast pool of skilled manpower as well as research, engineering and design capabilities in all frontier sciences the state is in fact the knowledge Hub of Asia .

Karnataka is India's third largest producer of steel and seventh largest producer of cement. It accounts for 20% of India's garment production and 8% of national apparel exports. The state is India's fourth largest automobile hub and the largest contributor to the aero space industry.

Agriculture sustains around 63 % of the population and the State accounts for 6% of all food grains production in India and 14% of India's groundnut output. The State government is encouraging horticulture and agro-processing to utilize the full potential of resources. Karnataka is one of the country's largest producers of fruits and vegetables, it produces 12% of fruits and 8% of vegetables grown in India. The State ranks second in the production of flowers, it has in fact the largest area in the country under horticulture. Karnataka ranks second in area and third in production of

plantation crops. Karnataka contributes 70% of India's coffee production and is also the largest producer of spices, aromatic and medicinal crops. The State is the second largest producer of tobacco in the country and the third largest producer of sugar in the country, contributing 5.22% to India's sugarcane output. It contributes 6% of the total cotton produced in the country, 65% of India's raw silk and 12 % of India's wool production, making the State a leading centre for the textile and garment industry.

The transportation system in Karnataka is well developed comprising of road transport railways and aviation sector. Karnataka is a state well connected to all parts of India through 14 National Highways (NH) accounting for about 6 percent of total NH network in India through 114 state Highways (SH) and the total road network of NH, SH and district road is about 52,000 kms.

Karnataka has contributed significantly to India's rising success. Karnataka with its varied agricultural and mineral resources and strong manufacturing capabilities accounts for close to 10% of India's product exports. The capital Bangalore is infact known globally as the IT capital of India, the states software exports form more than 35% of India's software exports. It has the highest number of medical colleges and third highest number of engineering colleges in the country. The state is the pioneer in two cutting edge industries aerospace and biotech, where it is the global face for India.

Karnataka is well known for producing some of the countries foremost statesman, scholars and sport persons and is one of the major revenue rakers through its strong tourism industries. Hence Karnataka state is selected for the present study¹⁵.

3.1.3 Profile of Belgaum District :

Belgaum district is located in the Northwest region of Karnataka State. The ancient name of the Belgaum was Venugrama (in Sanskrit) meaning village of Bamboos. Belgaum district consists of ten taluks namely Athani, Bailhongal, Belgaum, Chikkodi, Gokak, Hukkeri, Khanapur, Raibag, Ramdurg and Saundatti.

Belgaum district is bounded by Maharashtra state in the North & West, Bagalkot & Gadag districts in the West and Dharwad & Karwar districts in the South. The district has 35 hoblies, 1255 villages, 485 Gram Panchayats, 18 town municipalities.

The taluk lies between North latitude $15^{\circ}.23'$ to $16^{\circ}.58'$ and East longitude $74^{\circ}.05'$ to $75^{\circ}.28'$. Krishna, Malaprabha, Ghataprabha are main rivers and Markhanday, Hiranyakeshi, Mahadai, Vedaganga & Dudganga sub-rivers flows in the district, irrigation facility is available in the district by means of canals, wells & bore wells. Agriculture is the main occupation in the district.

Belgaum district is having ten taluks. For administrative purposes district has been made into three sub divisions - Belgaum sub division consists of Belgaum, Hukkeri & Khanapur. Bailhongal sub-division consists of Bailhongal, Saundatti, Ramdurga & Gokak. Chikkodi sub-division consists of Chikkodi, Raibag & Athani taluks. The area of the district is 13415 Sq. Kms.

Table 3.1 : Taluk- wise Area, Villages and Population in Belgaum district					
Sl. No.	Taluk	Area	No. of villages		Population (2001 census)
		(Sq. Kms)	Inhabited	Uninhabited	
1	Athani	1995.7	108	0	4,61,862
2	Bailhongal	1122.4	131	1	3,56,286
3	Belgaum	1037.3	119	1	8,15,581
4	Chikkodi	1269.5	131	0	5,67,601
5	Gokak	1539.8	131	0	5,26,092
6	Hukkeri	991.5	123	0	3,57,193
7	Khanapur	1748.3	218	1	2,43,185
8	Ramdurg	1215.7	114	1	2,27,412
9	Raibag	958.8	59	0	3,47,600
10	Saundatti	1580.9	121	11	3,11,693
Total District		13,459.9	1255	15	42,14,505

(Source: 2001 census report)

The soil of the district is red loam, deep black and gently sloping area in alluvial plains with moderate erosion. The land is suitable for cultivation of sugar cane, maize, cotton, tobacco, paddy, jowar, pulses, fruits and vegetables.

Irrigation facility is available in the district by means of canals, wells & bore wells. The temperature is minimum 12°C to 38°C. The average rain fall in the district has been 8082.6 mm. However, during 2005 the rainfall has been more than the average rainfall i.e. 10272.2 mm.

The population of the district as per 2001 census is 4214505. The population density is 314 per sq.km. The literacy rate is 64.42%.

Main occupation in the district is agriculture. Of the 1344382 hectares area, 723459 hectares area is cultivated and 169841 hectares area is cultivated more than once. Sugar cane, maize, cotton, tobacco, paddy, jowar, pulses, fruits and vegetables are main crops.

The district possesses forest area of 190424 hectares which is about 14.16% of the total geographical area.

As of March - 2005, in the district, there are 28247 small scale industries providing employment to 117408 persons and the investment made by these units is Rs 47591.59 lakhs. There are 13 medium and large industries in the district.

There are four Engineering Colleges with the intake of 1345 students, ten polytechnics with the intake of 5051 students and seventy Degree colleges with the intake of 28086 students, apart from these there are ten medical colleges including Ayurvedic and Homeopathic with the intake of 879 students and one dental college with intake of 136 students.

There are two Universities in Belgaum namely Visweshwarayya Technical University and KLE - Deemed University for Medical Sciences. In addition, Belgaum is having two University Post Graduation Centers, Belgaum district is having 133 PU Colleges with the intake of 51742 students. MBA College, ITI Colleges and GT & TC Institute.

Railway line of 320 Kms broad gauge runs in the district with 25 railway stations. 270 Kms of National Highway, 1320 Kms of State Highway, 4701 Kms of major district roads, 1600 Kms village roads and 940 Kms TDB roads.

It is important to study the various resources available in the area before identifying the potential opportunities in the district. Proper utilization & exploitation of the resources - ensures the suitable industrial development. Resources are classified into Natural and Human resources. The details are given below :

Agriculture is the main resource of the district. Agriculture has played an important role in the economic development of the district and it is bound to be a prominent sector in the overall development of the district. Kharif, Rabi and Summer are the three seasons. During Kharif season major crops like Paddy, Jowar, Maize are grown. During Rabi season Wheat, Jowar are grown. In Summer season crops like Groundnut and vegetables are grown with the help of irrigation. Sugarcane, Cotton & tobacco are the cash crops in the district. The soil and climatic conditions is same in all parts of the district and is favourable for growing horticultural crops.

The horticultural crops like, Mango, Banana, Sapota, Papaya, Lemon and Guava are grown in the district. Fruits are grown in 9419.97 hectares area and the vegetables are grown in 16638 Hectares area during the year 2004-05.

The Govt. of India has sanctioned for the establishment of Flouritech Park at Belgaum with an investment of Rs 34.00 crores. There is ample scope for the export of Flowers to the European countries.

The district is rich in mineral resources, available mineral resources are Bauxite, Silica sand, Aluminium laterite, Lime stone, Dolomite, Quartzite, China clay and moulding sand.

Sericulture is getting prominence in the district. The area under Mulberry cultivation is 440.2 hectares and production of cocoons during 2003-04 is 204.35 Tons.

The district possesses forest area of 190424 hectares which is about 14.16% of the total geographical area.

The district is rich in live stock resources. The total live stock population in the district is 3467300 numbers as on 2003-04. Among this cattle population has been 507584, poultry population has been 847189, sheep population has been 902555, Buffalos population has been 701196 and Goat population has been 508776. There are 14 veterinary hospital, 112 Dispensaries, 69 primary veterinary health centers and 10 mobile dispensaries and 35 artificial Insemination centers working in the district.

A total of 297827 hectares area is irrigated in Belgaum district, majorly, 32871 hectares area is irrigate by canals, 65313 hectares area is irrigated by bore wells, 54701 hectares area is irrigated by lift irrigation, 379 hectares area is irrigated by Village Tanks, 94621 hectares area is irrigated by Wells and 49942 hectares area is irrigated by other sources.

Krishna, Malaprabha, Ghataprabha are main rivers and Markhanday, Hiranyakeshi, Mahadai, Vedaganga & Dudganga sub-rivers flows in the district. Sweet water fishery has very good scope in the district. Fish catch/production was 2261 MTons during 2004-05 in Belgaum district.

There are four Engineering Colleges with the intake of 1345 students, ten polytechnics with the intake of 5051 students and seventy Degree colleges with the intake of 28086 students, apart from these there are ten medical colleges including Ayurvedic and Homeopathic with the intake of 879 students and one dental college with intake of 136 students.

There are two Universities in Belgaum namely Visweshwarayya Technical University and KLE - Deemed University for Medical Sciences. In addition, Belgaum

is having two University Post Graduation Centers, Belgaum district is having 133 PU Colleges with the intake of 51742 students. MBA College, ITI Colleges and GT & TC Institute.

The existing infrastructural facilities in the district are detailed in this chapter.

Hubli Electricity Supply Company Ltd has come up with many proposals to augment the power supply improvement and new proposal for sub stations for additional power requirement of O&M circle Belgaum. TATA Power Ltd. is producing 81.3 MW power by wind mill in the taluk. The total consumption of electricity in Belgaum district is 3289 lakhs units, for industrial consumption it is 718.01 lakh units and for commercial consumption it is 332.26 lakh units.

As per the district note 2004-05, total road length is 12903 kms. 270 Kms of National Highway, 1320 Kms of State Highway, 4701 Kms of major district roads, 1600 Kms village roads and 940 Kms TDB roads.

Railway line of 320 Kms broad gauge runs in the district with 25 railway stations. The district has rail connectivity to places like Bangalore, Pune, Mumbai, Goa etc.

There are 723 post offices, 189 telephone exchanges and 153460 telephones in use. The mobile network is also available in the major portion of the district. Overall communication facility in the district is good.

There are 228 Commercial Bank Branches and 108 Grameena Bank Branches in the district. Total advances amount to Rs 234654.00 lakhs and total amount Deposited is Rs 335768.00 lakhs.

Agriculture dept. has provided subsidy for mulberry cultivation, silk rearing, construction of rearing / reeling sheds.

Out of the total population of the district 4214505 Women constitute 2064415 i.e., 48.98%.

More of women beneficiaries are coming forward to take up self employment activities either individual or by forming SHGs.

Loan assistance to women is given under various schemes such as Udyogini, Nagara Stree Shakti, PMRY, SGSY, etc.,

There are 10100 Stree Shakti groups in the taluk. 4417 Groups are graded and credit linked.¹⁶

3.1.4 Profile of Hukkeri Taluka :

Hukkeri is a panchayat town in Belgaum district in the Indian State of Karnataka. Hukkeri is located at 16.23` N 74. 6`E. It has an average elevation of 631 metres (2070 feet).

Hukkeri is a name which is derived from two words ‘ hoovina ’ + ‘ Kere ’ means it was a place where plenty of flowers were grown and were supplied to Adilshah of Bijapur. Hukkeri taluka centre is 50 kms away from district head quarter Belgaum with balanced weather conditions.

The taluk consists of historical places in Hukkeri, Nidosashi, Sankeshwar, Godegeri and Yamakanamaradi which are famous for temples, Maths, Natural Fountain.

The taluk has historical background ranging from Mohammed bin Tughalak to Adhil shah of 16th century. Hukkeri taluk is also famous for Masjids, there are seven Masjids in taluk.

Hukkeri taluka consists of 70793 households, among this, 10522 households are in urban area, 60271 households are in rural area .

Water resources and irrigation :

Water is essential for plants, animals and human beings. It is used for drinking and other domestic purposes, irrigation, power generation, and transportation.

There are two rivers Ghataprabha and Hiranyakeshi flowing through taluk. Rajalakamangouda Dam has been constructed across the Ghataprabha River. Other taluks of the district i.e. Gokak, Raibag, Chikkodi, Athani, and Hukkeri lands are irrigated by this dam. The drinking water to the Belgaum town, Hukkeri town and Sankeshwar town has been fed through this reservoir.

Education :

The percentage of literacy rate in Hukkeri taluka is much better than the National average. There are 21 Pre university colleges with the intake of 5647 students, 9 degree colleges with the intake of 1649 students, one Polytechnic College with the intake of 150 students, one Engineering college with the intake of 190 students and 63 high schools with the intake capacity of 20549 Students, 297 primary schools with the intake of 48414 students.

Banking :

Finance is the life blood for the all types of economic activities. There are different types of Banks in Hukkeri taluka. There are 13 Commercial Bank Branches, 8 Grameen Bank Branches, 3 Urban Banks, 54 Other Co – operative Banks, 1 PLD Bank, 321 Co – operative Credit societies.

Transport :

Road transport is an important means of transport in Hukkeri taluka. All economic activities depends upon good transport system. The taluk has average road

facilities. As per district note from Dept. of Statistics 2009-10, a total length of road in the taluk is 1969.78 Kms. of which 36 kms is National Highway, 145.44 Kms is State highway, 299.35 Kms is major district roads, 717.95 Kms is other district roads, 74.62 Kms village roads and 470.42 Kms is TDB roads, 38 Kms municipality roads, 145 Kms Irrigation Dept. Roads and 43 Kms forest roads.

There are 22,109 vehicles registered as on 31/03/2010 of which 17,192 are two wheelers, 543 cars, 2,403 Tractor & trailers and 1029 Goods Vehicles, 6 ambulance, 347 Omini buses, 287 Auto Rikhshaws, 302 Other vehicles.

Area and Population :

As of 2001 India census, Hukkeri had a population of 19,906 Males constitute 51% of the population and females 49% Hukkeri has an average literacy rate of 63%, higher than the national average of 59.5% male literacy is 72% and female literacy is 55% In Hukkeri, 14 % of the population is under 6 years of age¹⁷ .

Hukkeri taluka centre is 50 km away from district head quarter Belgaum with balanced weather condition. The normal rain fall has been reducing than the average rain fall. The normal rainfall is 730 mm.

The temperature is minimum 15^oC to 38^o C. The average rain fall in the taluk has been 730 mm. The literacy rate is 53.04%.

Agriculture :

Agriculture is the main resource of the taluk. Agriculture has played an important role in the economic development of the taluk and it is bound to be a prominent sector in the overall development of the taluk. Kharif, Rabi and summer are the three seasons. During Kharif season major crops like Paddy, Jowar and Maize are grown. During Rabi season Ragi, Jowar are grown. In summer season crops like Groundnut and vegetables are grown with the help of irrigation. Sugarcane is the cash crop in the taluk.

Main occupation in the taluk is agriculture activity. 69,014 hectares area is cultivated. Jowar, Maize, Paddy, Wheat, Sunflower, Sugar cane, Tobacco, Cotton, and Mango are the main crops .

Table 3.2 : Agriculture land holdings and area

Sl.No.	Land holdings	Number	Area
1	Marginal (Below 1 HA)	29716	13832
2	Small (1- 2 HA)	12909	18346
3	Semi Medium (2 - 4 HA)	7449	20172
4	Medium (4 - 10 HA)	2619	14788
5	Large (more than 10 HA)	190	2630
6	Total	52883	69768

Source : 2005 – 2006 Agriculture census

Soil :

The soil of the taluk is mostly red loam, black deep and excessively drained, gravely clay type of gently sloping area in alluvial plains with moderate erosion. The land is suitable for cultivation of sugar cane, maize, cotton, tobacco, paddy, ragi, jowar, pulses, fruits and vegetables.

Table 3.3 : Important agricultural crops in the taluk

Sl. No.	Crop	Area in Hectare
1	Cash crop - Sugar cane	8552
2	Cereals	
	Paddy	1815
	Maize	3391
	Jowar	13,225
	Ragi	70
	Wheat	1466
	Bajra	249
3	Oilseeds	26,639
4	Pulses	3,555

(Source: District at a glance from dept of statistics 2004-05)

Horticulture:

The soil and climatic conditions is same in all parts of the taluk and is favorable for growing horticultural crops. The horticulture produce is not significant. The horticultural crops like, Mango, Banana, Sapota, Papaya are grown in the taluk. Fruits are grown in 56 hectares area and the vegetables are grown in 858 Hectares area during the year 2004-05.

Inadequacy of transport and poor cold storage facilities, long gestation period involved in the fruit production, fruit losses due to natural calamities, inadequate and improper use of pesticides, medicines and other chemicals are some of the main problems in development of horticulture in Hukkeri taluka .

Sericulture :

The climatic condition of taluk is ideally suited for sericulture activities which include mulberry cultivation, rearing of cocoons, silk reeling, twisting and weaving. The area under Mulberry in Hukkeri taluk is 51.10 hectares and production of cocoons during 2009-10 is 26.290 Tons which amounts to Rs.40.26 lakh, number formers in the engaged in the production were 104. The value of silk produced amounts to Rs. 52.60 lakh .

Livestock resources :

The taluk is rich in live stock resources. The total live stock population in the taluk is 289335 numbers as per 2007 live stock census .

There are 2 veterinary hospitals, 17 clinics, 2 primary veterinary health centers and 1 mobile dispensary and 6 artificial insemination centers working in this taluk. as on 31-3-2010.

Forest :

The taluk has significant forest resource. The forest area in the taluk is 13,987 hectares which forms 14.11% of the total geographical area of the taluk.

The taluk is rich in live stock resources. The total live stock population in the taluk is 2,60,235 numbers as on 2003-04. Among this, cattle population has been 1,13,929, poultry population has been 57,154 and sheep population has been 79,839.

Communication :

There are 77 Post offices, 18 telephone exchanges and 8925 Telephones in use. The mobile network is also available in major portion of the taluk. Overall communication facility in the taluk is good

Power :

The following table gives information about the details of the existing substations and proposed substations proposal for augmentation for power supply improvements.

Population :

The population of the taluk as per 2001 census is 3,57,193. The population density is 360 per sq.km. The literacy rate is 53.04%. (181579 Male, 175614 Females).

Table 3.4 : Classification of workers :

WORKERS	TOTAL
Main workers	136332
Marginal workers	29022
Cultivators	68914
Male	45148
Female	23766
Agricultural labours	52595
Male	22438
Female	30157
House Hold Activities	6045
Male	3624
Female	2421
Other Services	37800
Male	30959
Female	6841
Total workers	165354
Male	102169
Female	63185

Source : Statistical Diary 2009 – 10 Belgaum District

In Hukkeri taluka, majority of female workers are agricultural labours .

Salient Features of Schemes Implemented by Various Departments, Agencies of State and Central Government :

The overall development of the taluk is vested with Taluk Panchayath. The development section of Taluk Panchayath has been entrusted with the developmental work of the taluk like improving infrastructural facilities, creating employment generation activities and other connected developmental works. Credit support

required for implementation of other programmes will be assessed by other line departments.

01. Swarna Jayanthi Shahari Rozgar Yojana (SJSRY):

SJSRY scheme has been launched to provide gainful employment to urban unemployed / under employed, local skilled persons and craftsmen to encourage them to set up self employment ventures. The scheme consists of two special scheme:

- i) Urban Self Employment Program(USEP).
- ii) Development of Women and Children in Urban Areas (DWCUA)

02. Swarna Jayanthi Gram Swarozgar Yojana (SGSY)

G.O.I. has launched a new program known as “SWARNA JAYANTHI GRAM SWARAZGAR YOJANA” (SGSY) and is operative since 01st April 1999 in rural areas of the country. SGSY is a holistic scheme covering all aspects of self employment such as organization of the poor into Self Help Groups, training credit technology, infrastructure and marketing. The scheme aims at establishing a large number of micro enterprises in the rural areas.

03. Prime Minister Rozgar Yojana (PMRY) :

Government of India has formulated Prime Minister Rozgar Yojana scheme for educated unemployed youth, which was launched on 01-10-1993. The main of the scheme is to provide sustained employment to educated unemployed youth in Micro Enterprises. In this taluk more than 100 beneficiaries are assisted under this scheme every year.

04. SC/ST development corporation:

The overall development of the SC /ST beneficiaries in the taluk is taken care of by SC /ST Development Corporation. The Corporation takes the responsibility of identifying the eligible beneficiaries and sponsoring the applications to the Bank branches for taking up various gainful activities. SEP, ISB and SLRS are the programmes sponsored by the Corporation. Nearly 6550 beneficiaries are assisted every year under various schemes of SC / ST Development Corporation.

05. Karnataka Backward Class and Minority Development Corporation.

The corporation looks after the welfare of backward classes and minority community. The corporation has promoted two schemes viz. Chaitanya and Swavalambana, under which margin money and subsidy are provided to the selected beneficiaries to take up income generating activities through financial assistance from banks. Under Chaitanya and Swavlambana schemes more than 500 beneficiaries are assisted every year.

06. Program for Development of Women:

Women and Child Welfare Department looks after the welfare of women and children. The Department is implementing one scheme for development of women, viz. Udyogini and provides subsidy at 25%. The Department also monitors the implementation of Stree Shankti which is aimed at providing of empowerment to the rural women.

07. Social Welfare Department:

The department aims at providing gainful employment to skilled, unskilled, semi-skilled and hereditary artisans for the benefit of schedule caste families. The amount of maximum subsidy shall not exceed Rs.10,000 in each case to cross the poverty line. The grants are to be sanctioned on the basis of subsidy and loan at 60% and 40% respectively.

08. Kvic / regp:

The objective of the scheme is for rural industrialization by extending financial assistance, i.e. margin money to individuals, Rural Artisans / entrepreneurs, institutions, co-operative societies, trusts registered with KVIC /KVIB. The margin money will be kept as back ended subsidy for 2 years under Term deposits and after 2 years the same will be adjusted to loan a/c as grant. GOK is providing additional subsidy to KVIC assisted units under the tiny sector through their DICs.

CHAPTER – IV

A STUDY OF WOMEN SELF EMPLOYMENT IN HUKKERI TALUKA .

- 4.1** Introduction
- 4.2** Socio economic profile of the sample respondents
- 4.3** Problems of self employed women
- 4.4** Summing up
- 4.5** Photographic evidence of self employment activities of sample respondents

CHAPTER – IV

A STUDY OF WOMEN SELF EMPLOYMENT IN HUKKERI TALUKA .

4.1 Introduction :

The basic purpose of this minor research project is to find out the various self employed activities of rural women in Hukkeri Taluka, their problems, their income level and reasons for their entry into self employment. The present study provides the various self employed activities of women in Hukkeri Taluka.

In the taluka the majority of the respondents belonged to poor families. Less educated, unskilled women with lack of business experience and small amount of seed money started their self employment activity at their homes for contributing to their families income .

The self employed activities of women in Hukkeri taluka are Tailoring, Kirana shop, Cloth centre, Beauty parlour, Noodles, Bangles, Vegetable selling, Camphor, DTP centre, Spices, Incense stick, Papad & pickles, Stationary, Bakery, Pan shop, Hotel, Bamboo dish, Fruits, Wood seller, Flower, Rope making, Bricks manufacturing, Medical shop, Laundry, Bubble rice, Photo studio, Coconut selling .

4.2 Socio economic profile of the sample respondents :

4.2.1 Age :

Age is an important determinant of self employment among women. Knowledge and experience of people increases with age. Self employment activities among women increases with age. Soon after marriage most women don't want to enter into self employment. Many women wait to enter the ranks of the self-employed until after they have raised their kids or as a second career choice. When their children are grown up, the family responsibilities increases. In order to provide better education to their children women start small businesses at home. They don't want to leave home and venture their businesses because of child care responsibilities. Home is the convenient place for them to start their businesses and they can better balance their families and business.

TABLE – 4.1
Distribution of Sample Respondents by Age

Category No	Category Name	Number of respondents	Percentage
1	Below 25 years	14	7%
2	25 years to 60 years	172	86%
3	Above 60 years	14	7%
Total		200	100%

Source – Field Survey

The above table reveals that out of 200 respondents, 172 respondents (86%) belonged to the age group of 25 years to 60 years and 14 respondents each (7%) below 25 years and above 60 years. Hence it is clear from the above table that the majority of respondents belonged to the age group of 25 years to 60 years. The self employment among women decreases after the age of 60 due to multiple health

problems and decreased efficiency. Because of poverty they consume less nutritious food. Due to increasing cost of living and education of the children most women find it difficult to maintain the families with low income.

- **Hypothesis 1 :**

Table 4.1 proves the first hypothesis that the rate of self employment of women increases with age. Majority of the respondents belonged to the age group of 25 to 60 years. Soon after marriage women don't want to enter into self employment. When their children are grown up, they enter into self employment activity in order to provide better education to their children and to meet the increasing family expenditure. It is also proved that self employment of women decreases after the age of 60 due to decreasing efficiency and old age health problems.

4.2.2 Education :

Education is important for everyone but it is especially significant for girls and women. Girls who have been educated are likely to marry later and to have smaller and healthier families. Educated women can recognize the importance of health care and know to seek it for themselves as their rights and to gain confidence to claim them.

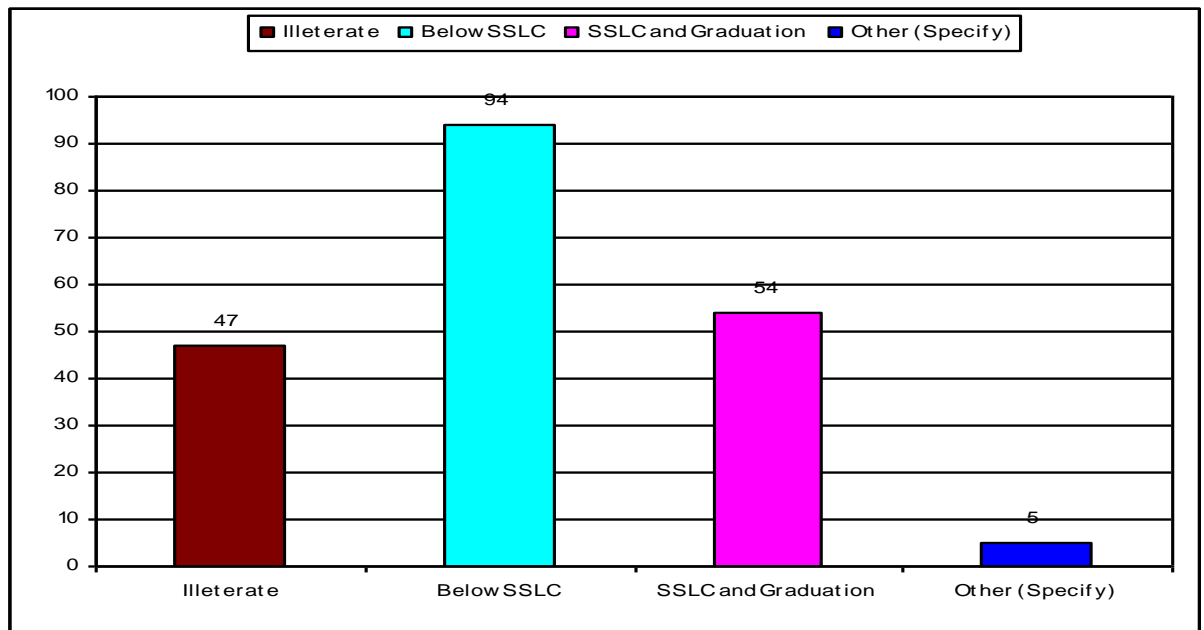
Educated women support women education and give better education to their children. Educated women handle their families in a better way than illiterate women.

Educational qualification indicates the economic position of women. Educated women can shape their own destiny and also that of the family. Women education is a must and very essential for happy and healthy homes, development of society, economic prosperity and national solidarity. Educated women in the study area are

less in number they lack training and skill. In the modern competitive world, women entrepreneurs need technical skill and knowledge. Less educated women don't have technical knowledge and skill .

Figure – 4.1

Distribution of Sample Respondents by Education



The above figure explains that 94 respondents have education below SSLC (47%), 54 respondents have SSLC education and Graduation (27%), 47 respondents are Illiterate (24%), Only 5 respondents have technical education (2%), Educational details of the respondents indicate that the majority of the sample self employed women were not able to go for higher education.

- **Hypothesis 2 :**

Nearly 25 % of respondents are illiterate and half of the respondents have education up to SSLC and other 25 % up to graduation. These women with less than SSLC qualification and without any training of technical skill, find it difficult to get

the employment in the organised sector .Hence they cannot get occupation in organised sector due to lack of their education and skill. Hence they have started their activities which required less knowledge and skill. Thus the second hypothesis there is a direct relationship between self employment and the level of education is partially proved.

4.2.3 Marital status :

Marriage gives social status to women. Married women usually starts self – employment due to rising cost of living and children’s education. Support from the husband is necessary to be successful self employed women. Most of the women have support from their husbands. Women are considered as abala or physically weaker in strength and abilities compared to men. Married women depend on their husbands for help and guidance. It reveals that married women are more interested in undertaking income generating activities to support their families.

TABLE – 4.2

Distribution of Sample Respondents by Marital status

Category No	Category Name	Number of respondents	Percentage
1	Single	14	7%
2	Married	176	88%
3	Divorced	4	2%
4	Widowed	6	3%
Total		200	100%

Source – Field Survey

The marital status of self employed women indicates that out of 200 respondents, 176 were married (88%), 14 respondents (7%) were unmarried, 4 respondents were divorced (2%) and 6 respondents were widowed (3%). Hence it is clear that majority of the respondents are married .

4.2.4 Family Type :

Joint families provide several facilities to members particularly very supportive to women in rural areas. But joint family system is breaking up due to spread of education, industrialisation and urbanisation .In nuclear families women are unable to look after their children, attend to domestic work, personal hobbies and entertainment. They spend long hours in their business and as a result they find it difficult to meet the demands and also to spend time with members of the family. However, some women are balancing both family responsibilities and their business enterprises.

TABLE – 4.3

Distribution of Sample Respondents by Type of family

Category No	Category Name	Number of respondents	Percentage
1	Nuclear	128	64%
2	Joint	72	36%
Total		200	100%

Source – Field Survey

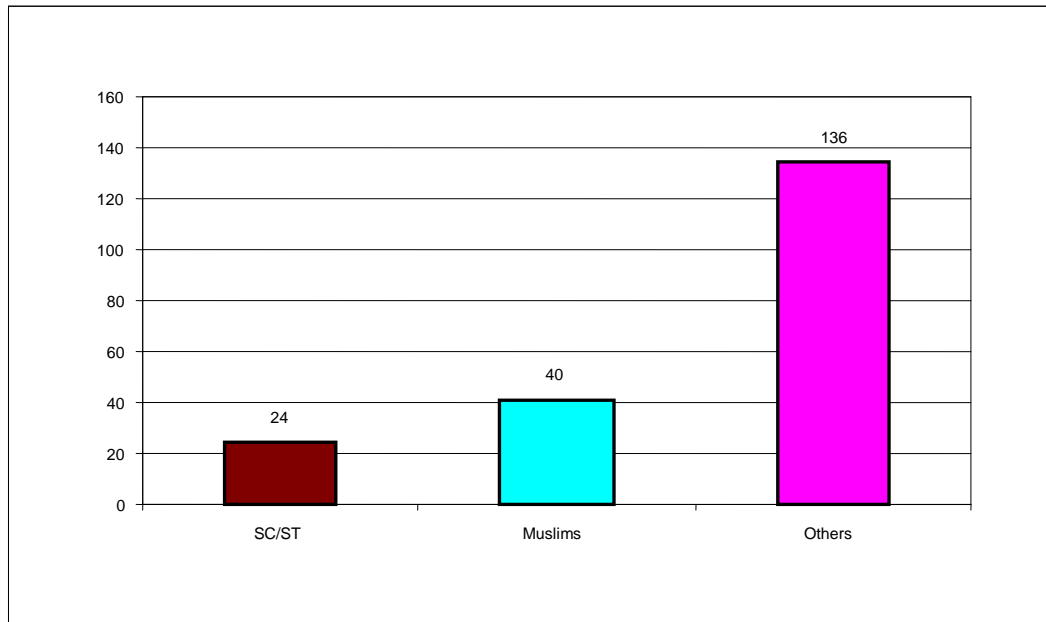
The above table indicates that out of 200 respondents, 128 respondents (64%) are in nuclear families and 72 respondents (36%) are living in joint families.

4.2.5 Caste system :

The caste basically means people belonging to the same breed. According to EAG Blunt caste is an endogamous group or collection of endogamous groups bearing a common name, membership of which is hereditary, imposing on its members certain restrictions in the matter of social inter course either following a common traditional occupation or claiming a common origin and generally regarded as forming a single homogenous committee. Majority of the women belonged to general category. It indicates that the number of self employed women among SC/ST and Muslim communities are less. This shows these communities are still backward .

Figure – 4.2

Distribution of Sample Respondents by Caste



It is clear from the above figure that out of the total respondents (200) 136 respondents (68%) belonged to other castes, 40 respondents (20%) belonged to Muslims and 24 respondents (12%) belonged to SC/ST.

4.2.6 Family Income :

Family income is also one of the important determinant of self employment. Higher the income of the family, lower will be the rate of self employment activities, lower the income of the family, higher will be the rate of self employment among women. It is found that majority of the respondents are from poor families.

TABLE – 4.4

Distribution of Sample Respondents by Income of the family per annum

Category No	Category Name	Number of respondents	Percentage
1	Less than Rs.14,000	196	98%
2	Rs.14,000 to 50,000	4	2%
3	Rs. 50,000 and Above	0	-
Total		200	100%

Source – Field Survey

The above table states that, out of 200 respondents, 196 respondents, representing 98% have family income (excluding income from self employment activity) less than Rs.14000 per annum. Another 4 respondents representing 2% have family income between Rs.14000 to Rs.50000 per annum. It is clear from the above table that, most of the respondents family income per annum is less than Rs.14000. It reveals that most of the respondents belonged to poor and middle class families. In the present study the income of the family is taken 14000 because farm workers wage rate in rural area is less than Rs. 100 per day . Farm work is a seasonal occupation for a period of only 5 to 6 months in a year and the rest of the year they have to remain unemployed. Hence, Rs.14000 is taken for the present study. Majority of the farm workers are landless and owners of less than 1 acre land. Because of uncertain rainfall and famines, the income is inadequate to meet the requirements of the family .

• **Hypothesis 3 :**

There is inverse relationship between income of the family and self employment. Most of the respondents reported that their family income is less than Rs. 14000 per annum. Hence in order to contribute to their family income they

entered into self employment activities. With present rate of high inflation, these women are not able to manage their house hold expenditure with their husband's income only. Moreover, to educate the children and for other family commitments, they don't have any other source of income or property. Hence, they want to enter into the self employment activities to support their family's income and in turn, help to raise the standard of living of the family. Thus, the 3rd hypothesis may be proved with this finding that there is inverse relationship between family income and self employment.

4.2.7 Family support :

Family gives social support and security to women. Women have to consult their husbands and other members of the family while entering into income generating self employment activities. Family support gives strength to women to succeed in business. Most of the respondents expressed that they have help at home and also support from family members to run their businesses. This reveals the fact that the family members will be benefited by the earnings of these self employed women .

TABLE – 4.5

Distribution of Sample Respondents by Help from family members and others

Category No	Category Name	Number of respondents	Percentage
1	Inlaws / Husband / Sons and Daughters/ Parents	168	84%
2	Relatives	14	7%
3	Servant	4	2%
4	Neighbour	14	7%
Total		200	100%

Source – Field Survey

The above table reveals that out of 200 respondents, 168 respondents (84%) have help at home from in-laws, husband, daughters and sons and parents. 14 respondents (7%) from relatives, 14 respondents (7%) from neighbours and only 4 respondents (2%) have servants .

4.2.8 Type of Self Employment :

The self employed activities of the sample women respondents are categorised into four groups such as Trading units, Manufacturing units, Processing units and Service units. The Trading units include vegetable selling, cloth and readymade garments, medical, bubble rice, kirana shop, wood selling, flower and fruit selling, incense sticks selling, stationary and coconut selling. Manufacturing units are mainly camphor, noodles, bamboo dish, rope making and bricks making. Processing units include papad making, pickle making, sweet and bakery, spices. Service units include hotels, beauty parlour, laundry, photo studio, DTP centre and tailoring.

TABLE – 4.6

Distribution of Sample Respondents by Type of self employment

Category No	Category Name	Number of respondents	Percentage
1	Trading units	88	44%
2	Manufacturing units	16	8%
3	Processing units	20	10%
4	Service units	76	38%
Total		200	100%

Source – Field Survey

Above table shows that the respondents are engaged in different types of self employed activities. 88 respondent (44%) were in trading 76 respondents (38%) were in providing services, 20 respondents (10%) were in processing and 16 respondents (8%) in manufacturing. The detailed types of the self employment activities of these sample respondents is presented in table 4.7.

Table 4.7 : Distribution of respondents on the basis of self employment activity :

Sl. No	Type of activity	Number of respondents	Percentage
1	Tailoring	46	23%
2	Kirana shop	20	10%
3	Cloth centre	10	5%
4	Beauty parlour	4	2%
5	Noodles	8	4%
6	Bangles	14	7%
7	Vegetable selling	24	12%
8	Camphor	2	1%
9	DTP centre	4	2%
10	Spices	8	4%
11	Incense stick	4	2%
12	Papad & pickles	8	4%
13	Stationary	8	4%
14	Bakery	4	2%
15	Pan shop	2	1%
16	Hotel	6	3%
17	Bamboo dish	2	1%
18	Fruits	6	3%
19	Wood seller	4	2%
20	Flower	2	1%
21	Rope making	2	1%
22	Bricks manufacturing	2	1%
23	Medical shop	2	1%
24	Laundry	2	1%
25	Bubble rice	2	1%
26	Photo studio	2	1%
27	Coconut selling	2	1%
	Total	200	100%

Source : Field survey 2011

4.2.9 Motivating factors :

The desire to earn money is no doubt motivates women to be self employed. But women entrepreneurs / self employed women are motivated not by profits alone. They are motivated by some other factors such as to make use of idle time, encouragement from family members and to be economically independent. Most of the respondents expressed that the financial position of their families forced them to earn extra income and supplement their family income.

TABLE – 4.8

Distribution of Sample Respondents by Motivating factors

Category No	Category Name	Number of respondents	Percentage
1	Encouragement from family members	4	2%
2	To earn money	184	92%
3	To make effective use of idle time	8	4%
4	Other reasons	4	2%
Total		200	100%

Source – Field Survey

The above table reveals that out of 200 respondents 184 respondents (92%) entered into self employment activity to earn money 8 respondents (4%) expressed that to make effective use of idle time they have entered into self employment activity only 4 respondents that is (2%) of respondents were encouraged by their family

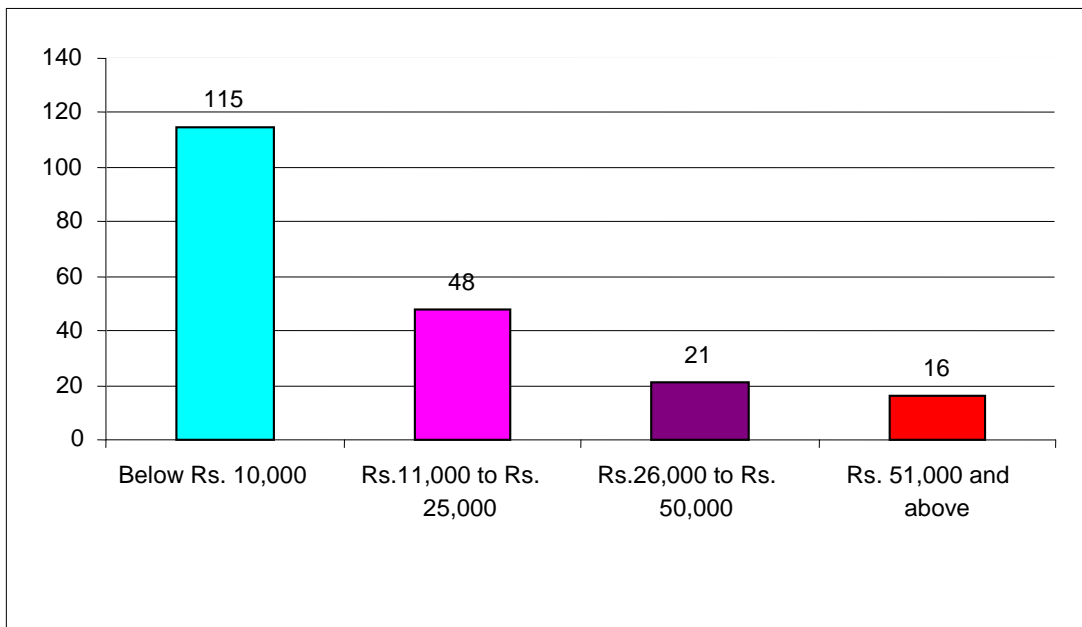
members and 4 respondents (2%) to be financially independent. The data presented here also supports the 1st hypothesis of the study .

4.2.10 Investment :

Investment is required to start business or self employment activity. But the investment depends upon the financial conditions of the family. Investment in small businesses run by women is less because family members hesitate to take risk in investing in women businesses. Due to their poverty, these women started their activities with little amount of seed money and their businesses require less capital.

Figure – 4.3

Distribution of Sample Respondents by Total investment



The above figure reveals that out of 200 respondents, 115 respondents (58%) started their self employment with investment below 10000 and 48 respondents (24%) invested more than Rs. 11000 to Rs. 25000, 21 respondents (10%) have invested more

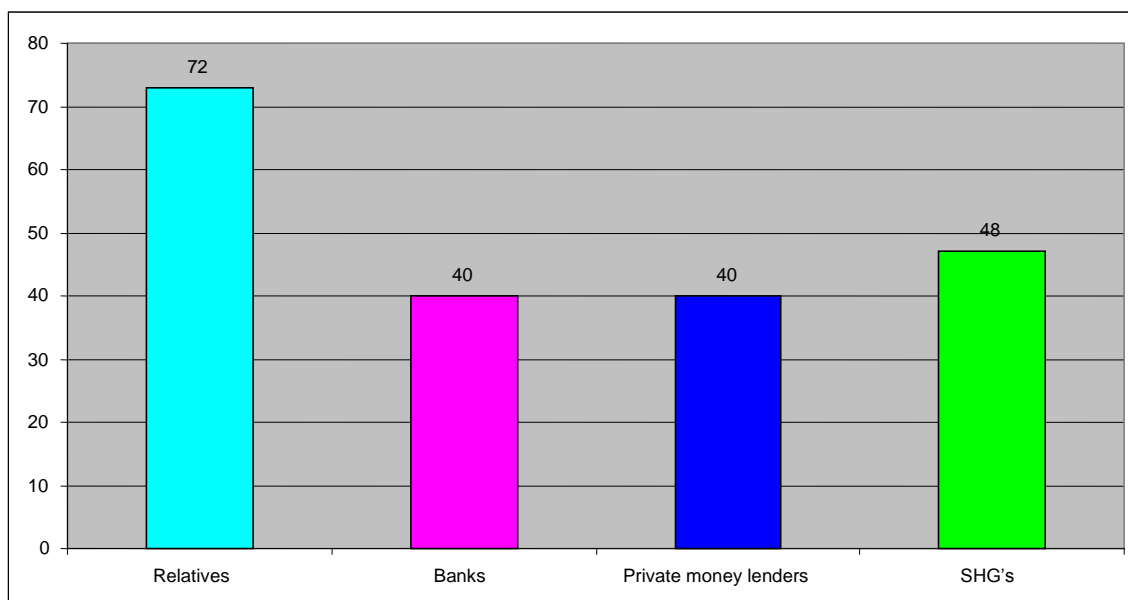
than Rs. 26000 to Rs. 50000. 16 respondents (8%) invested more than Rs. 51000 and above .

4.2.11 Financial Sources :

Majority of the women don't get financial facilities from banks. Because they don't have any property in their names or other valuables to provide as security. Private money lenders in rural areas charge very high rate of interest. Most women don't have their own savings and their poverty made them to select small businesses which require less capital. Most of them borrowed money from their relatives without rate of interest or very low rate of interest

Figure – 4.4

Distribution of Sample Respondents by The sources of loan



The figure 4.4 reveals that all the respondents have taken loans from various sources. Out of 200 respondents, 72 respondents (36%) have borrowed money from

their relatives, 48 respondents (24%) have borrowed from SHG's, 40 respondents (20%) from banks, 40 respondents (20%) from private money lenders .

4.2.12 Number of hours dedicated :

The self employed women work more than 15 hours per day. Their work includes sowing, harvesting, feeding and milking animals, poultry activities, fetching water, collecting fuel and fodder as well as cooking, washing, feeding, nursing and looking after all the family members. Their hard work is unaccountable and invisible. This shows the positive attitude of women and their contribution to their family by working hard and it is inevitable for them. Hence their hard work and positive attitude to eradicate poverty need to be appreciated .

TABLE – 4.9

Distribution of Sample Respondents by Number of hours dedicated

Category No	Category Name	Number of respondents	Percentage
1	1 to 4 hours	46	23%
2	5 to 8 hours	122	61%
3	9 to 12 hours	32	16%
Total		200	100%

Source – Field Survey

It is clear from the above table that majority of the respondents spend 5 to 8 hours on self employment activity that is 122 respondents (61%), 46 respondents (23%) spend 1 to 4 hours and 32 respondents (16%) spend 9 to 12 hours per day .

4.2.13 Increase in income of the family per month :

Women's entry into self employment increases income of the family and also improvement in the living standard of the family. It brings economic independence among women. But usually their contribution to the family is invisible .

TABLE – 4.10

Distribution of Sample Respondents by Increase in the income of the family per month

Category No	Category Name	Number of respondents	Percentage
1	Below Rs.1000 per Month	110	55%
2	Rs.1100 to Rs. 2000 per month	44	22%
3	Rs.2100 to Rs.3000 per month	24	12%
4	Rs.3100 and Above per month	22	11%
Total		200	100%

Source – Field Survey

The above table reveals that out of 200 respondents 110 respondents (55%) reported that the increment in the income of the family is below Rs. 1000 per month after their entry into self employment. 44 respondents (22%) reported that it is Rs. 1100 to Rs. 2000 per month and 24 respondents (12%) expressed that it is Rs. 2100 to Rs. 3000 per month 22 respondents (11%) spoke that it is more than Rs. 3100 and above per month.

4.2.14 Utilisation of extra income :

Most of the self employed women belonged to poor families. Hence financial necessity forced them to engage in self employment activities. Most women use their extra earnings for day to day expenditure of the family and also educating their children. So when the family income increases they can give better education to the children.

TABLE – 4.11

Distribution of Sample Respondents by Utilisation of extra income

Category No	Category Name	Number of respondents	Percentage
1	Day to Day expenditure	92	46%
2	Children Education	52	26%
3	Children Marriage	2	1%
4	Business Expansion	54	27%
Total		200	100%

Source – Field Survey

The above table it is clear that out of 200 respondents 92 respondents (46%) reported that they used the extra income of the self employment for day to day expenditure and 54 respondents (27%) used it for business expansion, 52 respondents (26%) children education and 2 respondents (1%) used it for children marriage purpose.

4.2.15 Feedback :

Collection of feedback is necessary in every business for its success. It helps to improve the quality of the products, to know the tastes and preferences of the customer which helps to compete in the market .

TABLE – 4.12

Distribution of Sample Respondents by Feedback

Category No	Category Name	Number of respondents	Percentage
1	Customers	190	95%
2	Relatives	2	1%
3	Friends	6	3%
4	Increasing demand	2	1%
Total		200	100%

Source – Field Survey

In the above table reveals that out of 200 respondents, 190 respondents (95%) reported that they collect feedback from customers, 6 respondents (3%) collect feedback from friends and 2 respondents (1%) from relatives and 2 respondents (1%) from increasing demand for their products.

4.3 Problems of self employed women :

4.3.1 Production problem :

Most of the respondents depend on out dated technology and old machines and equipments. Modern production techniques require trained personnel but majority of respondents are illiterate and less educated, they lack skill. Further it is beyond the capacity of poor women to purchase costly equipments. The respondents expressed that they don't have their own savings and it is difficult for them to maintain their families due to rising cost of living. They also face frequent power cuts and this is the major problem in parlour business, hotel, mess, noodles, spices, tailoring, DTP centre, photo shop. When they face problem of break down of machines or equipments, they have to wait for three to four days to get them repaired. It adversely affects their production .

TABLE – 4.13

Distribution of Sample Respondents by Problems in the Production process

Category No	Category Name	Number of respondents	Percentage
1	Power shortage	150	75%
2	Breakdown of machine	40	20%
3	Any other	10	5%
Total		200	100%

Source – Field Survey

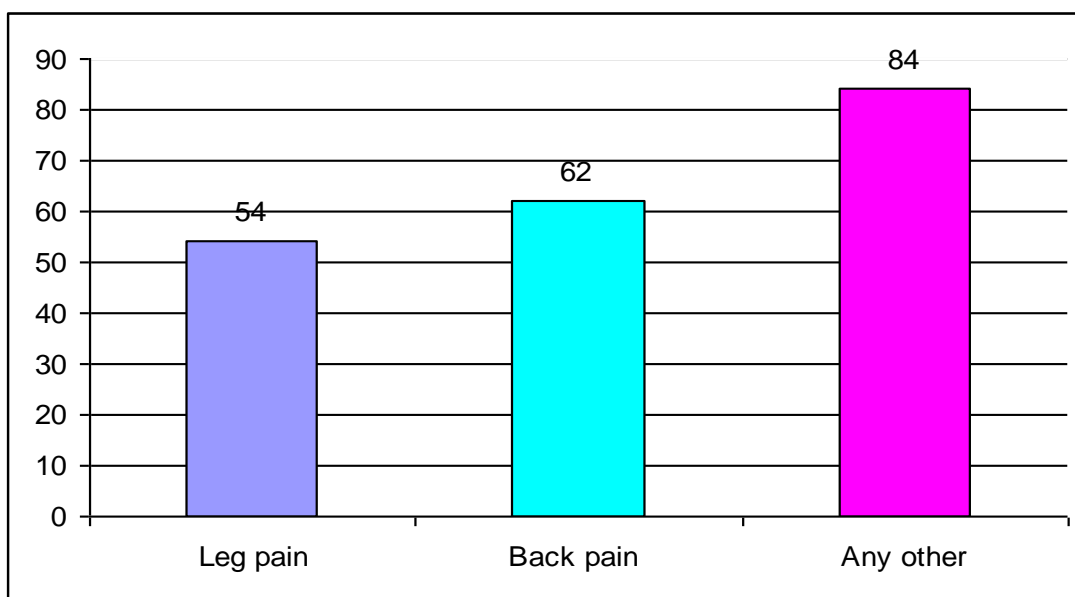
The above table states that out of 200 respondents, 150 respondents (75%) spoke about power shortage during production and 40 respondents (20%) reported that they face break down of machines problem, 10 respondents (5%) reported other problems.

4.3.2 Health Problems :

No one can deny the fact that health is wealth. A healthy women can work hard and contribute to the families income. Efficiency of self employed women depends on her health condition. Health status of women in turn affects their productivity. The survival of poor families depend upon the working capacity and her health. But many women neglect their health in order to save money. Most of the respondents expressed that they don't consume nutritious food. Some times they don't get time to eat and also to have rest. Hence usually most of them feel general weakness while working.

Figure – 4.5

Distribution of Sample Respondents on the basis of health problem



The figure reveals that out of 200 respondents, 84 respondents (42%) have minor health problems 62 respondents (31%) have back pain 54 respondents (27%) have leg pain problem after entering into self employment activity. This indicates that no respondent is suffering from major health problems.

4.3.3 Marketing problems :

Self employed women in rural areas find it difficult to capture the market and make their products popular. They face heavy competition in the market. They don't get market information. Because of poor packing system, poor quality of products, absence of proper brand name, stiff competition, women fail to capture the market. They don't have any ideas about advertising of their products. Usually these women collect orders at home and sell their products in the local markets. Due to lack of time and negative attitude of the society towards self employed women, they don't feel to approach city market.

TABLE – 4.14

Distribution of Sample Respondents by Marketing problem

Category No	Category Name	Number of respondents	Percentage
1	Changing consumer tastes	16	8%
2	More number of competitors	184	92%
Total		200	100%

Source – Field Survey

The above table reveals that out of 200 respondents, 184 respondents (92%) reported that they are facing more number of competitors in the market and 16 respondents (8%) reported that they are facing the problem of changes in customers demand due to variety products.

4.3.4 Transport problem :

Transport facility is required for the movement of raw materials, labour and finished products. Many women sell their products locally. Few respondents expressed that they have transportation problem and hence it is not possible for them to reach city markets. They get raw materials locally at higher prices. It is observed that transportation problem is not a major problem.

TABLE – 4.15

Distribution of Sample Respondents by Transport problem

Category No	Category Name	Number of respondents	Percentage
1	Yes	48	24%
2	No	152	76%
Total		200	100%

Source – Field Survey

The above table reveals that out of 200 respondents only 48 respondents (24%) reported that they were facing transportation problem and 152 respondents (76%) reported that they were not facing transportation problem .

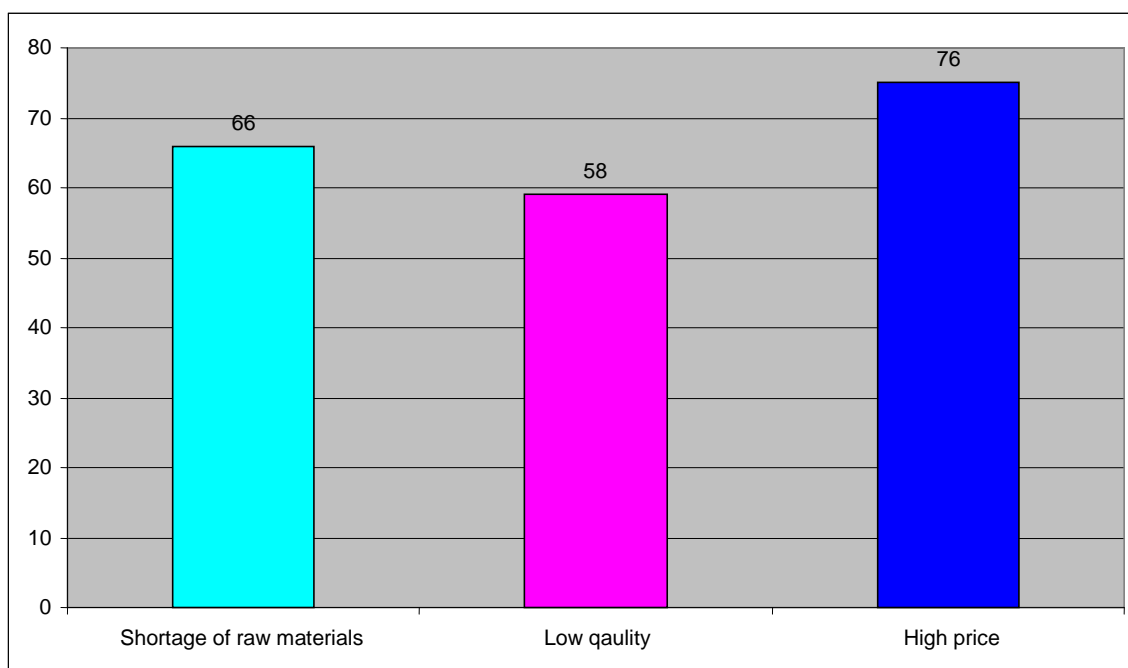
4.3.5 Raw material :

The success and survival of self employment depends upon the availability of raw materials and their prices. Most of the respondents use local raw materials. They are not getting the benefits of discount, credit facility etc. as they purchase raw materials in small quantities. Some times they purchase inferior raw materials due to financial shortage and shortage of raw materials. Hence they produce products of low

quality and charge a higher price for the finished products. This arbitrary price level affects their sales.

Figure – 4.6

Problem of Raw Materials



The figure 4.6 reveals that out of 200 respondents 76 respondents (38%) reported that they were facing the problem of high prices of raw materials 58 respondents (29%) expressed that low quality of raw materials and 66 respondents (33%) reported they are facing the shortage of raw material .

4.3.6 Financial problems :

Most of the respondents depend on their relatives for financial assistance (as enumerated in figure 4.4). The procedure to get the loan facility from the financial institution is so time consuming. The rules of them are very rigid. Many rural women use loan for their personal use such as marriages, education of the children, repayment of debts, construction of houses. Hence usually they depend on rural money lenders,

relatives and friends. They don't have property in their names and don't have their personal savings. The respondents expressed that the male head of the family hesitate to invest more in their business.

4.3.7 Heavy competition :

These illiterate self employed women in rural areas are unorganised. Hence they have to face severe competition from organised industries and self employed men. They don't get market information. Due to family responsibilities and social restrictions their mobility is less. Poor financial position forces them to use inferior raw materials. Hence they fail to maintain the quality of their products. They expressed that the fashions and preferences of customers are always changing. This is also weakening their competitive strength.

4.4 Summing up :

The entire sample respondents have been selected from rural areas of Hukkeri Taluka for the study of self employed activities in fifteen villages. It has been observed that most of the respondents are from the productive age. Nearly 90 % of respondents are married. Majority of the respondents stay in nuclear families. Most of the respondents belonged to general categories. The percentage of respondents belonged to SC/ST is less. It shows these communities are still backward. 98 % of respondents are from poor families. It is a very positive finding that family members are supporting women to run their businesses. Nearly half of the respondents are engaged in trading business because it does not require any technical skill. Hence women with little skill and less capital have started small businesses at home. Most of the respondents have borrowed money from their relatives at low rate of interest

and some of them borrowed without interest. More than half of the respondents work for five to eight hours in a day.

All of the respondents experienced more than 50 % of rise in their income and nearly 26 % of respondents have spent their money for educating their children. Most of the respondents face power shortage .

The positive attitude of these women to fight against poverty that is really appreciated. We can observe some changes in their mentality. They want to face challenge of modern society. They are not passive people. Hence it can be concluded that with little training and support they can come up in life and cross poverty line and contribute more to the nation's development.

**4.5 PHOTOGRAPHIC EVIDENCE OF SELF EMPLOYMENT ACTIVITIES
OF SAMPLE RESPONDENTS**

A SELF EMPLOYED WOMEN IN SERVICE SECTOR



A SELF EMPLOYED WOMEN IN MANUFACTURING SECTOR



A SELF EMPLOYED WOMEN IN PROCESSING SECTOR



A SELF EMPLOYED WOMEN IN TRADING SECTOR



A SELF EMPLOYED WOMEN IN TRADING SECTOR



CHAPTER – V

FINDINGS, POLICY RECOMMENDATIONS AND CONCLUSION

- 5.1** Introduction
- 5.2** Findings
- 5.3** Policy Recommendations
- 5.4** Conclusion

CHAPTER – V

FINDINGS, POLICY RECOMMENDATIONS AND CONCLUSION

5.1 Introduction :

The present study is undertaken to study the various self employment activities in Hukkeri taluka. It aims to find out the problems faced by self employed women in Hukkeri taluka. In the study 15 villages are selected to study the socio – economic status of self employed women. 200 sample respondents from these rural areas are selected. The following are the findings of the investigator on the basis of direct interview by using questionnaire and interaction with the sample respondents.

5.2 Findings:

- 1.** Most of the self employed women (86%) belonged to the age group of 25 - 60 years. It is found that self employment among women increases after the age of 25 years and decreases after the age of 60 due to old age problems .
- 2.** Nearly 50% of the respondents have education below SSLC. Hence they lack skill and technical training. They are unaware of Government facilities, financial facilities and market information. They have no ideas about the self employment opportunities in city areas.
- 3.** Most of the respondents (93%) are married. It is found that responsibility of married women increases. In order to give better education to their children and to contribute to their family income they have entered into self employment activity.
- 4.** Majority of the respondents (64%) are in nuclear families. In rural areas joint family system has been breaking up. Due to change in behaviour, attitude of the

women and lack of their adjustability nature they don't want to stay in joint families. Hence the present generation prefers small families.

5. 68% of the respondents belonged to other castes (GM), 20% of respondents belonged to Muslims and only 12% of the respondents belonged to SC/ST. Hence majority of the respondents in the study area belonged to general categories .

6. 98% of the respondents have family income (excluding self employment) less than Rs. 14000 per annum. Inadequate family income is the main reason for their entry into self employment. In rural areas poverty is common. Agriculture occupation is the main source of income for their families and the income from this sector is very negligible due to failure of rainfall and very small land holdings.

7. Most of respondents (84%) have help at home from in laws, husband, sons, daughters, and parents in domestic responsibilities and also in their business. Without family support and help, self employment for women is difficult. It is found that the family members are benefited by their earnings. Hence they are supporting.

8. Large number of the sample respondents are engaged in trading (44%) units such as selling vegetables, cloths, readymade garments, medical shop, bubble rice, kirana shop, wood, flower, fruits, incense sticks, coconut and stationary. Only few are engaged in manufacturing units due to their poverty and less skill.

9. 92% of the respondents have entered into self employment to earn money. It is the main motivating factor for self employed women in the study area. Few

respondents expressed that they have started their business to make use of idle time and to be financially independent.

10. Nearly 60% of the respondents have invested below Rs.10000 in self employment activity. They lack skill and training, hence they have started their business at home with small capital. Their families are headed by male members and they hesitate to invest in women businesses .

11. 36% of respondents borrowed money from their relatives. 24% of respondents borrowed money from the self help groups. Due to lack of awareness about financial facilities, only 20% of respondents have borrowed from banking institutions. 20% of the respondents have borrowed money from rural money lenders.

12. Majority of the respondents (61%) spend 5 to 8 hours in their self employment activity. Due to domestic responsibilities they are unable to dedicate sufficient time to their business and this affects their profit margin. Only few women are balancing their family and business.

13. More than 50% respondents reported that the monthly increase in the income of the family after their entry into self employment is nearly Rs. 1000 per month and some of them earn even more than that. They expressed that there has been improvement in the standard of living of the family on the whole after they started their enterprise.

14. 46% of the respondents reported that they used extra income of their earnings for day to day expenditure and 26% of the respondents for the education of their children. 27% of respondents used their income for expansion of the business.

It shows that their contribution to their families income is very essential to maintain the family and to meet the rising cost of living and cost of education .

15. Most of the respondents (95%) collect feedback from customers regarding their product. It helps them to improve the quality of their products and to fix production targets and to meet the changes and requirements of the customers .

16. Most of the respondents (75%) have reported the problem of power shortage. This problem of the respondents is adversely affecting their business. Service sector, processing units, manufacturing units depend more on power supply but usually rural areas face frequent power cuts .

17. 58% of the respondents have minor health problems such as leg pain and back pain some of the respondents are suffering from headache and general weakness. Hence it is found that they are not facing any major health problems. They consume less nutritious food due to their poverty.

18. Most of the respondents (92%) reported that they were facing more number of competitors in the market. These self employed women are unorganised. They sell their products directly. Due to limited demand in the local market and competition from self employed men they are unable to capture the market.

19. More than 70% of the respondents reported that they were not facing any transportation problem. They have their business at home and collect orders at home and sell the product in local market. Due to lack of time and social restriction their mobility is less. Hence they feel transportation is not a major problem for them .

20. 95% of the respondents reported that they were interested in expansion of their business. Further they expressed their weak financial status. Most of them have

no savings of their own. Modernisation of their business requires more capital investment but in their families financial matter is under the control of their husbands.

21. Nearly 40% of the respondents reported that they were facing the problem of high prices of raw materials. They collect raw materials at local markets. They are unaware of the availability of raw materials at distant markets.

5.3 Policy recommendations :

On the basis of opinion gathered from the sample respondents with interaction with them, the following are the policy recommendations to be provided .

- 1.** The Government should provide proper training facilities to self employed women in order to enhance their skill.
- 2.** The Government should start more and more higher education institutions in the rural areas .
- 3.** The Government should guide NGOs to conduct entrepreneurship development programmes in rural areas in order to create awareness among women .
- 4.** The banking procedures should be made simplified .
- 5.** Subsidies should be provided to the products of self employed women.
- 6.** The baby care facility should be provided to the self employed women in rural areas by the Government .
- 7.** The Government should provide tax concessions to self employed women .

8. The Government should publish magazines and periodicals related to self employed women in regional language .

9. The Government should guide the medias to popularise the products of self employed women .

10. The Government should establish more number of bank branches in the rural areas .

5.4 Conclusion :

Agriculture is the main occupation of people of Hukkeri taluka. There is scope for developing more agro based industries and food processing industries. Most of the families are poor and hence it is very difficult for the women to maintain their families with low income. In these families male heads are casual workers and farm workers. Agriculture sector provides seasonal employment for the period of five to six months in a year and the rest of the year they have to remain idle. Hence, their earnings are not sufficient to maintain the family with the present cost of living. They don't have other sources of income as they are either unskilled, illiterate and less educated. This is the main reason for the women to take self employment activity. The family income is less than Rs. 14,000 per year indicating the seasonal nature of agriculture and non availability of other job opportunities in rural areas.

From the present study it can be observed that the self employed activities among rural women lead to an increase in the income of the family after their entry into self employment and in turn improvement in their living standard. Most of the

self employed women are contributing nearly one thousand rupees per month to their families and some are contributing more than that to their families income.

The rural women due to illiteracy and less education are unable to get jobs in organised sector. Hence with lack of knowledge and experience they have started their small business enterprises at home. Their profit margin is also less. They don't have marketing skills. They are unaware of the market conditions, availability of raw materials, new business ideas, financial facilities and government schemes. These are the obstacles in the development of their business enterprises. Hence they need entrepreneurship development programmes in rural areas in order to create awareness among them. Even though they have full potential to grow, they prefer only simple businesses and take the self employment activities with small seed money. Most of the illiterate and less educated women engage in the activities which require less skill.

It will be convenient for the women to start their business enterprises at home in order to balance their family responsibilities and business. They can adjust their time schedules according to their convenience. Hence they can easily balance both of their responsibilities. Most of the women started their activities after the age of 30. Soon after the marriage the women don't want to enter into self employment activities. When their children are grown up, they want to enter into self employment activity. Due to increasing cost of living and their plan to provide better education to their children, their desire to purchase electronic home appliances, they want to earn money and to improve their living conditions.

There has been decline in the rate of self employment of women after the age of 60 due to old age health problems and decrease in the financial responsibility of women after the age of 60.

Majority of the self employed women are unorganised. Due to their ignorance and negative attitude of the society, they don't want to leave their homes for marketing of their products. They face stiff competition from organised sectors and self employed men. They are selling their products locally and their profit margin is also less. It has been observed that the respondents have plan to expand and modernise their business. But they lack skill and the finance. These women don't have property in their names and don't have their own savings. Hence they have started their business with small amount of capital and they don't have collateral securities to avail loans from banking institutions .

The self employed women have to depend upon their family members for assistance. Hiring labour is beyond their capacity. They can effectively utilise their idle time in self employment activities and contribute to the wellbeing of the family. Though they are spending five to eight hours in their business enterprises, due to family responsibility these women are not in a position to dedicate continuous attention to their business enterprises.

They lack proper training. If training facilities are provided to these self employed women, they can improve their skill and ability and they can expand and diversify their activities and apply modern techniques of production and contribute more to the overall development of the family .

Hence government should start more educational institutions in rural areas. Baby crèches should be started by the government in rural areas to reduce the childcare burden of self employed women. The government should pass orders to

NGOs to conduct entrepreneurship development programmes in rural areas in order to create awareness among rural women and to build confidence among them .

It can be concluded that the contribution of self employed women to the family income is inevitable. Presently their participation in self employment activities is low due to lack of skill, knowledge and awareness. Hence they are concentrated in unorganised sector and occupations which require less skill and knowledge. Even an illiterate women can undertake such income generating activities. Hence their potentials can be utilised effectively by conducting awareness programmes in rural areas to build confidence among ignorant, shy natured women. The government should provide subsidies and help these self employed women in marketing of their products. If these facilities are provided the self employed women can contribute more to their family income and they can provide better education to their children. What they need is little help, little support and guidance to come up in life.

These self employed women are not passive. There has been change in the attitude of these women to fight against poverty. This positive attitude of women to come up in life should be appreciated.

INTERVIEW SCHEDULE FOR THE SELF EMPLOYED WOMEN :

1. Name of the Respondent

2. Residential Address of the Respondent

3. Name of the husband / father

4. Age Group

1] Below 25 years 2] 25 years to 60 years

3] Above 60 years

5. Educational Qualification

1] Illiterate 2] Below SSLC

3] SSLC and Graduation 4] Other (specify)

6. Marital status

1] Single 2] Married

7. Type of family

1] Nuclear 2] Joint

8. Caste

1] SC/ST 2] Muslims

3] Others.

9. Income of the family per year .

- 1] Less than Rs.14,000 2] Rs.14,000 to Rs. 50,000
3] Rs.50,000 and above

10. Number of children. M : F :

11. Number of family members

12. Do you have help at home (e.g. maid, parents, etc)?

- 1] Yes 2] No

13. If Yes, who is that help?

- 1] In laws 2] Relatives 3] Servant
4] Neighbour 5] Daughters & Sons

14. Type of self employment

- 1] Service 2] Manufacturing
3] Processing 4] Trading

15. Which factors motivated you to take this activity?

- 1] Encouragement from family members
2] To earn money
3] To make effective use of idle time
4] Other reasons (specify)

16. Total Investment

- 1] Below Rs.10,000 2] Rs.11,000 to Rs.25,000
3] Rs.26,000 to Rs.50,000 4] Rs.51,000 Above

17. Have you taken any loan?

1] Yes 2] No

18. If Yes, which is that agency?

1] Relatives 2] Banks
3] Private money lender 4] SHG

19. How many hours per day do you dedicate to your business?

1] 1 to 4 hours 2] 5 to 8 hours 3] 9 to 12hours

20. Do you have any problem regarding the raw materials?

1] Yes 2] No

21. If yes, which is that?

1] Shortage of Raw materials 2] Low quality
3] High price

22. How do you overcome it ?

1] Bargaining 2] Purchasing from distant markets

23. Do you face any technical problem in the production process?

1] Yes 2] No

24. If Yes ,which is that ?

1] Power shortage 2] Break down of machine 3] Any other

25. How do you overcome it?

1] Timely Repair 2] other

26. Do you have adequate space to carry on your activity?

1] Yes 2] No

27. Do you have any marketing problem?

1] Yes 2] No

28. If yes, which is that?

1] Changing Fashions 2] Any other

29. How do you overcome it?

1] Help from family members 2] Any other

30. Do you have any transporting problem?

1] Yes 2] No

31. How do you collect outside information about your activity?

1] Customers 2] Relatives
3] Friends 4] Increasing demand

32. How do you market your products?

1] Personally 2] Through agent

33. Do you face any competition in the market?

1] Yes 2] No

34. If yes, which is that?

1] Variety products 2] More number of competitors

35. How do you face it?

1] Time Management 2] Quality Management

36. In the entire activity have you taken any help / assistance from any other agency?

1] Government organization

2] Non- Government organization

3] Others (specify)

37. Type of assistance taken

1] Financial 2] Machinery & equipment

3] Supply of raw material 4] Guidance

5] Technical training

38. Do you have any health problems after entering into self

1] Yes 2] No

39. If yes, which is that?

1] Leg pain 2] Back pain 3] Any other

40. How do you overcome it?

1] Medical treatment 2] Any other

41. After entering into self employment, do you get support from your family in conducting this activity?

1] Yes 2] No

42. What is the net Profit in the last 5 years?

- | | | | |
|--------------|--------------------------|----------|--------------------------|
| 1] In 2006 . | <input type="checkbox"/> | 2] 2007. | <input type="checkbox"/> |
| 3] 2008 . | <input type="checkbox"/> | 4] 2009. | <input type="checkbox"/> |
| 5] 2010. | <input type="checkbox"/> | | |

43. What is the increment in the income of the family after your employment activity has been started ?

- | | | | |
|---------------------|--------------------------|-----------------------|--------------------------|
| 1] Below 1000 p.m. | <input type="checkbox"/> | 2] 1100 to 2000 p.m | <input type="checkbox"/> |
| 3] 2100 to 3000 p.m | <input type="checkbox"/> | 4] 3100 to Above p.m. | <input type="checkbox"/> |

44. For what purpose this extra income is utilized?

- | | | | |
|---------------------------|--------------------------|-----------------------|--------------------------|
| 1] Day to Day expenditure | <input type="checkbox"/> | 2] Children education | <input type="checkbox"/> |
| 3] Children Marriage | <input type="checkbox"/> | 4] Business Expansion | <input type="checkbox"/> |

45. Are you satisfied with your work?

- | | | | |
|--------|--------------------------|-------|--------------------------|
| 1] Yes | <input type="checkbox"/> | 2] No | <input type="checkbox"/> |
|--------|--------------------------|-------|--------------------------|

46. What is your future plan?

- | | | | |
|--------------------|--------------------------|------------------|--------------------------|
| 1] Expansion | <input type="checkbox"/> | 2] Consolidation | <input type="checkbox"/> |
| 3] Diversification | <input type="checkbox"/> | 4] Modernization | <input type="checkbox"/> |

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