

**IMPACT OF ENTREPRENEURSHIP DEVELOPMENT
PROGRAMMES ON WOMEN OF DHARWAD DISTRICT**

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INTRODUCTION

The emergence of women entrepreneurs and their contribution to the nation is quite visible in India. The women in business is a recent phenomenon in India. The spread of education and increased awareness are aiding women to spread their wings in to areas which are monopoly to men (Bandana 2010). In India 77,84,54,120 persons have been counted as literates. Among all literates 33,42,50,358 are females i.e. 65.5 per cent of females are literates. As per the saying said by Mahatma Ghandi "Educate one man, you educate one person, but educate a woman and you educate a whole civilization" (Anon., 2011).

The women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessiated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneurs (Meenu and Jai, 2011).

Jawaharlal Nehru observed that "freedom depends on economic conditions even more than political. If a woman is not economically free and self-earning, she will have to depend on her husband or some one else and dependents are never free". As a result of this, a new perspective came into existence. Women were encouraged to get higher education at par with man. Facilities were provided for women to get new jobs and enter into walk every way of life. Gradually, the phenomenon of women entrepreneurship entered into development economics. Celebration of International Women's day has marked a significant improvement in women's development and however research on women is recent phenomenon. The industrial policy resolution of 1991 had highlighted the necessity to provide special training programme to develop women entrepreneurship (Bandana, 2010).

Entrepreneurship is multidimensional challenging task and essentially a creative activity that involves mobilizing resources and combining them to initiate alteration in the production and there by profitable returns. It is believed that by motivating women to become entrepreneur and to utilize their space time to take up productive activities helps not only their families but also the communities at large. Entrepreneurship can help women for economic independence and improve their social status. Automatically women get empowered once they attain economic independence. The development of women entrepreneurship enables society to understand and appreciate their abilities. It enhances their status and leads to integration of women in nation- building and economic development. It provides the psychological satisfaction and imbibes a deep sense of achievement to create their enhanced identity in society (Bandana, 2010).

Entrepreneurship development is an organized and continuous process. The basic process of entrepreneurial programme is to influence the potential persons and motivate them to take entrepreneurship as their carrier. Entrepreneurial skills and knowledge can be developed through training, education and development. Inculcating entrepreneurial skills for setting up and operating business enterprise can be called development of entrepreneurs. Entrepreneurs are not only born but can also be trained and developed. Entrepreneurial development programmes help the potential entrepreneur to set up his own business enterprise appropriate to his abilities and liking. Women entrepreneur is defined as the woman or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneur as "an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the employment generated in the enterprise to women". According to the government of India, Empowerment means moving from a position of enforced powerlessness to one of power (Meenu and Jai, 2011).

Empowerment is a multi-faceted, multi-layered concept. It is believed that economic strength is the basis of social, political, and psychological power in the society. Thus the lower status of women mostly stems from low economic status and subsequent dependence and lack of decision-making power. Therefore, if the women gain economic strength, they gain visibility, account and voice. As saying said by Dr. Veerendra Heggade "Instead of writing someone else's through wage employment, after three years of collegiate education, it is more meaningful to write one's own account by embarking upon some self employment". Women's empowerment is a process in which women gain greater share of control over resources- material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money and control over decision making in the home, community, society and nation and to gain power. Empowerment is a process which helps people to gain control over their lives through raising awareness, taking action and working in order to exercise greater control. In other words, empowerment facilitates change and enables, a person to do what one wants to do. It is the feeling that activates the psychological energy to accomplish one's goal. From institution perspective empowerment is the process of setting right environment and structure and creating the circumstances where people can use their faculties and abilities to fully actualize their potential for self-actualization. Individuals need to be encouraged and facilitated to take personal responsibility for improving one's achievement. Women should get access to these modes and, mediums of expression of their self and self-actualization and through that they can achieve empowerment (Tapan, 2000).

The competencies required for an entrepreneur can be acquired through training and development. One of the important areas of economic development is to bring forth latent talents and nurture a strong entrepreneurial spirit in individuals. According to McClelland, need for achievement motivates individuals to exploit opportunities and to take advantage of favourable trade conditions. This could be motivated through planned training activities (Mohan and Revathi, 2012). Training is the process of improving knowledge, skills and changing the attitude of an individual for doing a specific job. As the situation changes people also need to acquire the new knowledge, skills and attitude to cope up with the changing environment. Therefore, training has continued to be the most important device for developing individual's work efficiency. Imparting training effectively to all those who need is essential for accelerating the process of adoption, which would lead to increased production.

Lots of efforts has been undertaken by Government and Non Government organization to promote entrepreneurial development in the country through entrepreneurial development programmes (EDP). Entrepreneurial Development programme can play an important role in influencing potential candidates to take advantage of new business opportunities and establish new business ventures. Programmes are designed for both to help potential candidates to start new ventures or to help existing entrepreneurs to improve their skills or to solve particular business problems. There are three stages for the entrepreneurship development programme's i.e. Pre-training, training, Post-training. In this regard many agencies and institutions are working towards organizing, Entrepreneurship Development Programmes (EDP). Some of the important institutions working in this regard are. Agricultural Universities, Khadi and Village Industrial Commission (KVIC), Rural Development Training Centers, District Industries Centre (DIC), Rural Development and Self Employment Training Institute (RUDSETI), Krishi Vigyan Kendra (KVK), Council for Advancement of People's Action and Rural Technology (CAPART), Association of Women Entrepreneurs of Karnataka (AWAKE), Centre of entrepreneurship Development of Karnataka (CEDOK), Commercial Banks, the coir board, National Bank for Agriculture and Rural Development, Small Industries Development Organization (SIDO), Small Industries Services Institutes (SISIs) etc. (Meenu and Jai, 2011)

Krishi Vigyan Kendra (KVK) is designed to impart need based and skill oriented vocational training to the practicing farmers/ farm women, rural youth, extension workers and to those who wish to go in for self employment. The KVK project is sponsored by Indian Council of Agriculture Research (ICAR), and implemented by the ICAR institutes, agricultural universities and NGO's. The KVK provide intensive hands on training in various aspects of agriculture, horticulture, animal husbandry and income generating activities, to encourage unemployed farm youth and farmwomen to start their own agro based enterprise in their locality. These KVKs would also conduct on-farm testing of various agricultural technologies for assessment and refinement of technologies to suit to local conditions, and conduct frontline demonstrations on oilseeds, cereals and pulses. The overall mandate of the KVK is to develop and disseminate location specific technological modules at district level through Technology Assessment, Refinement and Demonstration and to act as Knowledge and Resource Centre for agriculture and its allied activities. One of the important activities is organizing need based training of farmers to update their knowledge and skills in modern agricultural technologies and training of extension personnel to orient them in the frontier areas of technology development

Rural Development and Self Employment Training Institute (RUDSETI), is a NGO started by Veerendra Heggade, President, RUDSETI with joint efforts of Sri Dharmastala Manjunatheshwara Educational Trust (SDME), Syndicate Bank and Canara Bank as the sponsors .RUDSETI's vision is to transform the youth into productive assets by short duration interventions.The objectives of RUDSETI are to identify, orient, motivate, train and assist the rural unemployment youth to take up self employment ventures, to take up research and development activities in entrepreneurship and rural development, to train village level workers to work in rural development, counselling and project consultancy.

Frequent evaluation is necessary to assess the impact of any training programme on the trainees and give workable suggestions to the sponsors and organizers of those training programmes and to modify the programmes in the right direction. Keeping all these facts in view the present investigation was an attempt to analyze the entrepreneurship development in women through Entrepreneurship Development Programme trainings, with the following specific objectives.

Specific objectives of the study

- To document the Entrepreneurship Development Programmes offered by UAS-KVK and NGO-RUDSETI
- To study the role of Entrepreneurship Development Programmes on empowerment of women
- To assess the Profile of successful women Entrepreneur

Scope of the study

The development of any nation depends primarily on the important role played by entrepreneurs. Thus, in all economic development activities more attention is being given to entrepreneurship development. Capacity building of women is a must for development of entrepreneurship among women. Therefore, entrepreneurship development programme trainings are organized by a host of institutions. Appropriate feed back is of immense help in planning and conducting EDP trainings. In this backdrop, this study will bring out the hard facts about EDP trainings, empowerment of women, extent of income and employment generation by the women entrepreneurs, constraints of women and case studies of successful women who have undergone EDP trainings. Moreover, this study will also generate information about factors which facilitate establishment and development of an enterprise. This will be of immense help to the training programme organizers and planners to take up improvement in their activities which is necessary for the effective entrepreneurship development.

Limitations of the study

As the study was conducted by a student researcher who had limited time and other resources, it was confined to only Dharwad taluk and Hubli taluk of Dharwad district. Therefore, the findings of the present investigation have the limitation of wider generalization.

REVIEW OF LITERATURE

A comprehensive review of studies is an essential step in any research endeavor provide base for developing a frame work, insight into the methodology and working out a basis for interpretation of findings. Keeping in view the objectives of the study, the literature pertaining to the past research work related to the present study on “Impact of Entrepreneurship Development Programmes on Women of Dharwad district” reviewed under the following headings

- 2.1 Concept of entrepreneurship
- 2.2 Demographic profile of women beneficiaries
- 2.3 Entrepreneurship development training programmes
 - 2.3.1 Agriculture based training programmes
 - 2.3.2 Non Agriculture training programmes
 - 2.3.3 Hand holding services provided from training programmes
- 2.4 Participation of women beneficiaries in various training programmes
 - 2.4.1 Factors contributing for establishment of enterprise
 - 2.4.2 Source of information
- 2.5 Impact of training programmes on women empowerment
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- 2.6 Constraints faced by the women entrepreneur
 - 2.6.1 Reasons for not starting the enterprise
- 2.7. Case studies of successful women entrepreneurs
 - 2.7.1 Women Entrepreneurs of Agriculture enterprises
 - 2.7.2 Women Entrepreneurs of Non-Agriculture enterprises

2.1 Concept of Entrepreneurship

Lamb (1952) defined entrepreneurship as that form of social decision making performed by economic innovators, and thus entrepreneurship means broadly the ability to recognize and exploit economic opportunity.

Farming is a business, identified farmer is an entrepreneur and that he should apply business principles to the organization and management of the farm, if he expects to utilize his resources to the best advantage (Forster ,1953).

Hoselitz (1957) described that entrepreneurship is a more evasive thing. It is not so much a particular set of institutions through which it is brought to bear, but its presence or absence, its vigour or ability depends upon a whole series of environmental conditions and appropriate personal motivation. Entrepreneurship is the purposeful activity (including an integrated sequence of decisions) of an individual or group associated with individuals (Cole, 1959).

McClelland (1961) pointed out that the man who organizes the business unit and/or increases its productive capacity is an entrepreneur. Joshi and Kapur (1973) described farm entrepreneur as a person (can be a group of persons also) who organizes and operates the business, and is responsible for the results i.e., losses and gains from the business.

Minzberg (1976) stated that entrepreneurial behaviour is characterized by active search, expansionist outlook and decision taking.

Agricultural entrepreneur is a person who introduces change which directly or indirectly lead to higher agricultural output. Heredero (1979)

Dinesh (1992) stated that entrepreneurial function does not end with the launching and consolidation of an enterprise. Continuing search for new products, new markets and new technology to ensure sustained growth is essentially entrepreneurial in character. Ganeshan (2001) stated that

entrepreneurship is the capacity of innovator and caliber to introduce innovative techniques in the business operations.

Entrepreneurship is the creative and innovative response to the environment, which can take place in a variety of fields such as business, industry, agriculture, education, social work and it is potential limiting factor in economic development. Bheemappa (2003)

Suresh (2004) defined entrepreneurship as a composite skill, the resultant of mix of many qualities and traits – these include tangible factors such as imagination, readiness to take risks, ability to bring together and put to use other factors of production. Capital, labour, land and also intangible factors such as the ability to mobilize scientific and technological advances.

Thus, entrepreneurship is a purposeful behavioural adaptation launched for initiating, promoting and maintaining economic activities for the production and mobilization of monetary resources.

2.2 Demographic profile of women trainees

Demographic profile are discussed under following headings namely age, education, education, marital status, family type and family size, occupation and income

2.2.1 Age

Madhu and Sukhdev (2003) conducted study on “Impact of women employment on their family and marital relations: an assessment” in Ludhiana. The data were collected personally with the help of a structured schedule from a sample of 50 women entrepreneurs from rural areas results revealed that 44 per cent of the women entrepreneurs were under age group of 36-45 years followed by 30 per cent in the age group of 26-35 years and 26 per cent were above 46 years and the age were categorized as middle age group, young age group and old age group respectively.

The study by Nirmala (2005) on “Information technology for empowerment of women entrepreneurs” in Pondicherry. The methodology used in the study was based on primary data collected from random sample of 200 rural women entrepreneurs under various government self-employment schemes in Pondicherry region. The results showed that majority of the women entrepreneurs were in the age group of 20-29 years (56%) which was categorized as younger age group followed by 30-39 years (34%) which was categorized as middle aged and more than 40 years (10%) which was categorized as older age group.

Halakatti *et al.* (2007) in their on “Empowerment of Women through Dairy training” in Haveri district of Karnataka. The sample for the study was 150 which was randomly selected. The data was collected with the help of well structured interview schedule. The results from the study revealed that majority of the women were middle aged followed by young and old age.

Palaniappan *et al.* (2012) conducted the study in Erode district and revealed that 37 per cent of the respondents belongs to the age group 20-30 followed by 35 per cent in 30-40 years and 28 per cent in 40-50 years age group.

The study on “The Entrepreneurial characteristics possessed by the dairy women entrepreneurs” by Poonam and Achala (2013) in Uttarkhand. The sample for the study consisted of 400 women dairy entrepreneurs. Descriptive cum exploratory design was selected for the study. It was observed from the results that 39 per cent of the women were from younger middle age group followed by 35 per cent of the women entrepreneurs belonged to old age group and 26 per cent women entrepreneurs belonged to middle age group.

Shiralashetti (2013) carried out a study on “Economic empowerment of women entrepreneurs in North Karnataka” in which it was showed that most of the women entrepreneurs were in the age from 31- 40 years (47.25%), followed by 35.88 per cent were in age group of 21-30 years, 10.25 per cent belonged to above 40 years of age and 6.63 per cent of the women entrepreneurs belonged to age less than 20 years.

2.2.2 Education

Madhu and Sukhdev (2003) did study on “Impact of women employment on their family and marital relations: an assessment” reported that in Ludhiana majority of the women had above matric (56%) qualification followed by 26 per cent of the women who had education level below matric and 18 per cent of the women’s education level was up to matric.

Nirmala (2005) in their study on "Information technology for empowerment of women entrepreneurs" in Pondicherry the results in the study found that majority of women entrepreneurs (78%) were educated up to middle school and about (22%) were educated upto primary level.

Savitha *et al.* (2005) conducted study on "Role of rural women in poultry enterprise". The findings in the study showed that, 70% of women were illiterate. However, 26.25 per cent of the women beneficiaries were educated up to primary level and very less per cent of the women beneficiaries were educated up to primary level. These findings are on par with the results of Kusum and Mehta (2009) who revealed that maximum number of the women (24%) studied up to primary level.

Palaniappan *et al.* (2012) in the study in Erode district revealed that 64 per cent of the women entrepreneurs were educated up to higher secondary followed by 36 per cent of the women entrepreneurs who were educated up to graduate level.

Poonam and Achala (2013) did study on "The Entrepreneurial characteristics possessed by the dairy women entrepreneurs" the results revealed that that 38 per cent of the women had education level up to middle and above and almost equal percentage of the women had low level of education while studying entrepreneurial characteristics of dairy women entrepreneurs

Shiralashetti (2013) in the study on "Economic empowerment of women entrepreneurs- A study of districts of north Karnataka" in Dharwad. It was noted that 80 per cent of women entrepreneurs in north Karnataka had primary level education followed by 20 per cent women who had high school level education.

2.2.3 Marital Status

Prita (2001) reported that almost three fourths of the respondents were married while a little over one fourth of the respondents were single and among them fifteen unmarried, twelve respondents were widow and eight respondents were divorcees.

Arunkumar (2004) conducted study on "Profile of SHGs and their contribution for poverty alleviation" reported that 96.88 per cent of respondents were married and only 3.13 per cent were unmarried.

Bharathi (2005) conducted study on "Assesment of entrepreneurial activities promoted under NATP on empowerment of women in agriculture" in Gadag district, had found that majority of women entrepreneurs (87.5%) were married, 9.2 per cent of the women entrepreneurs were widow, and only a small per cent (3.3) of the women entrepreneurs were unmarried.

Devalatha (2005) while studying the profile of SHGs in Gadag district reported that 86.67 per cent of the women beneficiaries were married, while 10.83 per cent of of the women beneficiaries were unmarried and 2.5 per cent of the women beneficiaries were widow.

Kamalakannan (2007) did the study on "Women construction workers in Tamilnadu" it was found that majority (64%) of the women workers were married, 16 per cent of the women were unmarried followed by 12 per cent women were separated from their husband and very less i.e. 8 per cent..

Geethanjali and Prabhakar (2012) in their study on "NGO role in empowering women through SHGs in Chittoor district, Andhra Pradesh" showed that majority of the women in Andhra Pradesh were married which was followed by unmarried and widow.

2.2.4 Family type & Family size

Dilbagkaur *et al.* (2000) in a study on rural women entrepreneurs in Tamil Nadu found that 62.61 per cent of women entrepreneurs had family size of 1-5 members and 37.38 per cent had family size of more than 5 members.

Gayatridevi (2000) in a study on impact of selected rural development programmes on self-employment of rural women reported that 54.17 per cent of the respondents belonged to small family and 45.83 per cent belonged to large family.

Nirmala (2000) in a study on impact of training on selected home-science technologies revealed that majority of the respondents of tailoring technology (54.77%) and agarbatti making (45.71%) belonged to medium size family of 5-7 members. In case of candle making, 45.24 per cent of the respondents had small family size with less than 5 members.

Jhamtani *et al* (2003) in a study on Entrepreneurial orientation of educated unemployed rural youth revealed that 41.77 per cent of the respondents had family size of 5-6 members followed by 28.4 per cent with family size of 7-8 members and 20.44 per cent upto 4 members. Only 8.00 per cent and 1.33 per cent of the trained educated unemployed rural youth had family size of 9-10 and above 10 members respectively.

Arunkumar (2004) noticed in the study on "Profile of SHGs and their contribution for poverty alleviation" the results revealed that 55 per cent of the women belonged to nuclear family and 45 per cent of the women belonged to joint family.

Bharathi (2005) in the study on "Assesment of entrepreneurial activities promoted under NATP on empowerment of women in agriculture" in Gadag district, the results reported that majority of women (57.5%) belonged to nuclear family and 42.5 per cent of the women belonged to joint family.

Joseph and Easwaran (2006) conducted study on "SHGs and tribal development in Mizoram" reported that among the SHG members 61.54 per cent of the women belonged to the medium size (4-6) and 28.21 per cent of the women belonged to large size family.

Josily (2006) conducted a study on empowerment of rural women through microfinance and found that 91.2 per cent of the women entrepreneurs belonged to nuclear family and 8.8 per cent belonged to joint family.

The study on "Impact of self help groups on income and employment: A case study" by Gangaiah *et al.* (2006) revealed that the average size of the family of women consisted 5-6 members followed by 2-3 members and 3-5 members.

Githamma (2007) did the study on "Management of microfinancial institutions on their functioning in empowering of rural poor in Kolar district of Karnataka" reported that 83.00 per cent of the women entrepreneurs belonged to nuclear family and 17.00 per cent of the women entrepreneurs belonged to medium family size.

Geethanjali and Prabhakar (2012) observed in their studies that majority of the women (57%) belonged to medium size family with 4-6 members followed by 30 per cent of the women who belonged to small size family of up to three members.

2.2.5 Occupation

Kulkarni *et al.* (1992) revealed that cultivation was the main occupation in majority (45%) of the families, followed by labour (25%), service (15%) and business (7%) in Aurangabad district of Maharashtra.

Savitha (1999) conducted a study on impact of training on knowledge, attitude and symbolic adoption of value added products of ragi by farm women and observed that majority (85%) of the respondents' families were engaged in agriculture. Remaining 15 per cent were dependent on non-agriculture activities like preparation of ragi products, and flour mill.

Dilbagkaur *et al* (2000) reported that 43 per cent of respondents were agricultural labourer, agriculture (39%) and 19 per cent belonged to non-agriculture category such as both government employee and business sector.

Nirmala (2000) conducted a study on the impact of training on selected home science technologies and revealed that 68.71, 31.25 and 38.09 per cent of trainees of tailoring, agarbatti making and candle making technology respectively as their main family occupation.

Sudharani (2002) reported that as far as the main occupation of the head of the household was concerned, 54 per cent of them were non-agricultural workers, 18 per cent were agricultural workers and eight per cent of each were workers in the dairy farming and employees in public private/cooperative sector. The rest 12 per cent were self employed.

Nandagopal and Chinnaiyan (2004) conducted a study on entrepreneur's perception about success factor and revealed that majority (66%) of the entrepreneurs had business background and 18 per cent of their families depended on employment in private or government sector and remaining were from agriculture background. Savitha *et al.* (2005) did study on "Role of rural women in poultry enterprise" the results revealed that majority of the women belonged to farm labourer followed by being housewife.

2.2.6 Caste

Halakatti *et al.* (2007) revealed that regarding caste majority of the women respondents were belonged to Schedule Casts and Schedule Tribes in Haveri district

Geethanjali and Prabhakar (2012) conducted study in Chittoor district revealed that 65 per cent of the women belonged to schedule caste followed by general category (25%)

The study of Shiralashetti (2013) reported that higher number of the women belonged to OBC category followed by general category (32.64%) and Schedule Casts (11.52%)

2.2.7 Income

A study on conducted a study on impact of women employment on their family and marital relations showed that most of the women's income was up to Rs 1000 (32%) per month. (Madhu and Sukhdev, 2003)

Nirmala (2005) in her study revealed that majority of the women entrepreneurs (83%) had income of Rs. 1000-2500 Rs per month and 11 percent had an income of less than Rs. 1000. Mamata and Renuka (2012) in their study showed that higher percentage of the women (45%) belonged to high annual income followed by medium and low income categories.

A study in erode district revealed that 35 per cent of the women entrepreneurs had income of Rs. 10,000-20,000 annually followed by 23 per cent of the women had income of Rs 20,000-30,000 per annum (Palanaippan *et al.* 2012)

Poonam and Achala (2013) conducted a study in Uttarkhand and observed that 39 per cent of the women were from lower middle income group having annual family income ranging from Rs 40,000-80,000 per annum followed by 31 per cent of the women from lower income group having upto Rs 40,000 per annum.

A study conducted in north Karnataka revealed that majority of the women entrepreneurs had income up to Rs. 50,000 annually followed by 24 per cent with Rs. 50,000-1,00,000 annually (Shiralashetti 2013)

2.3 Entrepreneurship Development Training Programmes

Entrepreneurial Development Programme is primarily concerned with enabling a person in developing and strengthening his/her entrepreneurial skills, motives and capabilities which are so essential for playing his entrepreneurial role more effectively. EDP is an effective technique aimed at development of human resources. It is going to result in proper utilization of local resources, more employment generation and promotion of small scale units and overall development of women

2.3.1 Agriculture Based Training Programmes

Narmatha *et al.* (2002) carried a study in Namakkal district of Tamilnadu, to measure the entrepreneurial behavior of farm women in livestock enterprise. It was found that 54 per cent of the live stock farm women had high entrepreneurial behavior who had undergone training, 18 per cent had moderate and 28 per cent had low entrepreneurial behavior.

Halakatti *et al.* (2007) undergone the study on the empowerment of women through dairy training in Haveri district of Karnataka which is the jurisdiction of KVK. The sample for the study was 150 randomly selected out of which 75 trained dairy women and 75 untrained dairy women. The result showed that overall knowledge and adoption level of trained dairy farm women's was higher than untrained dairy farm women.

Baba *et al.* (2009) investigated on "Role of rural women in agriculture and income generating activities". The study was carried out in the Kupwara district of Jammu and Kashmir state. KVK, National Agriculture innovate project (NAIP) and state agriculture department are operating in the district for the upliftment of rural poor women by imparting different training and implementing the different schemes. Results revealed that maximum rural women (88.57%) participated in both manuring of fields as well as transplanting of seedlings followed by threshing (85.71%), harvesting (78.57%) transportation and storage of produce (64.28%).

A study was carried out by Rathi and Singh (2010) to know the farmers perception about Krishi vigyan Kendra in Satna district of Madhya Pradesh. The study was confined to Majhgawan block of Satna district of Krishi Vigyan Kendra. On component basis the highest adoption was

reported for seed bed preparation followed by sowing seed rate, use of improved seed, seed treatment, fertilizer application plant protection measures, storage components of transfer technology were least adopted by the respondents under field practices and fruit preservation. The result revealed that nearly 11 trainings for agronomy practices were organized by KVK followed by 9 trainings on Horticulture.

Banarsi and Vikas (2011) conducted study on “ Impact of vocational training programmes on knowledge gain by rural youths” in Reasi and Udhampur districts of Jammu and Kashmir. It was revealed that four vocational training programmes were conducted pertaining to agriculture like seed production techniques in vegetables, raising of fruit plant nursery for self employment, modern dairy farming, mushroom cultivation. It was concluded that vocational training programmes had a positive impact on the participants and trainings play an important role in developing the skill and benefiting the rural women for generation of income.

Barkha *et al.* (2013) conducted a study in Kasturba Gram Indore and reported that KVK is effectively organizing the entrepreneur behavior of the respondents. The role of KVK, training received, type of enterprises, marketing opportunity, technical skill and competency, marketing agreement and facility with entrepreneurial behavior of the respondents was determined through direct question with the component of risk bearing ability, owing responsibility, time use pattern, marketing facility, regularity in saving and awareness had medium entrepreneurial behavior undergone training in the KVK.

Tabasum *et al* (2013) conducted study on “Role of Krishi Vigyan Kendras for the empowerment of rural women through vocational training in Kashmir valley. A sample of 800 were collected for the study. The results revealed that 10.75 per cent attended training on fruit and vegetable preservation out of which 6 per cent of the women practiced the training of fruit and vegetable preservation, 0.25 per cent attended training of mushroom cultivation and same per cent of the participants had practiced the training on mushroom cultivation

2.3.2 Non Agriculture Based Training Programmes

Baba *et al* (2009) revealed that rural women have participated in a number of income generating activities. Among these maximum per cent of women (85.71%) have participated in the vegetable preservation and drying followed by 74.28 per cent of women involved in carpet weaving, 60 per cent of the respondents have participated in tailoring, 57.14 per cent were found to participate in transportation of produce and pickle making, 43 and 36 per cent have participated in knitting and embroidery.

Dulumoni and Anjali (2010) conducted study on women entrepreneurs in the greater Guwahati area of Assam. Seventy small scale women entrepreneurs had been selected for the study. Results revealed that majority of them had tailoring enterprises followed by beauty parlour and computer centres. Only 4 per cent of them were engaged in screen printing

Rathi and Singh (2010) revealed that 16 training programmes on non agriculture based, under home science namely tailoring, preparation of bedi, papad, chips and namkeen preparation. Wool budder were the important training caught more attention under home science

Banarsi and Vikas (2011) reported that two vocational training programmes were conducted pertaining to agriculture and non agriculture like tailoring , cutting and stitching, value added products from fruits and vegetables and concluded that trainings play an important role in developing the skill and benefiting the rural women for generation of income

Mamata and Renuka (2012) studied the role of “ RUDSETI” in empowering women through entrepreneurship: A study of Bijapur district. Women entrepreneurs who had taken EDP training during the year 2007-11 from RUDSETI. The results revealed that majority of the women entrepreneurs (43.40%) of the EDP trainees started the enterprise after taking the training from the RUDSETI nearly 58 per cent of the trained women entrepreneurs started their enterprise 6 months after EDP training, 40 per cent of the trained women entrepreneurs belonged to medium income generation category

Tabasum *et al* (2013) revealed that 25.5 per cent of the respondents attended training of cutting and tailoring, out of which only 15.5 per cent followed the recommended tailoring techniques, 29 per cent attended training on knitting and adoption was 16.75 per cent. It was concluded that vocational training had positive impact on respondents who have undergone training programme.

Krishi Vigyan Kendra laid a foundation stone for the empowerment of women by giving vocational training.

2.3.3 Hand holding services provided from training programmes

Rathi and Singh(2010) found that Krishi vigyan Kendra encourage the trainees to establish the enterprise by providing loan facilities, follow up services and consultancy

Banarsi and Vikas (2011) reported that institution provide support like linkages to banks, consultancy and follow up services for the trainees who undergo training

2.4 Participation of women beneficiaries in various training programmes and establishment of enterprise

Rathi and Singh(2010) revealed that Krishi Vigyan Kendra, Majhgawan, Satna engaged in seven facets of farming systems and women participated in different training programmes viz., Crop production, Animal science, Horticulture, Women in agriculture, Fisheries, Agro-forestry and Agriculture Engineering. Among these training offered, training on women in agriculture was found to be more useful.

Mamata and Renuka(2012) reported that women had participated in training programmes conducted by RUDSETI viz., Beauty parlour, Tailoring, Kirani shop, Dairy, Saree business, Garments, Home products and Leaf plate making and women had established the enterprise of Beauty parlour, Tailoring, Dairy and Home products

2.4.1 Factors contributing for establishment of enterprise

Madhu and Sukhdev(2003) revealed from the study that there is dynamic interplay of economic factors followed by social factors, family factors and personal factors had motivated for setting up the enterprise

Nirmala (2005) depicted that factors initiated women to take up the enterprise were desire to do something independent and which was followed by to earn money, for career security, to supplement family income, to gain social status and to provide employment to others

2.4.2 Source of information

Sonawane *et al.* (2001) conducted a study on utilization of communication sources by the farmers for seeking farm information and results revealed that among the personal localite sources, friends (90.62%) were the major source of information for the farmers followed by neighbourers (76.56%), relatives (60.15%) and progressive farmers (60.15%), whereas, among the personal cosmopolite sources agricultural assistant (96.87%) was the main source of information followed by university scientists (53.90%), agricultural officer (25.78%) and subject matter specialists (21.87%)

Tripathi (2001) conducted a study on information receiving behavior of rural women and found out that high percentage of respondents (78.12%) utilized the non-institutional interpersonal sources of information seeking by trained women, relatives, neighbours, own family members observed more. Institutional sources of information such as veterinary doctors, cooperative personnels, scientists, extension agency, block personnel etc. were utilized at medium level of information by 58.12 per cent of the respondents. About 13.55 per cent and 31.77 per cent of them were had high and low level of inc source of institutional information utilized by the respondents.

Jayalatha (2003) conducted a study on impact of commercial bank schemes on the growth of entrepreneurs and results indicates that majority of (65.22%) of the respondents used advertisement by banks as main source of information at middle level. Nearly 21.14 per cent and 35.71 per cent of them used the same source at high and low levels respectively.

2.5 Impact of Training Programmes on empowerment of women

Women's empowerment is a process in which women gain greater share of control over resources- material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money and control over decision making in the home, community, society and nation and to gain power. Empowerment is a process which helps people to gain control over their lives through raising awareness, taking action and working in order to exercise greater control. In other words, empowerment facilities change and enables, a person to do what one wants to do. It is the feeling that activates the psychological energy to accomplish one's goal.

Psychological empowerment

Pranav and Mandape (2008) studied the Impact of women dairy cooperative leadership programme in Begusarai district of Bihar and observed that 63 per cent of the women had moderate level of leadership quality development programmes followed by 20 per cent of the women had low level of leadership development.

Vidya and Chole (2010) conducted a study on empowerment appraisal of rural women in Marathwada region of Maharashtra state. The study revealed that 80 per cent of the women have increased their self confidence, 54 per cent of the women have increased their courage through training programmes and cent per cent of the women have developed feeling of security in family. 65 per cent of the women have gained self image. Geetha and Barani (2012) in the study stated that psychological factors such as self confidence, courage among women have been increased after taking the training in Coimbatore

Social empowerment

Pranav and Mandape (2008) conducted a study on impact of women's dairy cooperative leadership programme in Begusarai district of Bihar revealed that 61 per cent of the women had moderate level of empowerment, 28.3 per cent of the women had low level of empowerment, and 10 per cent of the women had high level of empowerment.

Sheyda (2008) conducted study in Mandya district and a study revealed that social empowerment of members of respondents had a communication abilities, self image, decision making power of the beneficiaries had increased after taking the training programme.

Vidya and Chole (2010) did the study in on Empowerment observed that 90 per cent of the women had expressed their feeling of social security, 10 per cent of the women had increased their participation level in decision about family planning.

Geetha and Barani (2012) in a study conducted in coimbatore concluded that most of the women have gained positive image, more gender equality, social ability, involvement in community works, involvement in political activities, encouraging other women to entrepreneurship.

Economic empowerment

Sheyda (2008) conducted study in Mandya district and found that economic factors like access to credit, savings, acquisition of skill, purchases of gold and immovable assets and food consumption pattern the impact index had increased after joining for training when compared to before joining for the training.

Vidya and Chole (2010) studied on empowerment appraisal of rural women in Marathwada region of Maharashtra state observed that majority of the women (80%) have got freedom for spending on entertainment of guest followed by 78 per cent of the women had opportunity for economic development and about 76 per cent of the women take part in decision making towards about purchase of materials..

Pranav and Mandape (2010) did study on impact of women's dairy cooperative leadership programme in begusarai district of Bihar revealed that 57.5 per cent of the women had moderate level of empowerment, 34.2 per cent of the women had low level of empowerment and 28.3 per cent of the women had high level of empowerment.

Geetha and Barani (2012) conducted study in Coimbatore on entrepreneurship of women revealed that majority of women have increased their income, control over spending, confidence in sustaining trend.

Political empowerment

Vidya and Chole (2010) conducted study in marathwada region of Maharashtra on Empowerment appraisal of rural women in marathwada region of Maharashtra state revealed that 46.67 per cent of the women had awareness of human rights followed by 26.66 per cent aware about legislation for women and 25 per cent of the women had freedom for participation in active politics.

2.5.1 Impact of training programmes on Annual income

Mamata and Renuka(2012) depicted that the trend of income generation by trained women entrepreneurs. Considered percentage of the trained women entrepreneurs(31%) showed stability in their income generation. Whereas, 40 per cent of them showed continuously increasing trend in their

income generation and decreasing trend of income generation was noticed in 29 per cent of the women entrepreneurs

Tabasum *et al* (2013) revealed that cent per cent of the women respondents agreed that vocational training provides an opportunity for women to enhance their economy and improve the socio-economic status of the rural women. More than half of the respondents revealed that they earn profit by adopting skills and techniques by KVK and there is increase in income level after establishing the enterprise

Gangaiah *et al* (2006) noticed that income generated from the women entrepreneurs after the training programmes was Rs. 6541 per annum in case of agriculture. An average income of Rs. 18,000 was by flower vending, followed by Rs.16,200/- in dairying and Rs. 14,400/- in case of tailoring. The women members in cloth business receive an average income of Rs. 10,500/- per annum

2.6 Constraints faced by the women entrepreneur

Psychological constraints

Lethadevi and Khandekar (2000) conducted study on an analysis of constraints in empowerment of rural women in Bangalore the results depicted the rank order of psychological constraints viz. low involvement of women in decision making in family and society was ranked first followed by lack of intrinsic and extrinsic motivation for empowerment was ranked II, fear regarding social security, domestic violence and abusive behavior.

Narmatha *et al.* (2002) did study on entrepreneurial behavior of livestock farmwomen in pondicherry indicated that among personal constraints, excessive burden of work ranked first, followed by excessive tension and challenge ranked for third, health problems fourth and fifth rank for lack of systematic planning and working.

Economic constraints

Lethadevi and Khandekar (2000) observed in their study on an Analysis of constraints in empowerment of rural women in Bangalore indicated that the rank order of economic constraints viz. low involvement of women in financial management of family income and finance was ranked second hinderance in equal sharing of family property for men and women was ranked third.

A study conducted by Narmatha *et al.* (2002) on entrepreneurial behavior of livestock farm women in namakkal district of tamilnadu indicated that the order of economic constraints viz. investment rank I followed by working capital ranked II and financial support from institutions ranked third.

Nirmala (2005) did study on information technology for empowerment of women entrepreneurs in Pondicherry revealed that women entrepreneur had difficulty in getting loan (fifth rank) high rate of interest (seventh rank) and low price/low profit (fifth rank)

In Kupawara district of Jammu and Kashmir state on role of rural women in agriculture and income generating activities depicted that 57.14 per cent of the farm women had financial constraints. Baba *et al.* (2009)

Dulumoni and Anjalidevi (2010) conducted study on women entrepreneurs in greater guwahati area of assam revealed that about 49 per cent of the women entrepreneur have faced financial problem, followed by 43 per cent and 34 per cent of the women entrepreneur have faced marketing and raw material problem.

Technical and marketing constraints

Narmatha *et al.* (2002) undergone the study on Entrepreneurial behavior of livestock farm women revealed that competition from established and large units had ranked first in marketing constraints followed by lack of marketing experience and difficulty in getting money from buyer after sale and among technical constraints in effective consultancy service provided by the government agencies ranked first followed by non availability of skilled workers.

Nirmala (2005) conducted study in Pondicherry on information technology for empowerment of women entrepreneurs depicted that fourth rank for lack of transport facilities followed by fifth rank for marketing problem, sixth rank for lack of storage facility, ninth rank for distance of the market and tenth rank for difficulty in getting raw materials

Baba *et al.* (2009) did study on role of rural women in agriculture and income generating activities in Jammu and Kashmir with sample size of seventy respondents showed that 65.71 per cent of the farm women had marketing problems.

Dulumoni and Anjali (2010) did study on women entrepreneurs in greater Guwahati area of assam revealed that 43 per cent of the women entrepreneurs had marketing problem followed by 37 per cent had man power problem and 34 per cent of the women had raw material problem.

Social constraints

Letha Devi and Khandekar (2000) conducted study in Bangalore on analysis of constraints in empowerment of rural women the results of the study depicted the social constraints viz. lack of awareness about the rights due to illiteracy in women was ranked first followed by dependency of women on men suppress them in their empowerment which was ranked second, social taboos, superstitions, tradition and customs hinder in women empowerment was ranked third.

Baba *et al.* (2009) did study on role of rural women in agriculture and income generating activities in kupwara district of Jammu and Kashmir state revealed that 57.14 per cent of the farm women had social problem

2.6.1 Reasons for not establishing the enterprise

Santhi *et al* (2013) conducted study on employment generating technology transfer by krishi vigyan Kendra as a means for empowering rural women revealed that women had reasons for not adopting enterprise and the reasons were marketing problem, economic problem, non-cooperation at home, low space, lack of technical knowledge and lack of time

2.7 Case studies of successful women entrepreneur

2.7.1 Women entrepreneurs of agriculture enterprises

Veena (2009) reported success story of Mrs. Susheela. She has 9 acres of land in addition to agriculture, she has dairy and poultry units. She has adopted soil and water conservation practices. In addition she prepares, neem and parthenium solutions and uses for the control of insects. She has been recognized as “Best Women Farmer” by University of Agriculture sciences, Dharwad.

Madhavi staying in a small village of Gorle Dharmavaram, Visakhapatnam district in Coastal Andhra. She got married and working as an Anganwadi Teacher for Rs. 1000 /-. She came to know that BCT-KVK training in Poultry chicks rearing. She thought that if she could earn some money it will be useful for her family and gives additional financial support to her husband. She took training through Scientists of KVK and purchased one month old chicks and started rearing of chicks at her back yard. She bought up the chick's upto 51/2 months and started getting eggs and using for nutrition and after getting certain weight started selling of the chicks in Sandy. Before getting training in KVK she was getting Rs. 1000 /- as a salary after getting the training she raised an income of Rs. 2500 per batch. This is how KVK helped her in getting an additional income for sustainability (Sridhar *et al.*, 2013).

Smt. Savitri staying in a small village of Apparayudupalem, Visakhapatnam district in Coastal Andhra. She started rearing cattle, Through this she was getting an income of Rs. 15000 /- by selling of milk. She came to know that BCT-KVK is giving trainings in Poultry chicks rearing She took training through Scientists of KVK and purchased one month old chicks and started rearing of chicks at her back yard. She bought up the chick's upto 51/2 months and started getting eggs and using for nutrition and after getting certain weight started selling of the chicks in Sandy. Before getting training in KVK she is getting Rs. 15000 /- as a salary after getting the training she raised an income of Rs. 1800 per batch. This is how KVK helped her in getting an additional income for sustainability (Sridhar *et al.*, 2013).

2.7.2 Women entrepreneurs of non-agriculture enterprises

Tapan (2000) reported success story of Miss. Kumatha, 25 year old, lives in Kandiyankuppam village, Vriddhachalam. Her father was aged person and finds very difficult to run the family due to lack of income. She was working in a private company on the daily wages for her livelihood. This minimum income was not sufficient to meet her family requirements. In this condition, she contacted the KVK for vocational training. She received one month vocational training programme on “Fruit processing- Ready to serve beverage” at Krishi Vigyan Kendra, Vriddhachalam. After attending the programme,

she decided to take up an income generating activities. She was fascinated towards preparing RTS from cashew, apple, guava and jack which are the major fruits cultivable in Cuddalore district. She also prepared the beverages as per fruit products order (FPO) specifications. Even after preparing the product, she faced problems in selling beverages, as she was new to the business. She also tried to sell the products in cool drinks shops and petty shops available in Vriddhachalam. She takes the help from self-help group members, prepares 100 bottles of RTS beverage from 3000 ml of fruit juice, 4,750 kg of sugar and 65 gm of citric acid. After paying raw ingredients cost, fuel and labour charges, her monthly income is around Rs.2,500 to Rs.3,000.

Mrs. Rani, 35 year old women lives in Ariyanachi Village, Veppur in Cuddalore district. She under went the off campus training programme on “Varagu and green gram based weaning food preparation for infant & pre school children” conducted by Krishi Vigyan Kendra, Vriddhachalam. She started a small unit at house hold level with varagu, green gram cultivated in her own field. She produces 1 kg / day and earned Rs.1000/month. Yet, she was not able to sell the products continuously within a specified period of time and faced a lot of difficulties. At that time, she contacted the Krishi Vigyan Kendra for vocational training on “Value added products preparation and marketing” at Krishi Vigyan Kendra, Vriddhachalam. After attending the programme, She was fascinated towards preparing weaning foods in quality packaging methods. She got the loan from Bank, Vriddhachalam and able to threat out the initial investments. She has taken the help of husband and all the family members are now involved in preparing 100 packs of weaning foods of 500 g per pack @ Rs 80/ kg. She is able the preserve the produce up to 8 months with high quality and hence marketing becomes care and effective. After paying for the material, fuel and labour charges, her monthly income is around Rs.2500/- to Rs.3000/-. The income earned from this business in helping her for running the family successfully (Sudharani 2002)

Mrs. Getsyol 35 year old, lives in Vadalur, Cuddalore District with one son and aged parents. She was working in a private company on the daily wages for her live hood. The minimum income was not sufficient to meet the family requirement. In this condition, she contacted Krishi Vigyan Kendra, Vriddhachalam for vocational training. She is also an active member in self-help group. She underwent one month vocational training programme on “Value added food products preparation – Moringa pickle production” conducted in Krishi Vigyan Kendra, Vriddhachlam. She started a small unit with locally available moringa at house hold level and was able to produce one Kg/day and earn Rs. 750 -1000/month. she was not able to produce the product continuously within a specified period of time and faced lot of difficulties. After getting the advise from Krishi vityan Kendra and marketing division she got loan from Indian overseas Bank, Vadalur and able to threat out the initial investment. Now she is selling the products in DRDA shops of Vriddhachlam, Vadalur and Cuddalore. Her hygienic preparation and high sensory qualities gradually popularized among the people. She got contract with Neyveli light Corporation employees for sale of pickle. Now all the family members are involved in preparing 100-200 bottles of moringa pickle @ Rs. 40/Kg. She is able to preserve the product upto 6 months with high quality and hence marketing became easier and effective. After paying for the raw materials, her monthly income is around about Rs. 2500-3000/-. The income earned from this business is helping her for running the family successfully (Meenu and Jai, 2011)

Mohan and Revathi (2012) revealed in their study the case study of Mrs. Jyothi, she is 40 years old women lives in Manavalanallur village, Vriddhachalam. She is a house-wife belonged to middle class family. She under went the 15 days vocational Training Programme on “Pickle Production for Entrepreneurs” conducted by Krishi Vigyan Kendra, Vriddhachalam during the month of July 2006. After attending the programme she was fascinated towards preparing bitter gourd pickle and mixed vegetable pickle. She utilized the vegetables of her own farm for preparing the pickles. Hence, the initial investment on raw material were drastically reduced. She prepared the pickle on small scale level at 1-1/2 kg /day. Later on, she got loan from Indian Overseas Bank, Vriddhachalam with the help of “Training Participation Certificate – Value Added Food Products Preparation for Entrepreneurs” received from Krishi Vigyan Kendra, Tamil Nadu Agricultural University, Vriddhachalam. Now is selling the products in DRPA shops, Vriddhachalam and also supplying pickles for hotels. She is able to supply “Sachet Pickle Packets” for grocery shop in Vriddhachalam in the name of K.T.R. Pickles. She has taken the help of her husband for sales and all the family members are involved in preparing pickle bottle, packets and sachets. At present she is able to sell the pickles of 24 kg/ month of about @ Rs. 100/ kg (including fuel, labour, package and miscellaneous cost). Hence, the net income is about Rs. 2,400/ month.

MATERIAL AND METHODS

The research study on Impact of Entrepreneurship Development Programmes on Women of Dharwad district". was conducted during 2012-13 in Dharwad district. The material details and methods adopted for present investigation are given under the following headings.

3.1 Research design

3.1.1 Type of research

3.1.2 Variables

3.2 Data collection

3.2.1 Locale of the study

3.2.2 Research tools and Method of data collection

3.3 Data Analysis

3.3.1 Coding

3.3.2 Categorization and quantification of variables

3.3.3 Statistical analysis

3.1 Research design

3.1.1 Type of research

The research design used for the present investigation was Ex-post facto. Ex-post facto was hence adopted for the present study since the phenomenon of women empowerment had already occurred.

3.1.2 Variables

The independent variables assumed to be related with dependent variables were identified by relevant literature. The dependent and independent variables selected for the study are discussed here with.

3.1.2.1 Independent variables

Age, Education, Family size, Occupation, Income, Source of information, social participation of women beneficiaries.

3.1.2.2 Dependent variables

Type of training programmes : Agriculture based training and non- agriculture training, Institutes : KVK and RUDSETI ,Women empowerment, factors contributing for the enterprise constraints faced by the women beneficiaries.

3.2 Data collection

3.2.1 Locale of the study

Dharwad district of Karnataka state of five taluks viz., Dharwad, Kalghatagi, Hubli, Navalgund and Kundgol. Two taluks, Dharwad and Hubli of the district were selected in the study. The same is presented in Fig. 1

3.2.1.1 Sampling procedure

Keeping in view the objectives and delimitation of the study, a multistage sampling procedure with purposive sampling technique was adopted for selection of the sampling area.

3.2.1.2 Selection of Institutions

KVKs and RUDSETI were purposively selected for the present study.

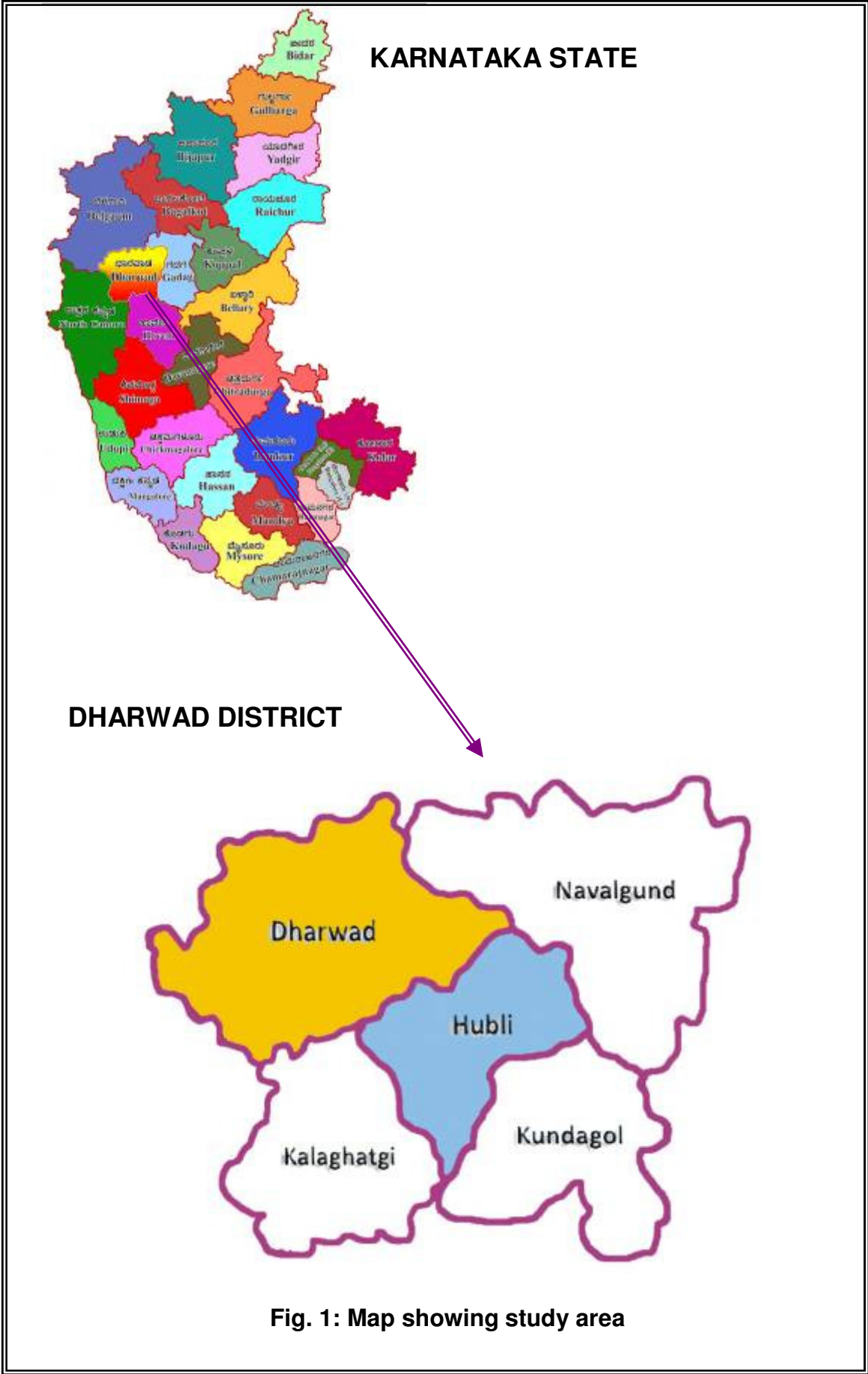




Plate 1. Krishi Vigyan Kendra (KVK), UAS Dharwad



Plate 2. Rural Development and Self Employment Training Institute (RUDSETI), Dharwad

Criteria for selection of KVK:

- KVK is designed to impart need based and skill oriented vocational training to the practicing farmers in service field level extension workers and to those who wish to go in for self employment.
- The KVK was established in the year 2004 and no impact studies on women undergone training in agriculture and non agriculture training have been conducted since inception.

Criteria for selection of RUDSETI:

- Rural Development & Self Employment Training Institute (RUDSETI) is a unique initiative in mitigating the problem of unemployment.
- RUDSETI has established in the year 1982 jointly by Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank and Canara Bank under the visionary leadership of Padmabhushan Dr. D. Veerendra Heggade, Dharmadhikari of Dharmasthala.
- No impact studies on women undergone training in RUDSETI on agriculture and non agriculture training have been conducted since inception.

3.2.1.3 Selection of sample

Women beneficiaries who had undergone Entrepreneurship Development Programmes between 2010-2013 were selected from the records of the respective training institutes. Forty each women beneficiaries from agriculture and non agriculture based training programmes from both the institutions were selected for the data collection. The total sample for the study was 160 women beneficiaries. Details of the sample selection and the village to which the women beneficiaries belonged are presented in Fig. 2.

3.2.1.4 Selection of women for case studies

A total eight successful women entrepreneur were selected. Four each from KVK and RUDSETI

3.2.2 Research Tools and Method of Data collection

Keeping in view the objectives and the variables in the study self structured 3 schedule was prepared and pre-tested to locate any ambiguity in the question. After pre-testing required modifications were made in the schedule and that was used for data collection. Details of the content of each schedule is elaborated below

Schedule I was designed to collect the information regarding institutes which consisted of two parts which is discussed below:

- a) It consisted questions on general information of institution which consisted of year of establishment, objectives and institutional set up were documented through secondary data.
- b) It contained information on agriculture and non agriculture based training programmes, duration, methodologies used, facilities provided and hand hold services provided for the women beneficiaries was collected by personal interview method

Schedule II was designed to elicit the information of women beneficiaries which consisted of three parts

- a) It consisted general information like age, caste, education, marital status, occupation, size of family, type of house, family income and social participation was collected during the interview of the women beneficiaries
- b) Training related information like type of training programmes undergone by the women, duration, source of information, guidance of institution to set up the enterprise, assistance received from the institution were recorded by interviewing individual women beneficiaries
- c) Enterprise related information like changes in empowerment before and after attending the training, financial assistance for starting the enterprise, factors contributing for progress of the enterprise, constraints faced while setting up the enterprise was collected by personal interview.

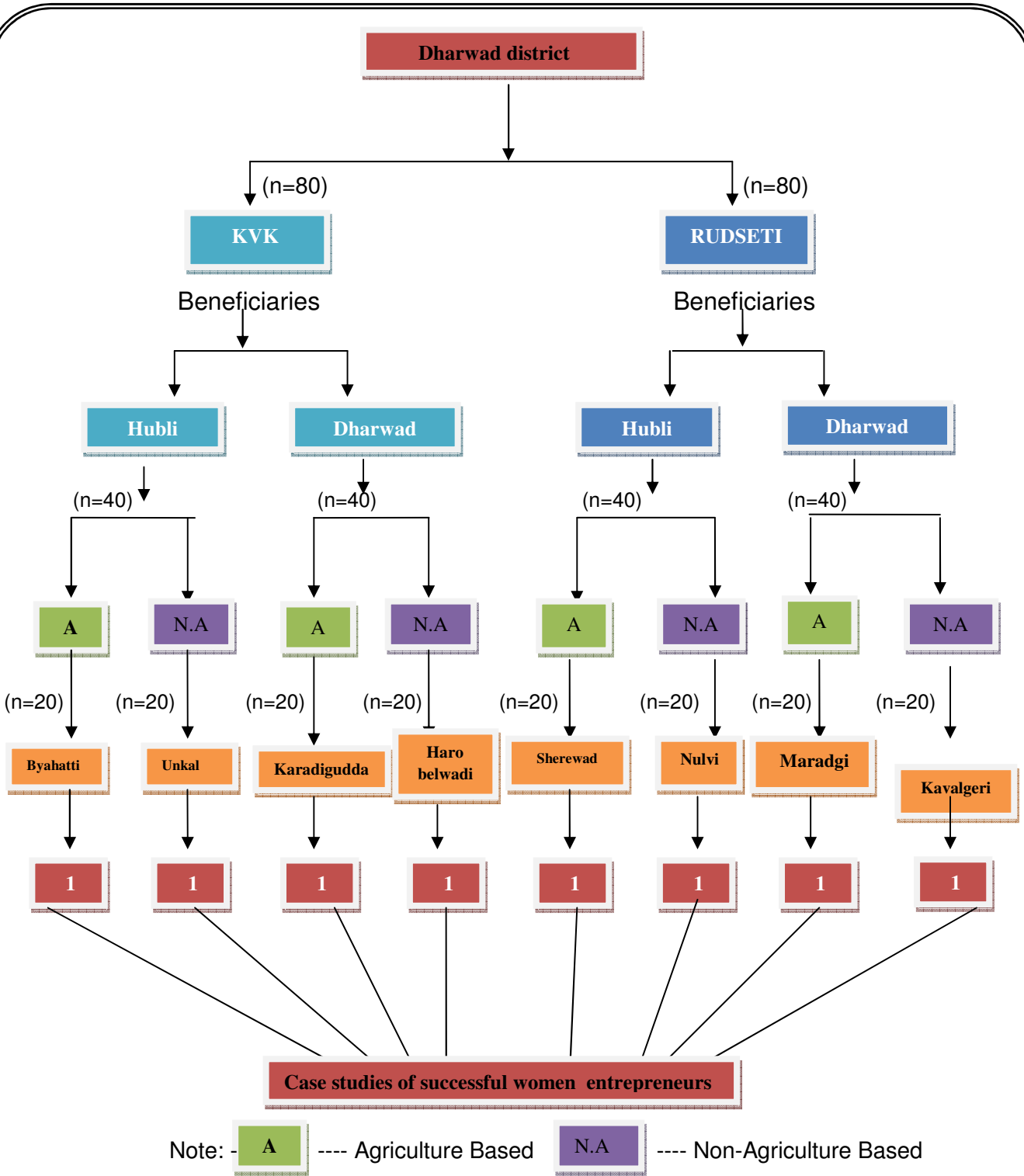


Fig. 2: Schematic representation of the sampling procedure

- d) Schedule III was designed to collect the information of women entrepreneurs who had started the enterprise to documentation of the case studies.

3.3 Data analysis

3.3.1 Coding

A coding plan was developed and code numbers were given to collected data. There were subjected to computer analysis.

3.3.2 Categorization and quantification of variables

For the purpose of analysis the selected independent and dependent variables were measured and categorized as follows:

3.3.2.1 Age

The respondents were grouped into three categories the mean and standard deviation of age of the total sample by using formula, $\bar{X} \pm 0.425*SD$

Category	Age (years)
Young	< 34
Middle	34-42
Old	>42

3.3.2.2 Education

The respondents were classified into six categories according to their educational level as follows

Category
Illiterate
Can read and write
Primary
Middle school
High school
College

3.3.2.3 Family size

The respondents were classified into three categories based on the mean and standard deviation of the family size of total sample by using the formula, $X \pm 0.425*SD$ as follows. _

Categories	Family size
Small	<5
Medium	5 to 7
Large	>7

3.3.2.4 Annual income

The respondents were classified into three categories based on the mean and standard deviation of the annual income of total sample by using the formula, $X \pm 0.425*SD$ as follows_

Category	Annual income (Rs)
Low	< 17,202/-
Medium	17,202/- to 36,202/-
High	>36,202/-

3.3.3 Statistical Analysis

The data collected was tabulated by keeping in view the objectives of the study. The data was analysed employing suitable descriptive as well as relational statistics as follows

3.3.3.1 Frequency and percentage

Frequency and percentage were calculated for making the simple comparison and tabular analysis was carried out to interpret the socio-demographic characteristics, type and duration of the training, source of information, assistance received from the institution, constraints faced while setting up the enterprise.

3.3.3.2 Mean and standard deviation

Mean and standard deviation were used to categorized the independent variables selected for the study.

3.3.3.3 Weighted mean scores

Weighted mean scores was computed for where the number of respondents was not equal. It was calculated to delineate the changes in empowerment, factors contributing to start enterprise and the score pattern is as follows:

Changes in empowerment	Factors contributing to start the enterprise	Score
Low	Disagree	1
Medium	Partially agree	2
High	Agree	3

3.3.3.4 Paired t test

Paired t- test was used to find out the difference between empowerment of the women beneficiaries before and after attending the training.

RESULTS

In consistence with the objectives of the study the necessary data collected from the selected villages were analyzed and interpreted. The results obtained are presented in this chapter under the following headings.

- 4.1 Agriculture based Entrepreneurship Development Programmes for women conducted by KVK during 2010-2013
- 4.2 Non-Agriculture based Entrepreneurship Development Programmes for women conducted by KVK during 2010-2013
- 4.3 Agriculture based Entrepreneurship Development Programmes for women conducted by RUDSETI during 2010-2013
- 4.4 Non -Agriculture based Entrepreneurship Development Programmes for women conducted by RUDSETI during 2010-2013
- 4.5 Training programmes conducted by KVK and RUDSETI during 2010-2013in Dharwad district
- 4.6 Hand holding provided from the institution for women
- 4.7 Demographic characteristics of women of Hubli and Dharwad Taluk
- 4.8 Social Participation of women in Dharwad and Hubli taluk
- 4.9 Women participation in various type of training Programmes conducted in KVK and RUDSETI
- 4.10 Duration of training programmes attended by women in KVK and RUDSETI
- 4.11 Source of information about institute received to the women of Dharwad and Hubli Taluk
- 4.12 Institutional support received to the women after attending the training
- 4.13 Establishment of enterprise by women after attending the training programme
- 4.14 Reasons for not starting the enterprise by women beneficiaries
- 4.15 Impact of training programmes of KVK and RUDSETI on empowerment
- 4.16 Impact of training programmes on annual income of women entrepreneurs
- 4.17 Mean scores of factors contributing to the progress of enterprise for women beneficiaries
- 4.18 Constraints faced by the women beneficiaries while setting up the enterprise
- 4.19 Case studies of women entrepreneurs trained by KVK and RUDSETI
- 4.1 Agriculture based Entrepreneurship Development Programmes for Women conducted by KVK during 2010-2013**

Agriculture based training programmes for women conducted by KVK during 2010-2013 are shown in Table 4.1. Eight Entrepreneurship Development Programmes were conducted pertaining to agriculture, namely vegetable production technology, Income generating activities (IGA) Horticulture, Vermicomposting, integrated farming System (IFS), Dairy, Production technology on spices, Gaillardia flower cultivation and Bee-Keeping. The total number of programmes conducted were 42 programmes. Duration for all the programmes was 10 days, 536 women beneficiaries had undergone the training programmes. The methodologies adopted for training are as follows 42 visits were conducted for all the training programmes. Five hands on experience were given for the women beneficiaries who undergone training. For 42 programmes printed material was distributed and 42 discussion was conducted by the institution. With respect to facilities, food and accommodation were provided for all the women who attended training programmes

Table 4.1: Agriculture Based EDP training Programmes conducted for women by KVK during 2010 to 2013 (On campus)

Training Programmes	No.of Programmes	Duration (Days)	No.of women Beneficiaries	Number of training methodologies adopted						
				Visits	Hands on experience	Games	Demonstration	Lecture session	Printed material	Group discussion
Vegetable Production Technology	1	1	28	1	–	–	1	1	1	1
Income Generating Activity from Horticulture	2	2	36	2	2	–	2	2	2	2
Vermicomposting	7	1	171	7	–	–	7	7	7	7
Integrated farming system (Dairy, Poultry and Vermicomposting)	24	1	224	24	–	–	24	24	24	24
Dairy	3	1	25	3	–	–	3	3	3	3
Production technology on spices	3	2	25	3	3	–	3	3	3	3
Gaillardia flower cultivation	1	1	6	1	–	–	1	1	1	1
Bee-Keeping	1	1	21	1	–	–	1	1	1	1
Total	42	10	536	42	5	–	42	42	42	42

Table 4.2: Non -agriculture Based EDP training Programme conducted for women by KVK during 2010 to 2013 (On campus)

Training Programmes	No.of Programmes	Duration (Days)	No. of women Beneficiaries	Number of training methodologies adopted						
				Visits	Hands on experience	Games	Demonstration	Lecture session	Printed material	Group discussion
Food processing by dehydration	2	1	18	–	2	–	2	2	2	2
Fancy bag making	2	2	24	2	2	–	2	2	2	2
Kasuti and machine embroidery	1	2	12	1	1	–	1	1	1	1
Phenyl preparation	4	2	86	–	4	–	4	4	4	4
Income generating activities (roti making, pickle making, paper bag making , phenyl making, soap powder making)	7	1	131	–	7	–	7	7	7	7
Potato chips making	1	1	20	–	1	–	1	1	1	1
Income Generating Activities on millet based value added products	2	4	12	–	2	–	2	2	2	2
Paper bag making	3	1	32	–	3	–	3	3	3	3
Package and sales of millets products	1	1	7	–	1	–	1	1	1	1
Total	23	15	342	3	23	–	23	23	23	23

4.2 Non-Agriculture based Entrepreneurship Development Programmes for women conducted by KVK from the year 2010 to 2013

Table 4.2 reveals Non agriculture based training programmes conducted for women by KVK from the year 2010 to 2013. Non agriculture based Entrepreneurship, Development Programmes conducted were on food processing by dehydration, Income generating activity (IGA), Potato chips making, Kasuti and machine embroidery, Phenyl preparation, Income generating activities (IGA) on millet based value added products, Paper bag making and Package and sales of millets products. The total number of training programmes was of 15 days, total number of women beneficiaries participated were 342. The methodologies adopted for training was 3 exposure visits was conducted, 23 each for demonstration and lecture session was conducted for 23 programmes printed material were distributed and 23 group discussion was conducted by institution. Food and accommodation facilities were provided for all the women who attended training programmes.

4.3 Agriculture based Entrepreneurship Development Programmes for women conducted by RUDSETI during 2010-2013

Table 4.3 presents the data on agriculture based training programmes conducted for women by RUDSETI during 2010-2013. Agriculture based Entrepreneurship Development Programmes conducted were Dairy, Dairy and vermicomposting, Agriculture, Horticulture and Goat rearing. The total number of training programmes conducted were 19 programmes. Duration was of 34 days, total 489 women beneficiaries undergone training. Regarding methodologies adopted for training programmes for all the training programmes visits, hands on experience, games, demonstration, lecture method, printed material and group discussion were provided for the women who had undergone training. Food and accommodation facilities were provided for all the women who attended the training programmes.

4.4 Non-Agriculture based Entrepreneurship Development Programmes for women conducted by RUDSETI from the year 2010-2013

Non- agriculture based training programmes conducted for women by RUDSETI during 2010-13 are presented in Table 4.4 Entrepreneurship Development Programmes conducted were, tailoring, Dress designing and embroidery, Agarbatti making, Domestic products, Computer tally, Beauty Parlour, Kasuti making and Paper products. The total number of training programmes conducted were 19 programmes and duration was of 163 days. Total of 466 women beneficiaries had undergone training. Regarding methodologies adopted all the training methodology was used for the training. With respect to the facilities food and accommodation were provided for all the women beneficiaries attending the training programmes.

4.5 Training programmes conducted by KVK and RUDSETI during 2010-2013

Table 4.5 and Fig. 3 shows the information on various training conducted by KVK and RUDSETI during 2010-2013 in Dharwad district. The training programmes have been complied into agriculture, horticulture based and integrated farming system for agriculture based trainings whereas for non-agriculture based, the training programmes are grouped into food related training, textile related, and other income generating activities.

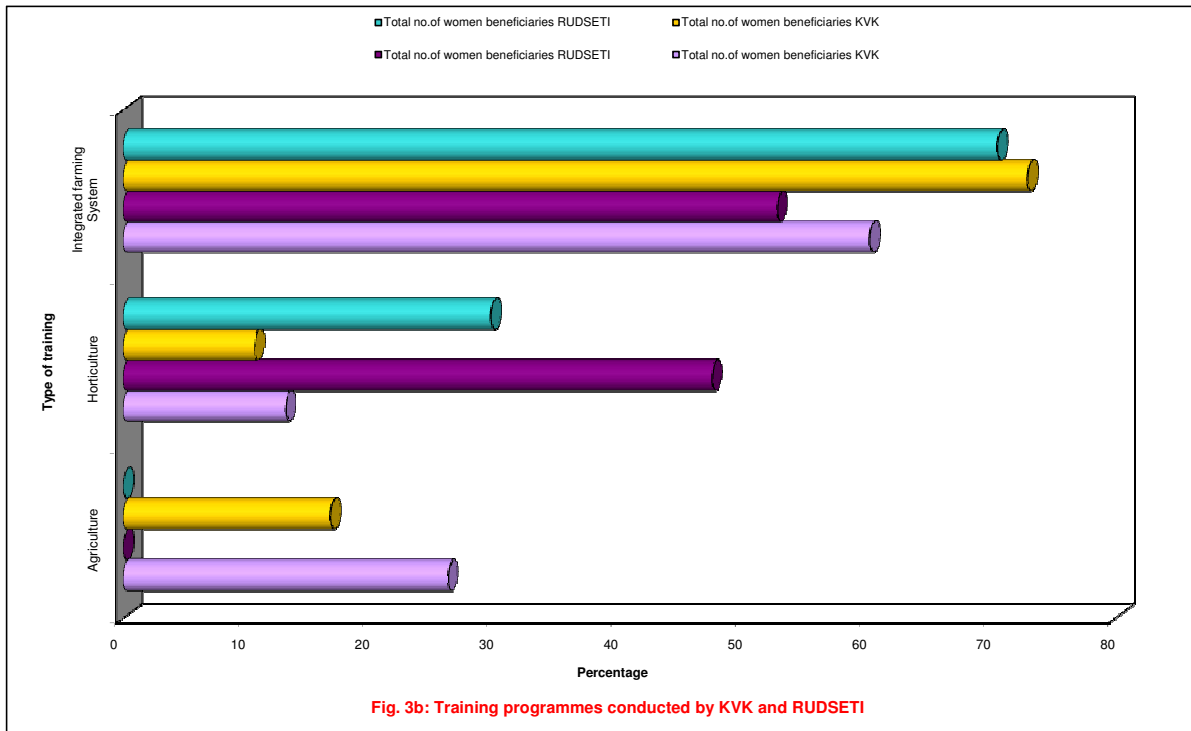
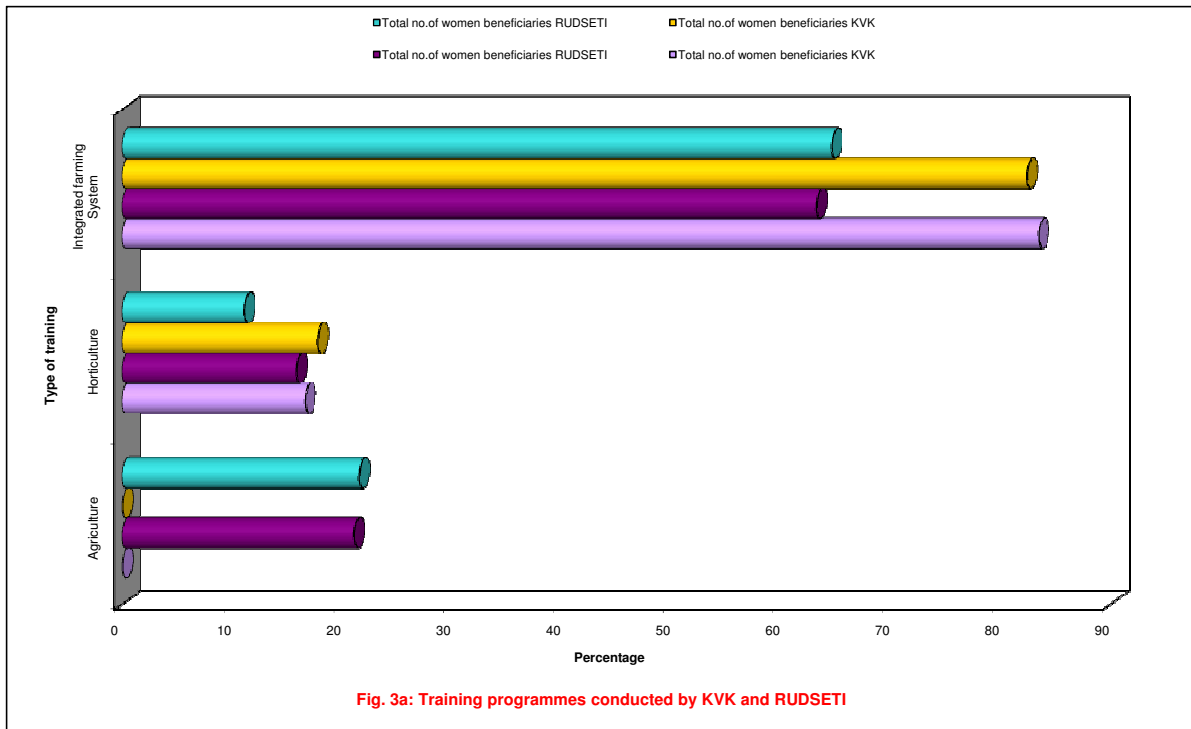
Regarding the number of training programmes, KVK has conducted trainings on horticulture based (16.6%) and integrated farming system (83.33%) whereas RUDSETI has concentrated on agriculture (21.05%), horticulture (15.78%) and IFS (63.15%). It is clear from the table that both the institutes have conducted majority of training programmes on Integrated Farming System. Similarly for non-agriculture based training programmes, KVK has conducted about 60.08 per cent on other income generating activities and followed by 26.08 per cent on food related trainings and 13.04 per cent on textile related trainings. Whereas in RUDSETI has conducted 52.62 per cent of other income generating activities and 47.36 per cent conducted on textile related training.

Table 4.3: Agriculture Based EDP training Programme conducted for women by RUDSETI during 2010 to 2013

Training Programmes	No.of Programmes	Duration (Days)	No.of women Beneficiaries	Number of training methodologies adopted						
				visits	Hands on experience	Games	Demonstration	Lecture session	Printed material	Group discussion
Dairy	5	6	164	5	5	5	5	5	5	5
Dairy and Vermicompost	4	10	138	4	4	4	4	4	4	4
Agriculture(Dairy, poultry)	4	6	105	4	4	4	4	4	4	4
Horticulture(cultivation practices of flower)	3	6	54	3	3	3	3	3	3	3
Goat rearing	3	6	28	3	3	3	3	3	3	3
Total	19	34	489	19	19	19	19	19	19	19

Table 4.5: Training programmes conducted by KVK and RUDSETI during 2010-2013 in Dharwad district

Type of training	Total no.of programmes		Total no.of women beneficiaries	
	KVK	RUDSETI	KVK	RUDSETI
Agriculture based				
Agriculture	–	4(21.05)	–	105(21.47)
Horticulture	7(16.6)	3(15.78)	95(17.70)	54(11.04)
Integrated farming System	35(83.33)	12(63.15)	441(82.28)	330(67.48)
Total	42	19	536	489
Non-Agriculture				
Food related training	6(26.08)	–	57(16.66)	–
Textile related training	3(13.04)	9(47.36)	36(10.52)	138(29.61)
Other income generating activities	14(60.08)	10(52.62)	249(72.80)	328(70.38)
Total	23	19	342	466



About 82.28 per cent of women beneficiaries had attended IFS training programmes and 17.70 per cent attended Horticulture based training from KVK. In the same way majority of the women beneficiaries have attended IFS (67.48%) followed by agriculture (21.47%) and 11.04 per cent on Horticulture based training from RUDSETI. Similarly in KVK majority of women beneficiaries (72.80%) attended other income generating activities followed by food related (16.66%) and textile related (10.52%). About (70.38%) per cent have attended other IGA and 29.61 per cent have attended textile related trainings from RUDSETI.

4.6 Hand holding provided from the institution for the trainees

Table 4.6 shows the hand holding provided facilities provided by the institutions to the trainees. The type of hand holding provided by both the institutes were preparation of project report, linkages.

Hand holding facility is vital for any person who completes the training programme. It helps a trainee find a strong foot hold in the business. Trainees need to have sufficient support to start a business. They need to approach financial institutions government agencies, input suppliers and buyers of products for which they do not have any exposure. The training institution can be great help to prospective entrepreneurs by preparing project report, establishing to banks, linkages to other departments, establishment of enterprise, follow up services and consultancy. Neither institutions provided support in terms of inputs for the women entrepreneurs.

4.7 Demographic characteristics of women trainees

The demographic characteristics of trainees from Hubli and Dharwad taluks of Dharwad district are presented in Table 4.7 and Fig. 4. The study covered 160 trained women 80 each trained in KVK and RUDSETI Dharwad.

4.7.1 Age

Among the women who attended agriculture training programmes in KVK from Dharwad taluk. Fifty five per cent were belonged to middle age group (34-42 years). This was followed by older age group (>42 years) (40 percent) and 5 percent were found to be in the young age group (<34 years). Women who underwent non-agriculture training (50%) were found to be in older age group (>42 years), 45 percent of the respondents belonged to middle age (34-42 years) and 5 percent belonged to younger age group. Sixty per cent of the women attending agriculture training in RUDSETI were in younger age group, followed by old and young age groups. Half of the women undergoing non-agriculture training were in middle age group, followed by young (30%) and old 20 per cent. From Hubli taluk the women who underwent agriculture training in KVK belonged to young and middle age group 45 per cent each. Fifty per cent of the women undergoing non agriculture training were in middle age group.

Twenty five per cent of the women each were found to be in young age and old age group. Among the women undergoing agriculture training in RUDSETI, 55 per cent in older age group, followed by young 35 per cent and middle age group 10 per cent. Among women who attended non-agriculture training it was found that maximum number of respondents (50%) were in middle age followed by 40 percent in young age and 10 percent in old age groups.

Overall, it was found that among the women trained in KVK 48.75 were in the middle age group (34-42 years), followed by old and young age group (31.25 and 20% respectively). About 41 per cent of the women who attended training in RUDSETI were found to be in young age group (< 34 years) followed by middle age group (31.25%) and old age group (27.50%).

4.7.2 Caste

The data reveal that among the women who underwent agriculture training in KVK, 60 per cent belonged to ST, followed by GM (30%) and 10 per cent in OBC category. In the non- agriculture training 45 per cent belonged to ST, 40 per cent to General category and 15 per cent to OBC groups. Among trainees at RUDSETI, (60%) belonged to General category whereas 25 per cent belonged to OBC and 15 per cent belonged to ST. Regarding those who attended non- agriculture training 35 per cent belonged to General category followed by OBC (25%) and 20 per cent each belonged to SC and ST categories. From Hubli taluk among the women who attended agriculture training in KVK 40 per cent belonged to ST followed by 30 per cent to SC and 25 per cent to general category. The table also shows that 40 per cent belonged to SC and 35 per cent to general category and 25 per cent to

Table 4.6: Hand holding provided from the institution for the trainees

Sl. No.	Type of hand Holding	KVK	RUDSETI
1	Preparation of project report	Yes	Yes
2	Linkages to banks	Yes	Yes
3	Linkages to other departments Agriculture/Horticulture/Homescience/NGO	Yes	Yes
4	Establishment of enterprise	Yes	Yes
5	Procurement of the inputs	No	No
6	Follow up services	Yes	Yes
7	Consultancy	Yes	Yes

ST. Among those who attended agriculture training in RUDSETI from Hubli taluk 35 per cent belonged to General category and 25 per cent belonged to ST. women attended agriculture training 35 per cent belonged to General category followed by OBC (30%), SC (20%) and ST (15%).

Majority of the women who attended training in KVK belonged to ST followed by general category (32.50%), SC (17.50%) and ST (7.50%). In RUDSETI 40 per cent of the women belonged to general category followed by OBC (25%), SC (21.25%) and ST (13.75%).

4.7.3 Education

Among the women from Dharwad taluk who attended agriculture training in KVK, 35 per cent were illiterates while 15 per cent could read and write and 50 per cent had finished schooling. Among those who finished non-agriculture training, 25 per cent were illiterates while 60 per cent had attended schooling. Among those who attended agriculture training in RUDSETI, 25 per cent were illiterates, among the rest, 50 per cent had experienced of schooling. As many as 55 per cent of the trainees who underwent non-agriculture training had finished schooling and one trainee had gone to college also. Fifty per cent women from Hubli taluk who attended agriculture training in KVK had finished schooling while 25 per cent were illiterate, 45 per cent had gone to school and 10 per cent had even attended college. Among those who attended agriculture training in RUDSETI, 25 per cent were illiterates while 50 per cent had schooling experience. Among those who underwent non-agriculture training 80 per cent had attended school and only 10 per cent were illiterate.

Overall, about 54 per cent of the trainees who took training in KVK had attended school while about 29 per cent were illiterate. Whereas among those who took training in RUDSETI about 58 per cent had finished schooling while 25 per cent were illiterates.

4.7.4 Marital status

At the overall level, it may be seen that about 94 per cent of women trained in KVK and about 86 per cent of those trained in RUDSETI were married. This showed that in the rural families, women were encouraged by their husband to venture into trainings under Entrepreneurship Development Programmes.

4.7.5 Occupation

It may be seen from the table 4.7 that except among women from Hubli taluk who were trained in KVK where about 55 per cent were occupied in agriculture, about 80 per cent of women in both taluks, who were trained in both agriculture and non agriculture programmes and both in KVK and RUDSETI, had their main occupation as agriculture either as agriculturist or agriculture labour. At the overall level about 67 per cent of the trainees had agriculture as occupation whether they were trained in KVK or RUDSETI.

4.7.6 Occupation of the Husband

A study of the occupation of the husband of the trainees shown similar results as seen in the occupation of the trainees themselves. About 85 per cent of the men folk of the family of women trainees, whether from Hubli and Dharwad taluk, whether trained in agriculture and non agriculture programmes and also whether trained in KVK and RUDSETI had their occupation related to agriculture, either as agriculturist or agriculture labour. Similar results were observed at the overall level, irrespective of whether the women were trained in KVK or RUDSETI.

4.7.7 Family size

The proportion women trainees with small family (< 5 members) ranged from 15 per cent to 45 per cent across different groups with small family at overall level being 27.5 per cent for those who were trained in KVK and 32.5 per cent for those who were trained in RUDSETI. The proportion of women trainees with medium size family ranged from 20 per cent to 60 per cent with the overall level. About 36 per cent of women trained in KVK and about 30 per cent of those trained in RUDSETI had large families.

4.7.8 Family type

The entire sample of 160 women trainees fell largely under two types of family viz., nuclear and joint. It may be seen from the table that percentage of women trainees with nuclear family ranged from 25 to 60. With the overall level being 43.75 per cent for trainees in KVK belonged to joint family and 51.25 per cent for trainees belonged to nuclear family in RUDSETI. Similarly the proportion of

Table 4.7: Socio- demographic characteristics of women beneficiaries of Dharwad and Hubli taluk

N=160

Socio-demographic characteristics	Dharwad taluk				Hubli taluk				Total	
	KVK		RUDSETI		KVK		RUDSETI		KVK (n=80)	RUDSETI (n=80)
	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)		
Age										
young (<34)	1 (5.00)	1 (5.00)	12 (60.00)	6 (30.00)	9 (45.00)	5 (25.00)	7 (35.00)	8 (40.00)	16 (20.00)	33 (41.25)
middle (34-42)	11 (55.00)	9 (45.00)	3 (15.00)	10 (50.00)	9 (45.00)	10 (50.00)	2 (10.00)	10 (50.00)	39 (48.75)	25 (31.25)
old (>42)	8 (40.00)	10 (50.00)	5 (25.00)	4 (20.00)	2 (10.00)	5 (25.00)	11 (55.00)	2 (10.00)	25 (31.25)	22 (27.50)
Caste										
GM	6 (30.00)	8 (40.00)	8 (40.00)	7 (35.00)	5 (25.00)	7 (35.00)	7 (35.00)	10 (50.00)	26 (32.50)	32 (40.00)
SC	0 (00.00)	0 (00.00)	4 (20.00)	4 (20.00)	6 (30.00)	8 (40.00)	4 (20.00)	5 (25.00)	14 (17.50)	17 (21.25)
ST	12 (60.00)	9 (45.00)	3 (15.00)	4 (20.00)	8 (40.00)	5 (25.00)	3 (15.00)	1 (5.00)	34 (42.50)	11 (13.75)
OBC	2 (10.00)	3 (15.00)	5 (25.00)	5 (25.00)	1 (5.00)	0 (00.00)	6 (30.00)	4 (20.00)	6 (7.50)	20 (25.00)
Education										
Illiterate	7 (35.00)	5 (25.00)	5 (25.00)	8 (40.00)	5 (25.00)	6 (30.00)	5 (25.00)	2 (10.00)	23 (28.75)	20 (25.00)
Can read and write	3 (15.00)	3 (15.00)	5 (25.00)	0 (00.00)	3 (15.00)	3 (15.00)	5 (25.00)	2 (10.00)	12 (15.00)	12 (15.00)
Primary	2 (10.00)	4 (20.00)	6 (30.00)	4 (20.00)	2 (10.00)	2 (10.00)	5 (25.00)	6 (30.00)	10 (12.50)	21 (26.25)
Middle school	5 (25.00)	5 (25.00)	4 (20.00)	4 (20.00)	8 (40.00)	3 (15.00)	4 (20.00)	4 (20.00)	21 (26.25)	16 (20.00)
High school	3 (15.00)	3 (15.00)	0 (00.00)	3 (15.00)	2 (10.00)	4 (20.00)	1 (5.00)	6 (30.00)	12 (15.00)	10 (12.50)
College	0 (00.00)	0 (00.00)	0 (00.00)	1 (5.00)	0 (00.00)	2 (10.00)	0 (00.00)	0 (00.00)	2 (2.50)	1 (1.25)
Marital status										
Unmarried	0 (00.00)	0 (00.00)	1 (5.00)	4 (20.00)	1 (5.00)	0 (00.00)	0 (00.00)	0 (00.00)	1 (1.25)	5 (6.25)
Married	18 (90.00)	18 (90.00)	17 (85.00)	14 (70.00)	19 (95.00)	20 (100.00)	19 (95.00)	19 (95.00)	75 (93.75)	69 (86.25)
Divorced	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)
Widow	2 (10.00)	2 (10.00)	2 (10.00)	2 (10.00)	0 (00.00)	0 (00.00)	1 (5.00)	1 (5.00)	4 (5.00)	6 (7.50)
Occupation										
Housewife	4 (20.00)	4 (20.00)	3 (15.00)	3 (15.00)	9 (45.00)	9 (45.00)	2 (10.00)	1 (5.00)	26 (32.50)	9 (11.25)
Agriculturist	6 (30.00)	8 (40.00)	11 (55.00)	9 (45.00)	9 (45.00)	9 (45.00)	9 (45.00)	9 (45.00)	32 (40.00)	38 (47.50)
Agriculture labour	10 (50.00)	8 (40.00)	6 (30.00)	7 (35.00)	2 (10.00)	2 (10.00)	9 (45.00)	7 (35.00)	22 (27.50)	29 (36.25)
Any other	0 (00.00)	0 (00.00)	0 (00.00)	1 (5.00)	0 (00.00)	0 (00.00)	0 (00.00)	3 (15.00)	0 (00.00)	4 (5.00)

Cont..

Husband's occupation										
Agriculture	11 (55.00)	8 (40.00)	13 (65.00)	11 (55.00)	14 (70.00)	10 (50.00)	15 (75.00)	7 (35.00)	43 (53.75)	46 (57.50)
Agriculture labour	6 (30.00)	10 (50.00)	5 (25.00)	9 (45.00)	3 (15.00)	7 (35.00)	3 (15.00)	10 (50.00)	26 (32.50)	27 (33.75)
Any other	3 (15.00)	2 (10.00)	2 (10.00)	0 (00.00)	3 (15.00)	3 (15.00)	2 (10.00)	3 (15.00)	11 (13.75)	7 (8.75)
Size of family										
Small (<5)	7 (35.00)	3 (15.00)	9 (45.00)	5 (25.00)	9 (45.00)	3 (15.00)	9 (45.00)	3 (15.00)	22 (27.50)	26 (32.50)
Medium (5 to 7)	6 (30.00)	10 (50.00)	4 (20.00)	10 (50.00)	6 (30.00)	7 (35.00)	6 (30.00)	10 (50.00)	29 (36.25)	30 (37.50)
Large (>7)	7 (35.00)	7 (35.00)	7 (35.00)	5 (25.00)	5 (25.00)	10 (50.00)	5 (25.00)	7 (35.00)	29 (36.25)	24 (30.00)
Type of family										
Nuclear	5 (25.00)	9 (45.00)	12 (60.00)	8 (40.00)	12 (60.00)	9 (45.00)	12 (60.00)	9 (45.00)	35 (43.75)	41 (51.25)
Joint	13 (65.00)	11 (55.00)	8 (40.00)	12 (60.00)	8 (40.00)	11 (55.00)	8 (40.00)	11 (55.00)	43 (53.75)	39 (48.75)
Extended	2 (10.00)	0 (00.00)	0 (00.00)	0 (00.00)	2 (10.00)	0 (00.00)	0 (00.00)	0 (00.00)	2 (2.50)	0 (00.00)
Type of house										
Kuccha	12 (60.00)	16 (80.00)	8 (40.00)	7 (35.00)	9 (45.00)	13 (65.00)	7 (35.00)	9 (45.00)	50 (62.50)	31 (38.75)
Pucca	0 (00.00)	0 (00.00)	7 (35.00)	0 (00.00)	1 (5.00)	2 (10.00)	8 (40.00)	0 (00.00)	3 (3.75)	15 (18.75)
Mixed	8 (40.00)	4 (20.00)	5 (25.00)	13 (65.00)	10 (50.00)	5 (25.00)	5 (25.00)	11 (55.00)	27 (33.75)	34 (42.50)
Annual income										
Low (< Rs 17,202/-)	2 (10.00)	4 (20.00)	9 (45.00)	7 (35.00)	5 (25.00)	8 (40.00)	9 (45.00)	8 (40.00)	19 (23.75)	33 (41.25)
Medium (Rs 17,202/- to 36,022/-)	2 (10.00)	7 (35.00)	6 (30.00)	0 (00.00)	5 (25.00)	5 (25.00)	6 (30.00)	2 (10.00)	19 (23.75)	14 (17.50)
High (Rs >36,022/-)	16 (80.00)	9 (45.00)	5 (25.00)	13 (65.00)	10 (50.00)	7 (35.00)	5 (25.00)	10 (50.00)	42 (52.50)	33 (41.25)

Figures in parenthesis indicates percentage
 Agri – Agriculture , Non- Agri- Non agriculture

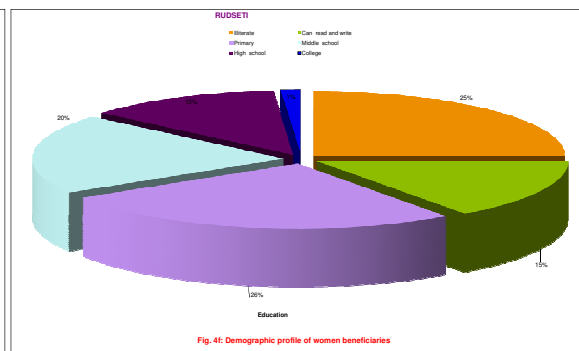
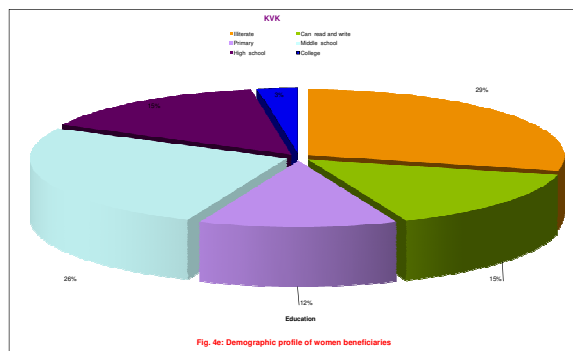
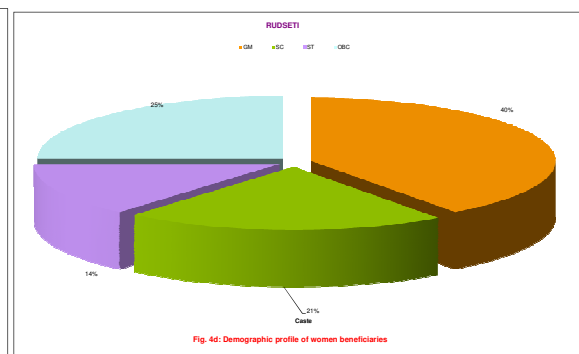
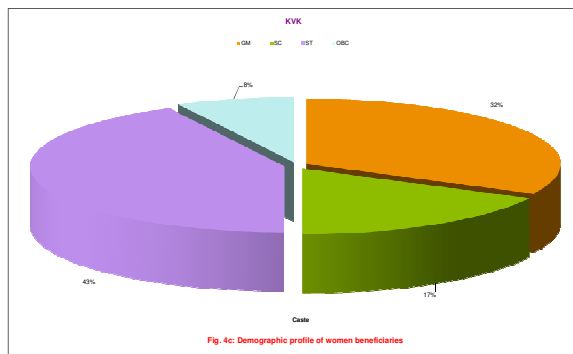
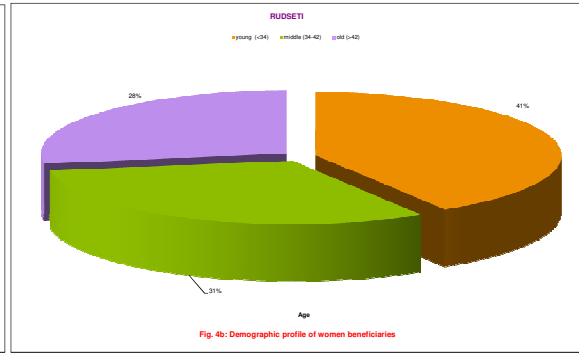
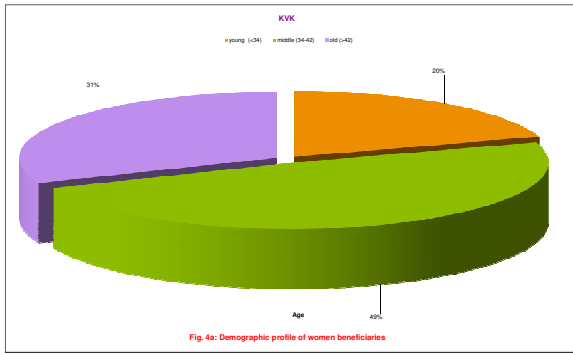


Plate 4. Demographic profile of women beneficiaries

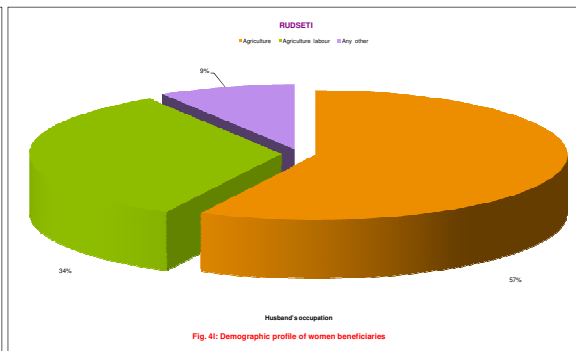
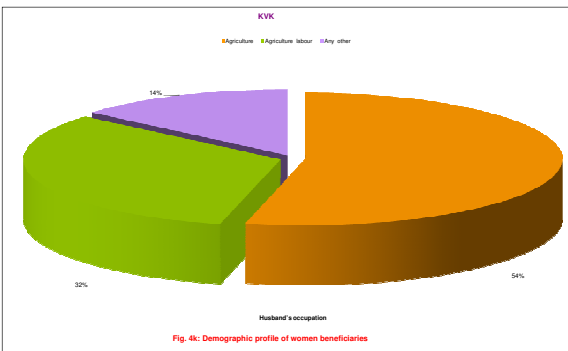
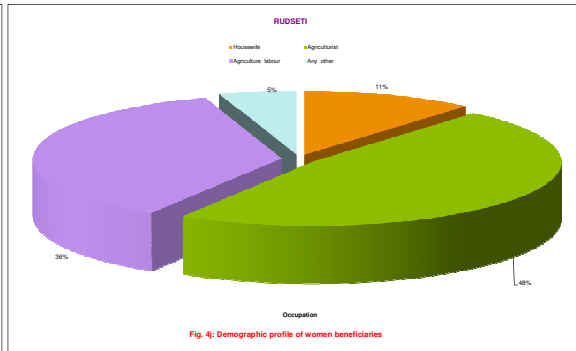
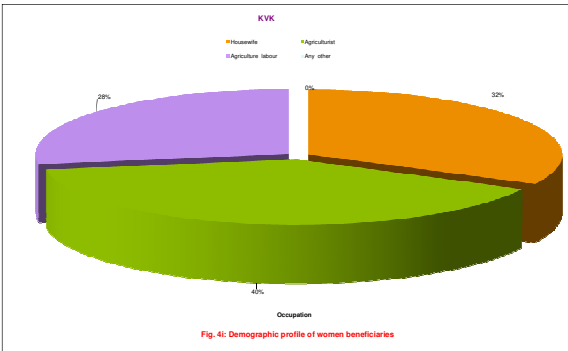
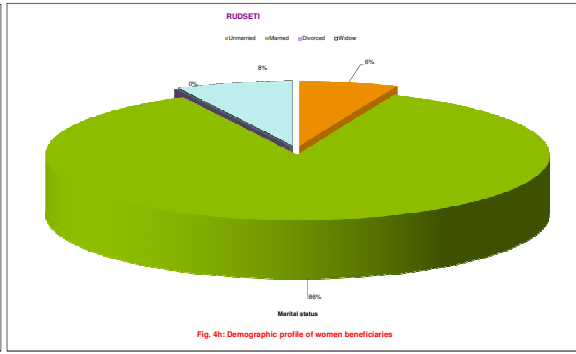
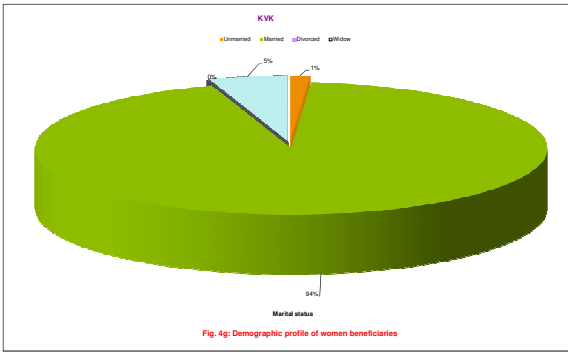


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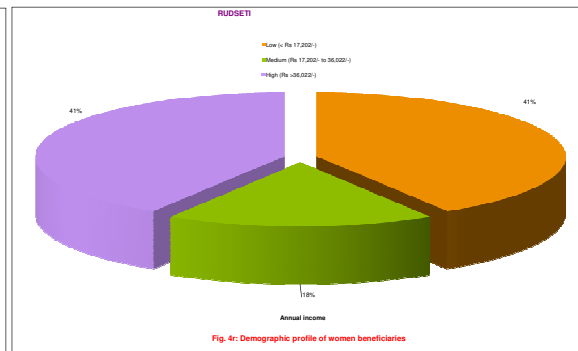
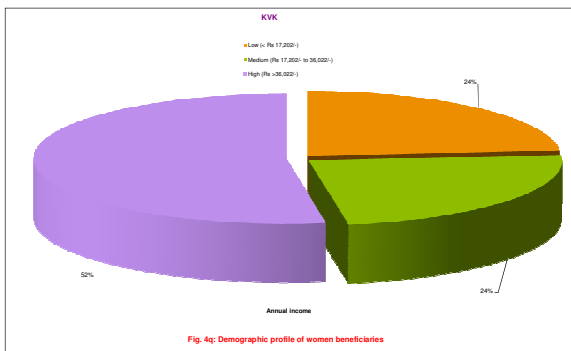
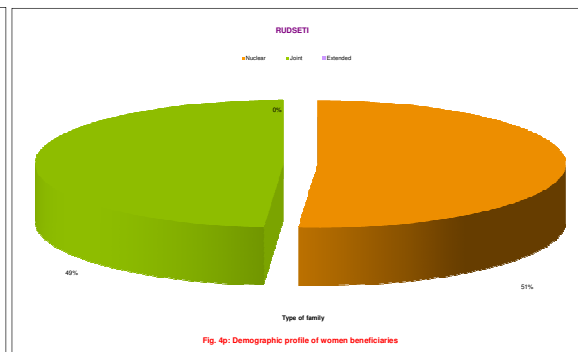
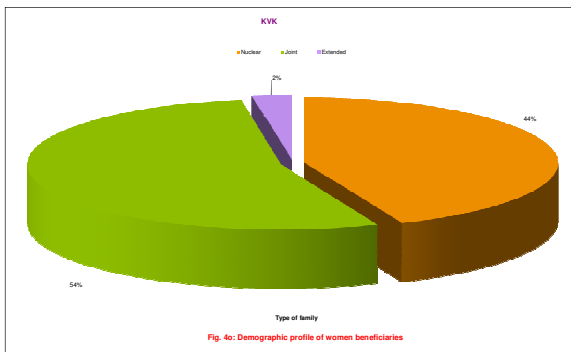
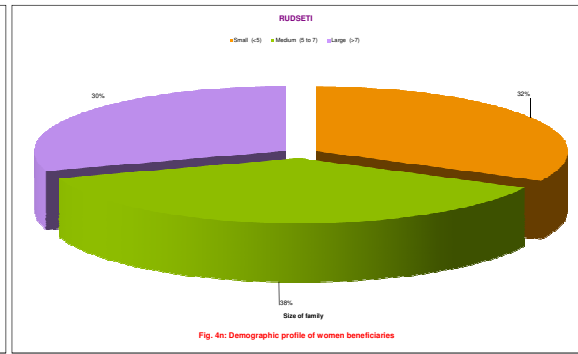
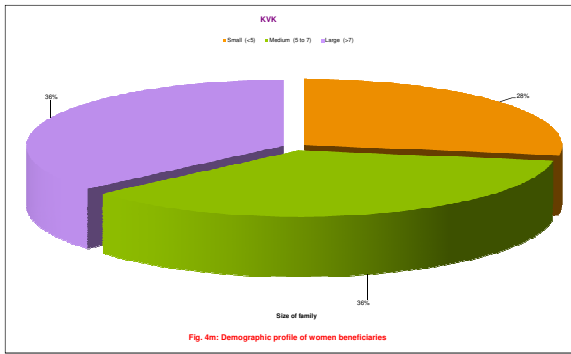


Plate 4 Contd....

women trainees with joint family ranged from 40 per cent to 65 per cent with the overall percentage being 53.75 for trainees in KVK and 48.75 for trainees in RUDSETI.

4.7.9 Type of house

It was found that the proportion of women trainees with kuccha house was with the range between 35 per cent and 80 per cent. Overall, 62.50 per cent of the trainees of KVK and 38.75 per cent of trainees of RUDSETI lived in kuccha houses. On other hand the percentage of women trainees who had pucca houses was low and ranged from none (0) to 40 with the overall percentage being on low as 3.75 for trainees at KVK and 18.75 for trainees at RUDSETI, the proportion of trainees with mixed structured ranged from 20 per cent to 65 per cent with overall proportion being 33.75 per cent for those trained in KVK and 42.50 per cent for those trained in RUDSETI.

4.7.10 Annual income

Annual income of the family plays an important role in decision making on starting a new enterprise. It also makes a person to do some extra work so as to enhance the family income. An overview of Table 4.7 shows that the level of annual income of women trainees was in the medium range (Rs. 17,202 to 36,022) only in 10 per cent to 30 per cent of the women. At overall level, 23.75 per cent of women trained in KVK and 17.50 per cent of women trained in RUDSETI belonged to this group. The percentage of women trainees in the lower income group (< Rs 17,202) was in the range of 10 to 45 while that in higher income group (> Rs 36,022) was in the range of 25 to 80 with the overall level at 52.50 per cent for women who had trained in KVK while it has 41.25 per cent for women who were trained in RUDSETI.

4.8 Social Participation of women

The data reported in the Table 4.8 indicates the social participation of women, Participation in social organization and involvement in organization.

Among women from Dharwad taluk who underwent agriculture based training and non agriculture based training in KVK, 60 per cent and 65 per cent had involvement in social participation. Women who had undergone agriculture and non- agriculture based training programmes conducted by RUDSETI, had involvement in social participation and women did not involved in social participation to the extent of 70 per cent and 55 per cent respectively. of the women was 30 per cent and 45 per cent. Similarly out of the women from Hubli taluk who had undergone agriculture training programme in KVK, 55 per cent had involvement in social participation. Only 30 per cent of the women who underwent non- agriculture based training programme, had involved in social participation. However among the women who were trained in RUDSETI in agriculture and non agriculture programmes 65 per cent and 60 per cent had involved in social participation. At the overall level, a total of 92 women trainees had involved in social participation. The distribution of such women was 25 each from Dharwad taluk who had trained in KVK and RUDSETI which from Hubli taluk 27 who had trained in KVK and 15 who had undergone training in Hubli taluk.

Most of women beneficiaries participated in KVK (78.84%) were members of SHG and 19.23 per cent were members of co-operative society. Whereas in RUDSETI majority of women beneficiaries were members of co-operative society and 37.50 per cent were member of SHG, while a small number also were office bearers of the co-operative society. Overall, it was encouraging to see that most of the members in KVK and RUDSETI participated regularly.

4.9 Women participation in various type of training Programme undergone in KVK and RUDSETI

It may be seen from the table 4.9 that all the sample women in Dharwad taluk attended training on dairy and vermicomposting conducted by KVK. While all the sample women attended paper bag making training among non agriculture programmes, 45 per cent and 35 per cent respectively attended training in agarbatti and phenyl making. All women who have trained by RUDSETI got trained in dairy (agriculture) and tailoring (non agriculture). The results were not different regarding participation of women from Hubli taluk. On the whole, in both KVK and RUDSETI, there was good attendance for training in Dairy, vermicomposting, tailoring and paper bag making.

Table 4.8 Social participation of women beneficiaries in Dharwad and Hubli taluk

N=160

Social participation	Dharwad taluk				Hubli taluk				Total	
	KVK (n=40)		RUDSETI(n=40)		KVK(n=40)		RUDSETI(n=40)		KVK (n=80)	RUDSETI (n=80)
	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)		
Yes	12(60.00)	13(65.00)	14(70.00)	11(55.00)	11(55.00)	6(30.00)	13(65.00)	12(60.00)	42(52.50)	50(62.50)
No	8(40.00)	7(35.00)	6(30.00)	9(45.00)	9(45.00)	14(70.00)	7(35.00)	8(40.00)	38(47.50)	30(37.50)
social organization	Membership		Membership		Membership		Membership			
	Member	Office Bearer	Member	Office Bearer	Member	Office Bearer	Member	Office Bearer		
Gram/Taluk/Zilla panchayat	–	1(4.00)	–	–	–	–	–	–	1(1.92)	–
Mahila mandal	–	–	–	–	–	–	–	–	–	–
SHG	21(84.00)	–	5(20.00)	–	20(74.07)	–	10(66.66)	–	41(78.84)	15(37.50)
Co-operative society		3(12.00)	19(76.00)	1(40.00)	4(16.00)	3(11.11)	5(33.33)	–	10(19.23)	25(62.50)
Involvement										
Regularly	11(44.00)	4(16.00)	22(88.00)	1(40.00)	21(77.77)	3(11.11)	12(80.00)	–	39(75.00)	35(87.50)
Occasionally	10(40.00)	–	2(8.00)	–	3(11.11)	–	3(20.00)	–	13(25.00)	5(12.50)
Never	–	–	–	–	–	–	–	–	–	–

Figures in parenthesis indicate percentage

Agri-Agriculture Non-Agri- Non Agriculture

4.10 Duration of training programme attended

Table 4.10 shows the duration for which the women attended the training programmes in KVK and RUDSETI. Duration varied from 1 day to more than 1 week. From Dharwad taluk, 100 per cent attended agriculture and non agriculture based trainings for 1 to 3 days in KVK. In RUDSETI, all the women attended agriculture based training for more than 1 week, whereas for non agriculture based training women they attended for 1 week. From Hubli taluk, majority of the women (95%) attended both agriculture and non agriculture based training programme conducted by KVK for 3 to 5 days, whereas those who trained in RUDSETI 100 per cent women participated for 1 week.

At the overall level in KVK majority of the women (52.50%) had attended training for one to three days while 47.50 per cent had attended training for three to five days. In RUDSETI, 75 per cent of the women had attended training for one week and 25 per cent of the women had attended training for more than one week.

4.11 Source of information received by women beneficiaries about KVK and RUDSETI

The table 4.11 depicts source of information received by the selected women respondents about the institutions. It is clear from the table that none of the selected women respondents had received information about both the institutes through television and radio. About 80 per cent of the women who had undergone training on agriculture based activities from KVK in Dharwad taluk had received the information about the institute only, whereas about 75 per cent had also received information through NGO/SHG members followed by friends/neighbor (60%) and other trained women (55%). In the same way for the women who attended non-agriculture based trainings had received information through NGO/SHG members (90%) followed by institutions (85%), friends/neighbours (65%) and other trained women (50%).

For RUDSETI, the selected women from Dharwad taluk had received the information about the institute through NGO/SHG members (100%), In case non-agriculture about 65 per cent of women, followed by friends/neighbours (70%) and NGO/SHG members (35%). In Hubli taluk, about 100 per cent of women had obtained information through NGO/SHG members about KVK institute whereas about 70 per cent of selected women who had trained with non-agriculture based activities acquired the information through NGO/SHG members. Women trained from RUDSETI had expressed their source of information about the institute mainly through NGO/SHG members (55%) and other trained women (55%). About cent per cent of the women who had undergone non-agriculture training programmes had received information through other trained women followed by friends/ neighbours (70%).

Overall, 83.75 per cent of women trained by KVK had received the information through NGO/SHG members, whereas only 55 per cent of women trained from RUDSETI had received information about the institute through other trained women.

4.12 Institutional guidance received by women beneficiaries after training

The Table 4.12 and Fig. 5 shows that cent per cent of the women beneficiaries irrespective of institutes had received guidance after the training. Irrespective of locale, institutes and type of training programmes all the women beneficiaries had received assistance after completion of training through follow up services and consultancy.

4.13 Establishment of enterprise by women after attending the training programmes

It may be seen from the table 4.13 that about 11.25 per cent of the women had established their enterprise who had undergone training in KVK among which distribution of the women from Dharwad taluk 4 entrepreneurs were related to agriculture and 3 were related to non-agriculture. In Hubli taluk 1 entrepreneur was related to agriculture field and 1 was related to non –agriculture field. Fifteen per cent of the women had established their enterprise who had undergone training in RUDSETI, in Dharwad taluk entrepreneurs had established agriculture and non-agriculture related enterprise 3 from each. In Hubli 4 entrepreneurs had established agriculture related enterprise and 2 entrepreneurs had established non agriculture related enterprise.

Table 4.9: Women participation in various types and training programmes undergone in KVK and RUDSETI institute

N=160

Training programmes	Dharwad taluk				Hubli taluk				Total	
	KVK (n=40)		RUDSETI (n=40)		KVK (n=40)		RUDSETI (n=40)		KVK (n=80)	RUDSETI (n=80)
	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)		
Dairy	20 (100.00)	-	20 (100.00)	-	20 (100.00)	-	20 (100.00)	-	40 (50.00)	40 (50.00)
Vermicompost	20 (100.00)	-	-	-	20 (100.00)	-	-	-	40 (50.00)	-
Phenyl making	-	7 (35.00)	-	-	-	2 (10.00)	-	1 (5.00)	9 (11.25)	1 (1.25)
Tailoring	-	-	-	20 (100.00)	-	-	-	19 (95.00)	-	39 (48.75)
Agarbatti making	-	9 (45.00)	-	-	-	-	-	-	9(45.00)	-
Pickle making	-	-	-	-	-	12 (60.00)	-	-	21 (26.25)	-
Paper making	-	20 (100.00)	-	-	-	6 (30.00)	-	-	26 (32.50)	-
Roti making	-	4 (20.00)	-	-	-	-	-	-	4(5.00)	-

Figures in parenthesis indicates percentage

Agri- Agriculture, Non- Agri- Non Agriculture

Multiple responses are obtained

Table 4.10 Duration of the training attended by the women in KVK and RUDSET Institute

N=160

Duration of the training programmes	Dharwad taluk				Hubli taluk				Total	
	KVK		RUDSETI		KVK		RUDSETI		KVK (n=80)	RUDSETI (n=80)
	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)		
1 to 3 days	20 (100.00)	20 (100.00)	-	-	20 (100.00)	1 (5.00)	-	-	61 (76.25)	-
3 to 5 days	-	-	-	-	-	19(95.00)	-	-	19(23.75)	-
1 week	-	-	-	20 (100.00)	-	-	20 (100.00)	20 (100.00)	-	60 (75.00)
> 1 week	-	-	20 (100.00)	-	-	-	-	-	-	20 (25.00)

Figures in the parenthesis indicates percentage
 Agri- Agriculture, Non- Agri – Non Agriculture

Table 4.11: Source of information about training received by women beneficiaries

N=160

Source of information on training	Dharwad taluk (n=80)				Hubli taluk (n=80)				Total	
	KVK (n=40)		RUDSETI (n=40)		KVK (n=40)		RUDSETI (n=40)		KVK (n=80)	RUDSETI (n=80)
	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)		
Television	-	-	-	-	-	-	-	-	-	-
Radio	-	-	-	-	-	-	-	-	-	-
Newspaper	-	-	2 (10.00)	-	2 (10.00)	2 (10.00)	3 (15.00)	4 (20.00)	4 (5.00)	9 (11.25)
Friends/neighbour	12 (60.00)	13 (65.00)	2 (10.00)	14 (70.00)	2 (10.00)	6 (30.00)	7 (35.00)	14 (70.00)	33 (41.25)	37 (46.25)
Institution	16 (80.00)	17 (85.00)	-	1 (5.00)	-	-	1 (5.00)	2 (10.00)	33 (41.25)	4 (5.00)
NGO/SHG members	15 (75.00)	18 (90.00)	20 (100.00)	7 (35.00)	20 (100.00)	14 (70.00)	11 (55.00)	1 (5.00)	27 (33.75)	39 (48.75)
Trained women	11 (55.00)	10 (50.00)	-	13 (65.00)	-	6 (30.00)	11 (55.00)	20 (100.00)	43 (53.75)	44 (55.00)
Any other	-	-	16 (80.00)	5 (25.00)	16 (80.00)	11 (55.00)	7 (35.00)	-	27(33.75)	28 (35.00)

Figures in parenthesis indicates percentage

Agri – Agriculture, Non- Agri- Non Agriculture Multiple responses are obtained

Agriculture based enterprise

With regards to agriculture based enterprise in KVK from Dharwad taluk 75 per cent of the women had established Dairy enterprise and 25 per cent of the women had established Dairy and vermicompost enterprise. With respect to RUDSETI women beneficiaries cent per cent of women had established dairy enterprise. From Hubli taluk, women beneficiaries in KVK cent per cent of the women had established Dairy enterprise. Maximum number of women beneficiaries in RUDSETI (75%) had established Dairy enterprise and 25 per cent of the women had established Dairy enterprise.

Non agriculture based enterprise

With respect to non agriculture based enterprise. From Dharwad taluk cent per cent of women trained in KVK had established roti making enterprise. Women trained in RUDSETI, cent per cent of women had established tailoring enterprise. From Hubli taluk cent per cent of women had established phenyl making enterprise and cent per cent of RUDSET trained women had established tailoring as enterprise.

Majority of the women beneficiaries in KVK (44.44%) had established the Dairy enterprise from agriculture training which was followed by 33.33 per cent of the women had established roti making enterprise from non agriculture training, 11.11 per cent of the women beneficiaries had established dairy and vermicompost enterprise and from non agriculture training 11.11 per cent of the women beneficiaries had established phenyl making as their enterprise. Women beneficiaries in RUDSETI 50 per cent of the women had established dairy enterprise from agriculture training which was followed by 41.66 per cent of the women beneficiaries had established tailoring as the enterprise, 8.33 per cent of the women had established the dairy and vermicompost as the enterprise.

The data reported in the table 4.13 indicates Financial assistance received for starting the enterprise. From Dharwad taluk KVK trained women cent per cent of women irrespective of agriculture and non agriculture training had established the enterprise through their personal savings. RUDSETI trained women maximum number of the women (66.66%) had established their agriculture based (Dairy) enterprise with their personal savings and 33 per cent had received financial assistance from MG bank to establish the enterprise and cent per cent of the women had established non agriculture (tailoring) enterprise through personal savings. From Hubli taluk irrespective of training and enterprise cent per cent of women had established their enterprise through their personal savings.

Cent per cent of the women beneficiaries from KVK had established their enterprise through the personal savings and from RUDSETI 91.66 per cent of the women beneficiaries had established their enterprise through their personal savings and 8.33 per cent of the women had established the enterprise through receiving the financial assistance from bank.

4.14 Reasons for not starting the enterprise by women

Table 4.14 shows the reasons specified by the women for not establishing their enterprise. The reasons are lack of interest, lack of family support, lack of co-operation from husband, lack of time, difficult to manage multi-task, satisfied with their current financial status, lack of financial support, insufficient place to start the enterprise, marketing problem etc., It is clear from the data that in Dharwad taluk 81.25 per cent women specified that they had lack of financial support and 75 per cent had lack of time to look after the enterprise who had underwent agriculture training in KVK. In case of women underwent non-agriculture highest number of women (64.70%) had specified that they have lack of time and 41.17 per cent of them had specified that they had lack of family support. In RUDSETI women underwent agriculture training 82.35 per cent of them had lack of time to look after the enterprise whereas in non-agriculture 94.11 per cent of them had insufficient place to start the enterprise. In Hubli taluk women who had undergone agriculture training in KVK 36.84 per cent of the women have specified that they had lack of interest to start the enterprise whereas women from non-agriculture training 63.15 per cent of them have specified that they had lack of time. Regarding RUDSETI, women who had undergone training in agriculture training had specified that they have insufficient place to start their enterprise. In case of women underwent non-agriculture 61.11 per cent specified that they have lack of family support.

Overall, majority of the women underwent training in KVK have specified that they lack of time and in case of women underwent training in RUDSETI 43 per cent have specified that they have no sufficient place to start the enterprise.

Table 4.12 Institutional guidance received by women beneficiaries

N=160

Institution guidance to set up enterprise	Dharwad taluk(n=80)				Hubli taluk(n=80)				Total	
	KVK		RUDSETI		KVK		RUDSETI		KVK (n=80)	RUDSETI (n=80)
	Agri(n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri(n=20)	Agri (n=20)	Non-Agri(n=20)	Agri (n=20)	Non-Agri(n=20)		
Yes	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	80(100.00)	80(100.00)
Type of assistance										
Preparation of project report	–	–	–	2(10.00)	–	–	–	–	–	2(2.50)
Linkages to banks	–	–	2(10.00)	1(5.00)	20(100.00)	17(85.00)	14(70.00)	9(45.00)	–	26(32.50)
Linkages to other dept, Agriculture/horticulture/Homescience/NGO	–	–	–	–	–	–	–	–	–	–
Establishment of enterprise	–	1(5.00)	11(55.00)	–	11(55.00)	8(40.00)	5(25.00)	2(10.00)	20(25.00)	18(22.50)
Procurement of inputs	–	1(5.00)	–	–	–	–	–	–	1(1.25)	–
Follow up services	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	80(100.00)	80(100.00)
Consultancy	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	20(100.00)	80(100.00)	80(100.00)

Figures in parenthesis indicate parenthesis

Agri – Agriculture Non-Agri –Non Agriculture

Multiple responses are obtained

Table 4.13 Establishment of enterprise by women beneficiaries after training

N=160

Establishment of enterprise	Dharwad taluk(n=80)				Hubli taluk(n=80)				Total	
	KVK (n=40)		RUDSETI(n=40)		KVK(n=40)		RUDSETI(n=40)		KVK (n=80)	RUDSETI (n=80)
	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)		
Yes	4(20.00)	3(15.00)	3(15.00)	3(15.00)	1(5.00)	1(5.00)	4(20.00)	2(10.00)	9(11.25)	12(15.00)
No	16(80.00)	17(85.00)	17(85.00)	17(85.00)	19(95.00)	19(95.00)	16(80.00)	18(90.00)	71(88.75)	68(85.00)
Type of enterprise										
Agriculture										
Dairy	3(75.00)	—	3(100.00)	—	1(100.00)	—	3(75.00)	—	4(44.44)	6(50.00)
Dairy and vermicompost	1(25.00)	—	—	—	—	—	1(25.00)	—	1(11.11)	1(8.33)
Non-Agriculture										
Phenyl making	—	—	—	—	—	1(100.00)	—	—	1(11.11)	—
Tailoring	—	—	—	3(100.00)	—	—	—	2(100.00)	—	5(41.66)
Roti making	—	3(100.00)	—	—	—	—	—	—	3(33.33)	—
Pickle making	—	—	—	—	—	—	—	—	—	—
Financial assistance										
National bank/MG bank	—	—	1(33.00)	—	—	—	—	—	—	1(8.33)
Co-operative bank	—	—	—	—	—	—	—	—	—	—
money lender	—	—	—	—	—	—	—	—	—	—
Personal savings	4(100.00)	3(100.00)	2(66.66)	3(100.00)	1(100.00)	1(100.00)	4(100.00)	2(100.00)	9(100.00)	11(91.66)
sales of personal assets	—	—	—	—	—	—	—	—	—	—

Figures in parenthesis indicate percentage

Type enterprise and financial assistance are calculated to sample 21

Agri-Agriculture Non-Ag -Non-agriculture

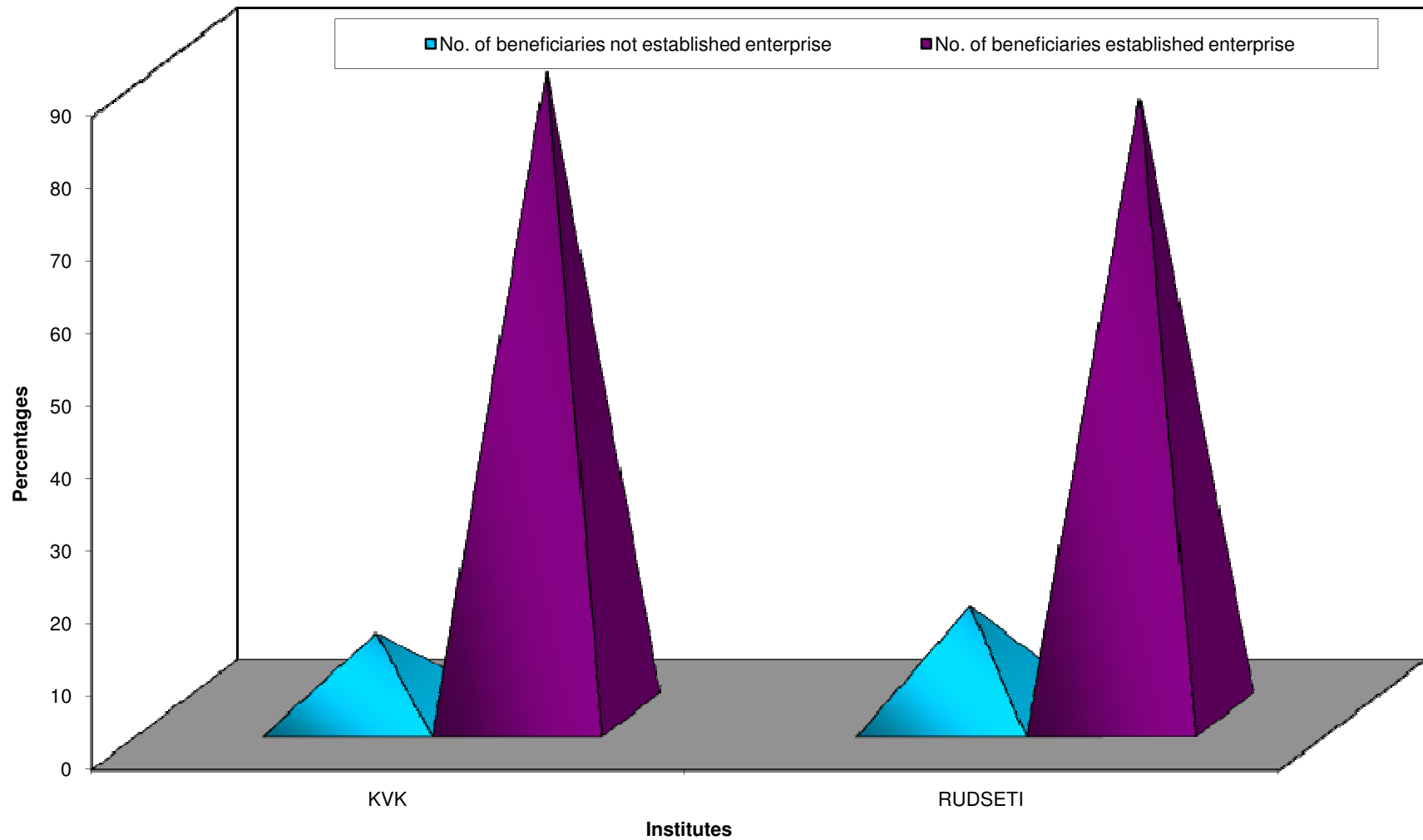


Fig. 5: Establishment of enterprises

Table 4.14 Reasons for not starting the enterprise by women beneficiaries

Reasons	Dharwad taluk				Hubli taluk				Total	
	KVK		RUDSETI		KVK		RUDSETI		KVK (n=71)	RUDSETI (n=68)
	Ag (n=16)	NonAg (n=17)	Ag (n=17)	Non Ag (n=17)	Ag (n=19)	Non Ag (n=19)	Ag (n=16)	Non Ag (n=18)		
Lack of interest	8 (50.00)	3 (17.64)	8 (47.05)	2 (11.76)	7 (36.84)	3 (15.78)	9 (56.25)	9 (50.00)	21(29.50)	28(41.17)
Lack of family support	12 (75.00)	7 (41.17)	5 (29.41)	7 (41.17)	4 (21.05)	9 (47.36)	5 (31.25)	11 (61.11)	32(45.00)	28(41.17)
Lack of co-operation from husband	9 (56.25)	4 (23.52)	7 (41.17)	3 (17.64)	2 (10.52)	4 (21.05)	7 (43.75)	6 (33.33)	19(26.76)	23(33.82)
Lack of time	12 (75.00)	11 (64.70)	14 (82.35)	9 (52.94)	2 (10.52)	12 (63.15)	4 (25.00)	9 (50.00)	37(52.11)	36(52.74)
Difficult to manage multi-task	7 (43.75)	4 (23.52)	9 (52.94)	1 (5.88)	7 (36.84)	4 (21.05)	7 (43.75)	7 (38.88)	22(30.98)	24(35.27)
Satisfied with present financial status	3 (18.75)	1 (5.88)	2 (11.76)	6 (35.29)	2 (10.52)	7 (36.84)	2 (12.50)	5 (27.77)	13(18.30)	15(22.05)
Lack of financial support	13 (81.25)	7 (41.17)	5 (29.41)	11 (64.70)	4 (21.05)	9 (47.36)	5 (31.25)	3 (16.66)	33(46.47)	24(35.29)
Insufficient place to start the enterprise	4 (25.00)	4 (23.52)	12 (70.58)	16 (94.11)	6 (31.57)	4 (21.05)	13 (81.25)	2 (11.11)	18(25.35)	43(63.23)
Marketing Problem	6 (37.50)	8 (47.05)	2 (11.76)	9 (52.94)	7 (36.84)	8 (42.10)	2 (12.50)	2 (11.11)	29(40.80)	15(22.05)
Institution will give some contract then ready to start the enterprise	3 (18.75)	7 (41.17)	4 (23.52)	7 (41.17)	2 (10.52)	7 (36.84)	5 (31.25)	4 (22.22)	19(26.76)	20(29.41)
Institution helps to get loan then ready to start the enterprise	2 (12.50)	4 (23.52)	6 (35.29)	5 (29.41)	3 (15.78)	4 (21.05)	6 (37.50)	6 (33.33)	13(18.30)	23(33.82)

Note : Multiple responses are possible Ag- Agriculture, Non Ag- Non Agriculture percentages are calculated for sample of 13

4.15 Empowerment of women before and after undergoing training programmes in KVK and RUDSETI

Women's empowerment is a process in which women gain greater share of control over resources- material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money and control over decision making in the home, community, society and nation and to gain power. Empowerment of women before and after undergoing training programmes are discussed in Table 4.15. There are four components namely psychological, social, economic and political empowerment. To know the difference between empowerment status before and after undergone training, paired t value was applied at 5 per cent significance and same are discussed below

Psychological empowerment

Irrespective of taluk, training programmes attended by women trainees the psychological empowerment like self confidence level have highly significant at 5 per cent level after undergoing training followed by courage, self reliance and feeling security in family

Social empowerment

Regarding social empowerment all the women trainees have increased the interaction with the people outside the family after undergoing training in KVK and RUDSETI followed by participation in decision making.

Economic empowerment

With respect to economic empowerment like power to invest, power to sale, operating personal account in bank have been significantly increased at 5 per cent level after undergoing the training programmes in the institutes.

Political empowerment

Political empowerment like awareness of human rights, awareness of legislation for women, awareness about laws on domestic violence also have been increased after attending the training programmes

It was encouraging to see the empowerment status of women. It is clear from the table that among four components psychological empowerment have high significance difference before and after undergoing training in the institutes this was followed by social empowerment , economic empowerment and political empowerment.

4.16 Impact of training programmes on annual income of women entrepreneurs

It is clear from the Table 4.16 that income of the women who had undergone training in KVK irrespective of type of enterprise there is an increase in the income level after establishing the enterprise. Similarly women who had undergone training in RUDSETI had also increase in their income after establishing the enterprise. It can be observed that t value is 4.7 which depicted that there is significance difference at 5 per cent level after establishing the enterprise

4.17 Factors contributing to the progress of enterprise of women entrepreneurs

The data on factors contributing for women beneficiaries to the progress of the enterprise is presented in the table 4.17 the mean varied from 1 to 3 namely disagree, partially agree and agree. It revealed the combined average mean which involves five factors they are individual factors, physical factors, financial factors, market factors and technical factors. Individual factors involves aspects co-operation from husband, co-operation by family members, encouragement by the society, liberty to women, recognition and appreciation in the family and self confidence. Mean score of the women beneficiaries in Dharwad taluk who had underwent agriculture and non agriculture training in KVK score was 2.4 and 2.3 respectively. In RUDSETI women beneficiaries irrespective of training mean score of the individual factors was 2.3 and 2.6 respectively. From Hubli taluk in KVK women beneficiaries undergone training in agriculture and non agriculture the mean was 2.6 and 2.3

Table 4.15 Impact of training programmes of KVK and RUDSETI on empowerment of women

N=160

Empowerment	Dharwad taluk											
	KVK						RUDSETI					
	Agriculture			Non agriculture			Agriculture			Non agriculture		
	Before	After	t value	Before	After	t value	Before	After	t value	Before	After	t value
Mean			Mean			Mean			Mean			
Psychological empowerment												
Self confidence	1.05	2.2	10.5*	1.1	2	7.2*	1	2.1	8.9*	1.1	2	7.2*
Courage	1	2.1	8.9*	1.45	1.95	2.3*	1	2.1	8.9*	1.45	1.95	2.3*
Self reliance	1.1	2	7.2*	1.4	2.1	5.4*	1.1	2	7.2*	1.4	2.1	5.4*
Feeling of security in family	1.1	2.1	6.8*	1.45	1.95	2.3*	1.1	2.1	6.8*	1.45	1.95	2.3*
Social empowerment												
Interaction with the people outside the family	1.45	2.3	10.3*	1.4	2.1	5.4*	1.4	2.1	5.4*	1.4	2.1	5.4*
Participation in decision making—(about Education of children/ child marriage)	1.2	2.25	11.9*	1.1	1.95	5.6*	1.1	1.95	5.6*	1.1	1.95	5.6*
Possessing desired social status	1	1.9	13.0*	1	1.5	3.6*	1	1.5	3.6*	1	1.5	3.6*
Access to modern technology	1	1.2	2.1*	1	1.2	2.1*	1	1.3	2.8*	1	1.25	2.03*
Economic empowerment												
Power to invest / Save	1	1.65	4.9*	1	1.4	2.9*	1	1.65	4.9*	1	1.4	2.9*
Power to sale / purchase of produce	1	0.35	3.1*	1	1.4	2.9*	1	1.3	2.8*	1	1.25	2.03*
Operating personal account in bank	1	1.5	4.3*	1	1.4	2.9*	1	1.5	4.3*	1	1.25	2.03*
Participation in decision about marketing of produce	1	1.2	2.1*	1	1.2	2.1*	1	1.3	2.8*	1	1.2	2.1*
Political empowerment												
Awareness of human rights	1.1	1.6	3.2*	1.1	1.5	2.9*	1.1	1.6	3.2*	1.1	1.5	2.9*
Awareness of legislation for women	1.1	1.7	5.3*	1.1	1.4	2.3*	1.1	1.7	5.3*	1.1	1.4	2.3*
Awareness of political institution	1.1	1.7	5.3*	1.05	1.4	3.1*	1.1	1.8	6.6*	1.05	1.4	3.1*
Awareness about laws on domestic violence	1	1.7	6.6*	1	1.3	2.8*	1	1.7	6.6*	1	1.3	2.8*

Contd...

Hubli taluk												
Empowerment	KVK						RUDSETI					
	Agriculture			Non agriculture			Agriculture			Non agriculture		
	Before	After	t value	Before	After	t value	Before	After	t value	Before	After	t value
	Mean			Mean			Mean			Mean		
Psychological empowerment												
Self confidence	1.1	2	7.2*	1.05	2.2	10.5*	1.1	2	7.2*	1.05	2.2	10.5*
Courage	1.1	2	7.2*	1.2	2.25	11.9*	1.45	1.95	2.3*	1	2.1	8.9*
Self reliance	1.4	2.1	5.4*	1.4	2.1	5.4*	1.4	2.1	5.4*	1.1	2	7.2*
Feeling of security in family	1.4	2.1	5.4*	1.45	1.95	2.3*	1.45	1.95	2.3*	1.1	2.1	6.8*
Social empowerment												
Interaction with the people outside the family	1.1	2	7.2*	1.4	2.1	5.4*	1.4	2.1	5.4*	1.45	2.3	10.3*
Participation in decision making—(about Education of children/ child marriage)	1.1	1.95	5.6*	1.1	1.95	5.6*	1.1	1.95	5.6*	1.2	2.25	11.9*
Possessing desired social status	1	1.5	3.6*	1	1.5	3.6*	1	1.5	3.6*	1	1.9	13.0*
Access to modern technology	1	1.25	2.03*	1.1	1.5	2.9*	1	1.3	2.8*	1	1.2	2.1*
Economic empowerment												
Power to invest / Save	1	1.4	2.9*	1	1.2	2.1*	1	1.5	3.6*	1	1.65	4.9*
Power to sale / purchase of produce	1	1.3	2.8*	1	1.2	2.1*	1.1	1.95	5.6*	1	0.35	3.1*
Operating personal account in bank	1.1	1.6	3.2*	1	1.2	2.1*	1.1	1.5	2.9*	1	1.5	4.3*
Participation in decision about marketing of produce	1	1.2	2.1*	1	1.2	2.1*	1	1.2	2.1*	1	1.2	2.1*
Political empowerment												
Awareness of human rights	1.1	1.5	2.9*	1.1	1.5	2.9*	1.1	1.5	2.9*	1.1	1.6	3.2*
Awareness of legislation for women	1.1	1.4	2.3*	1.1	1.4	2.3*	1.1	1.4	2.3*	1.1	1.7	5.3*
Awareness of political institution	1.05	1.4	3.1*	1	1.3	2.8*	1.05	1.4	3.1*	1.1	1.6	3.2*
Awareness about laws on domestic violence	1	1.3	2.8*	1	1.3	2.8*	1	1.3	2.8*	1	1.7	6.6*

*significant at 5 per cent level

Table 4.16: Impact of training programmes on annual income of women entrepreneurs

Type of enterprises	Average annual income of women entrepreneurs (Rs)				t value
	KVK		RUDSETI		
	Before	After	Before	After	
Agriculture	Rs 1,80,000	Rs 2,17,000	Rs 52,857	Rs 90142	4.7*
Non-Agriculture	Rs 1,67,000	Rs 2,00,000	Rs 29,000	Rs 65000	

*significant at 5 per cent level

Table 4.17 Mean scores of factors contributing for the progress of the enterprise of women entrepreneurs

Factors	MEAN SCORE							
	Dharwad taluk				Hubli taluk			
	KVK		RUDSETI		KVK		RUDSETI	
	Agri (n=4)	Non-Agri (n=3)	Agri (n=3)	Non-Agri (n=3)	Agri (n=1)	Non-Agri (n=1)	Agri (n=4)	Non-Agri (n=2)
Individual factors	2.4	2.3	2.3	2.6	2.6	2.3	2.4	2.5
Physical factors	1.6	1.1	1.5	1.06	2	1	1.9	1.4
Financial factors	3	3	3	3	3	3	3	3
Market factors	1.35	3	1.26	1.18	3	3	3	3
Technical factors	1.6	2.5	1.7	2.3	3	2.25	2.75	3
Total	1.9	2.38	1.9	2.0	2.7	1.91	2.61	1.98

Note: 1- Disagree, 2- Partially agree, 3- Agree
 Agri- Agriculture, Non- Agri – Non –Agriculture
 Mean scores are for sample 21

respectively. In RUDSETI women beneficiaries undergone training in agriculture and non agriculture the mean was 2.4 and 2.5 respectively.

Whereas, the aspects involved in the physical factors are accessibility of place of work, availability of modern technologies, adequate technical support for machinery utilization, availability of labor, availability of raw materials, the mean of physical factors of women beneficiaries from agriculture and non agriculture training of KVK from Dharwad taluk was 1.6 and 1.1 respectively. In RUDSETI women beneficiaries from agriculture and non agriculture training from Dharwad taluk the mean was 1.5 and

1.06 respectively. From Hubli taluk women beneficiaries in KVK undergone agriculture and non agriculture training the mean was 2 and 1 respectively. In RUDSETI the mean of the physical factors was 1.9 and 1.4 of the women beneficiaries from agriculture and non agriculture training.

Regarding financial factors which involved following aspects like financial assistance from the family, in time availability of loan from the bank, assistance from government initiatives by funding of loans and granting of subsidies and availability of working capital in KVK from agriculture and non agriculture training the mean was 3 and 3 respectively. Women beneficiaries in RUDSETI from Dharwad taluk the mean of the financial factor was 3 and 3 respectively. From Hubli taluk in KVK women beneficiaries from agriculture and non agriculture training had financial factors contributing to their enterprise the mean was 3 and 3 respectively. In RUDSETI women beneficiaries from agriculture and non agriculture the mean of the financial factors was 3 and 3 respectively.

With respect to market factors involved good market facility, good transportation facility, good demand for the product/service in that area, adequate publicity and adequate information on changing markets in KVK women beneficiaries from agriculture and non agriculture training the mean of the market factors of agriculture and non agriculture was 1.35 and 3 respectively. In RUDSETI women beneficiaries from agriculture and non agriculture training the mean of the market factors was 1.26 and 1.18 respectively. From Dharwad taluk women beneficiaries in KVK from agriculture and non agriculture training the mean was 3 and 3 respectively. Women beneficiaries in RUDSETI from agriculture and non agriculture training had market factors the mean was 3 and 3 respectively.

Technical factors involves the following aspects like adequate knowledge, good experience, adequate training, adequate guidance. Women beneficiaries from Dharwad taluk had undergone agriculture and non agriculture training in KVK had technical factors and the mean was 1.6 and 2.5 respectively. In RUDSETI women beneficiaries from agriculture and non agriculture training the mean of the technical factors was 1.7 and 2.3 respectively. From Hubli taluk women beneficiaries undergone agriculture and non agriculture training the mean of the technical factors was 3 and 2.25 respectively. The mean of the technical factors of the women entrepreneur from RUDSETI from agriculture based training was 2.75 and from non agriculture training the technical factor mean was three.

4.18 Constraints faced by the women beneficiaries while setting up the enterprise

Table 4.18 depicts the Constraints faced by the women beneficiaries while setting up the enterprise. It is clear from the table that irrespective of the taluks, institution and type of training programmes, women faced personal problems of education 88.88 per cent and 91.66 per cent respectively regarding responsibility of performing legitimate household activities 77.77 per cent and 100 per cent respectively. Economic constraints faced by the women trained under KVK was labor cost (11.11%) and women underwent training in RUDSETI had faced problem of income (58.33%). Whereas social constraints faced by the women undergone training in both the institutes was lack of social mobility because of restriction in the family 22.22 and 25 per cent respectively. With respect to technical constraints majority of the trained women from both the institutes had faced problem regarding technical knowledge. As per the constraints faced while marketing the produce all the women trained from both the institutes was variation in price and competition.

4.19 Case studies of women entrepreneurs trained by KVK and RUDSETI

In recent years more and more women are undergoing training and taking up agriculture and allied areas like Dairying, Poultry, Preparation of food products, preparation of domestic products like soap powder, phenyl making etc., as profession due to various reasons.

Table 4.18 Constraints faced by the women entrepreneurs while setting up the enterprise

Constraints	Dharwad Taluk				Hubli Taluk				Total	
	KVK (n=7)		RUDSETI (n=6)		KVK (n=2)		RUDSETI (n=6)		KVK (n=9)	RUDSETI (n=12)
	Agri (n=4)	Non -Agri (n=3)	Agri (n=3)	Non -Agri (n=3)	Agri (n=1)	Non -Agri (n=1)	Agri (n=4)	Non -Agri (n=2)		
Personal constraints										
lack of encouragement from the family members	—	—	—	—	—	1(100.00)	—	—	1(11.11)	—
low education level	4(100.00)	3(100.00)	3(100.00)	2(66.66)	1(100.00)	—	4(100.00)	2(100.00)	8(88.88)	11(91.66)
lack of freedom to take decisions	—	—	3(100.00)	—	—	1(100.00)	3(75.00)	—	1(11.11)	6(50.00)
lack of child care	1(25.00)	—	3(100.00)	2(66.66)	1(100.00)	—	4(100.00)	1(50.00)	—	10(83.33)
Responsibility of performing legitimate household activities	4(100.00)	3(100.00)	3(100.00)	3(100.00)	—	—	4(100.00)	2(100.00)	7(77.77)	12(100.00)
Economic constraints										
Loans are not sufficient	—	—	—	—	—	—	—	—	—	—
Income derived is too little	—	—	3(100.00)	—	—	—	3(75.00)	1(50.00)	—	7(58.33)
labor cost is expensive	1(25.00)	—	—	—	—	—	—	—	1(11.11)	—
Social constraints										
Lack of social mobility because of restrictions in the family	2(50.00)	—	2(66.66)	1(33.33)	—	—	—	—	2(22.22)	3(25.00)
Caste system in the village	—	—	—	—	—	—	—	—	—	—
Conflicts with other workers	—	—	—	—	—	—	—	—	—	—
Technical constraints										
Lack of training	1(25.00)	2(66.66)	3(100.00)	—	—	—	—	1(50.00)	3(33.33)	4(33.33)
Lack of technical knoweledge	4(100.00)	1(33.33)	3(100.00)	3(100.00)	—	—	4(100.00)	2(100.00)	5(55.55)	12(100.00)
Marketing										
Lack of proper market linkages	1(25.00)	—	3(100.00)	3(100.00)	—	—	4(100.00)	1(50.00)	1(11.11)	11(91.66)
lack of proper storage facility	1(25.00)	1(33.33)	3(100.00)	3(100.00)	—	—	4(100.00)	1(50.00)	2(22.22)	11(91.66)
Transportation	4(100.00)	1(33.33)	3(100.00)	3(100.00)	—	1(100.00)	4(100.00)	2(100.00)	6(66.66)	12(100.00)
Variability in prices	4(100.00)	3(100.00)	3(100.00)	3(100.00)	1(100.00)	1(100.00)	4(100.00)	1(50.00)	9(100.00)	11(91.66)
Cut throat competition	4(100.00)	3(100.00)	3(100.00)	3(100.00)	1(100.00)	1(100.00)	4(100.00)	2(100.00)	9(100.00)	12(100.00)

Note : Multiple responses are obtained percentage are calculated for 21 sample

Figures in the parenthesis indicate percentage,

Agri- Agriculture, Non- Agri – Non Agriculture

Table 4.19: Case studies of women entrepreneurs trained by KVK and RUDSETI

Name of entrepreneurs	Type of enterprise	Name of the institute	Year of training taken	Year of establishment	Income per month(Rs)
Mrs. Shakuntala G. Charantimath	Dairy	KVK	2011	2011	Rs.18,000
Mrs.Savitri M.Kempasnavar	Dairy	KVK	2010	2010	Rs.21,600
Mrs. Renuka Hampannavar	Dairy	RUDSETI	2010	2011	Rs. 13,500
Mrs. Shantavva Y. Hulmani	Dairy	RUDSETI	2011	2011	Rs. 18,750
Mrs. Glori Anthony	Phenyl and food products	KVK	2010	2010	Rs. 15,300
Mrs.Basamma L.Jakkannavar	Roti making	KVK	2010	2010	Rs. 18,750
Miss. Nazeera H.Ayahatti	Tailoring	RUDSETI	2010	2010	Rs. 4,500
Mrs. Roopa P.Ingalahalli	Tailoring	RUDSETI	2011	2011	Rs. 3,900

An effort has been made to bring out their success stories. From each village of study area one woman beneficiary undergone training in KVK and RUDSETI have been selected for this purpose. Their performance has been briefly described and details of the women entrepreneurs are listed in Table 4.19.

4.19.1 Case study of Mrs. Shakuntala Gurushantayya Charanthimath

Name of the entrepreneur :Mrs. Shakuntala G. Charanthimath
Name of District: Dharwad
Name of taluk: Hubli
Name of village: Byahatti
Age:42 yrs Marital status: Married
Education: SSLC
Family type: Nuclear
Family income annually : Rs.2,00,000

4.19.1.1 : Profile of women entrepreneur

Mrs. Shakuntala was from a small village named Byahatti of Hubli taluk. She completed SSLC and got married to Gurushantayya who is an agriculturist and blessed with 2 children. Family has 10 acres of land in which they grow vegetables and grains (season wise) and also takes a contract around 5 acres of land. Mrs. Shakuntala was interested in social work, she had been elected as president of Bharatiya Janata Party at village level. She was interested to do own business in her home in her free time. With help of her relative she came to know about the training programme on dairy arranged by KVK. She attended training for 2 days and gained knowledge regarding dairy enterprise.

4.19.1.2 Entrepreneurial Performance

Name of enterprise: Dairy
Year of training taken : 2011
Year of establishment : 2011

The entrepreneur started her enterprise with her own interest and decision imposed by family members. After undergone training she gained knowledge and her husband also equally supported to set up the enterprise. With family savings she started the enterprise at household level.

4.19.1.3: Production details

Product	Quantity
Milk	20 ltr per day
Milk collected from outside	100 ltr per day

Milk yield from the house is 20 litres per day (Rs.25 per litre) and milk collected from outside is 100 litres per day for which she gets commission.(Rs. 2 per litre). Her husband helps to collect the milk from other home and sell the milk to Karnataka Milk factory for which she gets commission

4.19.1.4: Income details

Source of finance		Investment		Expenditure/month		Income/month	
Own	Rs.50,000	2 Jersey Cows	Rs. 47,000	Foodder	Rs. 4000	Milk from the enterprise 15-20 ltr/ day, Rs. 25/ltr	Rs. 12,000
Loan	—	Shed	Rs.3,000	Labour	Rs. 1000	Collected milk 100 ltr/ day, Rs.2/ltr	Rs.6,000
Total	Rs.50,000	Total	Rs. 50,000	Miscellaneous	Rs. 1000	Total	Rs. 18,000
Net profit per month: Rs. 12,000/- Net profit annually: Rs. 1,44,000/-				Total	Rs.6000		



Plate 3. Case study of Mrs.Shakuntala Charanthimath

The table 4.19.1.4 shows the details of income gained by the entrepreneur .A total of Rs 50,000 was being invested on 2 cows and shed Rs. 47,000 and Rs. 3,000 respectively. About expenditure per month for the enterprise was for fodder Rs. 4000 , labour charge Rs. 1000 and miscellaneous Rs. 1000. The entrepreneur had expressed the details of income generated per month was Rs. 18,000 from home milk Rs. 12,000 and collected milk Rs. 6,000. This results in the net profit per month was Rs. 12,000 and annually was Rs. 1,44,000.

Marketing and employment details

The entrepreneur has entered into contract with KMF, a person from KMF comes to collect the milk daily. She doesnot take part in any exhibition. She has one female skilled labor to look after the dairy.

Constraints faced by entrepreneur

Personal problems faced by the entrepteneur was low education level and responsibility of performing legitimate household activities. She had also faced some marketing linkage, transportation, variability in prices and competition.

4.19.2 Case study of Mrs. Savitri Mahadevappa Kempasannavar

4.19.2.1 Profile of women entrepreneur

Name of the entrepreneur : Mrs. Savitri M. Kempasannavar
Name of District: Dharwad
Nmae of taluk: Dharwad
Name of village: Karadigudda
Age:51 yrs Marital status: widow
Education: illiterate
Family type: Joint
Family income annually : Rs.3,00,000 to 4,00,000

Mrs. Savitri was from karadigudda village of Dharwad taluk of Dharwad district. She is a house wife and blessed with four children. Her husband was agriculturist, after the demise of her husband, she took incharge of family and agriculture. Family annual income was Rs. 3,00,000 to Rs. 4,00,000. Family has 25 acres of land. She grows various grains, variety of vegetables based on the season and she also takes contract of other land. The income what she gets was only sufficient for family expenses and labour. For children education it was not sufficient. She wanted to earn more money so that she can educate her children. She came to know about training programme on dairy which was arranged by Krishi Vigyan Kendra, with SHG group she approached KVK, They all took training on various programme. She undergone training in, Dairy, Soap powder making, Phenyl making and Agriculture.

4.19.2.2 Entrepreneurial Performance

Name of the enterprise : Dairy
Year of training taken : 2010
Year of establishment : 2010

She started dairy enterprise with her own interest, and she was only bread earner in the family. She had moderate knowledge about dairy enterprise.With her personal savings she started her enterpriset household level. She had 25 acres of land in which she grows grains such as, channadal, wheat, jowar, safflower, and vegetables such as, onion, chillies, garlic, tomato, brinjal, coriander leaves, shepu leaves, spinach(season wise), and she also takes contract of other land.



Plate 4. Case study of Mrs. Savitri Kempasannavar

4.19.2.3 Production details

Production	Quantity
Milk	20-24 ltrs per day

4.19.2.4 Income details of Dairy

Source		Investment		Expenditure/month		Income/month	
Own	Rs.45,000	2 kellari cows	Rs.43,000	Fodder	Rs.3000	720 ltr milk/month Rs. 30/ltr	Rs.21,600
loan	—	Shed	Rs.2,000	1 Labor	Rs.1000	Total	Rs.21,600
Total	Rs.45,000	Total	Rs.45,000	Miscellaneous	Rs.1000		
Net profit per month: Rs.16,600				Total			
Net profit annually: Rs. 1,99,200							

The details of income earned from dairy is discussed in table 4.18.2.4.1 to start the enterprise she invested from personal savings Rs. 43,000 on cows and Rs. 2000 on shed and total was of Rs. 45,000. Expenditure per month for fodder is Rs.3000, labor Rs.1000 and miscellaneous is Rs.1000. the income generated from the sold milk will be Rs. 21,600 per month. The net profit per month is Rs. 16,600 and net profit annually was 1,99,200.

Marketing details and employment details

The entrepreneur has been committed to order i.e milk will be sold to one person on yearly basis. Boy comes and collects the milk from her twice a day. She has totally 7 labors, 6 to look after agriculture and one to look after dairy in which 2 are male and 5 are female labors.

Constraints faced by the entrepreneur

Personal constraints faced by the entrepreneur was low education level, lack of child care, responsibility of performing legitimate household activities. She faced some economic constraints like income derived was little and labor cost was expensive, conflicts with other workers was the social problem faced. lack of technical knowledge and also marketing problem like lack of proper market linkage, lack of proper storage facility, transportation, variability in prices, and competition was the problem faced by the entrepreneur.

4.19.3 Case study of Mrs. Renuka Hampannavar

4.19.3.1 Profile of women entrepreneur

Name of the entrepreneur : Mrs.Renuka Hampannavar
Name of District: Dharwad
Name of taluk: Dharwad
Name of village: Maradgi
Age:38 yrs Marital status: Married
Education: 7 th
Family type: Nuclear
Family income annually : Rs.40,000



Plate 5. Case study of Mrs.Renuka Hampannavar

Mrs. Renuka was from Maradgi village of Dharwad taluk. Her husband is an agriculturist, she has 3 children. Renuka had studied upto middle school, she is also an agriculturist, income what they get from the agriculture was not sufficient for family. she was interested to start any enterprise on her own which would be easy for her to maintain with her household work and agriculture activities. She was interested in dairy enterprise because of no knowledge she had stepped backward, by that time she came to know about RUDSETI training with help of trained members.

4.19.3.2 Entrepreneurial performance

Name of the enterprise :Dairy
Year of training: 2010
Year of establishment: 2011

She attended 1 week training programme on dairy through which she gained lot of knowledge. She started the enterprise with own interest and also it was an decision of her husband. With her personal savings she started an enterprise at household level.

4.19.3.3 : Production details

Product	Quantity
Milk	660 ltr/month

4.19.3.4 : Income details

Source		Investment		Expenditure/ month		Income/month	
Own	Rs. 20,000	Shed/ equipment	Rs. 2000	Fodder	Rs. 2000	Milk 660 ltr/ month, Rs.25/ltr	Rs. 16,500
Loan	—	1 Murrah Buffalo	Rs.34,000	Miscellaneous	Rs. 1000	Total	Rs. 16,500
Total	Rs. 20,000	Total	Rs. 36,000	Total	Rs. 3000	Net profit per month: Rs. 13,500 Net profit annually: Rs. 1,62,000	

The details of income earned from dairy is discussed in table 4.19.3.4 to start the enterprise she invested from personal savings Rs. 20,000 on buffalo and Rs. 2000 on shed and total was of Rs. 36,000. Expenditure per month for fodder is Rs.2000, and miscellaneous is Rs.1000. the income generated from the sold milk will be Rs. 16,500 per month. The net profit per month is Rs. 13,500 and net profit annually was 1,62,000.

Marketing and employment details

Milk will be sold to goulier and will be delivered from home to home. Family members help in entrepreneurial activity.

Constraints faced by the entrepreneur

The entrepreneur faced problem of low education and responsibility of performing legitimate household activities. Also faced economic problems like loans are not sufficient and income derived was little. She faced marketing problems like lack of proper market linkage, lack of proper storage facility, transportation and variability in prices.

4.19.4 Case study of Mrs. Shantavva Yallappa Hulmani

Name of the entrepreneur : Mrs. Shantavva Yallappa Hulmani
Name of District: Dharwad
Name of taluk: Hubli
Name of village: Sulla
Age:34 yrs Marital status: Married
Education: SSLC
Family type: Nuclear
Family income annually : Rs.60,000

4.19.4.1 :Profile of women entrepreneur

Mrs. Shantavva was from a village named Sherwad of Hubli taluk. She completed her SSLC and got married to Yallappa who is an agriculture labour and blessed with 1 child.. Mrs. Shantavva was interested to start a dairy business so that income which comes from that would help for family expenses or savings for future. With help of her relative she came to know about the training programme on dairy arranged by RUDSETI..

4.19.4.2 Entrepreneurial Performance

Name of enterprise: Dairy
Year of training taken : 2011
Year of establishment : 2011

She attended training for 1 week gained knowledge regarding dairy enterprise and started business with her own interest. Her husband also equally supported to set up and helps to look after the dairy. She had started the dairy enterprise with family savings at household level. She sale the milk to Karnataka Milk factory. Persons from KMF comes and collects the milk daily.

4.19.4.3 :Production details

Product	Quantity
Milk	25ltr per day

Milk yield from the house is 25 litres per day(Rs.25 per litre)

4.19.4.4 :Income details

Source of finance		Investment		Expenditure		Income	
Own	Rs.40,000	2H.F Cows	Rs.38,000	Fodder	Rs.2000	Home milk25 ltr/ day, Rs. 25/ltr	Rs.18,750
Loan	—	Equipment / Shed	Rs.2,000	Miscellaneous	Rs. 1000	Total	Rs. 18,750
Total	Rs.40,000	Total	Rs. 40,000	Total	Rs.3000		
Net profit per month: Rs. 15,750/-							
Net profit annually: Rs. 1,89,000/-							

The details of income earned from dairy is discussed in table 4.18.4.4 to start the enterprise she invested from personal savings Rs. 40,000 on cows and Rs. 2000 on shed and total was of Rs.40,000. Expenditure per month for fodder is Rs.2000, and miscellaneous is Rs.1000. the income generated from the sold milk will be Rs. 18,750 per month. The net profit per month is Rs. 15,750 and net profit annually was 1,89,000.

Marketing details

The entrepreneur has given contract to KMF, a person from KMF comes to collect the milk daily.

Constraints faced by entrepreneur

Personal problems faced by the entrepreneur was having low education level and responsibility of performing legitimate household activities. She had also faced some marketing problems like transportation, variability in prices and competition.

4.19.5 Case study of Mrs. Glori Anthony

2.19.5.1 : Profile of women entrepreneur

Name of the entrepreneur : Mrs. Glori Anthony
Name of District: Dharwad
Name of taluk: Dharwad
Name of village: Unkal
Age:40 yrs Marital status: widow
Education: SSLC
Family type: nuclear
Family income annually : Rs.50,000

Mrs. Glori Anthony raj was from village named Unkal in Hubli taluk of Dharwad district. She has completed SSLC, after her marriage she was a housewife and she has blessed with two children. Her husband was an government employee, after her husband's death. She started to take tuitions for school children which helped her to get extra income she was in search of some business, She wanted to achieve good position in life and to be known in the society. She was not having any proper guidance to start the enterprise by that time with help of her friend she came to know about training programme arranged by Krishi Vigyan Kendra, UAS Dharwad. Glori Anthony raj has undergone several training programme.

2.19.5.2: Entrepreneurial performance:

Name of the enterprise: Komal
Year of training taken: 2010
Year of the establishment: 2010
Products prepared: phenyl, millet products, pickle, masala arecanut, pan masala

After undergoing several training she gained knowledge regarding products. So she started a small scale enterprise at household level with her personal savings. The products prepared were phenyl, millet products, pickle, masala arecanut and pan masala




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 ಸುವಾಸನೆ ಭರಿತ

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 ಸೈದಾಪೂರ
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Plate 6. Case study of Mrs. Glori Anthony

4.19.5.3. Production details

Sl. No.	Products	Quantity /no
1	Phenyl	200 ltr per month
2	Millet products	8-10 kg per month
3	Pickle	3-5 kg per month
4	Masala arecanut	1 kg per month
5	Pan Masala	2-3 kg per month

The quantity of the products prepared per month are discussed as follows phenyl, millet products, pickle, masala arecanut and preparation of pan masala. The quantity of phenyl prepared per month was 200 litres and about 8 to 10 kgs of millet products were prepared in her enterprise. Also about 3 to 5 kgs pickle per month were being prepared by her. A quantity of 1 kg masala arecanut and 2 to 3 kgs of pan masala were also prepared by the entrepreneurial every month.

4.19.5.4 :Income details

Source of finance		Expenditure		Investment		Income	
Own	Rs. 8000	Purchase of material	Rs. 5000	Vessels	Rs. 3000	Phenyl	Rs. 11,000
Bank loan	-	Mislleneous / gas, cylinder	Rs. 3000	Furniture	Rs. 3000	Millet products	Rs. 2000
Total	Rs. 8000	Total	Rs. 8000			Pickle	Rs. 1200
<ul style="list-style-type: none"> ➤ Net profit per month: Rs.7,300 ➤ Net profit annually: Rs. 87,600 				Total	Rs. 6000	Masala arecanut	Rs. 400
						Pan masala	Rs. 700
						Total	Rs. 15,300

The table 4.19.5.4 shows the details of income gained by the entrepreneur. To start the enterprise she had used Rs. 8000 to purchase vessels and furniture and purchase of raw materials. A total of Rs. 8000 was being spent by the entrepreneur only for purchasing of raw materials and miscellaneous per month. The entrepreneur had expressed the details of income generated in her enterprise such as for phenyl about Rs. 11,000 per month, millet products (Rs.2000), pickle Rs. 1200 per month, masala arecanut Rs. 400, pan masala Rs. 700. So a total of Rs. 15,300 had been gained from entrepreneurial activities. This results in the net profit of amount Rs. 7,300 per month and the annual net profit became Rs. 87,600. The details given in the above table was an approximate income details it gets varied based on the order received by the entrepreneur.

Marketing details

The entrepreneur had purchased raw materials for her enterprise from whole saler. She marketed products to retail shops. She had been taking part in the exhibition like krishi mela which had been organized by UAS Dharwad and food fest organized by KVK, UAS Dharwad. Transportation of the products were through autorickshaw.

Constraints faced by entrepreneur

The entrepreneur had faced constraints like lack of time to look after the children and responsibility of performing legitimate household activities. She also had faced some problems like

lack of technical knowledge, marketing problems, lack of proper market linkages, transportation, variability in prices and competition.

4.19.6 Case study of Basamma Lingappa Jakkannavar

4.19.6.1 : Profile of women entrepreneur

Name of the entrepreneur : Basamma L. Jakkannavar
Name of District: Dharwad
Name of taluk: Dharwad
Name of village: Harobelwadi
Age:38 yrs Marital status: Married
Education: SSLC
Family type: Joint
Family income annually : Rs.3,00,000 to 4,00,000

Mrs. Bassamma was from Harobelwadi village in Dharwad taluk of Dharwad district. she had completed SSLC, she was an house wife and in free time she used to go to field to help her husband in agricultural activities, basically she comes from joint family and her hobbies were stitching , embroidery, kundan work. She wanted to establish a small enterprise which she can do in her free time and would help to family as extra income, with help of her relatives she came to know about training programme arranged by Krishi Vigyan Kendra, UAS Dharwad. She has undergone several training programmes like roti making, pickle making, soap powder making, agarbathi making, phenyl making.

4.19.6.2 : Entrepreneurial performance

Name of the enterprise: Roti making
Year of training taken: 2010
Year of establishment :2010

She underwent training of roti making for one day in which she gained knowledge about preparation, packaging and marketing of the product. She started her enterprise with her personal savings at household level. With her excellence in her work she has been conferred as 'Best Krishi Mahile' award in Krishi mela 2011.

4.19.6.3 : Production and Employment details

Products	Quantity/ No.
Jowar roti	100 roti/ day
Sajji agroti	100 roti/ day
Agasi chutney powder	5 kg/ month
Groundnut chutney powder	5 kg/ month

The quantity of the products prepared per month are discussed as follows jowar roti, sajji roti, agasi chutney powder and ground nut chutney powder. The quantity of jowar and sajji rotis prepared per day is 100 each and about 3 to 5 per month of agasi chutney powder and ground chutney powder respectively. she has got one skilled labour to help her to prepare the products.



Plate 7. Case study of Mrs. Basamma Jakkananvar

4.19.6.4 : Income details

Source of finance		Investment		Expenditure/month		Income / month	
own :	Rs. 21,000	machine	Rs. 20,000	Purchase of equipment/ raw material:	Rs. 2000	Jowar roti :	Rs. 9000
Bank loan :	—	Equipment/ accessories	Rs. 1,000	Transportation	Rs. 1000	Sajji roti :	Rs. 9000
Total :	Rs. 21,000	Total	Rs. 21,000	Labor :	Rs. 1000	Agasi chutney powder / 5 kg :	Rs. 400
Net profit/ month : Rs. 13,750 Net profit annually : Rs. 1,89,000				Miscellaneous	Rs. 1000	Groundnut chutney powder / 5 kg :	Rs. 350
				Total:	Rs. 5000	Total:	Rs. 18,750

Income details of the entrepreneur is shown in the table 4.18.6.4. To start the enterprise she invested Rs. 21,000 on machinery and equipment/ accessories. A total of Rs. 5000 was being spent by the entrepreneur for purchasing of raw materials, transportation and labor. Detailed income earned by the entrepreneur as follows about Rs. 9000 per month from jowar roti and sajji roti respectively. Agasi chutney Rs. 1,400 per month and ground nut chutney powder Rs. 1,350 per month was Rs. 15,750 and the annual net profit was Rs. 1,89,000. The details given in the above table was an approximate income details gets varied based on the order received by the entrepreneur.

Marketing details

Raw materials like sajji, agasi, and groundnut will be purchased from whole sale market, jowar is from her own land. The prepared products are sold to market in the form of committed to order and prepared by order. She takes part in food fest exhibition arranged by KVK, UAS Dharwad. Products prepared are transported by government public transportation.

Constraints faced by the entrepreneur

The entrepreneur had faced some personal problems like lack of education level and responsibility of performing legitimate household activities. She had not faced any problems like lack of encouragement from family members, lack of freedom to take decision, lack of child care, Economic problems and technical problems. She had faced marketing problems like lack of proper market linkage, variability in prices and competition.

4.19.7 Case study of Miss Nazeera Hasansab Ayatti

4.19.1 Profile of women entrepreneur

Name of the entrepreneur : Miss Nazeera Hasansab Ayatti
Name of District: Dharwad
Name of taluk: Dharwad
Name of village: Kavalgeri
Age:20 yrs Marital status: Un-Married
Education: SSLC
Family type: nuclear
Family income annually : Rs.30,000

Miss Nazeera was from Kavalgeri village of Dharwad taluk. Her father is an agriculturist and holds a small piece of land in his native. Miss Nazeera studied up to SSLC and discontinued her education due to family problem. During this period, she got hands on experience in tailoring and learnt the basic things of dress designing in neighbor's tailoring unit. Income coming from the land was not sufficient to feed the family. Due to this, her elder brothers were compelled to engage in agricultural labor. Her younger sister was pursuing her studies, under such circumstances, Miss Nazeera , thought of being some help to the family by engaging herself in tailoring activities. She was in search of a suitable institute or a person who could teach her the perfect skills of dress designing, she came across a press release given by RUDSETI, Dharwad regarding conduct of garment manufacturing for women training programme.

4.19.7.2 : Entrepreneurial Performance

Name of enterprise : Tailoring
Year of training taken : 2010
Year of establishment: 2010

Miss Nazeera started her enterprise with self interest, decision imposed by family by earning some money, she was having some knowledge before establishment of enterprise. She started the enterprise with family at household level

4.19.7.3: Product details

Products	Quantity / month
Blouse	15-20
Chudidhar/ Salwar Kameez	18-20
Dress repair	5-7

The entrepreneur stitches 15 to 20 blouses per month, chudidhar/ salwar kameez (18 to 20) and dress repair around 5 to 7 dresses.

4.19.7.4: Income details

Source of finance		Investment		Expenditure		Income	
Own	Rs.5000	sewing machine	Rs. 2500	Purchase of materials	Rs. 1000	Blouse 20/month	Rs. 2400
Loan	—	Furniture	Rs.2000	Miscellaneous and maintenance	Rs. 500	Salwar Kameez/ chudidhar 15/month	Rs.1500
Total	Rs.5000	Materials	Rs. 500	Total	Rs. 1500	Repair of dress	Rs. 600
Net profit per month: Rs. 3000		Total	Rs. 5000			Total	Rs. 4500
Net profit annually: Rs. 36,000							

The entrepreneur invested a total of Rs. 5000. Money invested on sewing machine was Rs.2500, on furniture Rs. 2000 and materials Rs. 500. She expended Rs. 1000 on purchase of materials and Rs. 500 on miscellaneous and maintenance. Income derived from tailoring was Rs. 2400 from Blouse ,

Rs. 1500 from salwar kameez/ chudidhar and repair of dress Rs.600. The net profit per month was Rs.3000 and annually was Rs. 36,000.

Marketing and employment details

She purchases her raw materials from retail shop from Dharwad city. Her family members also help in her activity.

Constraints faced by the entrepreneur

The entrepreneur had faced some of personal problems like low education level, and responsibility of performing legitimate household activities. She had not faced any economic problems and social problems. She faced marketing problems like lack of proper storage facility and competition.

4.19.8 Case study of Mrs. Roopa Pakirappa Ingalahalli

4.19.8.1 : Profile of women entrepreneur

Name of the entrepreneur : Mrs. Roopa Pakirappa Ingalahalli
Name of District: Dharwad
Name of taluk: Hubli
Name of village: Nulvi
Age:22 yrs Marital status: Married
Education: SSLC
Family type: nuclear
Family income annually : Rs.20,000

Mrs. Roopa comes from a poor family she had completed her studies upto SSLC and got married to taxi driver, she lives in a joint family. Income earned from husband occupation will not be sufficient for a family. She had some knowledge about tailoring because of low knowledge and guidance she could not start the enterprise . With help of her neighbours friends she came to know about the training programme given by RUDSETI, she approached the institute with her husband, with his support she completed training for 21 days successfully and started her enterprise.

4.19.8.2 : Entrepreneurial Performance

Name of enterprise : Tailoring
Year of training taken : 2011
Year of establishment: 2011

The entrepreneur started her enterprise with own interest and also it was an decision of family members. She started her enterprise, with her personal savings at household level.

4.19.8.3 : Production details

Product	Quantity
Blouse	20/ month
Pico	10-20 / month
Restitching	8-10/ month
Salwar kameez	10/month

The entrepreneur stitches 20 blouses per month, pico 10 to 20 per month restitching 8 to 10 per month, salwar kameez (10 per month)



Miss Nazeera Hasansab Ayatti



Mrs. Roopa Pakirappa Ingalahalli

Plate 8. Women entrepreneurs performing activities

4.19.8.4 Income details

source		Investment		Expenditure		Income	
Own	Rs.3000	sewing machine	Rs.2300	purchase of materials	Rs. 300	Blouse 20/month	Rs. 2000
Loan	—	materials	Rs.700	Maintaince and miscelleneous	Rs.400	Pico 10-20/month	Rs. 600
Total	Rs.3000	Total	Rs. 3000	Total	Rs. 700	Restitching 8-10/month	Rs. 300
Net profit per month: Rs. 3200 Net profit annually : Rs. 38,400						salwar kameez 10/month	Rs. 1000
						Total	Rs. 3900

The entrepreneur invested a total of Rs. 3000. Money invested on sewing machine was Rs.2300, and materials Rs. 700. She expended Rs. 300 on purchase of materials and Rs. 400 on miscellaneous and maintenance. Income derived from tailoring was Rs. 2000 from Blouse , Rs. 600 from pico , restitching Rs.300. from salwar kameez Rs. 1000. The net profit per month was Rs.3200 and annually was Rs. 38,400.

Marketing and employment details

The entrepreneur purchases her raw materials from retail shop from Dharwad city and her family members also help in her activity.

Constraints faced by the entrepreneur

The entrepreneur had some of personal problems like low education level, and responsibility of performing legitimate household activities. She had not faced any economic problems. She had also faced some social problems like lack of social mobility because of restrictions in the family, and caste system in the village. She faced marketing problems like lack of proper storage facility and competition.

DISCUSSION

The results of the study entitled “Impact of Entrepreneurship Development Programmes on women of Dharwad district” are discussed, interpreted and compared with related reviews and are presented in this chapter under the following headings

- 5.1 Entrepreneurship Development Programmes conducted for women by KVK and RUDSETI
- 5.2 Demographic Profile of women of Hubli and Dharwad Taluk
- 5.3 Women Participation in various type of training programmes conducted by KVK and RUDSETI
- 5.4 Source of information received to the women of Dharwad and Hubli taluk
- 5.5 Establishment of enterprise by women
- 5.6 Empowerment of the women
- 5.7 Impact of training on annual income
- 5.8 Factors contributing for the progress of the enterprise
- 5.9 Constraints faced by the women entrepreneurs
- 5.10 Case studies of women entrepreneurs

5.1 Entrepreneurship Development Programmes conducted for women by KVK and RUDSETI

Agriculture based Entrepreneurship Development Programmes conducted by KVK

Agriculture based training programmes for women conducted by KVK were, vegetable production technology, Income generating activities (IGA) Horticulture, Vermicomposting, integrated farming System (IFS), Dairy, Production technology on spices, Gaillardia flower cultivation and Bee-Keeping. Duration of the training programmes in each category varied from 1 day to 2 days. Highest number of women beneficiaries (224) had attended training on Integrated Farming System training which included Dairy, Poultry and Vermicomposting, this was followed by 171 women beneficiaries attended training on vermicomposting. The methodologies used in training included visits, Demonstration, Lecture session, Printed material and Group discussion in all the training programmes. The findings of Tabasum etal (2013) was also revealed that the training programmes conducted by KVK was fruits and vegetable preservation and mushroom cultivation. The study of Banarsi and Vikas (2011) also reported that agriculture based training programmes conducted by KVK was Dairy farming and mushroom cultivation and the training programmes varied from 2 days to 5 days. He also reported that agriculture training plays an important role in developing the skill among the rural women and also benefiting the rural women for generation of income.

Non- agriculture Entrepreneurship Development Programmes conducted by KVK

Programmes conducted on non-agriculture based were on food processing by dehydration, Income generating activity (IGA), Potato chips making, Kasuti and machine embroidery, Phenyl preparation, Income generating activities (IGA) on millet based value added products, Paper bag making and Package and sales of millets products. Duration of the training programmes varied from 1 day to 4 days. Maximum number of women (131) had attended training on income generating activities which included potato chips making, roti making and paper bag making. Banarsi and Vikas (2011) reported that non-agriculture training programmes conducted were value added products from fruits and vegetables, tailoring and stitching. The result of Tabasum etal (2013) also reported that majority of the respondents adopted the recommended techniques of tilla work, cutting, tailoring and knitting.

Agriculture based Entrepreneurship Development Programmes conducted by RUDSETI

Agriculture based Entrepreneurship Development Programmes conducted were Dairy, Dairy and vermicomposting, Agriculture, Horticulture and Goat rearing. Duration of the training programmes varied from 6 days to 10 days. 164 had attended training in Dairy, 138 in dairy and vermicomposting. Methodologies used by the institution visits, hands on experience, Demonstration, lecture session,

games, printed material and group discussion. The results were similar to the study of Mamata and Renuka (2012)

Non-agriculture Entrepreneurship Development Programmes conducted by RUDSETI

Non-agriculture training programmes conducted were tailoring, Dress designing and embroidery, Agarbatti making, Domestic products, Computer tally, Beauty Parlour, Kasuti making and Paper products. Number of programmes offered in each varied from 1-6 programmes. The training programmes varied from 6 days to 45 days. Maximum number of the women (145) had undergone training in tailoring followed preparation of Domestic products like phenyl making, soap powder making and agarbatti making(68), Beauty parlour (65). Dulumoni and Anjali (2010) disclosed in the study that majority of the women had undergone tailoring followed by beauty parlour and computer related training.

Hand holding facility is vital for any person who completes the training programme. It helps a trainee find a strong foot hold in the business. Trainees need to have sufficient support to start a business. They need to approach financial institutions government agencies, input suppliers and buyers of products for which they do not have any exposure. The training institution can be great help to prospective entrepreneurs by preparing project report, establishing to banks, linkages to other departments, establishment of enterprise, follow up services and consultancy. Neither institutions provided support in terms of inputs for the women entrepreneurs. It can be observed from the table 4.6 that both the institutes have provided follow up services and consultancy for all the women trainees. Banarsi and Vikas (2011) reported that institution provide support like linkages to banks, consultancy and follow up services for the trainees who undergo training programme.

5.2 Demographic Profile of women of Hubli and Dharwad Taluk

5.2.1 Age

It is evident from the data presented in table 4.6 which indicates that the socio demographic characteristics of the women beneficiaries from KVK higher percentage of the women ranged from 34-42 years and it was found to be in the category of middle age group. Women beneficiaries from RUDSETI maximum women belonged to less than 34 years and the category belonged to young age group and majority of the women caste was OBC. Halakatti *et al.* (2007) also found in their study that majority of the women were middle aged. Sushma (2007) revealed that majority of the women belonged to young age group (<35 years).

5.2.2 Caste

The data shows that Majority of the women trainees in KVK (42.50%) belonged to ST followed by GM (32.50%), SC and ST (17.50% and 7.50% respectively). In RUDSETI 40 per cent of the women belonged to OBC, followed by SC (21.25%), ST (13.75%). Similar findings have been reported by Halakatti *et al.* (2007) that regarding caste majority of the women belonged to SC/ST caste in Haveri district.

5.2.3 Education

With respect to education level of the women beneficiaries from KVK higher percentage of the women (28.75%) were illiterate. These results are similar to the results of study conducted by Savitha *et al.* 2005 which revealed that women (70%) were illiterate. However, majority of the women beneficiaries (26.25%) were educated upto primary level. These findings are on par with the results of Kusum and Mehta (2009) which revealed that majority of the women (24%) studied upto primary level.

5.2.4 Marital status

It was observed from the table that irrespective of the institutes maximum number of the women were married (93.75% and 86.25% respectively), followed by widow (5% and 7.50% respectively) and unmarried (1.25 % and 6.25% respectively). The above findings are in agreement with the findings of Geethanjali and Prabhakar (2012) showed that majority of the women in Andhra Pradesh were married which was followed by unmarried and widow.

5.2.5 Occupation

Occupation of the majority of the women from both KVK and RUDSETI were agriculturist (40% and 47.50% respectively) followed by agriculture labour (27.50% from KVK and 36.25% from

RUDSETI) and as housewife (32.50% from KVK and 11.25% from RUDSETI). The findings are on par with the results Savitha *et al.* 2005 which revealed majority of the women were farm labour followed by housewife.

5.2.6 Family size and type

The results indicated that irrespective of the institutes majority of the family size (36.25 and 37.80%) belonged to medium size family with 5-7 members followed by small size family up to five members (27.50% and 32.50% respectively). Women in KVK majority of the women (53.75%) belonged to joint family followed by nuclear (43.75%) and very less per cent of the family belonged to extended. Majority of the women (51.25%) in RUDSETI belonged to nuclear family followed by joint family (48.75%). Geethanjali and Prabhakar (2012) also found in their studies that majority of the women (57%) belonged to medium size family with 4-6 members followed by 30 per cent of the women belonged to small size family up to three members.

5.2.7 Annual income

The data shows that majority of the women belonged to high annual income (Rs > 36,022) irrespective of institutes (52.50% and 41.25%) followed by 23.75 per cent and 41.25 per cent belonged to low income (Rs < 17,202) group and for medium income (Rs 17,202 to 36,022) 23.75 per cent and 17.50 per cent respectively. The findings of Mamata and Renuka (2012) revealed that higher percentage of the women (45%) belonged to high annual income followed by medium and low income.

5.2.8 Social Participation of women

Regarding participation of women in social organization majority of the women in KVK (52.50%) had involved in social participation and 47.50 per cent had not involved in social participation. In social organization cent per cent of the women had participated in co-operative society where as in involvement more than half per cent of the women (75%) had involved regularly and 25 per cent of the women participated occasionally. Similarly in RUDSETI 62.50 per cent of the women had involved in social participation and 37.50 per cent had not involved in social participation whereas regarding social organization 87.50 per cent of the women had participated in co-operative society and 12.50 per cent had participated in SHG/NGO. 87.50 per cent of the women had involved regularly in the organization and 12.50 per cent of the women had involved occasionally in social organization. The findings are in accordance with the findings of Rekha (2009) and Ravi (2007).

5.3 Women participation in various training programmes conducted by KVK and RUDSETI

Women in Dharwad taluk attended training on dairy and vermicomposting conducted by KVK. While all the women attended paper bag making training among non agriculture programmes, 45 per cent and 35 per cent respectively attended training in agarbatti and phenyl making. All women who have trained by RUDSETI got trained in dairy (agriculture) and tailoring (non agriculture). The results were not different regarding participation of women from Hubli taluk. On the whole, in both KVK and RUDSETI, there was good attendance for training in Dairy, vermicomposting, tailoring and paper bag making. Rathi and Singh(2010) revealed that Krishi Vigyan Kendra, women had participated in different training programmes viz., Crop production, Animal science, Horticulture, Women in agriculture, Fisheries, Agro-forestry and Agriculture Engineering. Among these training offered, training on women in agriculture was found to be more useful. Mamata and Renuka(2012) reported that women had participated in training programmes conducted by RUDSETI viz., Beauty parlour, Tailoring, Kirani shop, Dairy, Saree business, Garments, Home products and Leaf plate making and women had established the enterprise of Beauty parlour, Tailoring, Dairy and Home products

5.4 Source of information received to the women

It can be observed from the table 4.10 that 83.75 per cent of women trained by KVK had received the information through NGO/SHG members, whereas only 55 per cent of women trained from RUDSETI had received information about the institute through other trained women. The findings are similar with the findings of Tripathi (2001) found out that high percentage of respondents (78.12%) utilized the non-institutional interpersonal information sources such as trained women, relatives, neighbours and own family members

Institution guidance received to the women beneficiaries

It is clear from the table 4.12 Irrespective of locale, institutes and type of training programmes all the women had received assistance after completion of training through follow up services and consultancy. Similar findings was found by Rath and Singh(2010) that Krishi vigyan Kendra encourage the trainees to establish the enterprise by providing loan facilities, follow up services and consultancy

5.5 Establishment of enterprise by women

Women beneficiaries from KVK 11.75 per cent of the women had established the enterprise. Fifteen per cent of the women beneficiaries had established the enterprise who underwent training in RUDSETI. Majority of the women beneficiaries in KVK (44.44%) had established the Dairy enterprise from agriculture training which was followed by 33.33 per cent of the women had established roti making enterprise from non agriculture training, 11.11 per cent of the women beneficiaries had established dairy and vermicompost enterprise and from non agriculture training 11.11 per cent of the women beneficiaries had established phenyl making as their enterprise.

50 per cent women beneficiaries in RUDSETI had established dairy enterprise from agriculture training which was followed by 41.66 per cent of the women beneficiaries had established tailoring as the enterprise, 8.33 per cent of the women had established the dairy and vermicompost as the enterprise. Cent per cent of the women beneficiaries from KVK had established their enterprise through the personal savings and from RUDSETI 91.66 per cent of the women beneficiaries had established their enterprise through their personal savings and 8.33 per cent of the women had established the enterprise through receiving the financial assistance from bank. Mamata and Renuka (2012) reported in the study that majority of the women (43.40 %) had started the enterprise after the undergoing training.

Reasons for not starting the enterprise by women

In KVK majority of the women 52.11 per cent had lack of time, followed by 46 .46 per cent of the women had lack of financial support, 45 per cent of the women had lack of family support, 40.8 per cent of the women had marketing problems,30.98 per cent of the women had difficulty in managing multi-task, 29.50 per cent of the women had lack of interest to establish the enterprise, 26.76 per cent of the women had lack of co-operation from husband and contract is given by the institution then women are ready to establish the enterprise. Similarly in RUDSETI women had reasons for not establishing the enterprise majority of the women had insufficient place to start the enterprise followed by 52.74 per cent of the women had lack of time, equal per cent of the women (41.17%) had lack of interest and lack of family support, 35.29 per cent had difficulty in managing multi task and lack of financial support, 33.82 had lack of co-operation from husband and institution helps to get the loan then women are ready to establish the enterprise. Santhi *et al* (2013) revealed that women had reasons for not adopting enterprise and the reasons were marketing problem, economic problem, non-cooperation at home, low space, lack of technical knowledge and lack of time

5.6 Empowerment of the women

Empowerment of women it can be observed from the table 4.14 that the women from Dharwad and Hubli taluk attended the training

Psychological empowerment

There was high significant difference in psychological empowerment before and after undergoing the training in KVK and RUDSETI in psychological empowerment self confidence had increased after attending the training programme, followed by courage, self reliance and feeling security in family. The findings are in line with findings of Vidya and Chole (2010) conducted a study in Marathwada region of Maharashtra state. They revealed that 80 per cent of the women have increased their self confidence, 54 per cent of the women have increased their courage, 100 per cent of the women have developed feeling of security in family. 65 per cent of the women have gained self image.

Social empowerment

In social empowerment there was high significance difference in interaction with the people outside the family after attending the training in KVK and RUDSETI, followed by possessing desired social status, participation in decision making and access to modern technology. Similar findings was

made by Vidya and Chole (2010) observed that 90 per cent of the women had feeling of social security, 10 per cent of the women had increased their participation level in decision about family planning, and the results showed by Sheyda (2008) indicates social empowerment of members. The communication abilities, self image, decision making power of the beneficiaries had increased after taking the training.

Economic empowerment

Regarding economic empowerment of women after attending training in KVK and RUDSETI there was increase in power to invest/save followed by operating personal account bank, power to sale/purchase. Similarly Sheyda (2008) found that economic factors like access to credit, savings, acquisition of skill, purchases of gold and immovable assets and food consumption pattern the impact index had increased after joining for training when compared to before joining for the training.

Political empowerment

With respect to political empowerment women after attending training in KVK and RUDSETI there was no much difference in political empowerment. Vidya and chole (2010) revealed that 46.67 per cent of the women had awareness of human rights followed by 26.66 per cent of the women had awareness of legislation for women and 25 per cent of the women had freedom for participation in active politics.

Empowerment of women it can be observed from the table 4.14 that the women from Dharwad and Hubli taluk attended the training, there was high significant difference in psychological empowerment before and after attending the training in KVK and RUDSETI. Regarding social empowerment of women attended training in KVK and RUDSETI it was found that there is significant difference after attending the training. With respect to economic empowerment also there is significant difference after attending the training. Similarly regarding political empowerment there is no much difference compare to before training and after training. These findings are agreement with studies conducted by Vidya nad Chole (2010) revealed that major indicator was economic empowerment I rank, social empowerment III rank, psychological empowerment ranked IV and political empowerment was ranked as V. Thus there was highest empowerment in case of economic and lowest empowerment in political aspects.

5.7 Changes in annual income

It was encouraging to see that women who had undergone training 21 women had established enterprise and there was significance difference at 5 per cent level after establishing the enterprise. Gangaiah *et al* (2006) also reported noticed that income generated from the women entrepreneurs after the training programmes was Rs. 6541 per annum in case of agriculture. An average income of Rs. 18,000 was by flower vending, followed by Rs.16,200/- in dairying and Rs. 14,400/- in case of tailoring. The women members in cloth business receive an average income of Rs. 10,500/- per annum and there was increase in their income

5.8 Factors contributing for the progress of the enterprise

Women entrepreneurs from Dharwad taluk and Hubli taluk who had undergone training in KVK and RUDSETI had the factors contributing for the progress of the enterprise . It is observed that for maximum number of the women entrepreneurs individual factors have not contributed much to the progress of the enterprise. More number of the Women entrepreneurs had not agreed for that physical factors had contributed for the progress for the enterprise. All the women entrepreneurs had agreed that financial factors had contributed for the progress of the enterprise. Higher number of the women entrepreneurs had agreed that market factors had also contributed for the progress of the enterprise. Regarding technical factors most of women entrepreneurs had agreed that technical factors had contributed for the progress of the enterprise. Madhu and Sukhdev (2003) revealed from the study that there is dynamic interplay of economic factors followed by social factors, family factors and personal factors had motivated for setting up the enterprise

5.9 Constraints faced by the women entrepreneurs

The data shows that majority of the women from KVK (88.88%) had faced personal constraints like low education level followed by 77.77 per cent of the women had faced responsibility of performing legitimate household activities and very less per cent of the women had faced lack of freedom to take the decision. Women from RUDSETI cent per cent of the women had faced

responsibility of performing legitimate household activities, followed by 91.66 per cent of the women had faced low education level, 83.33 per cent of the women had faced lack of child care and 50 per cent of the women had faced lack of child care. Regarding economic constraints very less number of women had faced financial problem. Women had also faced lack of social mobility because of restrictions in the family. Maximum number of the women had faced lack of technical knowledge followed by very less number of the women had faced lack of training. Cent per cent of the women had faced marketing constraints like variability in prices and competition, followed by 66.66 per cent of the women had faced constraint of transportation and very less per cent of the women had faced lack of proper market linkages and lack of proper storage facility. In RUDSETI cent per cent of the women had faced transportation problem and competition followed by 91.66 per cent of the women had faced problems like lack of proper market linkages, lack of storage facility and variability in the prices.

Similar observations have been reported by Narmatha *et al.* (2002) revealed that major constraints faced by the women entrepreneurs were personal constraints marketing, financial and technical constraints. The above findings corroborated with the studies conducted by Letha Devi and Khandekar (2000) who observed that women had various constraints and they were social constraints, political constraints, economic constraints and psychological constraints

5.10 Case studies of women entrepreneurs

It can be observed from the Table 4.19 that women who had underwent training programme in Krishi Vigyan Kendra had established Dairy enterprise and from agriculture based training whereas Food products enterprise and domestic products enterprise had established from non-agriculture based training and it was observed that there was increase in their economic status. Similarly women who underwent training in RUDSETI had established dairy enterprise from agriculture based training and tailoring from non- agriculture based training.

SUMMARY AND CONCLUSION

Entrepreneurship development is an organized and continuous process. The basic process of entrepreneurial programme is to influence the potential persons and motivate them to take entrepreneurship as their career. Entrepreneurial skills and knowledge can be developed through training, education and development. Inculcating entrepreneurial skills for setting up and operating business enterprise can be called development of entrepreneurs. Entrepreneurs are not only born but can also be trained and developed. Entrepreneurial development programmes help the potential entrepreneur to set up his own business enterprise appropriate to his abilities and liking.

The present study entitled "Impact of Entrepreneurship Development Programmes on Women of Dharwad District" was carried out in the year 2012-2013 with the following objectives

- To document the Entrepreneurship Development Programmes offered by UAS-KVK and NGO-RUDSETI,
- To study the role of Entrepreneurship Development Programme on empowerment of women
- To assess the Profile of successful women Entrepreneur

Survey was conducted at Dharwad and Hubli taluk of Dharwad district. A total of 160 women beneficiaries from both the institute will be selected for the study. (80 women beneficiaries from both KVK and RUDSETI, thus comprising of 160 from selected taluk were selected). A sub sample of 40 women beneficiaries were selected from village (which is categorized based on 20 sample from agriculture and 20 from non agriculture training programme). One successful women entrepreneur from each village were selected total of 8 successful women entrepreneur were selected from each village.

Using the questionnaire the required secondary data and primary data was collected by personal interview method. Data was coded, tabulated, analyzed and interpreted using suitable statistical parameters in the study paired t test was used.

The salient features of the present study summarized as follows:

Entrepreneurship Development Programmes conducted for by KVK and RUDSETI

- The Entrepreneurship Development Programmes offered for women by KVK regarding agriculture training programmes were vegetable production technology, income generating activities from horticulture, vermicomposting, integrated farming, dairy, production technology on spices, gaillardia flower cultivation, bee-keeping and during 2010-2013 more number of the women undergone integrated farming system followed by vermicomposting. With respect to non agriculture training programmes offered were food processing by dehydration, income generating activities on fancy bag making, kasuti and machine embroidery, phenyl making, income generating activities, potato chips making, income generating activities on millet based value added products, paper bag making, package and sales of millet products and maximum number of the women beneficiaries had undergone income generating activities followed by phenyl making and very less number of women beneficiaries had undergone package and sales of millet products.
- Similarly in RUDSETI Entrepreneurship Development Programmes were offered for women during 2010-2013 agriculture training were dairy, dairy and vermicompost, agriculture, horticulture, goat rearing among the training programmes higher number of the women had undergone dairy training followed by dairy and vermicompost, and agriculture. Regarding non agriculture training offered were tailoring, dress designing and embroidery, agarbatti making, domestic products, computer tally, beauty parlour, kasuti making, paper products. More number of the women beneficiaries had undergone tailoring followed by preparation of domestic products
- Both the institutes had provided hand holding facilities to the women beneficiaries namely preparation of project report, linkages to bank, linkages to other department, establishment of the enterprise, follow up services and consultancy.

Socio- demographic characteristics

- Women beneficiaries from KVK higher percentage of the women ranged from 34-42 years and it was found to be in the category of middle age group. Women beneficiaries from RUDSETI

maximum women belonged to less than 34 years and the category belonged to young age group and majority of the women caste was OBC.

- Majority of the women in KVK (42.50%) belonged to ST. In RUDSETI 40 per cent of the women belonged to OBC. Higher percentage of the women (28.75%) were illiterate.
- Maximum number of the women were married (93.75% from KVK and 86.25% from RUDSETI). Majority of the women from both KVK and RUDSETI were agriculturist (40% and 47.50% respectively)
- Majority of the family size (36.25% from KVK and 37.80% from RUDSETI) belonged to medium size family with 5-7 members. Majority of the women belonged to high annual income irrespective of institutes (52.50% and 41.25%) followed by 23.75 per cent and 41.25 per cent belonged to low income group and for medium income 23.75 per cent and 17.50 per cent respectively.

Participation of women in social organization

- In KVK women had participated in social organization cent per cent of the women had participated in co-operative society where as in involvement more than half per cent of the women (75%) had involved regularly. Similarly in RUDSETI 62.50 per cent of the women had involved in social participation whereas regarding social organization 87.50 per cent of the women had participated in co-operative society, 87.50 per cent of the women had involved regularly in the organization.

Source of information

- In KVK majority of the women (83.75%) received information through NGO/SHG members. Similarly in RUDSETI more than half per cent of the women received information through trained women.

Establishment of enterprise by women, type of the enterprise after attending the training programme and financial assistance received for the women

- Women beneficiaries from KVK (88.75%) had not established the enterprise and 11.75 per cent of the women had established the enterprise. Women beneficiaries from RUDSETI 85 per cent of the women had not established the enterprise. Fifteen per cent of the women beneficiaries had established the enterprise.
- Majority of the women beneficiaries in KVK (44.44%) had established the Dairy enterprise from agriculture training which was followed by 33.33 per cent of the women had established roti making enterprise from non agriculture training, 50 per cent women beneficiaries in RUDSETI had established dairy enterprise from agriculture training. which was followed by 41.66 per cent of the women beneficiaries had established tailoring as the enterprise
- .Cent per cent of the women beneficiaries from KVK had established their enterprise through the personal savings and from RUDSETI 91.66 per cent of the women beneficiaries had established their enterprise through their personal savings.

Reasons for not starting the enterprise by women

- In KVK majority of the women 52.11 per cent had lack of time, Similarly in RUDSETI women had reasons for not establishing the enterprise majority of the women had insufficient place to start the enterprise followed by 52.74 per cent of the women had lack of time.

Empowerment of the women

- Women from Dharwad and Hubli taluk attended the training, there was high significant difference in psychological empowerment before and after attending the training in KVK and RUDSETI. Regarding social empowerment of women attended training in KVK and RUDSETI it was found that there is significant difference after attending the training. With respect to economic empowerment also there is significant difference after attending the training. Similarly regarding political empowerment there is no much difference compare to before training and after training.

Changes in the annual income after establishing the enterprise

- It can be observed from annual income that there was significant difference after establishing the enterprise

Factors contributing for the progress of the enterprise

- Women entrepreneurs from Dharwad taluk and Hubli taluk who had undergone training in KVK and RUDSETI had the factors contributing for the progress of the enterprise. All the women entrepreneurs had agreed that financial factors had contributed for the progress of the enterprise. Higher number of the women entrepreneurs had agreed that market factors had also contributed for the progress of the enterprise. Regarding technical factors most of women entrepreneurs had agreed that technical factors had contributed for the progress of the enterprise.

Constraints faced by the women entrepreneurs

- Women from KVK (88.88%) had faced personal constraints like low education level followed by 77.77 per cent of the women had faced responsibility of performing legitimate household Women from RUDSETI cent per cent of the women had faced responsibility of performing legitimate household activities.. Women had also faced lack of social mobility because of restrictions in the family. Maximum number of the women had faced lack of technical knowledge. Cent per cent of the women had faced marketing constraints like variability in prices and competition,. In RUDSETI cent per cent of the women had faced transportation problem and competition

Case studies of women entrepreneurs

- It was observed that regarding agriculture based women had established Dairy enterprise after undergone training in KVK and RUDSETI whereas, non-agriculture women had established food related and preparation of domestic products who had undergone training in KVK and women who had undergone training RUDSETI had established tailoring.

Conclusion

Entrepreneurship as an effective instrument to the economic development and women empowerment. It can be concluded from the findings that training plays a positive role for empowerment of the women especially in the rural communities. From the findings it can observed that majority of the women beneficiaries have empowered after attending training programmes in KVK and RUDSETI. The positive change in their living status was also visible especially in the women who had started the enterprise which will motivate the younger future generation to take up entrepreneurship in rural as well as urban communities also.. It was encouraging to see that among selected women beneficiaries from KVK about 11 per cent had established their enterprise after undergoing training programmes whereas about 15 per cent women beneficaories from RUDSETI had established their enterprise. As Entrepreneurship is a multidimensional challenging task and it is a creative activity. Women entrepreneurs require confidence, Leadership, and managerial skills. Many organizations centre are focusing in training women especially rural women through number of Entrepreneurship Development Programmes and skill development trainings. Women in greater number must come forward to empower themselves through such programmes.

Recommendations

- It is essential to create awareness regarding different training institutions providing training for women through awareness programmes, interaction with successful entrepreneurs, mass media to develop entrepreneurship among women
- Training institutions are providing short duration training programmes to women. However, the period of training programmes is to be increased on the basis of skill development, considering their education level

Future line of work

- Similar impact study can be taken up in other districts of Karnataka state
- The present study was conducted with a limited sample size. In order to derive wider generalization, a study with large sample size could be conducted.
- Case studies of successful men and women undergone training in KVK and RUDSETI may be taken up

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INTERVIEW SCHEDULE TO ELICIT THE INFORMATION ON ENTREPRENEURSHIP

DEVELOPMENT PROGRAMMES OFFERED BY KVK AND RUDSET PART I

A. General information of institution

1. Name of the Institution:

2. Year of establishment:

3. Coverage of the areas by the Institution:
 - c. District:
 - b. Taluk:
 - a. Village :

4. Objectives of the Institution

Sl. No.	Objectives of the Institution
i	
ii	
iii	
iv	
v	

5. What is your Institutional set up

Sl. No.	Technical staff	Qualification	Non technical staff	Qualification
i				
ii				
iii				
iv				
v				

Sl. No	Name of the institution	Membership		Involvement of the respondents		
		Member	Office bearer	Regularly	occasionally	Never
1.	Gram panchayat					
2.	Taluk panchayat					
3.	Mahila mandal					
4.	Zilla panchayat					
5.	Co-operative society					
6.	Self-help group					
7.	NGO					
8.	Any others(specify)					

Specific information

II. Training related information

1. Name of the training organization: _____
2. Type of Training programme undergone: _____
3. Duration of the training programme: 0-3days/5days/1week/more than one week
4. Source of the information

Sl. No.	Particulars	Yes	No
1.	Television		
2.	Radio		
3.	Newspaper		
4.	Friends/neighbor		
5.	Institution		
6.	NGO members/SHG members		
7.	Trained members		
8.	Any other (specify)		

5. After the training programme whether the institution have guided you to set up the enterprise?
Yes/No

6. Type of the assistance received from the institution

SI. No.	Type of hand Holding	Yes	No
1.	Preparation of project report		
2.	Linkages to banks		
3.	linkages to other dept. Agri/horticulture/Hsc/NGO		
4.	Establishment of enterprise		
5.	Procurement of the inputs		
6.	Follow up services		
7.	Consultancy		

III. Enterprise related information

1. Have you started your enterprise? Yes/No

If yes , When did you start the enterprise :

Month :

Year:

Type of the Enterprise:

If No, enlist the reasons for not starting the enterprise

a.

b.

c

3. Changes in empowerment of women before and after the training programme

Sl. No	Particulars	Before training			After training		
		Low	Medium	High	Low	Medium	High
A)	Psychological empowerment						
1.	Self confidence						
2.	Courage						
3.	Self reliance						
4.	Feeling of security in family						
B)	Social empowerment						
1.	Interaction with the people outside the family						
2.	Participation in decision making—(about Education of children/ child marriage)						
3.	Possessing desired social status						
4.	Access to modern technology						
C)	Economic empowerment						
1.	Power to invest / Save						
2.	Power to sale / purchase of produce						
3.	Operating personal account in bank						
4.	Participation in decision about marketing of produce						
	Political empowerment						
1.	Awareness of human rights						
2.	Awareness of legislation for women						
3.	Awareness of political institution						
4.	Awareness about laws on domestic violence						

4. Have you taken any loan for starting the enterprise? Yes/No,

If yes then from:

Sl. No.	Particulars	Yes	No	If yes		
				Amount	Term	Rate of interest
1.	National bank /MG bank					
2.	Co-operative bank					
3.	Money lender					

If No

1.	Personal savings		
2.	Sale of personal assets		

5. What are the factors contributing to the progress of your enterprise ?

Sl. No.	Particulars	Agree	Partially agree	Disagree
A.	Individual factors			
A	Cooperation from husband/family			
B	Cooperation by family members during operation stage			
C	Encouragement by the society			
D	Liberty to women			
E	Recognition and appreciation in the family			
F	Self confidence			
B.	Physical factors			
a.	Accessibility of place of work			
b.	Availability of modern technologies			
c.	Adequate technical support for machinery utilization			
d.	Availability of labour, particularly skilled labour			
e.	Availability of raw material			
C.	Financial factors			
a.	Financial assistance from the family			
b.	In time availability of loan from the bank			
c.	Assistance from government initiatives by funding of loans and granting of subsidies			
d.	Availability of working capital			
D.	Market factors			
a.	Good market facility			
b.	Good transportation facility			
c.	Good demand for the product/service in that area			
d.	Adequate publicity			
e.	Adequate information on changing markets			
E.	Technical factors			
a.	Adequate knowledge			
b.	Good experience			
c.	Adequate training			
d.	Adequate guidance			

5.Constraints faced while setting up enterprise

Sl. no	Particulars	Yes	No
A	Personal		
1.	Lack of encouragement from the family members		
2.	Low education level		
3.	Lack of freedom to take decisions		
4.	Lack of child care		
5.	Responsibility of performing legitimate household activities		
B	Economic		
1.	Loans are not sufficient		
2.	Income derived is too little		
3.	Labor cost is expensive		
C.	Social		
1.	Lack of social mobility because of restrictions in the family		
2.	Caste system in the village		
3.	Conflicts with other workers		
D.	Technical		
1.	Lack of training		
2.	Lack of technical knoweledge		
E.	Marketing		
1.	lack of proper market linkages		
2.	Lack of proper storage facility		
3.	Transportation		
4.	Variability in prices		
5.	Cut throat competition		

5. Do you had Knowledge before establishment of enterprise ? Yes/No

6. Extent of increases or decreases in family income level through selected enterprise

Sl. No.	Name of the enterprise	2010-11		2011-12		2012-13	
		Actual income	% change in income	Actual income	% change in income	Actual income	% change in income

7. What was the source of financial assistance when you started the enterprise ?

Sl. No.	Particulars	Yes	No	If yes		
				Amount	Term	Rate of interest
1.	National bank /MG bank					
2.	Co-operative bank					
3.	Money lender					

If No

1.	Personal savings		
2.	Sale of personal assets		

8. Venue of the enterprise: In home/ out side home: own/rented

C. Production details

1. Type of the product

Agriculture Based

Non- Agriculture

Sl. No.	Type of enterprise	Number /Quantity
1		
2		
3		
4		
5		

Sl. No.	Type of enterprise	Number /Quantity
1		
2		
3		
4		
5		

Marketing details:

1. Source of raw material purchase: Whole saler/retailer/agent/local
2. Type of market: retail shop/wholesale shop/door-to-door supply/committed to Order/

Prepared by order/any other (specify)

3. Do you take part in exhibition and fairs: Yes/no

If yes then mention the exhibition name: _____

4. Mode of transportation: Bus/tractor/lorry/autorickshaw/bullock cart/ bicycle/others(specify)

5. Average sales per month:

6. Average Net returns per month:

E. Employment details:

1. Number of persons employed in the enterprise

Males: ____ skilled/unskilled Females: ____ skilled/unskilled

2. Do your family members also help in your entrepreneurial activity? Yes/No

F. Problems/Constraints faced by the entrepreneur

Sl. No.	Particulars	Yes	No
A	Personal		
1.	Lack of encouragement from the family members		
2.	Low education level		
3.	Lack of freedom to take decisions		
4.	Lack of child care		
5.	Responsibility of performing legitimate household activities		
B	Economic		
1.	Loans are not sufficient		
2.	Income derived is too little		
3.	Labor cost is expensive		
C.	Social		
1.	Lack of social mobility because of restrictions in the family		
2.	Caste system in the village		
3.	Conflicts with other workers		
D.	Technical		
1.	Lack of training		
2.	Lack of technical knoweledge		
E.	Marketing		
1.	lack of proper market linkages		
2.	Lack of proper storage facility		
3.	Transportation		
4.	Variability in prices		
5.	Cut throat competition		

IMPACT OF ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES ON WOMEN OF DHARWAD DISTRICT

YOGITA V.MASUR

2014

Dr. VEENA S. JADHAV
Major Advisor

ABSTRACT

A study on Impact of Entrepreneurship Development Programmes on Women of Dharwad District was undertaken during 2013-2014. Two taluks of Dharwad district were selected for the study. One hundred and sixty women beneficiaries who had undergone Entrepreneurship Development Programmes during 2010-2013 were selected from the respective institution i.e Krishi Vigyan Kendra and RUDSETI, 40 each from agriculture and non agriculture based training programmes were selected for the data collection. Eight successful women entrepreneurs were selected for documentation of case studies. Agriculture based training programmes for women conducted by KVK during 2010-13 in which 536 women had undergone the training programmes. A total number of women participated were 342 in non- agriculture based training programmes. Agriculture based training programmes conducted for women by RUDSETI during 2010-13 in which total of 489 women had undergone training and non- agriculture based training programmes conducted for women total of 466 women had undergone training Preparation of project report and linkages to banks were the services provided by both the institutes. From the findings it was encouraging to see that psychological empowerment had high significant difference after undergoing training and this was followed by social, economic and political empowerment. Women who had undergone training in KVK and RUDSETI had high level of income after establishing the enterprise. Majority of the women from KVK (88.88%) had faced personal problem with respect to their education level. Women from RUDSETI (100%) had faced problem regarding responsibility of performing legitimate household activities. It was observed that women trained in KVK had established their own dairy, roti and phenyl making enterprises. Similarly women trained in RUDSETI had established dairy and tailoring enterprises.