

## Establishment of Women Enterprises after Undergoing Training Programmes in KVK and RUDSETI

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### ABSTRACT

*A study on impact of Entrepreneurship Development Programmes on women of Dharwad district was undertaken during 2013-2014. Two taluks, Dharwad and Hubli of the Dharwad district were selected in the study. Women beneficiaries who had undergone Entrepreneurship Development Programmes between 2010-2013 were selected from the records of the respective training institutes i.e KVK and RUDSETI. Fourty 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 out of which successful women entrepreneur were selected for the study. It was encouraging to see that among selected women beneficiaries from KVK and RUDSETI women had established their enterprise succesfully.*

**Key words:** Enterprise, Entrepreneurship Development Programmes, KVK (Krishi Vigyan Kendra) and Rural Development and Self Employment Training Institute (RUDSETI)

### INTRODUCTION

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 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 Mc Clelland, need for achievement motivates individuals to exploit opportunities and to take advantage of favorable trade conditions.

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This could be motivated through planned training activities<sup>2</sup>. 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.

### MATERIALS AND METHODS

The study was undertaken with an attempt to know Women Empowerment by

Entrepreneurship Development Programmes. Women beneficiaries who had undergone Entrepreneurship Development Programmes between 2010-2013 in KVK and RUDSETI were selected from the records of the respective training institutes. The study was conducted in the year 2013-14. Fourty 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. Keeping in view the objectives and the variables in the study self-structured 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.

### RESULTS

**Table 1: 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)		
<b>Age</b>										
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)
<b>Caste</b>										
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)
<b>Education</b>										
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)

	(15.00)	(15.00)	(00.00)		(10.00)		(5.00)	(30.00)	(15.00)	(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)
<b>Marital status</b>										
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)
<b>Occupation</b>										
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)
<b>Husband's occupation</b>										
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)
<b>Size of family</b>										
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)
<b>Type of family</b>										
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)
<b>Type of house</b>										
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)
<b>Annual income</b>										
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

**Table 2: 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)
<b>Type of enterprise</b>										
<b>Agriculture</b>										
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)
<b>Non- Agriculture</b>										
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	–	–	–	–	–	–	–	–	–	–
<b>Financial assistance</b>										
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

**Table 3: Mean scores of factors contributing for the progress of the enterprise of women entrepreneurs N=21**

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 because out of 160 women respondents selected for the study who have undergone the training programme in which 21 women respondents had established the enterprise

**Table 4: Constraints faced by the women entrepreneurs while setting up the enterprise (N=21)**

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)		
<b>Personal constraints</b>										
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)
<b>Economic constraints</b>										
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)	—
<b>Social constraints</b>										
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	—	—	—	—	—	—	—	—	—	—
<b>Technical constraints</b>										
Lack of training	1 (25.00)	2 (66.66)	3 (100.00)	—	—	—	—	1 (50.00)	3 (33.33)	4 (33.33)
Lack of technical knowledge	4 (100.00)	1 (33.33)	3 (100.00)	3 (100.00)	—	—	4 (100.00)	2 (100.00)	5 (55.55)	12 (100.00)
<b>Marketing</b>										
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 Figures in the parenthesis indicate percentage, Agri- Agriculture, Non- Agri – Non Agriculture percentage are calculated for 21 sample

**Table 5: Reasons for not starting the enterprise by women beneficiaries N=139**

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 139 because out of 160 women respondents 139 women respondents had not started the enterprise

## DISCUSSION

### Table 1: Demographic profile of women beneficiaries of Hubli-Dharwad city

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%).

The data reveals 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 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%).

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.

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. It may be seen from the table 1 that 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.

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 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.

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 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.

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.

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 1 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.

#### **Table 2: Establishment of enterprise by women after attending the training programmes**

It may be seen from the table 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.

#### **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 beneficiary's 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. Mamata and Renuka<sup>1</sup> reported in the study that majority of the women (43.40 %) had started the enterprise after the undergoing training.

**Table 3: 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 involve 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 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 involve 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.

#### **Table 4: Constraints faced by the women beneficiaries while setting up the enterprise**

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. Similar observations have been reported by Narmatha *et al*<sup>3</sup>, revealed that major constraints faced by the women entrepreneurs were personal constraints marketing, financial and technical constraints.

**Table 5: Reasons for not starting the enterprise by women**

Reasons specified by the women for not establishing their enterprise 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. Santhi *et al.*<sup>4</sup>, 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.

**CONCLUSION**

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 be 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 beneficiaries 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.

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