CHAPTER – I

INTRODUCTION

Entrepreneurship refers to a creative approach in business. Exploring and discovering new business opportunities, managing the enterprise excellently, speculating and taking risks and successfully introducing innovations are the entrepreneurial functions. **Schumpeter** regarded innovations *'as the main feature of entrepreneurship for which profit is the reward.'* At macro level the state of economy of a nation depends on the availability of entrepreneurial skills. It is now well realized that building up of entrepreneurial skills is a basic requirement for achieving rapid economic progress in India and the government has been facilitating the development of entrepreneurial skills at mass level through numerous programmes based on dynamics of economic development and technological advancement.

In this context, the practice of women entrepreneurship is essential both from the point of view of equity and full utilization of available human resources. Women constitute roughly half the world's population. Till recent times their contribution in official terms has been considered negligible. It is reported that 2/3rd of world's work is done by its women, 50.00 per cent of the food is produced by them, yet the world pays them $1/10^{th}$ of its income and allows them to own a mere $1/100^{th}$ of its property. This inequality practiced against women reflects the degree of their exploitation. It is inimical to their economic well-being and social dignity.

In India even after the five decades of independence, the position of women entrepreneurs could not be improved in spite of the pledge made by the constitution of India for equality of status and opportunities. Women represent almost 48.00 per cent of the country's total population, the literacy rate of women remains at the level

of 39.29 per cent as against 64.13 per cent of their male counterparts, as per 2001 Census. The working population constitutes around 36.00 per cent of the total population and women constitute about 32.00 per cent of the total population. Majority of working women are engaged in the unorganized sector. Being unorganized labour force, their remuneration is lower to their male counterparts and also their contribution to the family income is unnoticed.

The concept of gender has been central to debates on how to empower women to improve the quality of their life. The fight of women against inequality in society and consequent exploitation has been the cornerstone of such discussion. In fact there are several hidden social constraints that inhibit women's free choice of what they want to do. Poverty and economic dependence are overarching factor and reality of life for a vast majority of women in the country. Of all the strategies to empower women on these complex points, an effective starting point would be one that is defined by the women themselves, especially the rural women.

To sustain rapid economic progress that is being witnessed in India, women entrepreneurship has a crucial role to play. The basic problem with 'women entrepreneur' is that she is a 'women.' The attitude of society and the constraints under which she has to live and work are hostile. It is not that the women do not have skill potential and capacity but they are given little access to properly developed skill training. They are not supported financially, especially before marriage, as it is felt that if training is imparted or some investment is made for a girl, it is going to be wasted when she gets married as she takes away the skills and resources. As a result a woman can only act as a helper and it is believed that she cannot function independently.

Development of Women Entrepreneurship

Since independence, the Government has taken a number of measures to improve the conditions of women in general which if successful would have helped the creation of women entrepreneurial skills. A pioneering step was taken during 1964-65 when the National Institute for Small Industry Extension Training *(NISIET)* at

Hyderabad conducted an entrepreneurship development programme. This was followed by a scheme for technicians in 1969-70 to train the technically qualified persons and a new entrepreneurship scheme in 1971 by the Gujarat Industrial Investment Corporation *(GIIC).* These programmes though open to all included women entrepreneurs too. Further United Nation taken a significant step and declared 1975-85, a Decade for Women. The government through different organizations conducted training programmes for prospective women entrepreneurs. In 1975, the first International Conference of Women Entrepreneurs was organized by National Alliance of Young Entrepreneurs *(NAYE).* In 1978, SBI undertook Entrepreneurship Development Programmes (EDPs). In 1979, Training for Rural Youth for Self Employment Programme (TRYSEM) was launched. In 1981, the NAYE organized the second International Conference of Women Entrepreneurs. In 1982, the government established the National Science and Technology Entrepreneurship Development Board (NSTDB) to stimulate entrepreneurship among young men and women.

The year 1983 may be treated as a turning point in the entrepreneurship development since after this year it became a national movement. During the later half of 1980s several new schemes like Science & Technology Entrepreneurial Parks (STEPs), training and extension services and refinancing facilities to institutions giving financial assistance to women entrepreneurs were formulated and also supported by the Banks. In 1989-90 two new programmes were started viz., Mahila Udhyam Nidhi (MUN) and Mahila Vikas Nidhi (MBN) under which NGOs dealing with women entrepreneurs were given assistance. In 1990, the Norwegian Agency for International Development (NORAD) announced its support for entrepreneurship programme for rural poor women. The year 1991 marks an important landmark in the Indian History with the launching of comprehensive economic reforms. As a result of the New Economic Policy (NEP), the definition of women entrepreneurs was revised. Earlier women enterprises were defined as enterprises where more than half of the workers were women and also where more than half of ownership controls are in the hands of women. The entrepreneurship

training was made more institutionalized by making it a part of curriculum in the Universities and in other higher education institutions.

Review of Literature

Though a large number of women studies are conducted, there are very few on women entrepreneurs *(Finnery 1977; Hammand & Jaslow 1973, Mohinddin 1983, Lalitha 1982, Nayak 1979, Bogaert & Das 1989, Boserns 1989).* One wonders at the lack of focus on this section of the population in studies of this type. *Vinze (1987),* in her work stated that since women entrepreneurs need constant guidance in matters pertaining to financial discipline and suggested to be mutually beneficial if the banks, and women entrepreneurs learn to appreciate each other's viewpoint. She further emphasized that management skills are a must and women entrepreneurs need to be trained. *Rathore & Chhabrea (1991)* stated that Indian women find it increasingly difficult to adjust themselves to the dual role that the have to play as traditional housewives and compete with men in the field of entrepreneurship. *Rao (1991)* in his study listed economic backwardness, lack of family and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference of traditional occupation and preference for secure jobs as factors that inhibit promotion of grassroots entrepreneurship among rural women. *Singh (1983)* in her work stated that factors impinging on and influencing the process of the birth and growth of women enterprises are not different form those affecting men entrepreneurs. Several women are now willing to become entrepreneurs due to various factors, viz., pull and push factors. However, the latter category forms a negligible percentage of the total women in business. Only a few of the enterprises promoted by the women in her sample can be regarded as an extension of kitchen activities --- the three Ps, viz., pickles, powder (spices) and papad – with which women entrepreneurs are popularly identified. *Srivastava & Choudhary (1995)* in their study stated that women faced problems mainly in the areas of marketing of their products and approaching the banks for getting personal loans. The study concludes that joint family is not an obstacle for developing entrepreneurs. In fact it is a facilitating factor. The entrepreneurial role enhances familial bonds and

increases role satisfaction of women entrepreneurs as a wife, mother and maker of home. *Nair (1996)* in her paper while admitting a perceptible increase in both the intellectual and physical resources devoted to the cause of research and action in the field of women's development, argues that initiatives in this realm are largely policy induced and devoid of any clear focus or strategy. The author advocated that a carefully drawn up training system has to address the strategic needs of women for survival and growth.

Training and skill development is essential for any entrepreneurship development. Facilities are available and many institutions are imparting training under various schemes but social attitudes keep them away and deprived, both in urban and rural communities. A great deal of entrepreneurship research has been done with gender difference in motives. A study conducted by *Carr (1990)* revealed that compared to men, women are less concerned with making money and often look at entrepreneurship as a means of simultaneously meeting their career needs and catering to their children. In another study made on growth strategies used by male and female entrepreneurs, in many developing countries, *Downing (1991)* found men and women employ different growth strategies having principle difference as: male owned enterprises usually grow vertically whereas the women's enterprises tend to grow by diversifying. In other words women tend to adopt indirect and safer routes for growth strategies.

Till recently, women under the Indian rural set-up were not able to actively participate in income generating economic activities due to historical and socio-cultural reasons. Illiteracy, low level of skills, lack of access to training and credit facilities, coupled with lack of entrepreneurship, invisible contribution to family income, restricted mobility, etc. and also the gender bias acts a inhibiting factors. Since 1980s women's role in agriculture and food security confirms that they need to be empowered to undertake their task effectively. Empowerment of women in agriculture may be envisaged in terms of up-gradation of awareness, knowledge and skill based on local needs and resources. For this reduction of drudgery and entrepreneurial development must be conceived as integrated purposes. There are

numerous entrepreneurial activities for such women in agriculture but the women hardly have knowledge of them and the know-how required. In fact, there are several institutions, which have imparted knowledge of possibilities and skills of pursuing suitable or viable entrepreneurial activities to women. These include ICAR, Welfare Department, NGOs, etc. In view of its growing concern at the government level, there is lot of interest to know field level impact of the efforts of these institutions/departments. Thus, the Directorate of Economics & Statistics, Ministry of Agriculture, Government of India has assigned a study on **"VIABLE ENTREPRENEURIAL TRADES OF WOMEN IN AGRICULTURE"** to its Agro-Economic Research Centres, Accordingly, the AER Centre for Bihar & Jharkhand, T M Bhagalpur University, Bhagalpur, which has undertaken this study in Bihar.

Objectives of the Study

The objectives of this study are as follows:

i. *To identify the viable entrepreneurial trades for women in agriculture.*
ii. *To study the impacts of these trades on the women beneficiaries in terms of income and their socio-economic conditions.*
iii. *To assess the role of training.*
iv. *To understand the constraints faced and study the linkages and support system needed for enhancing the viability and feasibility of the trades.*

Methodology

Altogether 100 farmwomen entrepreneurs formed the sample of the present study, which includes both trained and non-trained farmwomen. The selection of trained farmwomen was done from the lists of beneficiaries, obtained from the KVKs of respective districts and Khadi Gramodyog (KG) of Bhagalpur district where ICAR and KVIC sponsored training programmes were conducted respectively. Besides, KVKs and KG, no other agencies have imparted any training relating to agro-based activities of comparable quality and certification in the region. As regards the selection of non-trained farm women is concerned, local NGOs were consulted to identify the agro-based enterprises working in the area as well as SHGs women members who were undertaking such enterprises at their own places without

undergoing any skill development programme. These NGOs were SEWA, Srijan Mahila Vikas Sahyog Samity (Bhagalpur), Mukti Niketan (Katoria, Banka), etc. After obtaining or preparing the lists for both the group of women entrepreneurs, 67 trained women entrepreneurs and 33 non-trained women entrepreneurs were randomly selected. While selecting the respondents due attention was given on proportional representation of the enterprises. The details of distribution of sample are depicted in table below no. 1.1.

Table No. 1.1: Distribution of Sample as according to Enterprises.

		Sample Districts							
SN	**Enterprises**	**Bhagalpur**		**Munger**		**Banka**		**Total**	
		Tr	**Non-Tr**	**Tr**	**Non-Tr**	**Tr**	**Non-Tr**	**Tr**	**Non-Tr**
1.	Preservation of Fruits & Vegetables	11	---	10	---	---	---	21	---
2.	Preparation of Jam & Jell	9	5	7	2	--	--	16	7
3.	Preparation of Potato Chips, Badi and Papad	5	10	4	8	5	3	14	21
4.	Beekeeping	12	---	---	---	---	---	12	---
5.	Preparation of Pickles and Murabba	---	---	---	---	4	5	4	5
	Total	**37**	**15**	**21**	**10**	**9**	**8**	**67**	**33**

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CHAPTER – II

GENERAL OVERVIEW OF THE SAMPLED REGION AND ENTERPRISES

As indicated earlier, the present study has been undertaken in three districts viz., Bhagalpur, Munger and Banka, of Bihar, which lie under South-Bihar alluvial plains sub-zone – III (B) of middle Gangetic plain agro-climatic zone. These three districts are adjoining to each other, which took together accounts for 7.44 per cent of total geographical area of the state and 6.24 per cent to total population of the state. A general overview of the sampled districts may be seen as below:

Area and Location

Bhagalpur district is divided centrally across from west to east by the river Ganga. On the northern part lies the Naugachia sub-division and the other two sub-divisions, Bhagalpur Sadar and Kahalgaon lies on the southern bank. The district is spread over 2.54 lakh Sq. hectare and divided into 16 CD blocks. There are 1519 inhabited villages.

Munger district is located in the southern part of Bihar and is spread over the southern bank of the river Ganges. The district covers over 1.3 lakh Sq. hectare. It has three subdivisions and 9 C D blocks. There are 506 inhabited villages.

Banka district came into existence in 1991 bifurcating southern part of Bhagalpur. The district is spread over 3.05 lakh sq. ha. It has 11 CD blocks covering 2131 inhabited villages.

Population and Workers

As per the Census – 2001, the population of Bhagalpur district is 24.23 lakh, which accounts for 2.93 per cent of the state's total population. The percentage of rural population is 81.40. The proportion of population belonging to scheduled caste is 10.5 per cent and that of scheduled tribes is a meagre of 2.3 per cent of the total population in the district. Sex ratio of the district is a distressing 876-females/1000 males. The population density is 946/sq. kilometer. The percentage of rural population living below poverty line is 42.60. The number of total workers in the district is 8.59 lakh, which accounts for 35.47 per cent of the total population. The data on classification of workers reveals that 48.39 per cent are agricultural workers followed by 19.63 per cent cultivators, 7.43 per cent workers are engaged in household industries and 24.55 per cent constitute other workers. The work participation rate in the district is 35.37 per cent with only 21.34 per cent incase of female. The data on sector wise employment pattern revealed that 68.10 per cent workforce is employed in primary sector followed by 24.50 per cent in tertiary sector and only 7.40 per cent in secondary sector. The per capita income at current prices (1995-96) is Rs. 4225 only in the district, which is much lower to the state's average of Rs. 6327. The total number of households in the district is 412080, which constitute 49.80 per cent of marginal size (< 1 ha), 20.50 per cent small size (1-2 ha) and 29.70 per cent medium and large size (> 2 ha) (table No. 2.1).

Munger district accounts for 1.37 per cent of state's total population. Out of its total population of 11.35 lakh, 73.12 per cent is of rural population. The scheduled caste and tribe population in the district is about 13.22 per cent and 1.60 per cent respectively. The sex ratio in the district is 878 females/1000 males, which is distressing and much lower to state's ratio of 921. The population density is 800/sq kilometer. The total number of workers in the district is 3.32 lakh, which accounts for 29.31 per cent of total population. The data on classification of workers reveals that 41.88 per cent are agricultural labourers followed by 15.91 per cent cultivators, 4.40 per cent workers engaged in household industries and 37.81 per cent constitute

other workers. The work participation rate is 29.31 per cent with only 13.26 per cent incase of female. The total number of households is 195175 (table no. 2.1).

Table No. 2.1: Socio-Economic Features of Surveyed Area vis-à-vis the State (Bihar).

SN		Particulars	Surveyed Districts			Bihar
			D-1 Bhagalpur	D-2 Munger	D-3 Banka	
1.		Total Geographical Area (ha)	254300	136359	305621	9360000
	i.	No. of Blocks/Talukas	16	09	11	533
	ii.	No. of inhabited villages	1519	506	2131	45337
2.		Population (Census – 2001)				
	i.	Male	1291658	604662	843293	43153964
	ii.	Female	1131514	530837	765480	39724832
	iii.	Total	2423172	1135499	1608773	82878796
	iv.	Per cent to Total Population of the State	2.93	1.37	1.94	100.00
	v.	Per cent of Rural Population	81.40	73.12	96.50	89.53
	vi.	Per cent of Urban Population	18.60	27.88	3.50	10.47
	vii.	Per cent of Scheduled Casts Population	10.5	13.3	12.4	15.7
	viii.	Per cent of Scheduled Tribes Population	2.3	1.6	4.7	0.9
	ix.	Population Density/sq. km	946	800	533	884
	x.	Sex Ratio/1000 of males	878	878	908	921
3.		Total Workers (Main + Marginal)	859563	332794	638687	28080004
	i.	Percentage of total workers to population	35.47	29.31	39.70	33.88
4.		Classification of Workers (In per cent)				
	i.	Cultivators	19.63	15.91	33.74	29.17
	ii.	Agricultural Labourers	48.39	41.88	51.71	48.18
	iii.	In Household Industry	7.43	4.40	4.62	3.87
	iv.	Other Workers	24.55	37.81	9.93	18.78
5.		Work Participation Rate (In per cent)				
	i.	Total	35.37	29.31	39.70	33.38
	ii.	Male	47.68	43.40	50.18	47.33
	iii.	Female	21.34	13.26	28.16	18.84
6.		Sector wise Employment (In per cent)				
	i.	Primary	68.10	---	85.50	77.71
	ii.	Secondary	7.40	---	4.60	3.97
	iii.	Tertiary	24.50	---	9.90	18.32
7.		Per capita Income (In Rs. at current prices, 1995-96)	4225	---	4225	6327
8.		Total No. of Households	412080	195175	278639	13744130
9.		Percentage of Households as				
	i.	< 1 ha	49.80	NA	81.45	80.15
	ii.	1-2 ha	20.50	NA	9.07	10.78
	iii.	Above 2 ha	29.70	NA	9.48	9.07

Source: Compiled by the author on the basis of Census – 2001, PLPs, NABARD (2006-07) and data obtained from Directorate of Economics & Statistics, Government of Bihar.

The total population of Banka district is 16.09 lakh. Of the three districts under study Banka has the highest rural population at 96.50 per cent as against 89.53 per cent of the state. The proportion of population belonging to scheduled caste is 12.4 per cent and that of scheduled tribe is 4.7 per cent of the total population of the district. Sex ratio of the district is 908 females/1000 males. The population density

in the district is only at 533/sq kilometer, which is much lower to the state's figure of 884/sq. km. The total number of workers in the district is 6.39 lakh, which accounts for 39.70 per cent of total population. The data on classification of workers reveals that 51.71 per cent are agricultural labourers followed by 33.74 per cent cultivators and 4.62 per cent workers engaged in household industries, 9.93 per cent constitute other workers. The work participation rate is 39.70 per cent, which is much higher to state's average of 33.38 per cent. The data on sector wise employment pattern revealed that 85.50 per cent are employed in primary sector mainly in agriculture followed by 9.90 per cent in tertiary sector and only 4.60 per cent in secondary sector. The per capita income at current prices (1995-96) is Rs. 4225 only. The total number of households in the district is 278639, which constitute 81.45 per cent of marginal size (< 1 ha), 9.07 per cent of small size (1-2 ha) and 9.48 per cent of medium and large size (> 2 ha) (table No. 2.1).

Infrastructural Status

Provision of adequate and quality infrastructure especially in rural areas is sine qua none for increasing productivity and efficiency in the economy. It is an umbrella for many activities referred to as *'social overhead capital'* by development economists like Paul Rosenstein-Rodan, Ragnar Nurkse and A O Hirschman. It encompasses activities that share technical features (such as economics of scale) and economic features (such as spillovers from users to non-users). Some important infrastructure components of the sampled districts vis-a-vis that of the state are presented in table No. 2.2.

The table reveals that out of total villages in Bhagalpur, Munger and Banka districts about 56.00 per cent, 58.60 per cent and 42.00 per cent villages are electrified. The figure pertaining to percentage of villages electrified as indicated in the table gives a very rosy picture, but the fact of the matter is that majority of the villages are de-electrified because of theft of wire and poles and broken down transformers. Maintenance of the electrical equipments as a rule not as an exception falls short of expectations. The road densities in these three districts are higher of the state average but except for a few patches here and there the majority of the roads are in

Table No. 2.2: Infrastructural Status of the Surveyed Districts vis-à-vis State (Bihar).

SN		Infrastructure Components	Surveyed Districts			Bihar
			D-1 Bhagalpur	D-2 Munger	D-3 Banka	
1.		Electricity				
	a.	Percentage of village electrified	56.00	58.60	42.00	70.00
	b.	Percentage of rural consumers to total consumers	61.00	55.00	46.00	89.00
2.		Transportation				
	a.	Road density/1000 sq. km	389.70	319.78	325.00	210.00
	b.	No. of transport vehicles/1000 sq. km	NA	NA	NA	10694.00
3.		Irrigation				
	a.	Percentage of irrigated area to net cropped area	39.00	67.00	83.00	34.60
	b.	Percentage of area irrigated through ground water	---	23.90	---	---
	c.	Percentage of area irrigated through surface water	---	76.08	---	---
	d.	No. of tube wells as per 100 ha of cropped area	---	15.59	---	---
4.		Communication				
	a.	No. of telephone lines/100 population	NA	0.84	NA	1.09
	b.	Population several/post office	9693	9873	12542	8792
	c.	Average area served/post office (sq. km)	10.17	12.34	21.23	9.92
5.		Education				
	a.	Literacy rate --- total	49.50	59.50	42.70	47.53
	b.	Literacy rate --- male	59.20	69.90	55.30	60.32
	c.	Literacy rate --- female	38.10	47.40	28.70	33.57
	d.	No. of schools (up to 8^{th} class) per 1 lakh population	57.37	80.31	51.36	57.13
	e.	No. of Secondary & Sr. Secondary schools/ 1 lakh population	4.71	1.79	3.51	3.65
	f.	No. of Degree and Professional Colleges/1lakh population	---	0.70	---	---
6.		Banking (2004-05)				
	a.	Total No. of branches	122	66	71	---
	b.	Average population per branch	19862	24375	22658	---
	c.	C D ratio (In %)	31	19.64	43	---
7.		Health				
	a.	Birth rate/1000 persons	32.00	20.60	32.00	31.50
	b.	Death rate/1000 persons	8.00	8.90	8.00	8.90
	c.	Maternal Mortality Rate (MMR) per 1 lakh live births	NA	504	NA	452
	d.	Infant Mortality Rate (IMR) per 1000 live births	60.00	66.00	60.00	63.00
	e.	Life expectancy at birth	60.00	58.7	60.00	60.40
	f.	Sub-centres/PHC/CHC per 1 lakh population	2.17	5.66	2.17	1.92
	g.	No. of dispensaries & Hospitals per 1 lakh population	0.08	2.00	0.08	1.10
	h.	Doctors per 1 lakh population	6.25	5.6	2.5	3.75

Sources: PLPs, NABARD, 2006-07.

a dilapidated condition. The percentage of irrigated area to net cropped area in the districts varies largely at 39 per cent, 67 per cent and 83 per cent in Bhagalpur, Munger and Banka districts respectively. The communication indexes of the districts under study are also not at par with the state's average figure rather it is

poor. The literacy rate of the districts although a bit higher in Bhagalpur and Munger districts compared to the state's figure but it is lower in Banka district. The female literacy rate is distressing compared to her male counterparts in all the districts. The banking business in the districts is also not up to the mark. The credit deposit ratios vary largely across the districts. It is at the lowest of 19.64 per cent in Munger district whereas higher at 43 per cent in Banka district. The percentage of rural consumer to total consumers is 61.00 per cent, 55.00 per cent and 46.00 per cent in Bhagalpur, Munger and Banka districts respectively. Moreover it is far behind the government's commitment level. Health care facility has not been able to keep pace with the advancement over the years. Villages have been the worst sufferers in health services availability. There are several PHC, APHC and HSC but most of them are non-functional and devoid of basic facilities needed to ensure cheap basic medication to the rural poor. In nutshell, the districts are endowed with fertile soil and plenty of good quality groundwater resources but at the same time a very high population density to cope. Hence, it requires adopting a comprehensive development model by way of developing the infrastructure.

D. Agricultural Scenario

The sample districts fall under agro-climatic sub-zone – III (B) i.e., south Bihar alluvial plains. Agriculture is a predominant activity of the districts providing means of livelihood to approximately 70 to 80 per cent of the population. The statistics on land use pattern reveal that out of total geographical area 58.71 per cent in Bhagalpur, 44.23 per cent in Munger and 43.56 per cent in Banka districts are net sown area, which are lower to the state's average of 60.23 per cent. The areas covered under the forest are 22.73 per cent in Munger and 15.15 per cent in Banka districts. Bhagalpur district has negligible forest areas. Munger district has 4.61 per cent fallow land and the land not available for cultivation was higher in Banka (40.33%) followed by Bhagalpur (39.94%) and Munger (28.43%) district. As regards the irrigational scenario out of the net sown area, 39.00 per cent is irrigated in Bhagalpur, 67.00 per cent in Munger and 83.00 per cent in Banka districts. The data on source wise irrigated areas reveals that ground water occupies the major source

Table No. 2.3: Agriculture Profile of the Surveyed Districts vis-à-vis the State (Bihar).

SN			Particulars	Surveyed Districts			Bihar
				Bhagalpur D-1	Munger D-2	Banka D-3	
1.			Total Geographical Area (' 000 ha)	25.43	13.64	30.56	936.00
2.			Agro-Climatic Zone/Region	III (B)	III (B)	III (B)	III
3.			Land use Pattern (In % of GA)	South-Bihar Alluvial Plains			Middle Gangetic Plains
	i.		Net area sown	58.71	44.23	43.56	60.23
	ii.		Forest	0.03	22.73	15.15	6.58
	iii.		Fallow	1.42	4.61	0.96	7.81
	iv.		Land not available for cultivation	39.84	28.43	40.33	25.38
4.			Irrigation				
	i.		Net irrigated area (ha)	59222	40408	110583	1950750
	ii.		Per cent of of irrigated area to NSAS	39	67	83	34.60
	iii.		Source wise irrigated area (In per cent)				
		-	Canals	5.48	55.14	55.96	27.41
		-	Wells/Tube wells	49.47	23.92	6.42	62.44
		-	Others	45.05	20.94	37.62	10.15
5.			Rainfall (In mm)				
	i.		Normal	1176	1146	1170	1270
	ii.		Actual – 2003-04	1287	1132	1208	1208
			Actual – 2004-05	1062	1092	1196	1190
6.			Yield Rate (Kg/ha)				
	i.		Rice	2000	2421	1900	1489
	ii.		Wheat	2021	1901	1550	2146
	iii.		Maize	1752	2219	1500	2411
	iv.		Pulses	936	879	807	868
	v.		Oilseeds	783	675	705	851
	vi.		Others	1432	1378	1270	---
7.			Land holdings				
	i.		<1 ha	185397 (49.80)	NA	167570 (81.45)	11344000 (80.14)
	ii.		1-2 ha	76234 (20.50)	NA	18647 (9.06)	1526000 (10.78)
	iii.		+ 2 ha	110546 (29.70)	NA	19517 (9.49)	1284000 (9.08)
			Total	372177 (100.00)	NA	205734 (100.00)	1454000 (100.00)

Sources: Compiled by the author on the basis of Census 2001, PLPs (NABARD) --- 2006-07 and data obtained from Directorate of Economics & Statistics, Government of Bihar

of irrigation in Bhagalpur district (49.47%) whereas surface irrigation i.e., canals in Munger (55.14%) and Banka (55.96%) districts. The average annual rainfall is 1176 mm in Bhagalpur, 1146 mm in Munger and 1170 mm in Banka district. The rainfall under this zone is mainly influenced by southwest monsoon, which sets in the second week of June and continued up to the end of September. The data on land holdings account revealed that the number of marginal holdings in Bhagalpur district is 49.80 per cent whereas it is as high as 81.45 per cent in Banka district.

Clubbing marginal and smallholdings together the state accounts for 91.00 per cent of the total holdings. The number was similar in Banka district. However, it was a bit lower in Bhagalpur district. It clearly indicates that more than 80.00 per cent lands are under smallholdings group in the sample districts, resulting in large number uneconomic holdings. This makes the pursuit of petty agriculture. In most of the cases the small and marginal landholders cannot keep the members of the family occupied with farm work round the year. Labour and technical efficiency are all low in these three districts.

The principal food grain crops of the surveyed districts are paddy, wheat, maize, pulses, oilseeds and others in these districts. Besides, some horticultural crops like mango, litchi, banana, tomato; guava, etc. are also grown. Non-existence of post-harvest treatment facilities, agro or fruit processing units in these districts renders the fruit crops non-remunerative and most of the produce is consumed in the local markets. The yield rates of food grain crops are almost the same amongst these districts (table No. 2.3).

E. Cropping Pattern

Cropping pattern stands for the proportional distribution of cultivated land area among the crops. It is intimately identified with the three principal seasons in the region. The cropping pattern in the region is overwhelmingly food crops oriented. As of now the food crops acreage is nearly 90.00 per cent of GCA, doubtlessly lop-sided and skewed. Paddy is mainly grown in kharif. Summer paddy, which was practiced two decades ago though in restricted area, has virtually disappeared due to dwindling irrigational facilities during summer mainly due to non-availability of electricity. The rabi harvest is a 'mosaic of mixed crops' such as wheat, gram, mustard, linseed, etc. Maize crop is also grown in rabi season. In the study region, the paddy is grown in 28.69 per cent of GCA in Bhagalpur, 42.25 per cent of GCA in Munger and 60.28 per cent of GCA in Banka districts. The acreage of the second important crop wheat is 23.73 per cent of GCA in Bhagalpur, 21.75 per cent of GCA in Munger and only 13.92 per cent of GCA in Banka districts. In contrast of irrigational facilities in these districts, maize is prominently grown in Bhagalpur

district (13.67 % GCA) compared to other two districts. It clearly states that nearly 60-70 per cent of the GCA is covered by paddy and wheat only and the remaining 30.00 per cent constitute pulses, oilseeds and other crops. The cropping intensity in the districts are 125.67 per cent in Bhagalpur, 127.80 per cent in Munger and 132.76 per cent in Banka, which are lower to the state's average of 142.36 per cent (table no. 2.4).

Table No. 2.4: Cropping Pattern of the Surveyed Districts vis-à-vis Bihar State.

Crops	Surveyed Districts						Bihar	
	D-1 (Bhagalpur)		D-2 (Munger)		D-3 (Banka)			
	Area (ha)	% of GCA	Area (ha)	% of GCA	Area (ha)	% of GCA	Area (ha)	% of GCA
Paddy	54758	28.69	32716	42.45	106531	60.28	3734000	46.52
Maize	62340	32.67	7206	9.35	10469	5.92	691000	8.61
Wheat	45290	23.73	16765	21.75	24595	13.92	2057000	25.63
Pulses	17798	9.33	14802	19.21	21056	11.91	736000	9.17
Oilseeds	6430	3.37	2300	2.98	8300	4.70	240000	3.00
Others	4215	2.21	3284	4.26	5788	3.27	568000	7.07
GCA		190831		77073		176739		8026000
Net Area Sown		151845		60308		133130		5638000
Cropping Intensity (%)		125.67		127.80		132.76		142.36

In nutshell, the agricultural economy of the sample districts is subsistence in nature, can receive breakthrough by supporting other allied activities as is witnessed in case of Bhagalpur district, where sericulture and dairy are being pursued by a large population, however, sericulture is now tottering for survival. Similarly Munger district is rich in minerals and other natural resources and is enough potential for sub-contracting/ancillarisation due to presence of railway workshop, Indian Tobacco Company and Arms and Ammunitions Factory. Banka district is a potential one for sericulture, floriculture and agro-processing activities due to district in topography.

Women, Society and Panchayat

Women's contribution to humanity throughout history, whether it is in the work place, society or in home, has been no less than anybody else's. But most of the time her contribution has not been duly acknowledged due to dominance of males in the society. However, position of women in the society has changed now. In fact education and participation in economic activity have rose their position in the

society. Though it is still limited to a few families usually most of the rural women are bound to pass their lives in the courtyard and fields. Educated women have now been getting the opportunity due to creation of jobs under literacy and flagship programmes. Some contractual appointments as teacher, anganwari sevikas, health workers/staff, etc. have created the opportunity to the women to get absorb at their own places largely on account of reservation of 50 per cent seats. So these activities have significantly contributed in enhancing women's position in the society. Now society has started to recognize women as an earner in place of dependent only. But it may be the beginning not the end.

Strengthening of democratic institutions like Panchayat is the prime objective of the government. It is in this perspective, the role of panchayats have increased manifolds. While strengthening panchayati raj institutions the role of women cannot be ignored because it is the concern of 48.26 per cent and 47.93 per cent of female population in India and Bihar respectively. Appreciably the government of Bihar taking the lead among the states, provisioned 50 per cent reservation of seats for women in all the four grass root institutions viz., Gram Sabha, Gram Panchayat, Panchayat Samiti and Zila Parishad of three tier Panchayati Raj System in the state by enacting Bihar Panchayati Raj Act, 2006. It is perhaps exclusive political bonanza for Bihari women in the world of democracies. It is now surprising that 65 per cent representatives of Panchayati Raj are women in the state. It indicates that the strength of Panchayat will depend on the efficiency and ability of women. Empowerment of women will ultimately empower the panchayat.

Thus, it is not enough to say that what are the roles of panchayats in the empowerment of women rather it will be interesting to see the roles of women in empowering or strengthening of panchayat. But the tale of the story is something different, which may be substantiated with the help of news published in local hindi dalies, as below:

- On 6th August 2006 (Saturday), the BDO of Bihpur Block in Bhagalpur District (a sample district) in a block level meeting, on the basis of some reporting

asked women Mukhiyas not to ask to their relatives for inspection of PDS shops, anganwari centres, etc. in her's panchayat rather inspect directly by visiting herself in person.

(Mukhiya kai Rishtaidar nhein karein nirikshan: BDO --- Dainik Jagran, dated 08/08/2006).

- A news correspondent while visiting all panchayats of Pripainti Block in Bhagalpur District found that out of 29 panchayats 14 mukhiyas and sarpanch were women. Of them many were found engaged in their kitchen and responsibilities of panchayats were dealt by their husband. Similarly out of 38 members of panchayat samiti, nearly half of them were women. With one or two exception, the husbands of all the members were found sitting on the chairs in the office of pramukh at the block headquarter in their place.

  (Pati hei kartein hain janpratinidhiyaun kai kamkaj --- Hindustan, Dated 16/09/2006).

- In a training-cum-orientation programme for mukhiyas and ward members in Bhagalpur, almost all women mukhiyas participated. But they arrived either with their husband or son. While interviewing for a newspaper, they said that they were benefited from the programme but till now panchayat's works are being performed either by their husband or son.

  (Parikshan se labh huai lakin kaam beta hei karta hai --- Dainik Jagran, dated 18/11/2006).

- The Vice-President of Lok Jan Shakti Party (LJP) protested the reservation of muslim dominated ward of Bhagalpur for women. He charged that the government wishes to remove 'burkha' from the face of Muslim women so that the importance of muslim women may decrease.

  (Mahila ko Aarakshan denai ka virodh--- Dainik Jagran, dated 06/04/2007).

- Correspondent (Dainik Jagran) reported from Kahalgaon, Bhagalpur that 50 per cent reservation of panchayat's seats for women, who are baking bread in their kitchen and their husband are acting as middleman in the administrative gallery. In the circumstances what to say of development. It in simply relied on the grace of almighty.

(Mukhiya Chokey main, Pati Patate sauda, Vikash Bhagwan Bharoshai --- Dainik Jagran, Dated 07/12/2006).

Enterprises Background

Most of entrepreneurial trades in agriculture for women are related to horticulture and forests. Horticultural crops and forest produce are the important resources, which may be used as raw materials in agro-based enterprises. These enterprises can be viable where besides other things, the availability of raw materials is local and in abundance. Keeping this in view, the present study has been undertaken in Bhagalpur district and its two other adjoining districts namely; Munger and Banka, which are endowed with horticultural crops (particularly in Bhagalpur district) and forest produce (part of Munger and Banka districts). The region is only second to Tirhut region (Muzaffarpur) in the state in terms of area and production of horticultural crops. With a view to select the beneficiary respondents, first of all, KVKs, GOs and NGOs of the respective districts were visited and reviewed the list of women beneficiaries who were imparted trainings in different agro-based trades during last 4-5 years. Thereafter with the help of KVKs, Governmental Organization and Khadi Gram Udyog Ltd. the lists of beneficiaries as according to trades and year of training were prepared and also other matters were discussed with the scientists, officials and others particularly in regard to potential and possibility of development of the enterprises under which the trainings were imparted in the respective districts. On the basis of discussion it was found that five agro-based activities, which were prominently figured in the trades of training at KVKs and Khadi Gram Udyog have the potential of generating economic empowerment to the farmwomen if tapped properly. Thus, the present study has selected the following five agro-based activities on the basis of their prominence in the study area:

i. Beekeeping
ii. Preservation of Fruits and Vegetables
iii. Preparation of Pickles and Murabba
iv. Preparation of Potato Chips, Badi and Papad
v. Preparation of Jam and Jelly

The enterprises' background of above activities has a good potential in the region, which may briefly be looked as below:

Beekeeping

It is a seasonal enterprise of the region as 'Bees' are mainly gets 'parag' (*polen*) from Litchi and Mustard crops. Litchi is one of the important and delicious fruit, which attains fourth position in terms of area (7.78%) and production (7.90%) in the state. Nearly 41.00 per cent of the total litchi growing area of the country is found in Bihar. The region is famous for its excellent quality, colour and flavour only next to Tirhut region's 'Sahi Litchi.' It is mainly grown in both the sides of river Ganges that passes through Munger and Bhagalpur districts from west to east. The side of river Ganga in both the districts may see a long stretches of litchi orchard. Litchi is generally available from the 1st week of May to mid-July (75 days). In terms of area, with total cultivable area of 158152 ha Bhagalpur district is marginally second to Muzafarpur (Tirhut region) in the state with at 22276 ha of cultivable area. Even the region being congenial and having potentiality for beekeeping, bees get Parag for honey (from the litchi crop) only for 3 months and for remaining months either the solution of sugar is fed for survival or her colonies/boxes are shifted to the place of plenty (mostly outside the states and in forests region). Further her colonies/boxes are brought back in the months of December/January, wherein she gets 'Parag' from mustard crop, which is cultivated nearly 3.5 to 5 per cent of the GCA in the study region.

Enterprises Relating to Fruits and Vegetables

The enterprises relating to the preservation of fruits and vegetables, preparation of pickles, murabba, jam, jelly, chips, etc. have enormous potential in the region in terms of area and production of raw materials i.e., fruits and vegetables. The agro-climatic conditions of the region are not only favourable for cultivation of fruits like, mango, litchi, guava, banana, etc. but have recognition for its speciality in the fruits map of the country. The region has also an advantage for having an oldest Agricultural College at Sabour, Bhagalpur (Bihar Agricultural College under RAU, Bihar) with its rich horticulture dept where scientists and farm people interactions are most frequently organized. Besides, on and off farm training programmes are organized by the respective KVKs, which are located in all the three districts of the study region. As regards the area and production of fruits and vegetables in these

three districts are concerned, the area under fruit are 21241 ha in Bhagalpur (including Banka district) and 4115 ha Munger districts which produces nearly 258947 MT and 42610 MT of fruits respectively. Likewise the areas under vegetables are 18280 ha in Bhagalpur (including Banka district) and 9720 ha in Munger districts, which produce nearly 178213 MT and 70214 MT of vegetables respectively.

It is to be pointed out here that the art of fruit preservation in certain forms e.g., morabba, syrup, anchar (pickles), chutney, vinegar, dehydrated slices, etc. has been in practice in the region since long. But due to lifting of barriers on the movement of the goods and commodities as well as introduction of competitive market economy marketing of local products (particularly food products) has come under stress. Besides, the region being the rural dominant/based, the notion about the fruit preserves like jam, jelly, juice squash, slices, sauce, etc. is that they are meant for the affluent urban families and the raw material used are exotic fruits like orange, apple, pear, pineapple, grapes, cherry, etc. Next important fruits are like guava, mango, litchi, lemon and tomato whose products though commonly available in the market are not within the means of an average middle class family. In the circumstances the enterprises, which are engaged in producing such items without the standard or specified trade mark have prospects, if their brand is locally certified as happens in the case of the produce of local agricultural college (RAU). Many indigenous fruits are also grown in the villages in abundance in the jungles of Banka district, which have nutritional and medicinal values. Under this category are certain cheap fruits, e.g., papaya, amla, jamun, karanj, bel, ber (plum), jackfruit, bamboo (used for pickles only), etc. These fruits are generally exploited for direct consumption whereas if exploited commercially, it will provide self-employment to thousands of people and bring lakhs of rupees and prosperity to the rural population of the region. Recently initiated National Horticultural Mission (NHM) contemplated by Government of India, the region is further going to enhance its potential.

CHAPTER – III

SOCIO-ECONOMIC AND AGRICULTURAL PROFILE OF THE HOUSEHOLDS OF SAMPLE AND THE SAMPLE ENTREPRENEURS

This chapter is an attempt to present in brief the socio-economic profile as well as the agricultural practices of the households of the sample and the sampled entrepreneurs.

Socio-Economic Features of the Households

As discussed in the last chapter that altogether 100 women entrepreneurs were selected for in-depth enquiry. On the basis of in depth investigation, the basic features of the sample entrepreneurs are presented in table No. 3.1.

The table indicates that the average size of the households of the sample entrepreneurs was 5.7 persons. The data on social group wise distribution of the sample entrepreneurs indicate that 61.00 per cent of the respondents were belonged to other backward castes, 35.00 per cent to general and only 4.00 per cent to scheduled castes group. Of the total 88.00 per cent were belonged to Hindu religion whereas 12.00 per cent were Muslims. As regards the land ownership, 34.00 per cent were from marginal group (<1ha), 45.00 per cent from small group (1-2 ha) and 21.00 per cent from medium group (2-10 ha). The sample was not found from the large group. It is perhaps due to the fact that in Bihar majority of the farms are of marginal and small sizes as a result of implementation of ceiling laws and thus, the average size of land owned by the sample households was traced at 1.70 ha. So far as the average annual income of the respondents is concerned it was estimated at Rs. 22572. The data on group wise distribution of annual average income indicate that 45.00 per cent respondents were earning less than Rs. 30000 followed by 27.00 per

cent in the income slab of Rs. 300001 to Rs. 60000, 17.00 per cent in the income slab of Rs. 60001 to Rs. 1 lakh and 11.00 per cent in the income slab of more than Rs. 1 lakh

Table No 3.1: Socio-Economic Features of the Households of Sample Entrepreneurs.

SN		Particulars	Number/ Percentage
A.		Total Number of Households (Nos)	100
B.		Average size of Households	5.7 persons
C.		Social Group (%)	
	i.	Scheduled Castes	4.00
	ii.	Scheduled Tribes	---
	iii.	Other Backward Castes	61.00
	iv.	General	35.00
D.		Religion	
	i.	Hindu	88.00
	ii.	Muslim	12.00
E.		Land Ownership	
	i.	Marginal (< 1 ha)	34.00
	ii.	Small (1-2 ha)	45.00
	iii.	Medium (2-10 ha)	21.00
	iv.	Large (> 10 ha)	---
		Average Land Owned (ha)	1.70
F.		Annual Average Income (Rs.)	
	i.	Below Rs. 30,000/-	45.00
	ii.	Rs. 30001 to Rs. 60000/-	27.00
	iii.	Rs. 60001 to Rs. 1 Lakh	17.00
	iv.	Above Rs. 1 Lakh	11.00
		Average Income (Rs/annum)	22572.00
G.		Type of Houses	
	i.	Pucca	31.00
	ii.	Semi Pucca	43.00
	iii.	Kutcha	26.00
	iv.	Others	---
H.		Ownership of Houses	
	i.	Owned	71.00
	ii.	Rented	21.00
	iii.	Rent free	8.00
	iv.	Others	---
I.		Sources of Power	
	i.	Electricity	77.00
	ii.	Kerosene	23.00
J.		Sources of Fuel	
	i.	LPG	32.00
	ii.	Wood/Coal	68.00
	iii.	Kerosene	---
K.		Asset Ownership	
	i.	Tractor	6.00
	ii.	Pumping Set	9.00
	iii.	Sprinkler/Sprayer	23.00
	iv.	T V	33.00
	v.	Fan	27.00
	vi.	Two Wheeler	7.00
	vii.	Four Wheeler	---
	viii.	Others (Mixi, Cutter, Scissors, etc.	27.00

per annum. The data regarding to dwelling condition of the sample entrepreneurs indicate that 71.00 per cent respondents had owned houses, 21 per cent residing in rented houses and 8.00 per cent were in rent free houses. So far as the type of houses of the respondents is concerned, the data revealed that 31.00 per cent had pucca houses, 43.00 per cent semi-pucca and 26.00 per cent kutcha. The sources of power in the houses of sample entrepreneurs were mainly electricity (77%). The remaining 23.00 per cent were found using kerosene oil. The data on sources of fuel for cooking the food revealed that majority of the sample households were using wood/coal (68%), however, 32.00 per cent were found using LPG cylinder. Besides, above the data for owning like agricultural implements and consumer durables indicate that among the agricultural implements less than 10.00 per cent of the sample entrepreneurs had tractor or pumping sets. Among consumer durable items television (33%) has been largely found to be owned by the sample entrepreneurs followed by fan (27%) and items like mixi, cutter, scissors, etc. (27%). Only 7.00 per cent of the sample households had two wheelers.

Agricultural Practices of the Households

As indicated in last section that the households of sample entrepreneurs owned an average area of 1.70 ha but the data presented in table No. 3.2 revealed that the average size of operational area of the households was 1.81 ha. The data further indicate that 26.00 per cent of the households of sample entrepreneurs belonged to the category of less than 1 ha of operational area i.e., marginal, 47.00 per cent had 1 to 2 ha of operational land i.e., small and 27.00 per cent were operating at 2 to 10 ha. i.e., medium. As regards the irrigational status of total operated area is it was 65.53 per cent. However, the data on its breakup revealed that the larger share was found on medium farms (33.15%) followed by small farms (23.20%) and marginal (7.18%). Of the total operated area (181 ha) only 6.07 per cent (11 ha) was found on leasing. It was larger on medium farms (3.7% of OA) followed by small (1.79 % of OA) and marginal (0.58% of OA). As regards the percentage of households with more than 70 per cent land is irrigated 38.24 belonged to respective marginal size, 48.49 per cent to respective small size and 57.15 per cent to respective size.

Table No. 3.2: Land and Irrigation Profile of the Households of Sample Entrepreneurs

A.		Operational Land	% of Households
	i.	Marginal (<1ha)	26.00
	ii.	Small (1 to 2 ha)	47.00
	iii.	Medium (2-10)	27.00
	iv.	Large (> 10 ha)	---
		Average: Size of Farm Operated (In ha)	1.81
B.		**Irrigated Land**	**% of Total Operated Area**
	i.	Marginal (< 1 ha)	7.18
	ii.	Small (1 to 2 ha)	23.20
	iii.	Medium (2-10)	33.15
	iv.	Large (> 10 ha)	---
	v.	All (In ha)	63.53
C.		**Leasing of Land**	**% of Total Operated Area**
	i.	Marginal (< 1 ha)	0.58
	ii.	Small (1 to 2 ha)	1.79
	iii.	Medium (2-10)	3.70
	iv.	Large (> 10 ha)	---
	v.	All (In ha)	6.07
D.		**Area Irrigated More than 70 per cent**	**% of Households to respective Farm Size**
	i.	Marginal (< 1 ha)	38.24
	ii.	Small (1 to 2 ha)	48.89
	iii.	Medium (2 to 10 ha)	57.15
	iv.	Large (> 10 ha)	---
	v.	Overall	47.00

So far as the cropping practices or cropping pattern is concerned, the data presented in table No. 3.3 revealed that vegetables were grown by nearly 71.00 per cent of the households of sample entrepreneurs followed by cereals (67%) like rice, wheat, maize, etc. pulses (23%), fodder (18%) and oilseeds (6%). Further by taking the production combination of pulses, vegetables, oilseeds and fodders separately with cereals, the data revealed that the sample households were largely growing cereals plus vegetables (61%) followed by cereals plus pulses (59%), cereals plus oilseeds (35%) and cereals plus fodders (30%). In terms of percentage of area, cereals were grown on 82.44 per cent of the operated area (OA) followed by vegetables (23.19%) fodders (15.98%), pluses (9.20%) and oilseeds (8.11%). The cropping intensity was estimated at 138.92 per cent. The yield rate of the important crops like; paddy, wheat, maize, oilseeds, pulses, vegetables, fodder, etc. were estimated at 1276 kg/ha, 1785 kg/ha, 1928 kg/ha, 640kg/ha, 588kg/ha, 8722kg/ha, 2145kg/ha respectively.

Table No. 3.3: Crops and Returns of the Households of Sample Entrepreneurs.

A.		Cropping Practices		% of HHs Growing the Crops
	i.	Cereals (rice, wheat, maize, etc.)		67.00
	ii.	Oilseeds		6.00
	iii.	Pulses		23.00
	iv.	Vegetables		71.00
	v.	Fodder, etc.		18.00
	a.	Cereals and Pulses, etc.		59.00
	b.	Cereals and Oilseeds, etc.		35.00
	c.	Cereals and Vegetables, etc.		61.00
	d.	Cereals and Fodder, etc.		30.00
B.		**Cropping Pattern**	**Area (ha)**	**% of Operated area**
	i.	Cereals	149.23	82.44
	ii.	Oilseeds	14.68	8.11
	iii.	Pulses	16.65	9.20
	iv.	Vegetables	41.97	23.19
	v.	Fodder, etc.	28.92	15.95
		Gross Cropped Area 251.45 Cropping Intensity (%) 138.92		
C.		**Yield Rate**		**In Kg/ha**
		Paddy		1276
		Wheat		1785
		Maize		1928
		Oilseeds		640
		Pulses		588
		Vegetables		8722
		Fodder		2145
D.		**Market of Orientation**		**%. Of Gross Output Sold**
	i.	Cereals		47.15
	ii.	Oilseeds		35.22
	iii.	Pulses		29.48
	iv.	Vegetables		24.25
	v.	Fodder, etc.		15.75
E.		**Livestock Details**		**---**
	i.	Avg. No. of Milch animals		1.92 herds
	ii.	Avg. No. of dry animals		0.88 herds
	iii.	Avg. Annual Income		Rs. 2236.00
F.		**Annual Income**		**In Rs.**
	i.	Cereals		9892.00
	ii.	Oilseeds		3175.00
	iii.	Pulses		3840.00
	iv.	Vegetables		2310.00
	v.	Fodder, etc.		815.00
		Total		20032.00

Besides the above data relating to market orientation, annual income and livestock details of the households of the sample entrepreneurs were also collected (table No. 3.3). The data showed that 47.15 per cent of gross output of cereals was sold by the sample households followed by 35.22 per cent of oilseeds, 29.48 per cent of pulses, 24.25 per cent of vegetables and 5.75 per cent of fodders. The data on livestock position revealed that the sample households were on an average 1.92 herds of milch

animals and 0.88 herds of dry animals. The sample households also earned some money from rearing of the livestock, which is calculated at on an average of Rs. 2236 per annum. Moreover, the sample households earned on an average annual income of Rs. 9892 from cereals, Rs. 3175 from oilseeds, Rs. 3840 from pulses, Rs. 2310 from vegetables and Rs. 815 from fodder. By taking together the average annual income of the households earned from all the crops was estimated at Rs. 20032 only.

Income and Employment of Household's Members

The data presented in table No. 3.4 revealed that there were an altogether 570 persons in the households of sample women entrepreneurs. Out of it 339 (59.47%) were adult members and the remaining 231 (40.53%) were children. Of the adult members 192 (56.64%) were males and 147 (43.36%) females. It reveals that on an average there were 3.39 adult members in a household. In addition to sample women entrepreneur there were other adult members of the households who were found employed or engaged in some or other way in various ventures including agriculture and animal husbandry. Of the total adult members (339) 64.02 per cent were found engaged in own farm agriculture and animal husbandry activities followed by 18.29 per cent in business and trade, 13.86 per cent employed on salary basis and only 8.26 per cent in the form of wage employment. So far as the average number of working days in a year is concerned it was naturally highest in salary employment (327 days) followed by 253 days in business and trades, 217 days in own farm agriculture and animal husbandry and the lowest was 116 days as wage employment. The household members engaged on wage employment were mostly in agricultural activities and were getting on an average @ Rs. 56.50 per working day. The persons who were employed on salary basis, were mostly in private sectors in varied ranges with a minimum of about Rs. 1200 pm to a maximum Rs. 14500 pm. The household's average annual income from different employment ventures were also estimated, which revealed that the household's members who were undertaking own farm cultivation and animal husbandry activities earned Rs. 13126 whereas Rs. 19543 from wage employment, Rs. 25052 from salary employment and Rs. 6081 from business and trades. The analysis revealed that agriculture has

not been a profitable venture today compared to service sectors. However the percentage of households with at least one other member in a salaried job was 32. The average household income was Rs. 22,572 which was shared by agricultural and other sources (73.42%) and enterprise itself (26.58%).

Table No. 3.4: Employment of Household's Adult Members (N=339)

SN	Employment Sources	No. of Adult Members			Average Number of Working Days In a Year	Household's Average Annual Income (In Rs.)
		M	F	T		
1.	Agriculture and Animal Husbandry	188 (55.46)	46 (13.57)	234 (64.02)	217	13126.00
2.	Wage Employment	19 (5.60)	9 (2.65)	28 (8.26)	116	19543.00
3.	Salary Employment	34 (10.03)	13 (3.83)	47 (13.86)	327	25052.00
4.	Business and Trade (Petty shopkeepers, retail marketing & seasonal vendors, etc.)	53 (15.63)	9 (2.66)	62 (18.29)	253	6081.00
	•	Total number of Adult Members			339 persons	
				Male	192 (56.64%)	
				Female	147 (43.36%)	
	•	Average Household's Adult Members			3.39 persons	
	•	Average Household Income (Rs.) Coming from				
		a. Agriculture & others			16572.80 (73.42%)	
		b. Enterprise			5999.20 (26.50%)	
		Total			22572.00 (100.00%)	
	•	Per cent of Households with at least one other member in a salaried job			32	
	•	Per cent of Entrepreneur Women with Salaried job			Nil	

Characteristics of Sample Entrepreneurs

The data presented in table No. 3.5 revealed that 39.00 per cent of the sample entrepreneurs were in younger age (18 to 35 years), 42.00 per cent middle aged (36 to 50 years) and 19 per cent old aged (51 years and above). In terms of relationship to the head of the household, spouse constituted 49.00 per cent, the higher among all the relations; followed by daughter-in-law (26%), daughter (18%) and only 7.00 per

cent were herself the head. About 7.00 per cent were attained non-formal education while 21 per cent of them studied up to the primary level, 42.00 per cent secondary level, 19.00 per cent intermediate and 11.00 per cent graduate or above. The data on marital status indicated that 83.00 per cent married, 13.00 per cent unmarried and 4.00 per cent widows. As regards the main occupation of the sample entrepreneurs cultivation constitute 51.00 per cent followed by business/trade (20%), own enterprise (12%), service (9%) and others (8%) whereas 43.00 per cent sample had been running own enterprises as secondary occupation followed by cultivation (19%), business/trade (15%), others (12%) and service (11%).

Table No. 3.5: Characteristics of the Sample Women Entrepreneurs

SN		Particulars	Number (In %)
A.		Age Group	
	i.	Young aged (18-35 yrs)	39.00
	ii.	Middle aged (36-50 yrs.)	42.00
	iii.	Old aged (51 yrs. & above)	19.00
B.		Relation to Head	
	i.	Self	7.00
	ii.	Spouse	49.00
	iii.	Daughter-in-law	26.00
	iv.	Daughter	18.00
C.		Educational Level	
	i.	Non-formal	7.00
	ii.	Up to Primary	21.00
	iii.	Secondary Level	42.00
	iv.	Intermediate Level	19.00
	v.	Graduate & above	11.00
D.		Marital Status	
	i.	Unmarried	13.00
	ii.	Married	83.00
	iii.	Widow	4.00
E.		Main Occupation	
	i.	Cultivation	51.00
	ii.	Service	9.00
	iii.	Business/Trade	20.00
	iv.	Our Enterprise	12.00
	v.	Others (Labour, etc.)	8.00
F.		Subsidiary Occupation	
	i.	Cultivation	19.00
	ii.	Service	11.00
	iii.	Business/Trade	15.00
	iv.	Own Enterprise	43.00
	v.	Others (Labour, etc.)	12.00

Farm Activity

Besides, there is considerable specificity to the farm operations in which women participate. Women are mainly engaged in transplanting, hand weeding, harvesting and post-harvesting activities. In fact, women perform over 80.00 per cent of the transplanting and harvesting activities. But in our case, the sample women entrepreneurs do not however fully participate due to their entrepreneurial engagements. Moreover, women do not participate at all in preparation of land, spraying of insecticides/pesticides, using tractor/power tiller, purchase of inputs, etc. In general, these farm activity patterns have not changed over the years. The data depicted in table No. 3.6 showed that the sample women engaged in farm activities usually devote on an average 2 hours per day in post harvest operations (including sieving, winnowing, drying, etc.) followed by transplanting, (1.30 hrs), harvesting (1.30 hrs) and manual weeding (0.45 hrs). It was further estimated that on an average they worked for 26 days annually in harvesting activity 28.5 days annually in post harvesting followed by transplanting (23 days annually) and weeding (18.3 days annually). Besides, some of the sample women entrepreneurs were found engaged as hired labour, wherein they worked on an average 45 minutes per day in transplanting and harvesting followed by 30 minutes per day in post-harvesting and weeding. In terms of number of working days in a year, it was estimated at a low of 11.8 days in harvesting, 10.3 days in post-harvesting, 8.3 days in transplanting and 5.4 days in weeding (table no. 3.6).

Wage Rate

As regards the wage rates, which are determined on several considerations such as type of work, availability of labour, basis of payment (i.e., piece rate or daily wage), prevailing wage rate, seasonal factors, mode of payment, etc. In the present context, the average wage rates were estimated @ Rs. 37.50 per day plus one meal for transplantation, Rs. 34 per day for weeding and Rs. 33.75 per day plus one meal/breakfast for post harvesting activity. However, the pattern of wages for harvesting was in terms of share produce, which was on an average one-twelfth of

the crop harvested. It is to be pointed out here that women are paid less then men and almost not hired as permanent labourers (table No. 3.6).

Exhaustion and Injury

It is quite natural that when women participate in farm activities apart from theirs household activities as well as entrepreneurial engagements they are over exhausted and sometimes physical injuries or pains are also arised. Thus, in course of study, the data were collected on both the aspects, which revealed that the majority of women who participated in transplantation, weeding and post harvesting operation had moderate level of exhaustion whereas in case of harvesting it was high. However, 13.95 per cent of the sample respondents who were engaged in transplantation, 5.00 per cent in harvesting and 12.85 per cent in post-harvesting operations were not reported any fatigue or exhaustation. As regards the physical injuries or pains, four main problems were identified viz., asthma, finger/palm injuries, back/muscle/spinal pain and water burns either affected in leg or hand. Out of the total sample entrepreneurs engaged in transplanting operations (43), 39.53 per cent reported back/spinal pain, 20.94 per cent finger/palm injury and water burns both, 16.28 per cent asthma and 2.32 per cent were not reported any physical injury or pain. Similarly in case of the sample respondents engaged in weeding operations (10), 40.00 per cent reported back/spinal pain, 30.00 per cent finger/palm injury and 30.00 per cent not reported any physical problems. About 52.50 per cent of the respondents who were engaged in harvesting operations reported finger/palm injury, 27.50 per cent back or spinal pain and 20 per cent not reported any physical constraints due to farm engagements. Post-harvesting had been the main farm activity which caused finger /palm injury to 62.86 per cent of sample entrepreneurs engaged in the operation. However, 5.70 per cent engaged in post-harvest operations were not reported any physical injuries or pain (table No. 3.6).

Table No. 3.6: Farm Activities of the Sample Women Entrepreneurs.

SN		Particulars	Farm Activities			
			Transplanting	Weeding	Harvesting	Post-Harvesting
1.		Avg. hrs per day own farm	1:30	0:45	1:30	2:00
2.		No. of days in year own farm	23	18.3	26	28.5
3.		Avg. hrs. per day as hired labour	0:45	0:30	0:45	0:30
4.		No. of days in year as hired labour	8.3	5.4	11.8	10.3
5.		Wage rate (@ Rs./day)	37.50 + one meal	34.00	$1/12^{th}$ of the produce	33.75 + one meal/breakfast
6.		Exhausting (%)				
	i.	High	25.58	20.00	42.50	30.00
	ii.	Moderate	53.50	70.00	30.00	45.72
	iii.	Low	6.97	10.00	22.50	11.43
	iv.	Not Reported	13.95	---	5.00	12.85
7.		Physical Injury/Pain (%)				
	i.	Asthma	16.28	---	---	2.87
	ii.	Finger/Palm Injury	20.94	30.00	52.50	62.86
	iii.	Back/Muscle/Spinal Pain	39.53	40.00	27.50	28.57
	iv.	Water Burns	20.93	---	---	---
	v.	Not Reported	2.32	30.00	20.00	5.70

Time use Pattern

Table No. 3.7 presents the data in terms of average number of hours/day spent by the sample women entrepreneurs on various activities. The data revealed that on an average the sample women entrepreneurs spent about 1.49 hours/day (7.57%) on cooking; the larger the share out of the total spent time in a day, followed by 1.40 hours per day (6.95%) on enterprises which they were operating, 1.15 hrs/day (5.14%) on farm work, 50 minutes/day (3.48%) on family care, 35 minutes/day (2.43%) on self maintenance, 25 minutes/day (1.74%) on livestock, 22 minutes (1.53%) on recreation/leisure and 12 minutes (0.84%) on other activities. Taking into account all the activities women's labour time comes to around 8 hours in a day which recognizing the fact that considerable time is spent on economically productive off-farm activities.

Table No. 3.7: Time spent on Various Activities by the Sample Women Entrepreneurs.

SN	Activities	Avg. No. of Hrs/day *	
		Hrs./ Minutes	Per cent
1.	Farm work	1.15	5.14
2.	Livestock	0.25	1.74
3.	Wage labour	0.13	0.91
4.	Enterprise	1.40	6.95
5.	Fuel	0.12	0.84
6.	Water	0.18	1.25
7.	Cooking	1.49	7.57
8.	Family care	0.50	3.48
9.	Self	0.35	2.43
10.	Leisure/Recreation	0.22	1.53
11.	Others	0.12	0.84

* *of 24 hrs (1440 minutes)*

Reason for Entrepreneurship

As regards the reasons of entrepreneurship are concerned, of the trained beneficiaries (67), 12 have reported that they were already engaged in the entrepreneurship prior to the training whereas 53 reported that they have started their enterprises after completing the training. The reasons for entrepreneurship prior to training were mainly living in economically strained condition, desire to earn, use of inherited skill, availability of raw materials, etc. Use of training, use of spare time, support to family income, lack of job, etc. were the main reasons for entrepreneurship after the training. So far as the choice of the enterprise is concerned, availability of raw materials and demand, traditional skill, training, etc. was the main factors in this regard.

However, the case of non-trained (33) women respondents was somewhat different. Of the total, some were workers before undertaking the entrepreneurship training who wished to be an independent entrepreneur and hence, they opted for entrepreneurship. Besides, a few had no option if they did not earn for themselves and their family. Thus, they opted to be entrepreneurs with local help or with the help of SHGs. In regard to choice of enterprise, they were not very specific on it rather some of them reported that they were uneducated and unskilled, so they had very limited options for livelihood. However, some were of the view that before

entering into the entrepreneurship, they discussed the matter with their family members, who guided them in choosing the enterprises.

Choice of Enterprise

In fact, there is no any major programme on women's entrepreneurship in the area. So, whosoever undertook enterprises, were at their own. In the name of women empowerment, formation of SHGs has been rapidly taking place for the last 2-3 years. But it hardly activates or mobilizes women for undertaking any economic activity. Normally, motivator works till the receiving of incentives being provided by the government in lieu of formation of women SHGs and as soon he/she gets the same, his/her interest is over. On the other hand, most of the women members lack vision and direction, which did not allow them to pursue their dreams what they might have seen before joining the membership of the SHG.

CHAPTER – IV

NATURE OF ENTERPRISES

Women entrepreneurs in the earlier years after independence and up to 1970s were mainly confined to traditional enterprises like food, fruits, vegetables, pickles, papad, etc. However, later in the 1980s and subsequently women entrepreneurs have branched out to several non-traditional areas. But so far as the entrepreneurial trades for women in agriculture is concerned it is still in traditional areas, where she prefers to undertake the entrepreneurial activities mainly as supporting to family income or secondary occupation. This study is the testimony to the fact that the sample women entrepreneurs were also pursuing the traditional entrepreneurial trades in agriculture, which are presented in table No. 4.1.

Table No. 4.1: Share of Enterprises in the Sample

SN	Enterprises	Number (In %)
1.	Preservation of Fruits and Vegetables	21.00
2.	Preparation of Jam and Jelly	23.00
3.	Preparation of Potato chips, Badi and Papad	35.00
4.	Beekeeping	12.00
5.	Preparation of Pickles and Murabba	9.00
	Total	**100.00**

As is evident from the tale No. 4.1 that 35 per cent of the sample constitute for the entrepreneurial trades of preparation of potato chips, badi and papad followed by 23 per cent to preparation of jam and jelly, 21 per cent to presentation of fruits and vegetables, 12 per cent to beekeeping and 9 per cent to preparation of pickles and murabba. Most of these enterprises were run in the residential/homestead premises of the sample women with the help of light equipments like cutter, mixer, extractor, sickle, siever, stove (gas & kerosene), boxes (honey), jar, etc.

In order to analyse the nature of enterprises, a brief profile of the women entrepreneurs vis-a-vis enterprises may be seen in table No. 4.2.

Table No. 4.2: Profile of Entrepreneurs as according to Enterprises.

SN	Particulars	Pres of Fruits and Veget-ables (N=21)	Prep of Jam and Jelly (N = 23)	Prep of Potato chips, Badi & Papad (N = 35)	Beekeeping (N = 12)	Prep of Pickles & Murabba (N = 9)	All (N=100)
A.	Social Gr. (%)						
	i. Schedule Castes	---	---	11.43	---	---	4.00
	ii. Schedule Tribes	---	---	---	---	---	---
	iii. OBC	61.90	73.91	62.86	33.33	55.56	61.00
	iv. General	38.10	26.09	25.71	66.67	44.44	35.00
B.	Land Ownership (%)						
	i. Marginal	14.29	34.78	48.57	33.33	22.22	34.00
	ii. Small	52.38	56.52	34.29	25.00	66.67	45.00
	iii. Medium	33.33	8.70	17.14	41.67	11.11	21.00
	iv. Large	---	---	---	---	---	---
C.	Avg. Land Owned (In ha)	2.16	1.41	1.48	2.19	1.59	1.70
D.	Avg. Land Operated (In ha)	2.31	1.49	1.57	2.33	1.68	1.81
E.	Name of the main crops (% of OA)	Paddy (42.11)	Paddy (50.89)	Paddy (51.70)	Paddy (36.45)	Paddy (47.18)	Paddy (47.34)
F.	Irrigation (% of OA)	64.84	60.79	63.13	66.58	61.43	63.53
G.	Avg. Age (In Yrs.)	30.5	31.5	45.5	32.00	35.00	36.5
H.	% Head of Household (N = 7)	---	8.70	14.30	---	---	7.00
I.	% Member of SHG (N = 11)	23.81	---	5.71	---	44.44	11.00

It could be seen from table No. 4.2 that of the 100 women entrepreneurs, the trade wise maximum number of respondents was 35 from the trade of preparation of potato chips, badi and papad while the minimum was 9 (nine) from the trade of preparation of pickles and murabba. Socially the number of other backward caste in the sample of each enterprise was higher followed by general and scheduled caste except in the trade of beekeeping, where the sample belonged to general category was higher followed by OBC. Further, the data revealed that among all the enterprises, the presence of scheduled caste in the sample was only in the entrepreneurial trade of potato chips, badi and papad, which stood at 11.43 per cent. Moreover, other backward caste enjoyed large share in the sample with a maximum of 73.91 per cent in case of the entrepreneurial trade of preparation of jam & jelly to a minimum of 33.33 per cent in case of beekeeping. Similarly the general caste

constitute larger share in the sample of beekeeping with a maximum of 66.67 per cent to a minimum of 25.71 per cent in case of the entrepreneurial trade of preparation of potato chips, badi and papad. So far as the trade wise land ownership of women entrepreneurs is concerned, the number of marginal holdings was higher to a maximum of 48.57 per cent in the entrepreneurial trade of preparation of potato chips, badi and papad and lower to a minimum of 14.29 per cent in the entrepreneurial trade of preservation of fruits and vegetables. Similarly smallholdings were found maximum in the entrepreneurial trade of preparation of pickles and muraba (66.67%) to a minimum of 25 per cent in the entrepreneurial trade of beekeeping. Medium farms were the maximum in beekeeping trade (41.67%) and were minimum of 8.70 per cent in preparation of Jam and Jelly trade. Large farms were not found in either enterprise.

The average land owned by the sample was higher at 2.16 ha in preservation of fruits and vegetables enterprises and lower at 1.41 ha in preparation of Jam & Jelly enterprises. Similarly the average operated area was higher in preservation of fruits and vegetables enterprises (2.31 ha) and lower in preparation of Jam & Jelly (1.49ha). The main crop of the sample entrepreneurs was paddy, which was being cultivated in a maximum of 51.70 per cent of the operated area of the sample belonged to preparation of potato chips, badi and papad enterprises and a minimum of 36.45 per cent of the operated area. Of the sample belonged to beekeeping trade. The data further revealed that more than 60 per cent of the operated area of the sample of each enterprise was irrigated. The average age of the sample entrepreneurs ranges between 30.6 to 45.6 years. However, it was lowest among the sample of preparation of potato chips, badi and papad trade. As indicated earlier those of the total 7 women entrepreneurs were the head of the households. These sample entrepreneurs were belonged to two enterprises viz., 2 from preparation of jam and jelly and 5 from potato chips, badi and papad enterprises. Now, the data revealed that of the total 8.70 per cent women entrepreneurs belonged to the enterprise of preparation of jam and jelly and 14.30 per cent women entrepreneurs belonged to the enterprise of preparation of potato chips, badi and papad was heads of the household. Similarly

of the 11 SHG members, 23.81 per cent and 5.71 per cent of the enterprises concerned were belonged to preservation of fruits and vegetables and preparation of potato chips, badi and papad enterprises respectively.

Now, to understand the nature of enterprises in depth, enterprise wise analysis is presented as below:

Enterprise – 1: Preservation of Fruits and Vegetables

The enterprise broadly comes under the purview of food processing sector. The sample drawn from this entrepreneurial trade was 21. All the sample entrepreneurs were trained in the trade and the average age of the enterprises was 4.3 years. So far as the activity of the enterprise is concerned, it is almost traditional in practice handling with domestic equipments. These enterprises used to produce juice, squash, chutney, vinegar and others mostly of locally produced fruits and vegetables, which are usually marketed in local areas or markets. The demand response of the products was not good mainly due to lack of proper certification and brand. Generally the entrepreneurs were devoting their time in the activity, as if passing of time because of poor recognition and low price or sometimes under prices of the products. Out of 21, 3 women entrepreneurs (14.29%) were running the enterprises in a group of 2-4 women members, which may be called an economic association of women but not exactly as is found in a partnership firm/enterprise and the remaining women entrepreneurs (85.71%) were undertaking the activity under self-proprietorship. The association of such women in the venture is mainly due to their association in the SHGs.

Since these enterprises are running mainly at the household level wherein minor implements and instruments are used. These are mainly sickle, crusher, mixi, stove, utensil, jar, bottle, etc. So far as the ownership of these minor implements is concerned 18 women entrepreneurs (85.71%) had their own and 3 women entrepreneurs (14.29%) had common. All these implements were self-financed, be it individual or common.

Raw Materials

The use and purchase of raw materials depended on nature of activity. The purchase varied from monthly, quarterly and even annually, though there is specific working season for each of the produce. Likewise the costs and prices of raw materials varied seasonally and even within the seasons. The details of quantity purchased, sources of procurement, prices, expenses on transportation and the total value of the raw materials used during the previous years are given in table no. 4.3. The data showed that the important items used by the sample entrepreneurs were mango, guava, lemon, tomato and others (cherry, pear, orange, pineapple, grapes and chemicals, etc.). Tomato was used in larger quantity followed by mango, guava, lemon and others. Except some exotic variety of fruits, all the usable fruits and vegetables are almost available locally, procured either from own farm or nearby city market. The average market prices of mango, guava, lemon, tomato and others were recorded at Rs. 13.55/kg, Rs. 7.75/kg, Rs. 11.30/kg, Rs. 4.70/kg and Rs. 27.40/kg. The transportation cost was also calculated which varied from 0.17paise/kg to 0.48 paise /kg.

Table No. 4.3: Raw Materials Used (Annual)

SN	Items	Qty (In Kg)	Source wise Qty. Available (In Kg)			Market Price @ Rs/kg	Transp Cost @ Rs./kg	Total Cost @ Rs./kg	Total Value (In Rs.)
			Home/ Farm	Market/ Hired	Others				
1.	Mango	685	240	445	---	13.55	0.38	13.93	9542.05
2.	Guava	392	178	214	---	7.75	0.32	8.07	3163.44
3.	Lemon	281	127	154	---	11.30	0.28	11.58	3253.98
4.	Tomato	1476	542	934	---	4.70	0.17	4.87	7188.12
5.	Others	67	---	67	---	27.40	0.48	27.88	1867.96

Taking together the market price and the expenses on transportation of all these items, the total cost comes to Rs. 13.93/kg for mango, Rs. 8.07/kg for guava, Rs. 11.58/kg for lemon, Rs. 4.87/kg for tomato and Rs. 27.88/kg for other mixed items. This way the total values of mango, guava, lemon, tomato and others were Rs. 9542.05, Rs. 3163.44, Rs. 3253.58, Rs. 7025.76 and Rs. 1867.96 respectively.

Employment

Summary statistics relating to labour use in the entrepreneurial activity of the sample women entrepreneurs are set out in table No. 4.4. The data revealed that on

an average 196.2 days of labour was employed in the enterprises. Family labour (54.38%) accounts for larger share of the total labour use. It means need or reliance of hired labour is comparatively low, may be due to having the enterprises at the household level. Sex wise analysis of the labour use indicates that female accounts for 70.49 per cent of total labour use whereas their male counterparts were 29.51 per cent. As regards the wage rates, it varied between male and female labourers. Female wage rates are lower than males. The wage rates paid to hired labourers vary from Rs. 50 to Rs. 60 per day for male and Rs. 40 to Rs. 50 for female. However, the average figures come to Rs. 54.60 per day for male and Rs. 43 per day for female labourers.

Table No. 4.4: Annual Labour Use (In days/Enterprise)

SN	Labour	Avg. Person days (8 hours)		
		Male	Female	Total
1.	2	3	4	5
1.	Family Labour	39.7 (20.23)	67.00 (34.15)	106.7 (54.38)
2.	Hired Labour	18.2 (09.28)	71.3 (36.34)	89.5 (45.62)
	Total	57.9 (29.51)	138.3 (70.49)	196.2 (100.00)

In brackets percentage figures are shown.

So far as the availability and usage of resources like water, electricity and place of working/ space are concerned, except water, the availability of others is not adequate and proper. It is to be much of water. In the plains of Bihar water is available within 20-30 feet of ground water. The power position in the state in general and study area in particular is bad either due to obsolete machineries or inadequate supply. As regards the working place is concerned, it is also not congenial. Most of the enterprises were found operating in the home environment rather in an exclusive enterprising set-up.

Capital Base

The data presented in tale No. 4.5 showed the capital base of the sample enterprises. The data revealed that the entrepreneurs had very low capital base, which amounts to on an average at Rs. 2785. The average amount of borrowings was Rs. 375 only. It is to be pointed out here that out of 21 women entrepreneurs 8 were borrowers. Another noteworthy feature was that among the borrowers the average amount of

borrowing was less than Rs. 1000/-. It indicates that the availability of credit to the entrepreneurs was not adequate. As regards the sources of borrowings, 37.50 per cent of the sample borrowers borrowed the amount from institutional sources, 50 per cent from the non-institutional sources and 12.50 per cent from both the sources. Purposes for which the sample women entrepreneurs were availing loan may be broadly divided into purchase of raw materials (44%), purchase of equipments/instruments (19%), purchase of marketing materials like bottles, plastic jar, etc. (13%) and consumption, etc. (38%). Rate of interest charged to the entrepreneurs varied from source to source. The rate of interest charged by the CBs/DCBs/RRBs varied from 9.5 per cent to 12.5 per cent per annum. However, in case of private moneylenders it is ranged between 5 to 10 per cent per month and in case of SHG which did not keep in borrowing funds may be due to lack of commitment but it provides to its member from 2 to 4 per cent per months. In nutshell the capital base of the enterprises was just Rs. 3160, reflecting the scale of enterprises.

Table No. 4.5: Average Capital Base of an Enterprise.

SN		Particulars	Amount *(In Rs.)*
i.		Avg. owned capital	2785.00
ii.		Avg. borrowed capital	375.00
		Sub-total Avg.	3160.00
iii.		Sources of borrowings (%)	
	a.	Institutional	37.50
	b.	Non-Institutional	50.00
	c.	Both	12.50
iv.		Purpose of borrowings* (%)	
	a.	Purchase of equipments/instruments	19.00
	b.	Purchase of raw materials	44.00
	c.	Purchase of marketing materials	13.00
	d.	Consumption, etc.	38.00
v.		Rate of Interest (%)	
	a.	CBs/DCBs/RRBs	9.5 to 12.5 /annum
	b.	Pvt. Moneylenders	5 to 10 / month
	c.	SHGs	2 to 4 / month

**In multiple answers.*

Cost and Returns

The economic analysis of the enterprises has been made on the basis of data on costs and reforms collected for last three consecutive years. The data presented in table

No. 4.6 showed that on an average the total cost was Rs. 8788.39, Rs. 9022.60 and Rs. 8959.93 during first, second and third years respectively. The table further indicates that depreciation and interest on fixed capital together accounts for Rs. 206.50 (2.35%) during the first year whereas variable costs, which include raw materials including transportation cost; cost of raw labour and interest on working capital account for 97.65 per cent of the total costs during the first year. The same trend was almost observed during the second and third year. It is worth mentioning here that about 93-94 per cent of the total costs were borne out on items like purchase of raw materials (13-14%) and payment to the labourers (80%) including family labour. In addition to costs the sale proceeds were also recorded which revealed that it was around Rs. 15 thousand per annum during the reference years. The profit was calculated around Rs. 6 thousand per annum. This way per enterprise profit comes to on an average of Rs. 500/pm. It signifies that the scale of enterprises was so small that it hardly supplements the family income. It seems like part time activity.

Table No. 4.6: Average Statement of Accounts of an Enterprise for Last three Years.

SN		Particulars	1st Year	2nd Year	3rd Years	Overall
1		2	3	4	5	6
i.		Fixed Cost (In Rs.)				
	a.	Depreciation (@2%)	29.50 (0.34)	29.50 (0.33)	29.50 (0.33)	29.50 (0.33)
	b.	Interest on Capital (@12%)	177.00 (2.01)	177.00 (1.96)	177.00 (1.98)	177.00 (1.98)
		Sub-total	206.50 (2.35)	206.50 (2.29)	206.50 (2.30)	206.50 (2.32)
ii.		Variable Cost (In Rs.)				
	a.	Raw materials	1183.49 (13.47)	1217.43 (13.49)	1269.13 (14.16)	1223.35 (13.71)
	b.	Labour	7019.20 (79.87)	7249.17 (80.34)	7166.50 (79.98)	7144.96 (80.07)
		Interest on Working capital @ 12 %	379.20 (4.31)	349.50 (3.87)	317.80 (3.55)	348.84 (3.91)
		Sub-total	8581.89 (97.65)	8816.10 (97.71)	8753.43 (97.70)	8717.15 (97.69)
iii.		Total Cost (In Rs.)	8788.39 (100.00)	9022.60 (100.00)	8959.93 (100.00)	8923.65 (100.00)
iv.		Total Sales	14870.00	15172.00	15008.00	15016.67
v.		Profit/Loss (In Rs.)	(+) 6081.61	(+) 6149.40	(+) 6048.07	(+) 6093.02

In parenthesis percentage figures are shown.

Enterprise – 2: Preparation of Jam & Jelly

This enterprise also comes under the purview of food processing sector. The sample drawn from this entrepreneurial trade was 23. Out of those 16 women

entrepreneurs were trained and 7 non-trained. The average age of the enterprises was just 4 years. The trade was traditionally handled almost with home environment and used to produce jam, jelly, juice, squash, etc. But due to a variety of branded products the product of these enterprises failed to complete in the market. So most of the time the product is sold in local market or by hand to hand to their relatives and the people of close entrepreneurs did not get the prices as per their wishes rather sometimes they get under prices for their products. It is perhaps the reason that they were not seen enthusiastic in operating their enterprises rather taking it as a part time job just to supplement the income. Moreover, out of 23, all the 16 trained women entrepreneurs were found handling the businesses or enterprises at their own proprietorship. As regards the 7 non-trained entrepreneurs, 2 were operating the enterprises alone and remaining 5 were in a group of 2-3 women not strictly as a partnership rather on the basis of mutual sharing of the gains. These enterprises are run at the household level with the help of minor instruments and equipments. These are store, mixer, utensil, sickle, jar, bottle, etc. As regards the ownership of these implements out of 23 sample women entrepreneurs 5 (21.74%) had commonly financed and owned instruments.

Raw Materials

The entrepreneurs used to operate their units/enterprises as according to the seasons of the produce wherein the availability of the raw materials are in abundance. The sample entrepreneurs generally use mango, guava, lemon, tomato, chilly and others including some chemicals, etc. for preparation of jam, jelly, sauce, squash, etc. Tomato was used in larger quantity followed by mango, guava, chilly, lemon and others. All the raw materials were found available other locally or in nearby markets. About less than 50 per cent of the total required quantity of all the raw materials were procured from own farm or home. The average market price of mango, guava, lemon, tomato, chilly and others were recorded at Rs. 14.40/kg, Rs. 6.65/kg, Rs. 13.10/kg, Rs. 3.90/kg, Rs. 12.75/kg and Rs. 29.45/kg respectively. The purchases of raw materials were mostly local. Thus, there was very nominal transportation or carrying cost incurred thereon. Moreover it is varied from Rs.

0.15/kg to Rs. 0.32/kg. The total cost incurred on the purchase was recorded at Rs. 14.67/kg for mango Rs. 6.85/kg for guava, Rs. 13.25/kg for lemon, Rs. 4.14/kg for tomato, Rs. 12.93/kg for chilly and Rs. 29.74/kg for others. This way the total value for the purchase of quantity used for mango, guava, lemon, tomato, chillies and others were Rs. 13892.49, Rs. 2849.60, Rs. 4054.50, Rs. 6549.48, Rs. 4706.52 and Rs. 2408.94 respectively (table No 4.7).

Table No. 4.7: Raw Materials Used (Annual)

SN	Items	Qty (In Kg)	Source wise Qty. Available (In Kg)			Market Price @ Rs/kg	Transp Cost @ Rs./kg	Total Cost @ Rs./kg	Total Value (In Rs.)
			Home/ Farm	Market/ Hired	Others				
1.	Mango	947	293	654	---	14.40	0.27	14.67	13892.49
2.	Guava	416	309	107	---	6.65	0.20	6.85	2849.60
3.	Lemon	306	117	189	---	13.10	0.15	13.25	4054.50
4.	Tomato	1582	241	1341	---	3.90	0.22	4.14	6549.48
5.	Chillies	364	96	268	---	12.75	0.18	12.93	4706.52
6.	Others	81	---	81	---	29.45	0.32	29.74	2408.94

Employment

Table 4.8 indicates per enterprise labour use, which revealed that on an average 173 labour days was employed in the enterprises. Out of it family labour accounts for 92 days (53.18%) and hired labour for 81 days (46.82%). Sex wise analysis of labour use reveals that female labour accounts for larger share i.e., 72.60 per cent whereas male labour for 27.40 per cent. It is worth to quote here that in both the categories of labour the share of female labourers was higher. It may be due to the fact that women entrepreneur preferably wish to engage female labourers as the activity is not of much hard work and also for the variation in wage rates. Wage rate varied between male and female labourers. The wages paid to the hired labourers vary from Rs. 50 to Rs. 60 per day for male and Rs. 40 to Rs. 50 for female. However, the average figures come to Rs. 53 per day for male and Rs. 42.75/day for female labourers.

Table No. 4.8: Annual Labour Use (In days/Enterprise)

SN	Labour	Avg. Person days (8 hours)		
		Male	Female	Total
1.	Family Labour	13.4 (7.75)	78.6 (45.53)	92.00 (53.18
2.	Hired Labour	34.00(19.65)	47.00 (27.17)	81.00 (46.82)
	Total	47.4 (27.40)	125.6 (72.60)	173.0 (100.00)

In brackets percentage figures are shown.

Resource Use

The quantification of resources used (like water, electricity and land/space) separately for the purpose of operation of enterprises and for home cannot be made as none of the enterprises had any separate set up for establishment. Generally all the resources were commonly used. In regard to availability of these resources it was not adequate particularly in case of power. Space or accommodation is of no problem but its entrepreneurial structure was almost lacking.

Capital Base

The data presented in table No. 4.9 did not show the strong capital base of the sample entrepreneurs. On an average, the sample entrepreneurs had a capital of just Rs. 2755, including Rs. 410 borrowed amount. As regards the borrowings, out of 23 sample entrepreneurs 6 (26.09%) entrepreneurs were borrowed. Out of the borrowed entrepreneurs 4 borrowed from non-institutional sources (private money lenders and SHG) and 2 from institutional sources (DCBs). The purpose of borrowings was largely reported for purchase of raw materials (83.33%) followed by purchase of marketing materials (33.33%) and purchase of equipments/instruments (16.67%). The interest rates paid by the entrepreneurs were ranging from 9.5 per cent to 12.5 per cent per annum for CBs/DCBs/RRBs, 5 to 10 per cent per month for private money lenders and 2.5 to 4 per cent per month for SHGs. In fact SHGs lack commitment to help its members in borrowing of funds. In brief the capital base of the enterprises did not reflect that the enterprises are commercially functional.

Table No. 4.9: Average Capital Base of an Enterprise.

SN		Particulars	Amount *(In Rs.)*
i.		Avg. owned capital	2345.00
ii.		Avg. borrowed capital	410.00
		Sub-total Avg.	2755.00
iii.		Sources of borrowings (%) (N=6)	
	a.	Institutional	33.33
	b.	Non-Institutional	66.67
	c.	Both	---
iv.		Purpose of borrowings* (%)	
	a.	Purchase of equipments/instruments	16.67
	b.	Purchase of raw materials	83.33
	c.	Purchase of marketing materials	33.33
	d.	Consumption, etc.	---
v.		Rate of Interest (%)	
	a.	CBs/DCBs/RRBs	9.5 to 12.5 p a
	b.	Pvt. Moneylenders	5 to 10 p m
	c.	SHGs	2.5 to 4 p m

**In multiple answers.*

Cost and Return

The data presented in table No. 4.10 showed the statement of cost and return of the enterprises for last three consecutive years. It revealed that on an average the total cost of the produce during the first, second and third year was estimated at Rs. 9262.53, 7902.50 and Rs. 9312.30 respectively. Of the annual total cost, fixed cost ranges from 2.45 per cent to 2.87 per cent whereas variable cost was around 97 per cent, of the fixed cost interest on capital was calculated @ 12 per cent, which accounts for around 2.50 per cent. As regards the variable cost labour accounts for 74-75 per cent followed by raw materials 16-17 per cent and interest on working capital 3 - 4 per cent. It is to be mentioned here that the cost of labour includes the family labour at the existing wage rates. Moreover, labour and raw material together account for 93–94 per cent of the total cost. Besides cost, the sales' proceeds of the produce were also recorded, which comes to the total of Rs. 14392 for first years, Rs. 11785 for second year and Rs. 16470 for third year. The average profit earned by the sample entrepreneurs were just Rs. 5129.47 for first year, Rs. 3882.50 for second year and Rs. 7157.70 for third year. On the basis of the analysis of cost and return it can be said that the enterprises were just operational, which may not be continued for long.

Table No. 4.10: Average Statement of Accounts of an Enterprise for Last three Years.

SN		Particulars	1st Year	2nd Year	3rd Year	Overall
i.		Fixed Cost (In Rs.)				
	a.	Depreciation (@2%)	32.40 (0.35)	32.40 (0.41)	32.40 (0.35)	32.40 (0.37)
	b.	Interest on Capital (@12%)	194.40 (2.10)	194.40 (2.46)	197.10 (2.11)	195.30 (2.21)
		Sub-total	226.80 (2.45)	226.80 (2.87)	229.50 (2.46)	227.70 (2.58)
ii.		Variable Cost (In Rs.)				
	a.	Raw materials	1498.33 (16.18)	1291.00 (16.34)	1782.20 (19.14)	1523.85 (17.27)
	b.	Labour	7218.00 (77.92)	6042.00 (76.45)	6970.00 (74.85)	6743.34 (76.41)
		Interest on Working capital @ 12 %	319.40 (3.45)	342.70 (4.34)	330.60 (3.55)	330.90 (3.74)
		Sub-total	9035.73 (97.55)	7675.70 (97.13)	9082.80 (97.54)	8597.58 (97.42)
iii.		Total Cost (In Rs.)	9262.53 (100.00)	7902.50 (100.00)	9312.30 (100.00)	8825.28 (100.00)
iv.		Total Sales	14392.00	11785.00	16470.00	14215.67
v.		Profit/Loss (In Rs.)	(+) 5129.47	(+) 3882.50	(+) 7157.70	(+) 5390.39

In parenthesis percentage figures are shown

Enterprise – 3: Preparation of Potato Chips, Badi and Papad

Out of 5 sample entrepreneurial trades, the trade of preparation of potato chips, badi and papad had the largest number of respondents i.e., 35 per cent. Out of the total 14 (40%) were trained and 21 (60%) non-trained. This is most traditional household skill of women, which are usually performed almost in all the households, may be for domestic consumption. The average life of the enterprises was 6.5 years. All the sample women entrepreneurs were carrying out the enterprises in a traditional manner. But due to influx of branded items in the market, the demands for homemade items are least. In the circumstances, the produces are sold either in local markets or villagers/neighbours/relatives by hand to hand selling. As regards the prices, the sample entrepreneurs were found disgusted because most of the times they did not get the usual prices in lien of sale of their produce. Perhaps this is the reason that most of the sample entrepreneurs were handling the businesses/enterprises just to supplement the family income. Out of the total, 33 sample women entrepreneurs were operating the enterprises under self-proprietorship and remaining 2 in a group of 4 - 5 women members attached to the SHG wherein the respondents were also the member. So far as the requirement of machines and other instruments is concerned, the enterprise did not require many of

instruments. It simply requires utensils, cutter, sickle, etc., which are generally available in the home.

Raw Materials

Out of sample enterprises this is the only enterprise, which is operated throughout the year due to all along availability of raw materials. As regards the raw materials, the entrepreneurs generally use rice, pulses, sabudana, potato, spices, gourd (kohra), salt, hydro, etc. In terms of quantity potato was largely used followed by pulses, gourd (kohra), rice, sabudana, spices, salt, hydro, etc. Except sabudana, salt and hydro all the items used by the sample entrepreneurs were procured from both the sources viz., own farm and local market. The cost of the raw materials used at the prevailing market prices were reported to be Rs. 11.53/kg for rice, Rs. 36.35/ kg for pulses, Rs. 42.22 /kg for sabudana, Rs. 4.75/kg for potato, Rs. 82.18/kg for all spices, Rs. 6.70/kg for gourd, Rs. 5.12/kg for salt and Rs. 108.05/kg for hydro (a type of chemical). This way the total value of the materials comes to Rs. 2213.76 for rice, Rs. 7669.85 for pulses, Rs. 32.08.72 for sabudana, Rs. 1078.25 for potato, Rs. 4355.54 for spices, Rs. 1306.50 for gourd, Rs. 133.12 for salt and Rs. 324.15 for hydro. It reveals that the cost incurred on pulses was larger among all the raw materials (table 4.11).

Table No. 4.11: Raw Materials Used (Annual)

SN	Items	Qty (In Kg)	Source wise Qty. Available (In Kg)			Market Price @ Rs/kg	Transp Cost @ Rs./kg	Total Cost @ Rs./kg	Total Value (In Rs.)
			Home/ Farm	Market/ Hired	Others				
1.	Rice	192	162	30	---	11.25	0.28	11.53	2213.76
2.	Pulses	211	63	148	---	36.00	0.35	36.35	7669.85
3.	Sabudana	76	---	76	---	42.00	0.22	42.22	3208.72
4.	Potato	227	145	82	---	4.50	0.25	4.75	1078.25
5.	Spices	53	17	36	---	82.00	0.18	82.18	4355.54
6.	Gourd (Kohra)	195	115	80	---	6.50	0.20	6.70	1306.50
7.	Salt	26	---	26	---	5.00	0.12	5.12	133.12
8.	Hydro, etc.	3	---	3	---	108.00	0.05	108.05	324.15

Employment

As regards the employment, the enterprises generate on an average 288 labour days per annum. Out of it family labour accounts for 67.71 per cent and hired labour for

32.29 per cent. The data on sex wise distribution showed that female accounts for 85.42 per cent and males for 14.58 per cent. The data presented in table No. 4.12 clearly revealed that the share of female in both the group of labour viz. family and hired was higher. It is due to the fact that skill of preparation of chips, badi and papad is better found in women and so the sample respondents also prefer to engage or employ women. As regards the wages paid to the labourers it varied largely on nature of work as well as duration of work.

Table No. 4.12: Annual Labour Use (In days/Enterprise)

SN	Labour	Avg. Person days (8 hours)		
		Male	Female	Total
1.	Family Labour	31 (10.76)	164 (56.94)	195 (67.71)
2.	Hired Labour	11 (3.82)	82 (28.82)	93 (32.29)
	Total	42 (14.58)	246 (85.42)	288 (100.00)

In brackets percentage figures are shown.

Moreover, it varied from Rs. 40 to Rs. 50 per working day for women and Rs. 50 to Rs. 60 per working day for man.

Resource Use

The sample entrepreneurs did not require much of resources like water, space and electricity due to having domestic nature of entrepreneurship. However, electricity is important for them as it caters the operational need of electrical instruments (mainly midi) and heater. But out of 35 sample respondents, only 6 had electrical instruments, which were owned.

Capital Base

The data figure in table No. 4.13 showed poor capital base of the sample enterprises. The data revealed that on an average the sample entrepreneurs had a total capital of just Rs. 2165. Out of it the average share of owned capital was Rs. 1955 and borrowed capital Rs. 210. Out of 35 sample entrepreneurs only 8 (22.86%) were reported borrowers. As regards the sources of borrowings, all were borrowed from non-institutional sources including SHGs. The purpose of borrowings was largely reported for the purchase of raw materials (87.50%) followed by purchase of marketing materials (50.00%) and other (12.50%). The prevailing interest rates were

5 to 10 per cent per month for the amount borrowed from moneylenders and 2.5 to 3 per cent for the amount borrowed from SHGs. SHGs did help to its members in borrowing of funds. In nutshell the capital base of entrepreneurs indicate the strength of enterprises, which seemed just supportive instead of maintaining the livelihoods.

Table No. 4.13: Average Capital Base of an Enterprise.

SN		Particulars	Amount *(In Rs.)*
i.		Avg. owned capital	1955.00
ii.		Avg. borrowed capital	210.00
		Sub-total Avg.	2165.00
iii.		Sources of borrowings (%) (N=8)	
	a.	Institutional	---
	b.	Non-Institutional	100.00
	c.	Both	---
iv.		Purpose of borrowings* (%)	
	a.	Purchase of equipments/instruments	---
	b.	Purchase of raw materials	87.50
	c.	Purchase of marketing materials	50.50
	d.	Others (consumption, etc).	12.50
v.		Rate of Interest (%)	
	a.	CBs/DCBs/RRBs	---
	b.	Moneylenders	5 to 10 /month
	c.	SHGs	2.5 to 3 /month

**In multiple answer.*

Cost and Return

The data presented in table No. 4.14 showed the statement of accounts for last three years of financial accounts covering cost and profit/loss of the sample enterprises during the last three years. The figures revealed that on an average the annual total costs of produce of the sample enterprises were Rs. 12602.06, Rs. 11844.40 and Rs. 11308.35 for first, second and third years respectively. Out of it fixed cost constituted for 2.30 per cent and variable cost for 97.70 per cent during the first year. Almost same composition of costs was found during second and third years also. The cost on payment of wages to the labourers constitute about 91-92 per cent, followed by raw materials (4%) etc. It indicates that the enterprises are mainly labour intensive. As regards the sale proceeds, it was estimated to Rs. 17340, Rs. 14390 and Rs. 14450 for first, second and third year respectively. The profit was calculated at Rs. 4739.94, Rs. 2545.60 and Rs. 3141.65 for the last first, second and third year respectively. It

clearly indicates that the margin of profit is so meager that it can only add in the family income and to the employment.

Table No. 4.14: Average Statement of Accounts of an Enterprise for Last three Years.

SN		Particulars	1st Year	2nd Year	3rd Years	Overall
1		2	3	4	5	6
i.		Fixed Cost (In Rs.)				
	a.	Depreciation (@2%)	42.40 (0.34)	42.40 (0.36)	42.40 (0.37)	42.40 (0.36)
	b.	Interest on Capital (@12%)	247.45 (1.96)	247.45 (2.09)	247.45 (2.19)	247.45 (2.07)
		Sub-total	289.85 (2.30)	289.85 (2.45)	289.85 (2.56)	289.85 (2.43)
ii.		Variable Cost (In Rs.)				
	a.	Raw materials	579.71 (4.60)	482.75 (4.08)	498.70 (4.41)	520.39 (4.37)
	b.	Labour	11592.00 (91.98)	10932.00 (92.30)	10380.00 (91.79)	10968.00 (92.03)
		Interest on Working capital @ 12 %	140.50 (1.12)	139.80 (1.18)	139.80 (1.24)	140.04 (1.17)
		Sub-total	12312.21 (97.70)	11554.55 (97.55)	11018.50 (97.44)	11628.43 (97.57)
iii.		Total Cost (In Rs.)	12602.06 (100.00)	11844.40 (100.00)	11308.35 (100.00)	11918.27 (100.00)
iv.		Total Sales	17340.00	14390.00	14450.00	15393.34
v.		Profit/Loss (In Rs.)	(+) 4737.94	(+) 2545.60	(+) 3142.65	+ 3475.07

In parenthesis percentage figures are shown.

Enterprise – 4: Beekeeping

Beekeeping is a highly skillful enterprise. It requires knowledge of working behaviour and theories of bees. For the purpose of this study, 12 trained women were selected from this trade. All were from to Bhagalpur district. Usually the availability of sources of 'makrand and parag' is important for beekeeping. In the study area, these were mainly collected from three crops viz., mustard, sunflower and litchi prominently grown in both the sides of the river Ganga, which passes through the district. Flowering of mustard begins from the month of December and lasts till March and thereafter flowering of sunflower and litchi crop begins. So parag is sufficiently available almost for six months beginning from December to May. For remaining six months (June to November), survival of bees becomes difficult. During the period, most of the respondents were reported either feeding of concentrate of sugar to the bees or bees' boxes was sent to the forests of Jharkhand region till the incoming of next season. The trade was found handled by the women till the boxes were in their residential premises or orchards but during the lean season bees' boxes are migrated for natural feeding, which is usually contracted or

performed by the males of the family. The average life of the enterprises was reported 4.6 years. Most of the sample entrepreneurs were undertaking the enterprises as secondary occupation. In regard to scale of operation, it was almost domestic. But the demand of the product was large due to its purity. There was not at all any competition with the so-called branded products like Dabur rather the supply was low. The average prices realized by the sample entrepreneurs were Rs. 106/kg, which were not at par with their expected prices. In this respect they were of the view that the produce should be procured by the Khadi Gramodyog (KG). All the 12 respondents were undertaking the enterprises at their own proprietorship. The enterprises require some minor and manual tools like wooden box, honey extractor, knife, masque brush, utensil, etc. The average costs of these tools were calculated at Rs. 2685 for single set. The enterprises do not require raw materials as such, except sugar and medicines, which were used for artificial feeding the bees in off-season and in case of occurrence of diseases respectively.

Employment

Most of the respondents were undertaking the enterprises at the household level ranging from 4 boxes of bees to 15 boxes. The up keeping of the bees' boxes were mostly done either by the respondents themselves or family members, which did not require any regular employment, except in case of migration of boxes. While shifting of boxes from fruits orchards to the mustard or other crop fields, which are, located distantly, the deployment of labour for the purpose of watch and guard were made. Besides, shifting from one place to another for extracting 'parag' during the season, the deployment of labour was also made on migration of boxes for security reasons. Sometimes the responsibilities were given to a person, who used to migrate with the bees' boxes for natural feeding during the off-season. The data presented in table 4.15 clearly revealed that the enterprises generate on an average 117 labour days per annum. Out of it, females constitute 67.52 per cent and males 32.48 per cent. Family labour accounts for 61.54 per cent and hired 38.46 per cent. Similarly the engagement of family labour was higher than hired labour. In regard to the wages, it's varied between the men and women and also on nature of deployment or

employment. But on the whole it ranged between Rs. 5 to Rs. 60 for men and Rs. 40 to Rs. 50 for women.

Table No. 4.15: Annual Labour Use (In days/Enterprise)

SN	Labour	Avg. Person days (8 hours)		
		Male	Female	Total
1.	2	3	4	5
1.	Family Labour	50 (42.74)	22 (18.80)	72 (61.54)
2.	Hired Labour	29 (24.78)	16 (13.68)	45 (38.46)
	Total	79 (67.52)	38 (32.48)	117 (100.00)

In brackets percentage figures are shown.

Capital Base

On an average the capital base of the sample women entrepreneurs was Rs. 9950. Out of it Rs. 8250 was owned capital and Rs. 1700 borrowed capital. Out of 12 women respondents, 3 (25%) borrowed from non-institutional sources viz., moneylenders. The rate of interest varied between 5 to 8 per cent per month. In fact the enterprises require capital in the beginning year. From the second year, labour becomes most important (table No. 4.16).

Table No. 4.16: Average Capital Base of an Enterprise.

SN		Particulars	Amount *(In Rs.)*
i.		Avg. owned capital	8250.00
ii.		Avg. borrowed capital	1700.00
		Sub-total Avg.	9950.00
iii.		Sources of borrowings (%) (N=3)	
	a.	Institutional	---
	b.	Non-Institutional	100.00
	c.	Both	---
iv.		Purpose of borrowings* (%)	
	a.	Purchase of equipments/instruments	33.33
	b.	Payment of Transportation Cost	66.67
	c.	Payment of wages to Labourers for Watch and Guard	33.33
	d.	Others (consumption, etc.)	---
v.		Rate of Interest (%)	
	a.	CBs/DCBs/RRBs	---
	b.	Moneylenders	5 to 8 /month
	c.	SHGs	---

**In multiple answer.*

Cost and Return

Table No. 4.17 presents the statement of financial accounts for last three years. The figures revealed that on an average the total costs incurred on operational of

enterprises during the last three years were Rs. 6085.30, Rs. 6856.45 and Rs. 5722.30 for first, second and third years respectively. Out of total costs, fixed costs varied between 10 to 12 per cent and variable costs between 88 to 90 per cent during the three years. Among the items of cost, the cost on labour was larger, accounting to 66 per cent to 69 per cent followed by interest on working capital (13 to 14%), interest on fixed capital (8 to 10%), etc. It simply indicates that the enterprises are basically labour intensive. As regards the sale value it was estimated at Rs. 12759, Rs. 13150 and Rs. 13952 for first, second and third year respectively. The analysis reveals that the enterprises were in profit during the period, which was calculated at Rs. 6673.70 for first year, Rs. 6293.55 for second year and Rs. 8229.70 for third year.

Table No. 4.17: Average Statement of Accounts of an Enterprise for Last three Years.

SN		Particulars	1st Year	2nd Year	3rd Years	Overall
1		2	3	4	5	6
i.		Fixed Cost (In Rs.)				
	a.	Depreciation (@2%)	112.30 (1.85)	112.30 (1.64)	112.30 (1.96)	112.30 (1.80)
	b.	Interest on Capital (@12%)	570.00 (9.36)	570.00 (8.31)	570.00 (9.96)	570.00 (9.16)
		Sub-total	682.30 (11.21)	682.30 (9.95)	682.30 (11.92)	682.30 (10.96)
ii.		Variable Cost (In Rs.)				
	a.	Raw materials	318.50 (5.23)	452.15 (6.59)	425.00 (7.43)	398.55 (6.41)
	b.	Labour	4215.00 (69.27)	4785.00 (69.79)	3790.00 (66.23)	4263.34 (68.53)
		Interest on Working capital @ 12 %	870.00 (14.29)	937.00 (13.67)	825.00 (14.42)	877.34 (14.11)
		Sub-total	5403.00 (88.79)	6174.15 (90.05)	5040.00 (88.08)	5539.23 (89.04)
iii.		Total Cost (In Rs.)	6085.30 (100.00)	6856.45 (100.00)	5722.30 (100.00)	6221.35 (100.00)
iv.		Total Sales	12759.00	13150.00	13952.00	13287.00
v.		Profit/Loss (In Rs.)	(+) 6673.70	(+) 6293.55	(+) 8229.70	(+) 7065.65

In parenthesis percentage figures are shown

Enterprise – 5: Preparation of Pickles and Murabba

Out of five sample entrepreneurial trades, the trade of preparation of pickles and murabba had the lowest number of respondents i.e., 9 (nine). Out of total 4 women entrepreneurs were trained in the trade and 5 non-trained. All the respondents were selected from Banka and Katoria blocks of Banka district, where many indigenous fruits are cultivated in the villages and grow in the forests. These fruits are mango (biju), amla, jamun, karanj, bel, ber (plum), jackfruit, bamboo, etc. But in recent

years, forest mafias have eroded the forests resulting to closure of supply line of raw materials to the forest based domestic enterprises. Mango (biju) and jackfruit trees have tremendously slashed affecting the local pickles' enterprises. The women who were earlier engaged in pickles' enterprises of locally available raw materials at large were found shifting towards preparation of murabba (amla, karanj) and pickles of chillies and mixed. Moreover, this is a most traditional enterprise of this region/area. So far as the average age of the sample enterprises is concerned, it was on an average 7 years. The enterprise did not require any big machines and instruments because it is generally operated at the household level with the help of sickle, mixi, utensil, etc. In regard to marketing of the produce, it is generally local and on contact basis. Branded varieties of pickles create some hindrances in marketing of local pickles but due to low disposable quantity it did not affect much. Most of sample entrepreneurs were found taken up it as a part time employment. Besides, all were operating the enterprises at their own capacities and under self-proprietorship.

Raw Materials

As regards the raw materials used by the sample entrepreneurs, these were mango (biju; a variety more suitable for pickle), amla, lemon, red chilies, jackfruit, spices, other fruits/vegetables and others. Almost all the raw materials except amla and red chilies were locally available. Amla and red-chilies were bought from the nearest town Deoghar in Jharkhand. The quantities used by the sample entrepreneurs were 937 kg. Mango, 208 kg amla, 110 kg lemon, 171 kg red chilies, 68 kg jackfruit, 37 kg spices, 39 kg other fruits and vegetables, 42 kg others like; salt, chemicals, etc. Except jackfruit, all the raw materials were made available to them from the sources viz., home and market. The market prices of materials were reported to Rs. 8.75/kg for mango, Rs. 24/kg for amla, Rs. 12.50/kg for lemon, Rs. 21/kg for red chilies, Rs. 7/kg for jackfruit, Rs. 47/kg for spices as a whole, Rs. 32.75/kg for miscellaneous fruits and vegetables, and Rs. 9.15/kg for others. The transportation cost of amla and red-chilies was higher compared to other items. It is due to the fact that these items were bought from Deoghar (nearly 68 kms from

Banka and 36 kms from katoria). This way the total cost comes to Rs. 8.95/kg for mango, Rs. 27.15/kg for amla, Rs. 12.65/kg for lemon, Rs. 23/kg for red chilies, Rs. 7.15 for jackfruit, Rs. 47.40 for spices Rs. 33.45 for miscellaneous fruits and vegetables and Rs. 9.40/kg for other items. On purchase of the raw materials, the total value was calculated to Rs. 8386.15 for mango, the highest among all the items, followed by Rs. 5647.20 for amla, Rs. 3933 for red chilies, Rs. 1753.80 for spices, Rs. 1391.50 for lemon, Rs. 1304.55 for miscellaneous fruits and vegetables, Rs. 486.20 for jackfruit and Rs. 394.80 for others (table 4.18).

Table No. 4.18: Raw Materials Used (Annual)

SN	Items	Qty (In Kg)	Source wise Qty. Available (In Kg)			Market Price @ Rs/kg	Transp Cost @ Rs./kg	Total Cost @ Rs./kg	Total Value (In Rs.)
			Home/ Farm	Market/ Hired	Others				
1	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*
1.	Mango	937	118	819	---	8.75	0.20	8.95	8386.15
2.	Amla	208	---	208	---	24.00	3.15	27.15	5647.20
3.	Lemon	110	37	73	---	12.50	0.15	12.65	1391.50
4.	Red Chillies	171	---	171	---	21.00	2.00	23.00	3933.00
5.	Jackfruit	68	68	---	---	7.00	0.15	7.15	486.20
6.	Spices	37	19	18	---	47.00	0.40	47.40	1753.80
7.	Other fruit & Veg.	39	---	39	---	32.75	0.60	33.45	1304.55
8.	Others (Salt, Chemical, etc.)	42	---	42	---	9.15	0.25	9.40	394.80

Employment

On an average, the enterprises generate 95 person days annually. Out of total labourers family labour accounts for 64.21 per cent and hired labour 35.59 per cent. The data on sex wise distribution showed that males constitute 26.32 per cent and females 73.63 per cent. It clearly revealed that in overall family females had the larger share. As regards to the wages given to the labourers, it was found on an average Rs. 38/ working day (table No. 4.19).

Table No. 4.19: Annual Labour Use (In days/Enterprise)

SN	Labour	Avg. Person days (8 hours)		
		Male	Female	Total
1.	2	3	4	5
1.	Family Labour	18 (18.95)	43 (45.26)	61 (64.21)
2.	Hired Labour	7 (7.37)	27 (28.42)	34 (35.59)
	Total	25 (26.32)	70 (73.63)	95 (100.00)

In brackets percentage figures are shown.

Capital Base

The data figured in table No. 4.20 showed the capital base of the sample entrepreneurs. On an average, the sample entrepreneurs had owned capital of Rs. 3400 and borrowed capital of Rs. 1225. This way taking together it comes to on an average Rs. 4625. Out of 9 sample entrepreneurs 3 had borrowed a part of money for operating the enterprises. One had borrowed from an NGO *(Mukti Niketan)* without any interest and the remaining two from non-institutional sources (local money lenders). The prevailing interest rates were 5 to 10 per cent per month. The purpose of borrowings was largely reported for the purchase of raw materials followed by others (marketing the products and purchase of plants).

Table No. 4.20: Average Capital Base of an Enterprise.

SN		Particulars	Amount *(In Rs.)*
i.		Avg. owned capital	3400.00
ii.		Avg. borrowed capital	1225.00
		Sub-total Avg.	4625.00
iii.		Sources of borrowings (%) (N=3)	
	a.	Institutional	---
	b.	Non-Institutional	100.00
	c.	Both	---
iv.		Purpose of borrowings* (%)	
	a.	Purchase of equipments/instruments	---
	b.	Purchase of raw materials	100.00
	c.	Purchase of marketing materials	---
	d.	Consumption, etc.	66.67
v.		Rate of Interest (%)	
	a.	CBs/DCBs/RRBs	---
	b.	Pvt. Moneylenders	5 to 8 p m
	c.	SHGs	---

**In multiple answer.*

Cost and Return

Table no. 4.21 presents the statement of financial accounts for last three years. The data revealed that on a average, the total costs incurred on annual production were Rs. 5968 for last years, Rs. 6358 for last second year and Rs. 6034 for last third year. Out of the total variable costs accounts for nearly 97per cent whereas fixed costs around 3 per cent. Among the items the expenditures on raw materials and labour payments was almost same and amounts to 45-46 per cent each. Besides costs the total sale proceeds of the sample enterprises were also reported, which comes to Rs. 14312 for first year, Rs. 11788 for second year and Rs. 13905 for third year. The gross

profits were Rs. 8344, Rs. 5430 and Rs. 7871 for first, second and third years respectively. The analysis of accounts shows that the margin of profits of the entrepreneurs was nearly 40 to 50 per cent of the total sales.

Table No. 4.21: Average Statement of Accounts of an Enterprise for Last three Years.

SN		Particulars	1st Year	2nd Year	3rd Years	Overall
i.		Fixed Cost (In Rs.)				
	a.	Depreciation (@ 2%)	69.00 (1.16)	69.00 (1.09)	69.00 (1.14)	69.00 (1.13)
	b.	Interest on Capital (@ 12%)	112.00 (1.87)	112.00 (1.76)	112.00 (1.86)	112.00 (1.82)
		Sub-total	181 (3.03)	181.00 (2.85)	181.00 (3.00)	181.00 (2.95)
ii.		Variable Cost (In Rs.)				
	a.	Raw materials	2765 (46.33)	2942 (46.27)	2449 (40.59)	2718.67 (44.43)
	b.	Labour	2710 (45.41)	2879 (45.28)	2995 (49.64)	2861.33 (46.76)
		Interest on Working capital @ 12 %	312 (5.23)	356 (5.60)	409 (6.77)	359.00 (5.86)
		Sub-total	5787 (96.97)	6177 (97.15)	5853 (97.00)	5939.00 (97.05)
iii.		Total Cost (In Rs.)	5968 (100.00)	6358 (100.00)	6034 (100.00)	6120.00 (100.00)
iv.		Total Sales	14312	11788	13905	13335.00
v.		Profit/Loss (In Rs.)	(+) 8344	(+) 5430	(+) 7871	(+) 7215.00

In parenthesis percentage figures are shown

Comparative Analysis of Sample Enterprises

It is a fact that agri-based entrepreneurial activities facilitate farm women in enhancing their or family incomes. Virtually these activities are skill based on local resources especially in raw materials. As regards the raw materials, it is obtained either from own farm produced or locally produced and procured. The financial accounts of the sample enterprises indicate that the share of raw material varied with a minimum of nearly 5 per cent to a maximum of 46 per cent to 92 per cent of the total costs and creates employment annually with a minimum of 95 days/unit to a maximum of 288 days/unit. Since raw material is an important component of al the sample entrepreneurial activities thus, its contribution in terms of quantity and value has been calculated along with cost and benefit ratios, which are presented in table No. 4.22.

Table No. 4.22: Activities Analysis of Raw Materials vis-à-vis Cost and Value of the Produce as well as Income and Time Spent.

Particulars	Enter – I	Enter – II	Enter – III	Enter-IV	Enter - V
Avg. Qty of raw materials (kg)	138.14	160.70	28.09	---	179.11
Avg. Value of raw material (Rs)	1191.22	1498.33	579.71	---	2588.58
Avg. Cost of the produce (Rs)	8923.64	8825.78	11918.27	6221.35	6120.00
Avg. value of the produce (Rs.)	15016.67	14215.67	15393.33	13287.00	13335.00
Avg. Profit (Rs.)	6093.03	5389.89	3475.06	7065.65	7215.00
Ratio					
Raw Material to Product Qty	1:0.71	1:0.76	1:0.38	---	1:0.57
Raw Material to Product Cost	1:7.49	1:5.89	1:20.56	---	1:2.36
Raw Material to Product Cost	1:12.61	1:9.32	1:26.55	---	1:5.15
Cost Benefit Ratio	1:1.68	1:1.58	1.1.29	1:1.88	1:2.18
Percentage					
Contributed to Household Income	26.87	27.22	16.13	32.17	30.52
Time Spent on Enterprise/day (1 working day = 8 hours)	20.84	18.75	17.71	23.96	26.05

The table 4.22 revealed that the average quantity of raw material used across the enterprises varied between 28.09 kg/unit in case of enterprises – III to 179.11 kg/unit in case of enterprises – V. It indicates that the raw materials for preparation of pickles and murabba were largely used followed by jam and jelly. In terms of value of the raw materials, same trend was found for the quantity used. The average cost of production of total quantity was also calculated at Rs. 6120/unit in case of enterprise – V, ascending followed by Rs. 6221.35/unit, Rs. 8825.78/unit, Rs. 8923.64/unit and Rs. 11918.27/unit for enterprises IV, II, I and III respectively. The total values of the produce were estimated at Rs. 15016.67/unit for enterprises I, Rs. 14215.67/unit for enterprises II, Rs. 15393.33/unit for enterprises III, Rs. 13287/unit for enterprises - IV and Rs. 13335/unit for enterprises – V. The per unit average profit was calculated at Rs. 6093.03, Rs. 5389.89, Rs. 3475.06, Rs. 7065.65 and Rs. 7215 for enterprises I, II, III, IV and V respectively. In terms of ratios of raw material to product quantity it was found higher on enterprises – II (1:0.76) followed by enterprises – I (1:0.71), enterprises – V (1:0.57) and enterprises – III (1:0.38). Similarly the ratio of raw material to product cost was larger on enterprises – III (1:20.56) followed by enterprises – I (1:7.49), II (1:5.89) and V (1:2.36) respectively. In terms of raw material to value of the produce it was 1:26.55 on enterprises – III followed by 1:12.61 on enterprises I, 1:9.32 on enterprises II and 1:5.15 on enterprises V. On the basis of above economic analysis the CB ratio was found higher on enterprises V

(1:2.18) followed by enterprises IV (1:1.88), enterprises I (1:1.68), enterprises II (1:1.58) and enterprises – III (1:1.29). In terms of percentage contributed to household income enterprises – IV (32.17%) was found higher followed by enterprises – V (30.52 %), enterprises – II (27.22 %), enterprises – I (26.87 %) and enterprises – III (16.13 %). Similarly per days time spent on entrepreneurial activity was found larger on enterprises – V (26.05 %) followed by enterprises – IV (23.96 %), enterprises – I (2084 %), enterprises – II (18.75 %) and enterprises – III (17.71 %). It clearly reveals that all the sample units were financially viable and thus can be pursued in future also.

Marketing of the Products

Marketing of the products of all the sample enterprises was confined to individual's efforts. In fact, there was no institutional arrangement, as such, for sale and purchase of the produces. Most of the sample entrepreneurs sold their produces by hand-to-hand method to their neighbours, villagers, relatives, local petty shopkeepers or sometimes to city market. However, there is little demand of these local products due to influx of products of corporate houses. Usually these products are demanded during festivals or melas like Shrawani Mela, Ramzan and other rural melas and local festivals. It is to be pointed out here that these products are neither certified for quality concern nor get any institutional backup for marketing. They sometimes fall in losses, which did not allow them to continue their enterprises. It is therefore to make the enterprise sustainable, certification of its products is must. Until and unless it is done, no tie-up either with institutional or non-institutional agencies could be possible, which is the need of the hour particularly in the era of globalization when the concept of global village is being popularized.

CHAPTER - V

IMPACT OF THE TRAINING

Today, several institutions have been involved in imparting training and in helping women to take up viable trades in agriculture. These include Social Welfare Department, State Women Development Corporation, ICAR, NGOs, etc. So far as the present study is concerned the sample respondents were reported to have received the training from ICAR sponsored programme at Krishi Vigyan Kendra UNDP-KVIC (Khadi and Village Industries Commission) sponsored training programme for Beekeeping trade at Khadi Gramodyog Limited (KGL) and several NGOs. The trade wise details of the training are presented in table No. 5.1:

Table No. 5.1: Details of Training

SN	Trades	No. of Sample Respondents	No. of Trained Sample Respondents	Duration (In Days)	Institution(s)	Avg. Distance (In kms)
1.	Preservation of Fruits and Vegetables	21	21	8-15	KVK	7.25
2.	Preparation of Jam & Jelly	23	16	8-15	KVK	6.00
3.	Preparation of Potato Chips, Badi & Papad	35	14	8-15	KVK & NGO	4.50
4.	Beekeeping	12	12	90	KGL	6.50
5.	Preparation of Pickles and Murabba	9	4	7	NGO	3.50
	Total	100	67	---	---	---

Table 5.1 reveals that out of 100 sample women entrepreneurs 67 received training in different trades. As regards the duration of trainings it was of 8-15 days except the trade of beekeeping, which was organized for 90 days (3 months). The process of publicity for organizing the programme was not reported transparent rather hand picking, personal contact and on a short notice displayed on the notice board of KVKs, were the popular methods adopted by the organizing institutions. Except

beekeeping trade all the traders are related to the department of Home Science, which was not observed functioning satisfactorily at the KVK. The department also lacks the Scientists and other facilities, which are required for proper training. Sometimes trainees were found residing far away from the place of training; however, the average distance between the venue and residence was reported to a minimum of 3.50 kilometres to a maximum of 7.25 kilometres. It is to be pointed out here that the training had neither any fees nor any incentives/stipends given to the trainees. As regards the up gradation of skill the trained sample entrepreneurs were of the view that the trainings were useful for them but its follow up programmes were completely lacking, causing them hardship in pursuing the venture, particularly in absence of composite package of the programme i.e., credit, marketing, etc. Besides observation, entrepreneurs' perception in terms of socio-economic position was also captured, which has been presented in table no. 5.2.

Table No. 5.2: Perception of Sample Entrepreneurs in regard to Change in Socio-Economic Position (In %)

SN	Particulars	Increase	Decrease
1.	Income	82.00	18.00
2.	Assets/Comforts	61.00	39.00
3.	Children Education	37.00	63.00
4.	Drudgery of Farm Work	22.00	78.00
5.	Drudgery of Household Work	38.00	62.00
6.	Leisure	41.00	59.00
7.	Self-esteem	37.00	63.00
8.	Equation with Family members	46.00	54.00

It is evident from the table no. 5.2 that after pursuing the entrepreneurial skill the socio-economic position of the sample entrepreneurs changed. To assess the change in socio-economic status, various parameters like income, comforts, assets, children education, drudgery of farm and household work, leisure, etc. were used. The data revealed that about 81 per cent of sample respondents were of the view that their income have substantially increased and due to increase in income the comforts/assets of 61 per cent of the sample entrepreneurs increased. About 46 per cent of the sample reported that their equation with the family members increased. Besides increase in some of the parameters, decrease was also reported on some fronts. The most noticeable decrease was reported in drudgery of farm work (78%)

followed by drudgery of household work (62%), self esteem (63%), children education (63%), etc. In nutshell increase in income and decrease in drudgery of farm work were the main positive impacts of the programme.

Apart from change in socio-economic position the trade had significant impact on socio-economic status of the sample entrepreneur particularly in their standard of living and recognition in life and society. Virtually they found themselves capable to discuss the issues relating to their entrepreneurial trades with the concerned bodies and persons, which may be regarded as development of personality and traits. Moreover their broad views on the subject may be seen in table No. 5.3

Table No. 5.3: Affect of Trade on Socio Economic Status of Sample Entrepreneur

SN	Particulars	Responses *(In %)*
1.	From Dependent to Earner	31.00
2.	Economic Security/Freedom Increased	27.00
3.	Increase in Communicativeness	19.00
4.	Increase in Decision Making Capacity	22.00
5.	Participation in Community Works Increased	11.00
6.	Spread of New Consciousness amongst the Women Living in Surroundings	29.00
7.	Creativity Arisen	17.00

The data figured in table No. 5.3 showed that the trade has made the sample entrepreneur to live in new perspective of life. As they reported that their life changed significantly. Earlier to pursuing the trade, their recognition in the family was like a dependent but after pursuing the trade they became earner (31%). It gave them economic freedom and security (27%). In addition to economic issues, the exposure in the society also arose due to increase in communicativeness (19%) While pursuing the trade businesses they used to make contact with several people, who were involved in the trade directly or indirectly from procurement of raw materials to marketing of the produce. They also steadily became capable in the process of making of decision (22%). In view of shifting from traditional status of wife, daughter and mother to the gainful activity, the community or society started to recognize them as co-partners. It led them to play participatory role in the community works (11%). It had also demonstration effect of other women of the society, which led to spread of new consciousness amongst the women living in

surroundings (29%). The creativity of the sample entrepreneurs has also arised (17%).

In addition to above views expressed by the sample entrepreneurs one subjective question was also discussed with them. The question was related to the factors responsible for the success of an entrepreneurship. Responding to the question they enumerated the factors, which got higher favour for availability of raw material (78%) followed by finance (72%) support from family (61%), efficient marketing system (57%), support from government (46%), cheap labour (41%), others (47%), etc. table No. 5.4). It showed that the natural and institutional factors were the most important to bring the breakthrough in an entrepreneurship (table No. 5.4).

Table No. 5.4: Factors for Success of Entrepreneurship

SN	Factors	Responses *(In %)*
1.	Hard Working	14.00
2.	Support From Family	61.00
3.	Support from Government	46.00
4.	Participation	12.00
5.	Finance	72.00
6.	Availability of raw materials	78.00
7.	Efficient Marketing System	57.00
8.	Quality of the Product	36.00
9.	Cheap Labour	41.00
10.	Time Available	17.00
11.	Relief from Drudgery of Farm work	26.00
12.	Others (infrastructural facilities, skill development programmes, etc.	47.00

Comparative Analysis of Trained and Non-trained Entrepreneurs

To assess the impact of the training, it is essential to make a comparison on selected indicators between the trained and non-trained entrepreneurs. In table No. 5.5, it may be seen that the sample drawn from enterprise – I and II had only trained beneficiaries. Thus comparison has been made only in enterprise II, III & IV. The data indicates that per unit production in enterprises II & III was higher among the trained entrepreneurs than the non-trained ones. However, in case of enterprise – V, it was found reverse, which is due to the fact that this enterprises was newly undertaken by the trained beneficiaries. In case of per unit sales and profit, similar trend was observed as in case of per unit production. It clearly reveals that training

made the entrepreneurs of enterprises – II & III more understanding about the enterprises, which helped them achieving higher per unit production, sale and profit compared to non-trained entrepreneurs.

Table No. 5.5: Comparison of Trained and Non-trained Entrepreneurs.

Particulars	Type of Respondents	Entr-I	Entr-II	Entr-III	Entr-IV	Entr-V
Production/Unit (In kg)	T	234	258	355	145	260
	NT	---	231	315	---	274
Sales/Unit (In Rs.)	T	15016.67	15372.00	15393.34	13890.00	13016.00
	NT	---	13917.21	14022.00	---	13711.00
Profit/Unit (In Rs)	T	6093.02	5720.47	3875.00	7065.65	7308.00
	NT	---	5060.31	3075.14	---	7122.00

T- Trained, NT – Non-trained

CHAPTER – VI

PROBLEMS AND SUGGESTIONS

In spite of initiatives and efforts taken by the governmental and non-governmental organizations, women entrepreneurs still seem to have been facing several problems, which are of varied nature. As regards the sample women entrepreneurs they also face a number of problems, which can be classified under seven categories, viz; natural, technical, financial, marketing, institutional, infrastructural and others. The category wise problems have been listed in table No. 6.1.

Table No. 6.1: Problems Faced by Sample Women Entrepreneurs

SN		Problems	Percentage
A.		**Natural**	
	i.	Unavailability of Parag (for beekeeping) for six months	8.00
	ii.	High temperature in summer creates survival problem for bees	4.00
	iii.	Insects like ants, spiral killed the bees	5.00
	iv.	Occurrence of Viral Disease (among bees)	3.00
B.		**Technical**	
	i.	Lack of knowledge of modern technology	41.00
C.		**Financial**	
	I.	Lack of Credit Support	37.00
	ii.	Lack of Linkage between training & Financing	44.00
D.		**Marketing**	
	i.	Lack of Proper certification of the produce	29.00
	ii.	Competition with the products of big/corporate houses	42.00
	iii.	Lack of marketing guidance and supervision	26.00
E.		**Institutional**	
	i.	Lack of guidance and supervision of training imparted Institution	31.00
F.		**Infrastructural**	
	i.	Lack of working shed	22.00
	ii.	Lack of latest machine/equipment	27.00
G.		**Others**	
	i.	Collection of sale proceeds	17.00
	ii.	Lack of Social practices for outdoor activities of women	20.00
	iii.	Lack of social encouragement	19.00

The table reveals that problems of natural category were mainly relating to the beekeeping trade. The problems include unavailability of parag for six months (8.00%), high temperature in summer (4.00%), killing of bees by the insects (5.00%),

occurrence of viral disease (3.00%), etc. Since the study area lies in plains of Bihar, where there is almost no forest area. In off reason bees are either sent to the forests of Jharkhand or other forests for survival because parag are collected from summer fruits (mainly litchi and mango) and mustard crop (December-March) only. Lack of knowledge of modern technology (41.00%) was the most important technical constraint. Today the development of technology is taking place fastly but the sample entrepreneurs were found lacking in those knowledge. Financial problem include lack of credit support programme (37%) and lack of linkage between the training and financing (44%). Virtually entrepreneurs were of the view that training should have linkage with the credit facility. It means those who have been imparted training and wish to pursue the trade should provide credit facility. Marketing problems include competition with the products of big or corporate houses (42%), lack of certification of the produce (29%) and lack of marketing guidance and supervision (26%). Actually, food products require some standard certification, which the produce of sample entrepreneurs completely lacks. On the other hand even the local markets are flooded with the corporate products resulting to stiff competition for local products.

Lack of follow-up programme by the training imparted institutions (31%) was the only institutional constraint. The retention of the skill of trade of training depends upon the follow-up programme i.e., supervision and guidance which lacks completely particularly among the trained entrepreneurs. Infrastructural constraints were also reported, which include lack of working shed (22%) and lack of latest machine or equipment (27%). Problems falling under the category of others include problem in collection of sale proceeds (17%), lack of social practices for outdoor activities of women (20%) and lack of social encouragement (19%). Moreover, these social or familial problems are not of much importance today. Even if these arise, male members of the family usually co-operate in getting the things in right perspectives, provided a consensus is made in the family before assuming the entrepreneurship of the female members, as reported. This way there are numerous problems, which were reported by the sample entrepreneurs but the intensity of

problems relating to credit support, knowledge of modern technology, specification of the produce, competition with the products of big houses, etc., were high.

In addition to the problems, the sample entrepreneurs have also suggested the measures to solve the problems with a view to make the trade more attractive and feasible as well as sustainable. Their suggestions were mainly centered around credit and marketing. Details it may be looked in table No. 6.2.

Table No. 6.2: Suggestions as perceived from the Sample Entrepreneurs

SN	Suggestions	Percentage
1.	Strengthening of micro functioning institutions	58.00
2.	Transfer of up-to-date technology	41.00
3.	Establishment of Certification (quality) Centre preferably at KVKS/KGL	27.00
4.	Follow-up programme of trainings be ensured at regular intervals	29.00
5.	Social awareness for promoting women entrepreneurship	17.00
6.	Packaging knowledge and skill be developed	30.00
7.	Nature of training be composite (by including marketing, accounting, Financing, etc.)	17.00
8.	Others (Exhibitions/melas be arranged tools and kits be given and Training should include study tour at successful enterprises	32.00

The table reveals that the sample entrepreneurs were largely of the view that the availability of credit or credit facilities is ensured. They were in favour of strengthening of micro-financing institutions (58%) meaning thereby vertical and horizontal expansion of rural micro credit (preferably SHGs). Transfer of up-to-date technology (41%), establishment of quality certification centre (27%) preferably at the training centres, follow-up programme of training (29%) (like visit of scientists, marketing guidance, etc), knowledge of economic packaging (30%), composite nature of training (17%) and others (32%). Others include organizing exhibitions/melas, distribution of tools and kits and tour programme at successful enterprises.

CHAPTER – VII

SUMMARY AND CONCLUSION

Background

Women constitute roughly half of the world's total population but their contribution in reporting term has been considered negligible. It is reported that 2/3rd of world's work is done by women, 50 per cent of the food is produced by them, yet the world pays them 1/10th of its income and allows them to own a mere 1/100th of its property. This sort of inequality has to be reduced and one of the ways to do it is by encouraging women to become entrepreneurs. Entrepreneurship refers to a creative approach in business. Exploring and discovering new business opportunities, managing the enterprise excellently, taking risks and successfully introducing innovations are the prime entrepreneurial functions. Prof. Schumpeter regarded innovations 'as the main feature of entrepreneurship for which profit is the reward.'

Women entrepreneurship is essential both from the point of view of equity and full utilization of available human resources. In India even after more than five decades of planned development, the position of women entrepreneurs could not be improved substantially in spite of the pledge made by the constitution of India. According to census 2001, women represent nearly 48 per cent of the country's total population, the literacy rate of women remains at 39.29 per cent as against 64.13 per cent of their male counterparts. The working population constitutes around 36 per cent of the total population and women constitute about 32 per cent of the working population. Apart from their substantial share in the demography, social as well as other factors do not allow women to be free in choice and decision. Poverty is an overarching factor and a reality of life for a vast majority of women. Of all the strategies, empowerment of women is on top of the agenda. It is in this context women entrepreneurship has a crucial role to play in the present economic

environment. The basic problem of women entrepreneur is that she is a woman. It is not that the women do not have requisite skill, potential and capacity but they are given little access to properly developed skill training. They are not supported financially, especially before marriage, as it is felt that if training is imparted or some investment is made for a girl, it is going to be wasted when she gets married as she takes away the skills and resources. As a result a women can only act as a helper and not able to act independently.

Development of Women Entrepreneurship

Since independence the government has taken a number of measures to improve the conditions of women in general, which if successful would have helped the creation of women entrepreneurial skills. The National Institute took pioneering steps for Small Industry Extension Training (NISIET) in 1965 and Gujarat Industrial Investment Corporation (GIIC) in 1971. Subsequently UN declared 1975-85 as 'decade for women.' In 1978 SBI Undertook Entrepreneurship Development Programmes (EDPs). Training for Rural Youth for Self Employment (TRYSEM) was launched in 1979. In 1981 National Alliance of Youth Entrepreneurs (NAYE) organized the Second International Conference of Women Entrepreneurs. The Government established the National Science and Technology Entrepreneurship Board (NSTDB) in 1982 to stimulate entrepreneurship among young men and women. The year 1983 became a turning point in the entrepreneurship development since after this year it received a national movement. In 1989-90 two new programmes were started viz., Mahila Udhyam Nidhi (MUN) and Mahila Vikas Nidhi (MVN) under which NGOs dealing with women entrepreneurs were given assistance. In 1990 the Norwegian Agency for International Development (NORAD) announced its support for entrepreneurship programme for rural poor women. The year 1991 marks an important landmark in Indian History with the launching of comprehensive economic reforms. As a result of New Economic Policy (NEP) the definition of women entrepreneurs has changed. Earlier women enterprises were defined as enterprises where more than half of the workers were women and also where more than half of ownership controls are in the hands of women. The

entrepreneurship training was made more institutionalized by making it a part of curriculum in the Universities and in other higher education institutions.

Review of Literature

There are a few studies on women entrepreneurs (Finnery 1977; Hammand & Jaflow 1973; Mohinddin 1983; Lalitha 1982; Nayak 1979; Bogaert & Das 1989; Boserup 1989, etc.). On the other hand Vinze (1987) in her work stated that women entrepreneurs need constant guidance and further emphasized that management skills need to be upgraded by providing adequate training. Rathore and Chhabrea (1991) said that it is difficult to adjust them (women) in dual role that they have to play as traditional house wives and compete with men in the field of entrepreneurship. Rao (1991) listed economic backwardness, lack of family and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference of traditional occupation and preference for secured jobs as factors that inhibit promotion of grassroots entrepreneurship among rural women. Singh (1983) in her work regarded women entrepreneurs as an extension of kitchen activities --- the three Ps, viz., pickles, powder (spices) and papad --- with which women entrepreneurs are popularly identified. Srivastava & Choudhary (1995) stated in their study that women faced problems mainly in the areas of marketing of their products and approaching the banks for getting personal loans. Nair (1996) advocated that a carefully drawn up training system has to address the strategic needs of women for survival and growth. In fact women are less concerned with making money and often look at entrepreneurship as a means of simultaneously meeting their career needs and catering to their children (Carr, 1990). Downing (1991) has found that male owned enterprises usually grow vertically whereas the women's enterprises tend to grow by diversifying. In other words women tend to adopt indirect and safer routes for growth strategies. In view of the above brief reviews micro-level studies relating to different sectors viz., industry, agriculture, manufacturing, etc. are need of the hour to make better understanding of women entrepreneurs.

Till recently rural women were not able to actively participate in income generating economic activities due to historical and socio-economic constraints. But women's role in agriculture and food security confirms that they need to be empowered to undertake their task effectively. Empowerment of women in agriculture may be agriculture may be envisaged in terms of up gradation of awareness, knowledge and skill based on local needs and resources. For this reduction of drudgery and entrepreneurial development must be conceived as integrated purposes. There are numerous entrepreneurial activities for such women but women hardly have knowledge of them and know-how required. These include ICAR, Welfare Department, NGOs, etc. In view of involvement of these institutions there is lot of interest to know field level impact of the efforts. For these Directorate of Economics and Statistics, Ministry of Agriculture, Government of India have assigned the present study on **VIABLE ENTREPRENEURIAL TRADES OF WOMEN IN AGRICULTURE** to its Agro-Economic Research Centres and accordingly the AER Centre for Bihar and Jharkhand, T M Bhagalpur University, Bhagalpur has undertaken this study in Bihar.

Objectives of the Study

i. *To identify the viable entrepreneurial trades for women in agriculture.*
ii. *To study the impacts of these trades on the women beneficiaries in terms of income and their socio-economic conditions.*
iii. *To assess the role of training.*
iv. *To understand the constraints faced and study the linkages and support system needed for enhancing the viability and feasibility of the trades.*

Methodology

The present study has been undertaken in three districts viz., Bhagalpur, Munger and Banka of Bihar state, which lie under South-Bihar alluvial plains sub-zone – III (B) of middle Gangetic plains agro-climatic zone. Altogether 100 women entrepreneurs were the sample, which included both trained and non-trained farmwomen. The selection of trained farmwomen was done from the lists of beneficiaries obtained from the KVKs of respective districts and Khadi Gramodyog

(KG) of Bhagalpur district where ICAR and KVIC sponsored training programmes were conducted respectively. As regards the selection of non-trained farmwomen are concerned, local NGOs were consulted to enlist the agro based enterprises as well as SHGs women members who were undertaking such enterprises at their own places without undergoing any skill development programme. These NGOs were like SEWA, Srijan Mahila Vikas Sahyog Samitee, Mukti Niketan, etc. After obtaining or preparing the lists for both the categories of women entrepreneurs, 67 trained and 33 non-trained women entrepreneurs were randomly selected.

Background of the Sample Enterprises

Most of entrepreneurial trades in agriculture for women are related to horticulture and forests, which are used as raw materials in the enterprises. The sample districts are endowed with horticultural crops (particularly in Bhagalpur) and forest produce (part of Munger and Banka district). The region is also second to Tirhut (Muzaffarpur) in the state in terms of area and production of horticultural crops. Potential and possible developments of the enterprises were discussed with the scientists of KVKs, officials and others. On the basis of discussion, it was found that five agro-based activities, which were prominently figured in the trades of training, were selected as sample entrepreneurial trades. These were as follows:

i. Beekeeping
ii. Preservation of Fruits and Vegetables
iii. Preparation of Pickles and Murabba
iv. Preparation of Potato Chips, Badi and Papad
v. Preparation of Jam and Jelly

Beekeeping is a seasonal enterprise of the region. Bees mainly get 'parag' (polen) from litchi and mustard crops. Litchi, an important and delicious fruit, attains fourth position in terms of area (7.78%) and production (7.90%) in the state. About 41 per cent of total litchi growing area of the country is found in the state. Its excellent quality, colour and flavour are only next to Tirhut region. It is mainly grown in both the sides' river Ganges, which passes through Munger and Bhagalpur

districts from West and East. Litchi is generally available from 1st week of May to mid July (crop of 75 days). Bhagalpur district has 22276 ha of litchi area (14.09% of total cultivable area of the district). Moreover bees get 'parag' for 3 months only from litchi crop and for remaining months from mustard crop (3-4 months) and either sugar feeding or shifting of bees boxes to the place of plenty (mostly outside the states and in forest area).

The enterprises relating to the preservation of fruits and vegetables, preparation of pickles, murabba, jam; jelly, chips, etc. have enormous potential for availability of raw materials. The suitable agro-climatic conditions have recognition for its speciality in the fruits map of the country. The region has also an advantage for having an oldest agricultural college (Bihar Agricultural College under RAU, Bihar) with its rich horticulture department where interactions of Scientists and farm people are most frequently organized. Besides, on and off farm trainings are also organized at KVKs, of sampled three districts. The area under fruits and vegetables are 25356 ha and 28000 ha respectively, which produces 301557 MT of fruits and 248427 MT of vegetables in the region. The art of fruit preservation in the district i.e., morabba, syrup, anchar, chutney, vinegar, dehydrated slices, etc. has been in practice in the region since long. Besides, many indigenous fruits are also cultivated in the villages and grow in abundance both in the forests (particularly in Banka district) and villages of the region. These are papaya, amla, jamun, karanj, bel, ber (plum), jackfruit, bamboo (for pickles), etc. If these are exploited commercially, it will provide self-employment to thousands of people of idle hands, which may bring prosperity in the region.

General Overview of the Sample Region

i. Area and Location

The sample region constituted three districts, viz., Bhagalpur, Munger and Banka spread in 2.54 lac sq. ha, 1.3 lac sq. hectare and 3.05 lac sq. ha respectively. The river Ganges centrally divides Bhagalpur district whereas Munger and Banka are located on its southern bank. These districts have sixteen (16), nine (09) and eleven (11) CD Blocks respectively covering 1519, 506 and 2131 inhabited villages.

ii. Population and Workers

Bhagalpur district has a population of 24.23 lakh, accounting for 2.93 per cent of the state's total population. Nearly 81.40 per cent of the total is rural population and the proportion of population belonging to SCs and STs are 10.5 per cent and 2.3 per cent respectively. The sex ratio and density of population are 876 females/1000 males and 946/sq. km. The percentage of rural population living below poverty line is 42.60. Out of 8.59 lakh of total workers (35.47 % of total population), 48.39 per cent accounts for agricultural workers followed by 19.63 per cent cultivators, 7.43 per cent engaged in household industries and 24.55 per cent other workers. The data on employment pattern revealed that 68.10 per cent are employed in primary sector, 24.50 per cent in tertiary sector and only 7.40 per cent in secondary sector. The total number of households is 412080 comprising 49.80 per cent marginal (<1 ha), 20.50 per cent small (1-2 ha) and 29.70 per cent medium and large (> 2 ha) farm sizes.

Munger district has a population of 11.35 lakh, accounts for 1.37 per cent of the state's total population. Nearly 73.12 per cent of the total is rural population and the proportion of SCs and STs are 13.22 per cent and 1.50 per cent respectively. The sex ratio and density of population are 878 females/1000 males and 800/sq. km. The percentage of rural population living below the poverty line is 85. Out of 3.32 lakh of total workers (29.31% of total population), 41.88 per cent accounts for agricultural labourers, 15.91 per cent cultivators, 4.40 per cent workers engaged in household industries and 37.81 per cent constitute other workers. The total number of households is 195175.

Banka district has a population of 16.09 lakh, accounting for 1.95 per cent of the state's total population. About 96.50 per cent of the total is the rural population and the proportion of population of SCs & STs is 12.4 per cent and 4.7 per cent respectively. The sex ratio and density of population are 908 females/1000 males and 533/sq.km respectively. Out of 6.39 lakh of total workers (39.70% of total population), 51.71 per cent accounts for agricultural labourers, 33.74 per cent cultivators, 4.62 per cent engaged in household industries and 9.93 per cent constitute other workers. The data on employment pattern revealed that 85.50 per

cent are employed in primary sector, 9.90 per cent in tertiary sector and 4.60 per cent in secondary sector. The total number of households in the district is 278639, comprising 81.45 per cent marginal (< 1 ha), 9.07 per cent small (1-2 ha) and 9.48 per cent medium and large size (> 2 ha).

iii. Infrastructural Status

Infrastructural indicators in general are road, health, power, communication and to some extent credit purposively referred herein for this study. The road densities in these three districts are reported to be higher of the state's average. However, except for a few patches here and there the majority of the roads are in dilapidated condition. As regards the electricity 56 per cent villages in Bhagalpur, 58.6 per cent in Munger and 42 per cent in Banka are officially electrified. The communication indexes of the districts are also not at par with the state's average. Health care facilities have also not been able to keep pace with the advancement over the years. The credit deposit ratio largely varies across the districts ranging from 19 per cent to 46 per cent.

iv. Agricultural Scenario

The sample region fell under agro-climatic sub-zone – III (B) i.e., South Bihar alluvial plains. Agriculture is the predominant activity of the districts providing means of livelihood to approximately 70-80 per cent of the population. Out of total geographical area of the respective sample districts, 58.71 per cent in Bhagalpur, 44.23 per cent in Munger and 53.56 per cent in Banka districts are net sown area; lower to the state's average of 60.23 per cent. The areas covered under the forest are 22.73 per cent in Munger and 15.15 per cent in Banka district. As regards the irrigational scenario, out of the net sown area, 39 per cent is in Bhagalpur, 67 per cent in Munger and 83 per cent in Banka districts are under irrigational coverage. The average rainfall is 1176 m m in Bhagalpur, 1146 mm in Munger and 1170 in Banka district. Nearly more than 80 per cent land is under smallholdings in the sample districts, which makes the pursuit of petty agriculture. The principal food grain crops are paddy, wheat, maize and pulses. Besides, some horticultural crops like mango, litchi, banana, tomato, guava, etc. are also grown. Non-existence of post-

harvest treatment facilities, agro or fruit processing industries in the districts renders the fruit crops non-remunerative. The cropping pattern reveals that the acreage under food crops is nearly 90 per cent of GCA. Paddy is grown in 28.69 per cent of GCA in Bhagalpur, 42.25 per cent GCA in Munger and 60.28 per cent in Banka districts. The acreage under second important crop --- wheat is 23.73 per cent of GCA in Bhagalpur, 21.75 per cent of GCA in Munger and only 13.92 per cent of GCA in Banka districts. The cropping intensities in the districts are 125.67 per cent in Bhagalpur 127.80 per cent in Munger and 132.76 per cent in Banka, which are lower to the state's average of 142.36 per cent. In nutshell, the agricultural economy of the sample districts is subsistence in nature.

Women, Society and Panchayat

Position of women in the society has changed now. In fact education and participation in economic activity have raised their position in the society. Moreover, the concern of women can not be ignored because it is 48.26 per cent and 47.23 per cent of female population in India and Bihar respectively. It may be due to this Bihar taking the lead among the states, provisioned 50 per cent reservation of seats for women in all four grass root institutions viz., Gram Sabha, Gram Panchayat, Panchayat Samiti and Zila Parishad of three tiers Panchayati Raj System in the state by enacting Bihar Panchayati Raj Act, 2006. It is perhaps exclusive bonanza for Bihar women in the World of democracies. Now, it is surprising that 65 per cent representatives of Panchayati Raj are women in the state. Thus, it is not enough to say what are the roles of panchayats in empowerment of women rather it will be interesting to see the roles of women in empowering or strengthening of panchayat. But the tale of the story is something different, which may be substantiated with the help of news published in hindi dailies, e.g.:

i. *(Mukhiya kai Rishtaidar nhein karein nirikshan: BDO --- Dainik Jagran, dated 08/08/2006)*.
ii. *(Pati hei kartein hain janpratinidhiyaun kai kamkaj --- Hindustan, Dated 16/09/2006).*

iii. *(Parikshan se labh huai lakin kaam beta hei karta hai --- Dainik Jagran, dated 18/11/2006).*

iv. *(Mahila ko Aarakshan denai ka virodh--- Dainik Jagran, dated 06/04/2007).*

v. *(Mukhiya Chokey main, Pati Patate sauda, Vikash Bhagwan Bharoshai --- Dainik Jagran, Dated 07/12/2006).*

Socio-Economic Features of the Sample Households

The average size of the households of the sample entrepreneurs was 5.7 persons. Social group wise data revealed that 61 per cent of the sample belonged to OBCs, 35 per cent General and 4 per cent to Scheduled Castes group. Of the total 88 per cent were Hindu and 12 per cent Muslims. As regards the land ownership, 34 per cent were from marginal group (< 1ha), 45 per cent to small group (1-2 ha) and 21 per cent to medium group (2-10 ha). Large group of farms were quite absent from the sample mainly due to implementation of law of ceiling on land holdings and sub-division of farm due to law of inheritance. The average size of land owned by the sample households was traced at 1.70 hectare. As regards the average annual income it was Rs. 22572. The dwelling conditions indicate that 71 per cent had owned houses, 21 per cent residing in rented houses and 8 per cent were in rent free houses. About 31 per cent had pucca houses, 43 per cent semi pucca and 26 per cent kutcha. The sources of power of the sample households were mainly electricity (77 per cent). The data on sources of fuel for cooking the food revealed that 68 per cent households were using wood/coal and 32 per cent LPG cylinder. About less than 10 per cent of the sample households had implements like tractor or pumping sets. Among consumer durables, television (33 per cent) has been largely found followed by fan (27 per cent) and items like mixi, cutter, scissors, etc., (27 per cent). Only 7 per cent households had two wheelers.

Agricultural Practices of the Sample Households

The sample households owned an average size of 1.70 ha and the average size of operational area was 1.81 ha. The data indicate that 26 per cent of the households were of marginal category, 47 per cent of small and 27 per cent of medium. As regards the irrigational status of total operated area is concerned it was 65.53 per

cent. The cropping pattern reveals that cereals were grown by 67 per cent of the sample households, pulses by 23 per cent, fodder by 18 per cent and oilseeds by only 6 per cent whereas vegetables were grown by 71 per cent. In terms of percentage of area, cereals were growing on 82.44 per cent of the operated area followed by vegetables (23.19 % of OA), fodders (15.98% of OA), pulses (9.20 % of OA) and oil seeds (8.11 % of OA). The cropping intensity was estimated at 138.92 per cent. The yield rate of paddy was at 1276 kg/ha, wheat 1785 kg/ha; maize 1928 kg/ha; oilseeds 640 kg/ha, pulses 588 kg/ha, vegetables 8722 kg/ha and fodder 2145 kg/ha. Moreover 47.15 per cent of gross output of cereals, 35.22 per cent of oilseeds, 29.48 per cent of pulses, 24.25 per cent of vegetables and 5.75 per cent of fodders were sold. The data on livestock position reveal that the sample households had on an average 1.92 herds of milch animals and 0.88 herds of dry animals. The average annual income of the households from the agricultural sources was estimated at Rs. 20032 only.

Income and Employment

There were altogether 570 persons in the sample households. Out of it 59.47 per cent (339 members) were adult and 40.53 per cent (231 members) children. Of the adult 192 (56.64%) were males and 147 (43.36%) females. It reveals that on an average there were 3.39 adult members in each of the households. As regards the employment status of the members of the sample households; of the total adult members (339), 64.02 per cent were found engaged in own farm agriculture and animal husbandry activities followed by 18.29 per cent in business and trade, 13.86 per cent employed in service sector and 8.26 per cent in the form of wage employment. The members engaged on wage employment were mostly in agricultural activities and were getting wages on an average @ Rs 56.50/working day. The persons who were employed in service sector were getting the salary ranging from Rs. 1200 p m to Rs. 14500 p m. The average household income was Rs. 22572, which was contributed by agriculture and other sources (73.42%) and enterprise itself (26.50%).

Characteristics of Sample Entrepreneurs

Age group distribution of sample entrepreneurs' reveals that 39 per cent were young aged (18-35 yrs), 42 per cent middle aged (36-50 yrs) and 19 per cent old aged (51 yrs and above). In terms of relationship to the head of the household spouse constituted 49 per cent, daughter in-laws 26 per cent, daughter 18 per cent and 7 per cent were herself the head. The data on educational status indicate that 7 per cent attained non-formal education while 21 per cent studied up to the primary level, 42 per cent up to secondary level, 19 per cent intermediate and 11 per cent graduate and above. Of the total 87 per cent were married 13 per cent unmarried and 4 per cent widow. The main occupation of the sample entrepreneurs was cultivation (51%) followed by business/trade (20%), own enterprise (12%), service (9%) and others (8%).

About 43 per cent of the sample women entrepreneurs had secondarily operating at their own enterprises followed by cultivation (19%), business/trade (15%), others (12%) and service (11%). Besides, there is considerable specificity to the farm operations in which women participate. Women are mainly engaged in transplanting, hand weeding, harvesting and post-harvesting activities. However, the sample women entrepreneurs do not participate fully due to their entrepreneurial engagements and social status too. They usually paid on an average 2hrs/day in post-harvest operations followed by transplanting (1.30 hrs), harvesting (1.3 hrs) and manual weeding (0.45 hrs). It was further estimated that on an average they annually worked for 28.5 days in post-harvesting followed by harvesting (26 days), transplanting (23 days) and weeding (18.3 days). In addition to above, some of the sample women entrepreneurs were found engaged as hired labour for which they altogether annually worked for 35.80 days. As regards the wage rates, it was estimated @ Rs. 37.50 + one meal for transplantation, Rs. 34 for weeding and Rs. 33.75 + one meal/breakfast for post-harvesting activities. However, the pattern of wages was in terms of share in produce, which was on an average 1/12th of the crop harvested.

Further in lieu of household and entrepreneurial engagements they are exhausted and some times physical injuries/pains are also arised. However, 13.95 per cent of the sample respondents who were engaged in transplantation, 5 per cent in harvesting and 12.85 per cent in post-harvesting operation were not reported any fatigue or exhaustation. As regards the physical injuries/pains, four main problems were identified viz., asthma, finger/palm injuries, back/muscle/spinal pain and water burns.

Time use pattern of the sample entrepreneurs were also studied, which revealed that on an average they spent 1.49 hrs/day on cooking followed by 1.40 hrs/day on enterprises which they were operating, 1.15 hrs/day on farm work, 50 minutes/day on family care, 39 minutes/day on self-maintenance, 25 minutes/day on livestock, 22 minutes recreation/leisure and 12 minutes on other activities, taking altogether it comes around 8 hrs in a day.

Nature of Enterprises

Trade wise Entrepreneurs' Profile

As stated earlier, altogether 5 entrepreneurial trades and 100 women entrepreneurs constitute the sample. More specifically 21 women entrepreneurs were from the trade of preservation of fruits and vegetables, 23 from preparation of jam and jelly, 35 from preparation of potato chips, badi and papad, 12 from beekeeping and 9 from preparation of pickles and murabba. Socially, the presence of scheduled caste was only found in the trade of preparation of potato chips, badi and papad, which stood at 11.43 per cent of the total sample drawn from the trade. Other backward castes enjoyed larger share in all the sample entrepreneurial trades except the beekeeping trade, ranging from 33.33 per cent to 73.91 per cent of the sample drawn for each of the trade. Similarly general caste constitute larger share in beekeeping (66.67%) and the minimum was 25.71 per cent in case of preparation of potato chips, badi and papad. The average size of land owned by the sample was 2.16 ha, 1.49 ha, 1.57 ha, 2.33 ha and 1.68 ha among the entrepreneurs of preservation of fruits and vegetables, preparation of jam and jelly, preparation of potato chips, badi and papad, beekeeping and preparation of pickles and murabba. The average size of operated

area was 2.31 ha, 1.49 ha, 1.57ha, 2.33ha, and 1.68ha, respectively. Paddy was identified as main crop for the entrepreneurs of the entire sample trades. The average age was 36.5 years, however, it varied from 30.5 years to 45.5 years.

The nature of enterprises has been explained separately, covering the aspect like introduction, raw materials, employment, capital cost and returns, etc., which may briefly be summarized as below:

Entr. – I : Preservation of Fruits and Vegetables

The sample drawn from this entrepreneurial trade was 21. All of them were trained. The average age of the enterprises was 4.3 years and almost traditional in practice and handling with domestic equipments. The enterprises used to produce juice, squash, chutney, vinegar, etc. mostly from locally produced fruits and vegetables and marketed in local areas as well as markets. Generally the entrepreneurs were found devoting their time as a part time venture due to poor or almost no recognition of their products. Of the total, 3 were found running the enterprises in a group of 2-4 members mainly due to their association in the SHG and remaining were undertaking the activity under self-proprietorship.

The important raw materials were mango, guava, lemon, tomato and other (cherry, pear, orange, pine apple, grapes and chemical, etc.). Tomato (1476 kg), was largely used followed by mango (685 kg), guava (392 kg), lemon (281 kg), others (67 kg). The total cost comprising of marketing and transportation was estimated at Rs. 13.93/kg for mango, Rs. 8.07/kg for guava, Rs. 11.98/kg for lemon, Rs. 4.87/kg for tomato and Rs. 27.88/kg for others mixed items. This way the total value for the quantity used by the all the enterprises comes to Rs. 9542.05 for mango, Rs. 3163.44 for guava, Rs. 3253.98 for lemon, Rs. 7025.76 for tomato and Rs. 1867.96 for others.

As regards the employment, on an average 196.2 days of labour /unit was employed. Out of it, family labour accounts for 54.38 per cent whereas hired labour for 45.62 per cent. Sex wise distribution indicates that female accounts for 70.49 per

cent whereas their male counterpart 29.51 per cent. The average wage rates were Rs. 54.60/day for male and Rs. 43/day for female labourers.

The average capital base of an enterprise was almost distressing, which amounts to on an average Rs. 2785. The average amount of borrowed capital was Rs. 375 only. It is to be pointed out that of the total, 8 were borrowed. Of the borrowers 37.50 per cent borrowed from the institutional sources, 50 per cent from non-institutional sources and 12.50 per cent from both the sources. Purchase of raw materials (44%), purchase of equipments/instruments (19%), purchase of marketing materials (13%) and consumption (38%) were reported main purposes of borrowings. The interest charged by the CBs/DCBs/RRBs varied from 9.5 per cent to 12.5 per cent per anum whereas that of 5 to 10 per cent per month in case of moneylenders and in case of SHGs to its members 2 to 4 per cent per month. In nutshell, the capital base of the enterprises was just Rs. 3160 reflecting the enterprises of low scale.

The data on annual total cost and return of the enterprises reveals that on an average the total costs were Rs. 8788.39, Rs. 9022.60 and Rs. 8959.93 for last three consecutive years and the returns were Rs. 14870, Rs. 15172 and Rs. 15008 respectively, showing a profit of Rs. 6081.61, Rs. 6149.40 and Rs. 6048.07 for first, second and third years respectively. It comes to on a average an income of about Rs. 500/p m, which simply supplements the family income.

Entr. – II: Preparation of Jam and Jelly

Number of samples drawn from this entrepreneurial trade was 23 and out of them 16 was trained. The average age of the enterprises was just 4 years handled traditionally almost in home environment. The enterprises used to produce jam, jelly, juice, squash, etc. But due to availability of a variety of branded products the products of these enterprises failed to compete in the market. So most of the time, the entrepreneurs use to sell their produce in nearby or local market or to the relatives, villagers and the persons of close contract. Of the total all the trained entrepreneurs were handling their enterprises at their own proprietorship and out of 7 non-trained entrepreneurs, 2 were operating at their own and remaining 5 were in

a group of 2-3 women, not strictly as a partnership rather on mutual sharing of the gains.

The important raw materials generally used by the sample entrepreneurs were mango, guava, lemon, tomato, chilly and others. Tomato (1582 kg), was largely used followed by mango (947 kg), guava (416 kg), chillies (364 kg), lemon (306 kg) and others (81 kg). The total cost comprising of market price and transportation cost was estimated at Rs. 14.67/kg for mango, Rs. 6.85/kg for guava, Rs. 13.25/kg for lemon, Rs. 4.14/kg for tomato, Rs. 12.93 /kg for chilly and Rs. 29.74/kg for others.

As regards the employment on an average 173 labour days/units were employed. Out of it, family labour accounts for 53.18 per cent whereas hired labour 46.82 per cent. Sex wise distribution indicates that female labour accounts for 72.60 per cent whereas their male counterpart 27.40 per cent. The average wage rates were Rs. 53/ day for male and Rs. 42.75/day for female labourers.

The average capital base of an enterprise was reported to be on an average of Rs. 2345 and the average amount of borrowed capital was Rs. 410, taking together it amounts to Rs 2755. Of the borrowers (6), 2 have received from the institutional and 4 from non-institutional sources. As regards the purpose of borrowings, 16.67 per cent reported for purchase of equipments, 83.33 per cent for purchase of raw materials and 33.33 per cent for purchase of marketing materials. The interest paid by the loanee entrepreneurs was found at varying rates ranging from 9.5 per cent to 12.5 per cent per annum for CBs/DCBs/RRBs 5to 10 per cent per month for private moneylenders and 2.5 to 4 per cent per month for SHGs.

The data on annual total cost and return of the enterprises reveal that on an average the total cost were Rs. 9262.53, Rs. 7902.50 and Rs. 9312.30 for last three consecutive years and returns were Rs. 14392, Rs. 11785 and Rs. 16470 respectively, showing a profit of Rs. 5129.47, Rs. 3882.50 and Rs. 7157.70 for first, second and third years respectively.

Entr.- III: Preparation of Potato Chips, Badi and Papad

The samples drawn from these entrepreneurial trades were 35 and out of them 14 were trained. The average life of the enterprises was 6.6 years. This is most traditional household skill of women and so the sample entrepreneurs were also found operating the enterprises traditionally. The demand for homemade items is less due to influx of branded produce in the market and thus, the entrepreneurs are always found in search of customers for their products. It also affects the prices, which they receive in lieu of their sale. Besides, of the total 33 women entrepreneurs were found operating the enterprises under self-proprietorship and remaining 2 in a group of 4-5 farm women members attached to the SHG wherein the respondents were also the member.

The important raw materials, which were generally used by the sample entrepreneurs, were potato (227 kg), followed by pulses (211 kg), gourd (195 kg), rice (192 kg), sabudana (76 kg), spices (53 kg), etc. The prices including the transportation/carrying cost of these materials were Rs. 11.53/kg for rice, Rs. 36.35/kg for pulses, Rs. 42.22/kg for sabudana, Rs. 4.75/kg for potato, Rs. 82.18/kg for spices, Rs. 6.70/kg for gourd, etc.

The enterprises also generate some employment in the area, which was reported on an average 288 labour days/unit. Out of it, family labour accounts for 67.61 per cent whereas hired labour 32.29 per cent. Sex wise distribution of total labour employed revealed that female accounts for 85.42 per cent whereas that of their male counterparts 14.58 per cent. The wage rates varied between the males and females, which were reported from Rs. 40-50/working day for women and Rs. 50-60/working day for men.

The average capital base of an enterprise were on an average Rs. 2165, including Rs. 210 of average borrowed capital. Of the borrowers (8), all were reported to have received the amount from non-institutional sources and the purpose of borrowings were purchase of raw materials (87.50%), purchase of marketing materials (50%) and others (12.50%). The rates of interest on the borrowings were @ 5 to 10 per

cent/month for the loan obtained from private moneylenders and @ 2.5 to 3 per cent/month for SHGs/NGOs loan.

The data on annual total costs and returns of the enterprises revealed that on an average the costs were Rs. 12602.06, Rs. 11844.40 and Rs. 11308.35 for last three consecutive years and the returns were Rs. 17340, Rs. 14390 and Rs. 14450 respectively, showing a net profit of Rs. 4737.94, Rs. 2545.60 and Rs. 3141.65 for first, second and third years respectively.

Entr. – IV: Beekeeping

The sample drawn from this entrepreneurial trade was 12. All of them were trained. Beekeeping is a highly skillful enterprise, which requires knowledge of working behaviour and theories of bees. 'Makrand and Parag' are mainly collected from three important crops viz., mustard, sunflower and litchi/mango. Parag is sufficiently available almost for six months beginning from December to May. Flowering of mustard begins from December to March and thereafter litchi crop begins. For remaining six months (June to December), survival of bees becomes difficult. During the period, bees are either fed concentrate of sugar or bees' families are sent to the forest areas of other states (like Jharkhand, Madhya Pradesh, etc). The average life of the enterprises was reported to be 4.6 years. The enterprises were mainly undertaken as secondary occupation and almost at household scale ranging from 4 to 15 families' (boxes) of bees. Though the demand for the product is large due to its purity and thus there was not at all competition with the so-called branded products. The average prices realized by the sample entrepreneurs were Rs. 106/kg. But the sample entrepreneurs were of the view that the market interventions should be made by the Khadi Gramodyog Ltd., which have imparted them training. Moreover, all the 12 women entrepreneurs were found operating the enterprises under their own proprietorship. The enterprises require some minor and manual tools, which were roughly estimated at the cost of Rs. 2685 for single set.

The respondents themselves with the help of family members, who did not require any regular employment except in case of migration of boxes, mostly performed the

upkeeping of the bees' boxes. While shifting of boxes from mustard fields to orchard's field, which located sometimes distantly, the deployment of labour for the purpose to watch and guard were required. Thus, on an average, the enterprises generate employment of 177 labour days/unit. Out of it male accounts for 67.52 per cent and female 32.48 per cent. It clearly reveals that the enterprise is male intensive. However, of the total labour days, family and 38.46 per cent contributed 61.54 per cent by hired labour.

The average capital base of an enterprise was reported to on an average Rs. 9950, including Rs. 1700 of average borrowed capital. Of the borrowers (3), all were reported to have received the loan amount from non-institutional sources and the purposes of borrowings were purchase of equipments (33.33%), payment of transportation cost (66.67%) and payment of wages to labourers (33.33%). The interest rate for the loan obtained from private moneylenders was reported at 5 to 8 per cent per month. The enterprises require capital in the beginning year and thereafter labour becomes more important.

As regards the financial accounts is concerned, the total annual costs of the enterprises were on an average Rs. 6085, Rs. 6856.45 and Rs. 5722 for first, second and third years respectively and the total returns were Rs. 12759, Rs. 13150 and Rs. 13952 for respective years, showing a net profit of Rs. 6673.70, Rs. 6293.55 and Rs. 8229.70 for three consecutive years.

Entr.-V: Preparation of Pickles and Murabba

The sample drawn from this enterprise was 9 and out of them 4 was trained. All the respondents were selected from Banka district where many indigenous fruits are cultivated and grown in the villages and forest tracts respectively. This is a most traditional enterprise of the region. The average age of the sample enterprises was 7 years. However, most of the sampled entrepreneurs were found undertaking the enterprises as secondary occupation or as part time employment. All were reported operating the enterprises under their own proprietorship.

The important raw materials, which were generally used by the sample entrepreneurs, were mango (biju), amla, lemon, red chilies jackfruit, spices, etc. Almost all the raw materials except red chilies were locally available. The total quantities used by the sample entrepreneurs were 937 kg of mango, 208 kg of amla, 110 kg of lemon, 171 kg of red-chilies, 68 kg of jackfruit, 37 kg of spices, 39 kg of other fruit and veg and 42 kg of others. The average prices including transportation cost were Rs. 8.95 /kg for mango, Rs. 27.15/kg for amla, Rs. 12.65/kg for lemon, Rs. 23.00 /kg, for red chilies, 7.15/kg for jackfruit, Rs. 47.40/kg for spices, Rs. 33.45/kg for other fruits and vegetables and Rs. 9.40/kg for others.

As regards, the employment on an average 95 labour days/unit was employed. Of the total, family labour accounts for 64.21 per cent whereas hired labour 35.59 per cent. Sex wise distribution indicates that female labour accounts for 73.63 per cent whereas their male counterparts 26.32 per cent. The average wage rate was reported to be Rs. 38/ working days.

The average capital base of an enterprise was reported to be on an average of Rs. 4625/unit, including Rs. 1225 of average borrowed capital. Of the borrowers (3), all were reported to have received the amount from non-institutional sources and the purpose of borrowings was purchase of raw materials (100%) and others (66.67%).

The data on annual total costs and returns of the enterprises revealed that on an average the total costs were Rs. 5968, Rs. 6358 and Rs. 6034 for last three consecutive years and returns were Rs. 14312, Rs. 11788 and Rs. 13905 respectively, showing a profit of Rs. 8344, Rs. 5430 and Rs. 7871 for first, second and third years respectively.

Comparative Analysis of the Enterprises

Since these enterprises are run by mostly family labour, raw materials occupy an important component of all the sample entrepreneurial activities. The annual average quantity of raw material used by the sample enterprises varied from 28.09 kg in case of enterprises – III to 179.11 kg in case of enterprises –V. The average annual turnover cost of the sample enterprises was estimated to as low as Rs.

6120/unit in case of enterprises – V and high of Rs. 11918.27/unit in case of enterprises – III. Per unit average annual profit was calculated at Rs. 3475.06 in case of enterpr4ises – III to Rs. 7215 in case of enterprises – V. The comparative economic analysis of the sample enterprises reveals that cost-benefit ratio was higher in case of enterprises – V (1:2.18) and lowers in case of enterprises – III (1:1.29). It clearly indicates that all the sample enterprises were economically viable and thus can pursue in future also. In terms of percentage contributed to household income enterprise – IV was found higher followed by enterprise V, II, I & III. Similarly time spent (per day) on entrepreneurial activity was found larger on enterprise – V followed by enterprise – IV, I, II & III.

Impact of the Training

Of the total, 67 sample women entrepreneurs were trained. The duration of the training was just 8-15 days except the trade of beekeeping, which was organized for 90 days. As regards the selection of beneficiaries it was not reported transparent rather hand picked, personal contact and short notice pasted on the notice boards of the training conducting agencies were the popular methods. The average distance between the training venue and place of residence was reported to a minimum of 3.50 kms to a maximum of 7.25 kms. The training had neither any fees nor stipends/incentives. As regards the impact of the programme, the views gathered from the sample entrepreneurs relating to change in socio-economic position revealed that income of 82 per cent sample entrepreneurs have increased followed by increase in assets/comforts (61%), equation with family members (46%), leisure (41%), drudgery of household work (38%), children education (37%), etc. The most noticeable decrease was reported in drudgery of farm work (78%), drudgery of household work (62%), self-esteem (63%), children education (63%), etc. In nutshell increase in income and decrease in drudgery of farm work was the main positive impact of the programme. Apart from change in socio-economic position, the sample trades have significant impact on socio-economic status of the sample entrepreneurs. The data revealed that earlier to pursuing the trade their recognition in the family was like a dependent but after pursuing the trade they became earner (31%).

Economic freedom/security (27%), increase in decision making capacity (22%), spread of new consciousness amongst the women living in the surroundings (29%), increase in communicativeness (19%), etc. were the main positive effects on the sample entrepreneurs. Besides they were of the view that success of an entrepreneurship mainly depends on availability of raw materials (78%), finance (72%), support from family (61%), efficient marketing system (57%), support from government (46%), etc. The data on comparative analysis of trained and non-trained entrepreneurs reveal that per unit production in enterprises II & III was higher among trained entrepreneurs than the non-trained once. However, it was reverse in case of enterprise – V, which may be due to having new setup. In case of per unit sales and profit similar trend was observed as was in case of per unit production.

Constraints

The constraints, as perceived by the sample entrepreneurs have been broadly classified into seven categories, viz., natural, technical, financial, marketing, institutional, infrastructural and others. Lack of knowledge of modern technology (41%) was the major technical impediment. Financial problems constitute lack of linkage between training and financing (44%) and lack of credit support (37%). Competition with corporate products (42%), lack of proper certification of the produce (29%) and lack of marketing guidance and supervision (26%) were the main marketing constraints. The major institutional bottleneck was lack of guidance and supervision of training in parted institutions (31%). Lack of latest machine (27%) and lack of working shed (22%) were the infrastructural constraints. In addition to above the difficulty of collection of sale proceeds (17%), lack of social practice of outdoor activities of women (20%) and poor of social encouragement (19%) were the problems grouped in others.

Suggestions

On the basis of the suggestions given by the sample entrepreneurs followings emerged for necessary attention and for effective action:

i. Strengthening of micro financing institutions ***(Attn. NABARD & RBI).***

ii. Transfer of up to date technology and techniques ***(Attn. KVKs, KVIC and other Entrepreneurial Development Institutions).***

iii. Establishment of Quality Certification Centre ***(Attn. KVKs, KVIC and Other ICAR Institutions).***

iv. Follow up Programme of Trainings at regular intervals ***(Attn. Respective Training Imparting Agencies).***

v. Social Awareness for Promoting Women Entrepreneurship ***(Attn. Panchayat Administration and NGOs).***

vi. Itendification of Potential Beneficiaries ***(Attn. Training Imparting Institutions).***

vii. Training should be inclusive in nature ***(Attn. Training Imparting Institutions), and;***

viii. Exhibitions, melas, tours, etc. be arranged for promoting development of entrepreneurship ***(Attn. KVKs, KVIC, NGOs, etc.).***

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Comments and Suggestions

On Report

Viable Entrepreneurial Trades of Women in Agriculture

General

Report seems well organized but some important findings may also be reported. Certain information may be furnished such as the social composition of households and enterprise wise and overall contribution of enterprise to household income and % time spent by women entrepreneurs on the trade. Please also clarify if (1) Figures relate to trained entrepreneurs only or all entrepreneurs in all tables, and; (2) If performance measures for enterprises are annual average of an enterprise. More details follow:

Chapter 1: This is a very good review of the subject.

Chapter 2: (a) Some additional information on the area surveyed will be useful and may be reported in table 2.1 (author's choice).

1. Share of population in SC, ST, OBC
2. Share of population Hindu, Muslim, etc.
3. Share of households as small, marginal, medium large holdings.

(b) A short section or paragraph on women's position in society including participation in Panchayat.

Chapter 3:

1. In table 3.2 information % households with more than 70 Per cent land under irrigation.
2. Table 3.4 - 3.7 some more information is needed.
   - i. Percentage of average household income coming from (a) Agriculture (b) enterprise.
   - ii. Time of an entrepreneur spent on (a) Farmer (b) Family, Cooking fuel, Water, (c) Enterprise
   - iii. Percentage household with at least one other member in a salaried job.
   - iv. Percentage Entrepreneur women with salaried job table.
   - v. 3.4 is not clear may be clarified – What business and trade?
   - vi. Please mention if possible (1) major reason for entrepreneurship (2) reasons for choice of enterprise (3) whether traditional or new (4) if new what is the source of knowledge?
   - vii. Is there any major programme on women's entrepreneurship or empowerment in the area? Is so describe.

viii. Table 3.7 – time spent can be given as % (of 24 hours) as an added column.

Chapter – IV

1. In table 4.2 some more information may be added.
   (a) Percentage household growing commercial crops (not cereal or oil seed) and names.
   (b) Percentage household owning 2 or 4 wheeler, T V etc.
   (c) Percentage household with average annual income more than Rs. 50,000 (or any suitable cut-off figure).
   (d) Average annual household income (inclusive of enterprise).

2. In page 35 please elaborate what is venture partnership?
3. This is important – please add a section of marketing – explaining if there is help from cooperative, corporate tie-up, SHG, wholesale retail trader and sales in melas / exhibitions – difficulties in marketing with suggestions.
4. Indicate in table 4.5, 4.6, etc. clearly if average for an enterprise is reported.
5. Table 4.6 it will essential have 6th column giving the averages over the three years.
6. Please ensure to mention how men help/cooperate in enterprise if there is resistance.
7. Did SHG help in borrowing funds?
8. Please give for each enterprise percentage contributed to household income and percentage of time spent on enterprise – Important.

Similar suggestion for all enterprises

Chapter – V

Please make comparison between trained and non-trained entrepreneurs using indicators including sales, profit, production, (Physical Unit).

Sd/-

01/06/2007

(Nilabja Ghosh)

Annexure - II

ACTION TAKEN REPORT (ATR)

Chapter – I	:	No action is needed.
Chapter – II	:	1. Incorporated in table no. 2.1
		2. Incorporated on page no. 17.
Chapter – III	:	1. Incorporated in table no. 3.2 under section 'D'
		2. Additional Information added in table no. 3.4 & 3.7 and for Sl. Nos. 6 & 7, added two separate sections or page nos. 34-35
Chapter – IV	:	1. No action is needed.
		(Almost all data are available in table no. 3.1)
		2. Elaborated appropriately.
		3. Incorporated a paragraph as 'Marketing of the Products' on page No. 61.
		4. Incorporated in table Nos. 4.6, 4.10, 4.14, 4.17 and 4.21
		5. Incorporated at appropriate place i.e., Chapter – IV page nos. 43,48,52,55 & 59.
		6. Clarification made.
		7. Incorporated in table no. 4.22.

Chapter – V: Added a section on "Comparative Analysis of Trained and Non-Trained Entrepreneurs" with a table no. 5.5.

S D Mishra **Ranjan Kumar Sinha**