

## **HOW HAVE RURAL WOMEN SELF-EMPOWERED THROUGH AGRICULTURAL TRADES? SOME REFLECTIONS FROM KARNATAKA**

*M. Mahadeva \**  
*and*  
*K. Keshavamurthy\*\**

### **ABSTRACT**

*Agricultural entrepreneurial trades have been playing a commendable role in empowering the rural women economically and socially. Besides providing employment and additional household income, these trades have been facilitating the women traders to enhance their social status both at homes and in the society. This research has captured how the agricultural trades of women entrepreneurs have been sustained over the years in rural environment. Also, it identified various backward and forward linkages of the entrepreneurial trades with selected parameters like self-employment, income generation, social status of the women, etc. The paper has brought to the fore a number of major supply failures of the public policy as well as demand side constraints and offered policy options for the effective and sustainable rural women entrepreneurial trades.*

### **Introduction**

Ever since the declaration of 1975 as the International Women's Year (IWY) and 1976-1985 as the United Nations Decade for Women (UNDW), Indian society has been waging war against all discriminations against the women. The attitude towards women is no longer

unfavourable as it used to be in the past and as a result, women are trying hard to establish themselves in pursuing different careers. One such career, which is conspicuously being pursued is the entrepreneurship in rural areas and have engaged themselves in various entrepreneurial trades in the primary sector (Bose, 2007), with the help of resources in their

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\* Member of the Karnataka Public Service Commission, Park House Road, Bengaluru - 560 001.

\*\* Lecturer, Department of Economics, St. Joseph's College of Arts and Science, Lang Ford Road, Bengaluru - 560 027. E-mail: mahadevam61@gmail.com

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command. If increasing awareness and employment opportunities facilitated these ventures on the one hand, educational advancement and skill development among the women prompted the empowerment on the other. Further, family compulsions and the support also paved way for increasing women entrepreneurial activities, especially in rural areas. Correspondingly, agriculture is the most important activity, which employs a large segment of female workforce as agricultural labourers in the rural areas and as such labourers working under harsh conditions have been subjected to different set of rules and regulations and most surprisingly, the working conditions have been left to the mercy of landlords, as they are not governed by any statutory regulations. The need is not to segregate men and women agricultural labourers but to provide a distinct and effective legal regime that supports the mandates of welfare state as well as social security obligations. The challenges faced by lower rung agricultural households are particularly complex and therefore, they require more support to diversify to secure their livelihoods (ICAR, 2005).

Traditionally, the lower rung families survive through a mix of economic activities like collecting forest produce, dairying, poultry rising, agro-based local trades, etc. When displaced, at best they receive only land, which is often less fertile, rocky, unleveled, not ready for immediate cultivation and far from their core settlements. On the other hand, the resettlement schemes fail to take into account their multifaceted survival strategies. Under such circumstances, lower rung agriculture families and especially women headed households have no other options but to engage themselves in secondary and tertiary activities, as women entrepreneurial trades

(Tiwari, 2007). However, one of the harsh realities is that the number of women entrepreneurs and the enterprises has been historically very small, notwithstanding the fact that much of their contribution goes unrecorded, being outside the market economy or in the informal sector. Absence of effective input support such as entrepreneurial trainings, institutional credit, marketing and assured price for the produces have been the continuous setbacks. Besides, encountering public prejudices, criticism, family opposition and social constraints also added to the continued miseries for the women entrepreneurs (Collett, 2009).

### Methodology

Women at leisure engage themselves in various beneficial works in order to supplement their household income. Especially in rural area, most women in summer engage in small businesses by using their skills and locally available raw-materials of farm, forest and market. These engagements facilitate proper utilisation of naturally available resources for productive purposes that result in employment and income generation. Notwithstanding these positive benefits, the women entrepreneurs engaged in small businesses in rural areas are facing a number of difficulties and problems. Further, the public initiatives for the development of women entrepreneurial activities hardly made any significant impact. Therefore, given their employment and income potentials of the small businesses, there is a great need to address the difficulties and problems, in order to make these economic activities attractive, rewarding and sustainable for the women in agricultural families. This backdrop gives rise to a number of questions; such as (a) what are

the development initiatives of government (State and the national) for rural women entrepreneurship? (b) What are the entrepreneurial activities that rural farm-based women undertook for employment and income purposes? (c) What are the backward and forward linkages of the women entrepreneurial trades? (d) What are the difficulties and constraints faced by the women entrepreneurs and the necessary conditions to be created for the sustainable and successful operation of the women entrepreneurial activities in rural areas?

This paper is based on 206 women entrepreneurs selected from two diverse districts of Karnataka, viz., Bengaluru Rural and Dharwad districts, covering all the major trades viz., food processing units; fruit and vegetable vending; flower vending; Basket making and Leaf plate making. Further, based on the presence of the trades, the samples were stratified randomly from all the ten Taluks (Namely- Anekal, Kanakapura, Magadi, Nelamangala & Hosakote of Bengaluru Rural district and Navalgund, Kalaghatagi, Kundagol, Hubli and Dharwad of Dharwad district) by giving equal representation. A structured questionnaire was administered to all the selected entrepreneurs and personal interviews were conducted in order to elicit qualitative information.

### **Background of Trades and the Entrepreneurs**

Based on the field observations and on the basis of the related literature, the women trades can be broadly classified into five categories namely, petty shops-cum-grocery, fruits/vegetables vending, flower vending, basket making and leaf plate making. Petty

shops are common outlets found in rural areas with limited products and of brands, which normally the village people buy. These shops being low at scale are located within corners of the residential houses and often these shops are found in thatched roofs and are regularly seen on the road sides. Usually the owner acts as the sales person of the shops. People in the nearby areas visit these shops as regular customers. These shops largely sell processed food items like milk, bread, buns, sweets, chocolates, milk, biscuits, cool drinks, soda, beedi, cigarettes, scented nuts, betle leaves, areca nuts, a few fruits after having purchased them from the nearby markets. In addition to these products, these shops also sell locally procured grains (like ragi, jowar, tur, horsegram, greengram, etc) and sometimes get other times (rice, wheat, cooking oils, cosmetic and toiletries) procured from the nearby towns. Mostly, these shops do not possess any licenses from the local/village administration and do not pay any tax annually. Secondly, the State being one of the major growers of fruits and vegetables (Dattatreya 1997), exclusive outlets are uncommon in rural areas, which is an irony, but selected fruits and vegetables are largely found within the petty shops. Also, traders carry fruits and vegetables over their heads to the doorsteps of the buyers. Generally, fruits and vegetables are procured on weekly basis from the nearby markets on outright price and sold in rural areas. Sometimes, very limited items like banana, guava, papaya, chiku, tomato, brinjal, ladyfinger and few other locally grown fruits and vegetables are purchased from the growers directly. It goes without saying that the volume of the sale is very small in rural areas, as demand for these items is less.

Thirdly, the traders purchase flowers on daily basis from the nearby market on

wholesale price and sell them to buyers on regular basis in rural areas. The locally grown or available flowers are very rarely sold, as most of the growers sell their flowers to the market directly and use the rest for domestic use. Importantly, flowers are sold in the outlets along with the other products, as the demand is limited. Fourthly, basket making is the process of weaving from a variety of fibrous or pliable materials that will bend and form a shape. Basket makers use pine straw, stems, animal hair, hide, grasses, thread and bamboo wood. The native people and aboriginal tribes are known for their basket-weaving techniques and the products are traded for goods and for monetary consideration in the local market and are largely used for domestic needs. Weaving with cane reed is one of the popular

materials used for basket making because of its abundant availability, pliability and sturdiness. Also, oak and willow reed available in plenty are used as they can be cut into any size or shape for making square baskets. Last but not the least, plates are made up of various leaves collected largely from forest and in uncultivated lands. Banana leaves are also used for preparing plates. Leaf plates are biodegradable, compostable, disposable, hygienic, inexpensive, light weight, easy to store and an alternative to modern paper or plastic utensils. The leaf plates, leaf cups and leaf bowls are used at weddings and other religious ceremonies to serve food. Prepared by villagers just before a festive occasion, they have also been used for many years for serving dry or moist foods at roadside eateries or small restaurants in rural and urban areas.

**Table 1 : Social and Economic Background of the Respondents**

Social Profile	Total & Percentage	Economic Profile	Total & Percentage
1. Social Class	206	1. Family Income	206
General	28 (13.50)	Up to ₹ 25,000	135 (65.53)
Scheduled Castes	29 (14.10)	₹ 25,001 to ₹ 75,000	61 (29.62)
Scheduled Tribes	29 (14.10)	₹75,000 & Above	10 (4.85)
Other Backwards	120 (58.30)	2. Land	206
2. Educational Status	206	Land Owners	115 (55.83)
Primary	23 (11.20)	Landless	91 (44.17)
Middle School	48 (23.30)	3. Possession of Skill	206
High School	29 (14.10)	Yes	13 (6.31)
College (+2 & Above)	9 (4.40)	No	193 (93.69)
Illiterate	97 (47.10)	4. Experience	206
3. Housing Status	206	Taught by the Ancestors	120 (58.25)
Standard	42 (20.40)	Learnt from the Trades	86 (41.75)
Sub-Standard	156 (75.70)	5. Occupation	206
Dilapidated	8 (3.90)	Agriculture/Homemaker	33 (16.01)

(Contd...)

**Table 1 (Contd...)**

Social Profile	Total & Percentage	Economic Profile	Total & Percentage
4. Age	206	Agri. Wage Labour	6 (2.91)
17-25	45 (21.84)	Business	2 (0.97)
26- 45	98 (47.58)	Government Employee	5 (2.43)
46-65	63 (30.58)	Tailor	2 (0.97)
5. Relationship	206	Food Processing	35 (16.99)
Wife/Home Maker	162 (78.64)	Flower Seller	36 (17.48)
Sister	6 (2.92)	Basket Making	17 (8.25)
Mother	8 (8.38)	Fruit/Vegetable Seller	47 (22.82)
Daughter-in-Law	8 (8.38)	Foodgrain Seller	12 (5.83)
Self (Unwedded)	22 (10.68)	Leaf Plate Making	11 (5.34)

These trades are largely established and managed by the economically and socially backward entrepreneurs for obvious reasons of employing themselves in the first instance, to provide employment to their family members and for others at the other instance. The entrepreneurs other than the above background have a small presence, especially in the selected trades of the rural areas, as is evident (Table 1). Over 86 per cent of the trades have spread across the entrepreneurs of the first three categories and the remaining (14 per cent) by the others. Backward communities have had a large presence of over 58 per cent in two major trades (petty shops and fruits and vegetables vending). Scheduled Castes and Tribes, each constituting 14 per cent have engaged mostly in basket and leaf plate making and their trades. Scheduled castes have not been able to own and manage even a single petty shop and food processing unit, owing to social stigma and social distance of the society. The non-backward and the non-SC/ST entrepreneurs constituting 14 per cent in

the total are found to have engaged mostly in the food processing and foodgrains trades. Over half of the entrepreneurs are literates, educated largely up to higher primary school (23.30 per cent) and followed by high school (14.1 per cent) and primary level (11.20 per cent). Also, quite a good number of entrepreneurs studied at the college level (4.40 per cent) and employed themselves in the food processing units. However, illiterate traders still constitute a little below half the total entrepreneurs in all the trades. Housing, apart from being one of the basic needs of human beings (UNCHS, 1996), is an influencing component for local economic activities (Mahadeva, 2012), especially in rural areas of the country. By owning a housing unit, entrepreneur is always secured and saves on rents, which would have been otherwise paid to the landlord, besides saving many other incidental costs. As envisaged by the National Housing Bank, housing unit apart from a dwelling place can also be a production centre to undertake employment and income

generating activities (NHB 2006). The women entrepreneurs did not face housing problem and housing insecurity as such, although a majority of them live in sub-standard and dilapidated structures\*. But, it is extremely necessary to observe that the housing limitation did not prevent the entrepreneurs from undertaking various trades. It is observed that only 20 per cent of the entrepreneurs own standard houses, wherein about 45 per cent of the food processing units were set up. Excluding the basket making, standard housing units have facilitated only a limited number of two activities each in fruits/vegetable, flower and leaf plate making, whereas, the sub-standard housing units have largely housed almost three-fourths of the trades. But, what is interesting is that even dilapidated units facilitated undertaking a good number of trades, excepting the food processing units. The age profile of the entrepreneurs denotes that all of them are in the active and productive groups and not a single dependent population like children and aged persons have found to be in the trades. Entrepreneurs in the age group of 26-47 are in large number (47.58 per cent), 46-65 (30.58 per cent) and the youngsters 17-25 (21.84 per cent). Further, most entrepreneurs are the home makers (78.64 per cent), followed by unwedded entrepreneurs (10.68), mothers and daughter-in-law (8.38 each) and sisters (2.92 per cent).

With regard to household income, the traders can be broadly categorised into three groups viz., (a) Poverty group with income up to ₹ 25,000; (b) Above poverty group with

income range from ₹ 25,000 to ₹ 75,000; and (c) People with comforts with income up to ₹ 1,00,000 and above. It is noticed that majority (over 75 per cent) of the women entrepreneurs belong to the second category, with major concentration in the food processing (39 per cent), followed by fruit/and vegetables (28 per cent), flower (19 per cent), basket making (10 per cent) and leaf plate making (4 per cent). Further, a little below 6 per cent of the traders were belonging to the third category, largely engaged in the food processing (75 per cent), fruit/vegetables (17 per cent) and leaf plate making (8 per cent). The rest of the traders were in the first category with fruits, leaf plate and flower vending, as their main businesses respectively, had 28, 26 and 23 percentage shares. Interestingly, a good number (18 per cent) of the traders have had business in food processing also. Basket making was least preferred by the third group traders with only 5 percentage share. Owning land always gives leverage to the entrepreneurs to take decisions in support of their own economic activities. Most often with ownership of land, entrepreneurs can raise capital for their initial investment by offering it as collateral security. These apart, land always is a source of raw materials to some of the trades in rural areas. With regard to the ownership of land, it is obvious that nearly 56 per cent of entrepreneurs owned land, within which almost half of the food processing vendors did own lands, followed by fruits and vegetable vendors (27.83 per cent) and flower vendors (16.52 per cent). The other two entrepreneurs viz., basket makers and leaf plate makers

\* These structures do not conform to the construction standards, as they were largely constructed with the sub-standard and locally available building materials for both walls and roofs and these units do not ensure safe housing across the various climatic conditions round the year.

possessed a very small proportion of land to the tune of 5.22 and 0.87 per cent, respectively. However, what is more striking is that over 44 per cent of the women entrepreneurs are landless and yet sustained their trades. The proportion of landless among the entrepreneurs is by and large conspicuous across all the trading activities with quite high among the basket makers (94 per cent), leaf plate makers (65 per cent), flower vendors (51 per cent), fruits and vegetable vendors (44 per cent) and food processors (25 per cent). It is important to note that the first two categories of traders being landless always depend upon forest and uncultivated lands for the raw materials and the third category purchases the flowers from the growers on outright price and less frequently on contract basis.

Possession of skill is a critical requirement and it prompts the entrepreneurs to engage on rewarding activities from which they find employment and income. Over 93 per cent of the entrepreneurs did not possess any formal skills but managed the activities with

the experience imbibed by their ancestors or elders. Across the trades, food processing units are being managed to the extent of 41.67 per cent without the skill development followed by fruit and vegetable vending (30.56 per cent) and flower vending businesses (18.89 per cent), without following standard approaches and procedures. However, one of the exceptions is the basket making business, which has been traditionally the family business of SCs and has been sustained by the experience imbibed by their ancestors and elders. So is the case of other trades like flower vending and fruits and vegetables who have sustained their activities, as family trades. Finally, one of the very interesting points is that most of the entrepreneurs (77 per cent) have been into the selected traders, as their first choice for employment and income purposes and hardly into any other vocations, whereas for the remaining 23 per cent, it is just the reverse, as they are into other occupations, as first choice and the trades have been their second preference.

**Table 2 : Initial Investment of the Trades and Sources of Financing**

Range of Investment	Number of Respondents	Source of Financing the Trades			
		Institutional Borrowings	Private Borrowings	Self- Help Groups	Total
Up to ₹ 5000	105 (50.97)	2 (0.97)	18(8.74)	67(32.52)	87 (42.23)
₹ 5000 to 10,000	16 (07.77)	-	1 (0.49)	4 (1.94)	5 (2.43)
₹ 10,000 to 15,000	18 (08.74)	-	3 (1.46)	2 (0.97)	5 (2.43)
₹ 15,000 to 20,000	4 (01.94)	-	-	-	-
₹ 20,000 to 25,000	4 (01.94)	-	-	-	-
₹ 25,000 to 50,000	4 (01.94)	-	-	-	-
No Investment/ Borrowings	55 (26.70)	204 (99.03)	184 (89.31)	133 (64.57)	109 (52.91)



Given the small scale operations, the selected trades involved a small investment ranging from ₹ 5000 to ₹ 50,000 by the entrepreneurs (Table 2). The heartening fact is that not only most of the trades involved lowest investment but a good number of them do not require any investment at all. Strikingly, almost 51 per cent of the trades have had an initial investment of less than ₹ 5,000 and around 27 per cent of the trades did not involve investment at all. As a result, only 22 per cent of the trades have seen the investment up to ₹ 50,000 and only 12 trades (or 2 per cent each) have had investment ranging from ₹ 15,000 to 20,000, ₹ 20,000 to 25,000 and ₹ 25,000 to 50,000. With regard to financing of the trades, it is interesting to note that around 53 per cent of the traders invested from their own sources, as they were able to bring capital from their families. Lack of financial access to institutions was one of the reasons. It was also made out that the entrepreneurs never wanted to be the debtors, as their intention was only to employ themselves during free time. The other 47 per cent of the traders borrowed capital for the investment purposes. In this regard, Self-Help Groups (SHGs) have come to play a conspicuous role in meeting the investment needs of the women traders and met over 35 per cent of the investment requirement of the trades. If private money lenders are meeting financial needs of around 11 per cent, institutional source met only less than a per cent. This alone is a testimony for the reluctant and rigid attitudes of the commercial banks and cooperative credit societies. At this juncture, it may not be improper to say that but for the SHGs, the traders would have been left in the lurch or there wouldn't have been the

financial access. It has been argued that proper access to institutional finance by the people is a key requisite to economic prosperity and poverty reduction (Levine 1997; Rajan and Zingales 1998). But in reality, financial penetration has not been able to achieve to cover the entire rural sections of the society, despite having a huge financial institutional network (Mahadeva 2008 & 2009). Especially, the presence of commercial banks and cooperative credit societies hardly had any influence in meeting the capital needs of various economic activities in rural areas (NABARD, 2009), more so of the women entrepreneurs.

### **Backward and Forward Linkages**

Location of the economic activities, raw material, training of traders, operational cost, marketing of products, releasing from drudgeries, employment and income effect, status of women and working results are some of the very important considerations for the women entrepreneurs (Table 3). In fact, the success of the economic activities is entirely depending upon these considerations. The traders have chosen their respective housing premises to undertake the economic activities and their dwelling units have become the production centres. This has helped the traders in many ways like saving rents, reduction in opportunity and transaction costs and above all, they can supervise the activities as well as domestic chores simultaneously. It is found that over 96 per cent of the activities have been located within the residential houses. Secondly, the entrepreneurs have been constantly incurring expenditure towards meeting the raw material, which is procured from various



**Table 3 : Backward and Forward Linkages of the Trades**

Backward	Total & Percentage	Forward	Total & Percentage
Location		Marketing of Products	
Within the House	198(96.12)	Outlets	65(31.60)
Outside the House	8(3.88)	Vending shops	94(45.63)
Raw Material		Weekly markets	30(14.56)
Market/Rural Market	71 (34.46)	Place of production	17(8.21)
Own Farms	33 (16.02)	Drudgeries	
Others Farms	41 (19.90)	Increase	96(46.60)
Labourers/workers	18 (8.74)	Decrease	110(53.40)
Forest	18 (8.74)	Employment effect	
Others	25 (12.14)	Self-employed	206(100)
Training		Family members	121(58.74)
Yes	06(2.90)	Hired labour	12(5.83)
No	200(97.10)	Income effect	
Government	01(16.67)	Up to 10000	75(36.41)
Non-Government	05(83.33)	Up to 20000	49(23.79)
Operational Cost		Up to 30000	33(16.02)
(₹ in Lakh)	23.84	Up to 40000	13(6.31)
Raw Material	10.21 (42.83)	Up to 50000	2(0.97)
Transportation	0.67 (02.81)	Status of women	
Establishment	0.81 (03.40)	Improved	122 (59.22)
Maintenance	0.47 (01.97)	Economically Good	30 (14.56)
Labour Charges	3.32 (13.93)	Always same	54(26.21)
Self	5.16 (21.64)	Working results	
Interest on capital	2.91 (12.20)	Profit	144 (69.90)
Miscellaneous	0.29 (01.22)	Loss	62((30.10)

sources like market, own farm, others' farm, workers, forest and others. Unambiguously, it can be said that nearly 35 per cent of the women traders procured raw materials from the markets (including the weekly markets) on outright purchase basis. It is followed by other

farms (19.90 per cent), own farms (16.02 per cent), workers and forest (8.74 per cent each) and others (12.14 per cent). The dependence on the markets for raw materials is obvious to a few trades like food processing, fruit and vegetables and flower vending, respectively to

the tune of 82.83, 49.12 and 43.59 per cent. Similarly, forest has been the major source of raw material for basket making and leaf plate making to the extent of 76.47 and 70.59 per cent, respectively. Thirdly, training is an important intervention, which exposes women to abreast entrepreneurial skills from time to time through coordinated mechanism between the different factors of production (Nair 1996). Upgradation of the existing skills for cost-effective production practices is also the benefit of training (Gol 2008). But the hard reality is that the benefits of training of traders or upgradation of the existing skills only reached a fringe. As can be assessed, only a little above 2 per cent of the total women traders received the training, that too in food processing activities, largely by the non-governmental organisations. In other words, the remaining 98 per cent of the women traders neither received any sort of training nor did they undergo any orientation on the trades they engaged. Fourthly, operational cost encompasses raw material, transportation, establishment, maintenance, labour and self charges, interest on the capital and miscellaneous. These costs are mandatory expenditure of the entrepreneurial trades, irrespective of size of the operation and volume of the business. The total operational cost of the trades was in the order of ₹ 23.84 lakh, with an average cost at around ₹ 11,573. Raw material cost is the most important component accounting to 43 per cent of the total cost, followed by wages (35.57 per cent), interest on capital (12.20 per cent) and others (9.40 per cent). By trade, the disaggregated cost analysis clearly indicates that fruits and vegetables involve a total cost of ₹ 13.22 lakh

(55.45 per cent), with an average of ₹ 23,193 invested by each trader. The trade that involved the second highest investment is the flower vending with ₹ 10.01 lakh (41.99 per cent) and each trader would have invested an average of ₹ 25,667. The other three trades can be considered as the low investment activities. For example, leaf plate making had a total investment of only ₹ 0.37 lakh (1.55 per cent), petty shops-cum-grocery ₹ 0.15 lakh (0.63 per cent) and basket making ₹ 0.09 lakh (0.38 per cent). The average investment of these trades was respectively, at ₹ 2,176, ₹ 191 and ₹ 535.

Marketing of the goods produced, relief from drudgeries, employment, income and status of women are the forward linkage of the women traders. There are four ways of marketing the products of the entrepreneurial trades, as the research explored. Vending shops are the common and convenient stream of marketing, through which more than 45 per cent of the products were sold. The second popular stream is the outlets that are set up by the traders themselves and more than 31 per cent of products are sold. Rural traders also market their products generally in the weekly markets (Gotyal 2007), that meets on a particular day in a week and over 14 per cent of the products found to have sold. Finally, the remaining 8 per cent of the entrepreneurs find the market both within the village and in the place of production. Across the various products, it is very appropriate to observe that about two-thirds of the food items, flower and leaf plates are marketed within the villages, on account of better demand and better returns. Similarly, fruits/ vegetables and baskets have been marketed largely in the rural markets, as

these items have better demand in those places. It goes without saying that the residual items of these products are being marketed within the villages. Regarding the drudgeries, though the study found that a majority of the women traders have been able to release themselves from farm associated drudgeries, but for many the same have compounded. Nearly 54 per cent of the women traders have experienced reduction of drudgeries across the board, especially in the fruits/vegetable trade. Whereas in the other trades, the drudgeries increased, especially in the leaf plate making and in the flower vending, on account of mobilising the needed raw materials. There have been three types of employment generated by the trades viz., employment to traders themselves, employment to family members and employment to the hired labourer, in the order of 100, 59 and 6 per cent respectively, as can be seen in the Table. By trade, basket making employed the family members for more than 200 per cent, followed by flower business (70 per cent) and food processing (66 per cent). Also, basket making had employed 65 per cent of the hired labourers. Further, these trades generated an additional employment to 133 persons (or 65 per cent) apart from self-employment. It is worth mentioning that basket making alone generated additional employment to 46 persons (or 35 per cent), which is two and half folds more than the self-employed traders. Food processing and flower vending businesses generated additional employment to 50 and 27 persons or 66 and 69 per cent, respectively. Twelve trading units also generated wage employment to twenty two persons in the range of 1 to 2 persons per unit

and only one unit up to 4 persons. In this regard, the only exception is the fruits and vegetable vending, which employed the owner traders. It is indeed obvious to consider the income effect of entrepreneurial trades and to note that all the trades posted income increase across all the trades, although the income range is not the same. With regard to the actual increase of the women entrepreneurial trades, over 36 per cent of them obtained increased income up to ₹10,000, followed by 24 per cent units up to ₹20,000, 16 per cent up to ₹30,000 and 6 per cent up to ₹40,000. Also, about one per cent of the units earned up to ₹50,000. Interestingly, fruits/vegetables vendors, which are the high income generating activities, have been able to earn profits in all the ranges of income, including the last range, whereas the basket making units earned profit mostly in the first range.

As a result of the business success, the traders have earned better position in their families as well as in the society, apart from earning greater space in the decision making process. These apart, most of the women traders attributed for having better economic base, in terms of meeting day-to-day financial commitments of their families and improved position in the society. In fact, the women traders have been the role models and influencing personalities for the new trade entrants for trade related consultations, including financial advices/helps. Though, there have been exceptions to these arguments from a quarter of the traders, majority of the women entrepreneurs improved their position. Evidently, around 60 per cent of the women entrepreneurs

improved their position in their families and command respect from rest of the household members. Besides, over 14 per cent of the traders' families have been economically progressed, which in turn minimised borrowings from relatives and local money lenders. Nevertheless, still a good portion of the entrepreneurs denied any improvement in their position either in their families or in the society, especially the traders of fruits/vegetables and food processing. Finally, working results of the various trades of the women entrepreneurs is of paramount importance for various reasons. The continuation and sustaining the same entirely lies in the financial health of the trades. In fact, financial ill-health of any economic activity is a disincentive to the traders, as it neither provides good returns nor a break-even, which are necessary conditions for sustenance (UNDP 2008). From these perspectives, it is evident that majority of the entrepreneurial trades have been constantly maintaining the economic strength and financial soundness, although some have been facing financial loss. About 70 per cent of the total trades posted a very good returns and earning profit, as against the remaining (30 per cent) working under loss. In fact, the entire basket making units have been under profit in the study area, followed by fruits and vegetables (98.25 per cent), flower vending (97.44 per cent) and leaf plate making (82.35 per cent). In other words, only a few trades (petty shops-cum-grocery) incurred loss in their business. Lower investment in the trade and lower turn over from the business has been the two very important reasons for the working results of the petty shops-cum-grocery units.

## The Discussion

This paper has attempted to showcase how women in agricultural families in rural areas engaged themselves in various economic activities, both to employ themselves during the agricultural off-seasons and support their families by earning additional income. This research identified five different trades with which the women are generally engaged as entrepreneurs for the purpose stated and can be classified into two categories based on their traits and raw materials used (a) Makers (basket and leaf plates) and (b) Vendors (fruits, vegetables, flowers and food items). If makers involve in collection of the needed raw materials directly from various sources, including the forest to make their products, the vendors procure and sell the products without involving in growing or producing them. It goes without saying that these economic activities are undertaken depending upon their interest, skill possessed, family support they enjoyed and other resources that the women have at their command. Evidently, these trades have been successfully sustained by the entrepreneurs over the years, by employing themselves, the family members and wage labourers in the selected trades and have been earning income. More significantly, these entrepreneurial trades consequently enhanced the status of the women in their families as well as in the society. In essence, the three objectives viz employment, income and status have been achieved by the majority of the women traders in the study area, despite having many constraints and limitations in their economic activities. Of all the constraints, the common most has been that the failure is

the availability of affordable credit. In fact, excepting the self-help groups that have made visible inroads into the walks of life of the women traders, availability of non-exploitative credit from the formal institutional source has been a distant reality even to date, despite a deep financial institutional penetration into rural areas. If this is the case of the commercial credit, it is unsaid the better as regards to skill development and skill upgradation, marketing assistance to the women entrepreneurs and other women empowerment strategies, since most of them belied their objectives.

Apart from the supply-side failures, majority of the women traders faced a number of trade related problems. Obviously, there has been growing unprecedented insecurity among the large number of women traders on account of declining demand for their products in rural areas. Improved transportation facility in rural areas has not only prompted frequent visits of villagers outside the villages, more so to nearby urban centres but also reduced their dependence on the local products, particularly in the case of fresh fruits, fresh vegetables and basket products. Especially, increasing use of plastics and their availability in abundant quantity in rural areas has been gradually phasing out the use of local made basket/bamboo products. Further, growing health consciousness to some extent is also found to be one of the attributing factors for the declining demand for the food products usually available in petty shops of rural areas. The insecurity is even more conspicuous in the case of leaf plate making, with the advent of mechanisation of the process of production. This process has not only facilitated the

emergence of professionalised process of leaf plate making but also infused a variety of the products availability in the market. Secondly, increasing incidence of restlessness and tiredness has been reported by half of the women traders. The incidence is even more in the case of basket making trades, since they invested more time in collecting raw materials mostly from the forest. The case of the fruits/vegetable traders is no different from that of the basket traders, as the procurement of items is tedious and cumbersome. Many times, the fruits/vegetable traders leave home in wee hours, irrespective of climatic conditions, in order to procure products directly from the growers on wholesale basis. Otherwise, the traders tend to lose good products as well paying more unreasonably. Thirdly, cheating in trades has been experienced by a good number of traders in weights and measures. This has been the case largely among the fruit/vegetables and in flower trading while procuring the products in wholesale outlets. The study found that mixing up of the substandard items/products is very regular at the wholesale outlets but retail traders stand to lose, as the buyers refuse to trade such products. Last but not the least is the sexual abuse of the women traders experienced in almost all the trades. The study suggests that unmarried women are the ones who face sexual abuses while in trades, which has been by and large not taken up with any authorities, in view of the concern for future trade prospects. Petty shops, fruits and vegetables and leaf plate trades have been identified by the study with higher incidence of sexual abuses.

### The Policy Implications

Given the strong linkages that these trades established with the growth prospects of women in their families and in the society, these activities need to be encouraged strongly from the view point of women economic prosperity coupled with their well-being in rural areas. Also, these trades must be recognised from the perspective of decongesting the agriculture sector through non-farm employment and income generating activities. How to improve the women entrepreneurial trades to make them attractive and sustainable and what policy and development interventions are needed to facilitate the self-employment efforts to achieve meaningful women empowerment are the two very important considerations to address, based on the ground realities. Lack of information and knowledge dissemination centres at the grassroots level is yet another setback for the women empowerment in general and women traders in particular. In fact, the basic information on rural women entrepreneurship is altogether absent and coupled with low self-image, lack of confidence and lack of adequate trade facilitating infrastructure worsened the life of rural women traders. Although conscious efforts are being made for providing basic education to the women, the course curriculum has not focused on creating entrepreneurial spirit and managerial skill. Thus, as a fresh start, the need of the hour is to decentralise the development efforts of the women by establishing information and knowledge dissemination centres at each panchayat level, with full-fledged but trained personnel. These centres should facilitate women empowerment efforts,

including the women entrepreneurial activities between the government and rural women. Most importantly, these centres should take responsibility of exposing the women entrepreneurs to various schemes of the government, designs of assistance, training opportunities and other facilities available.

Access to financial services, including credit is a pivotal input for women entrepreneurial trades, which is grossly lacking in rural areas. The women entrepreneurs as pointed out earlier, were to depend largely upon their own family source to meet their capital requirements to start their trades. This implication was very significant, as there was no access to financial services and credit from formal financial institutions like nationalised commercial banks and other scheduled institutions. Disappointingly, reluctance on the part of the formal financial institutions credit on the pretext of lack of creditworthiness, lack of professional and risk management skills, lack of financial literacy, etc., have been the traits even to date. However, cheaper availability of credit and other financial services from the non-exploitative sources provide opportunities for advancement in women empowerment and better prospects for higher income. Particularly, what is necessary is that the institutional intervention should not only release the women traders from the family financial burden and high cost informal borrowings by compensating to the credit needs from time to time but also should facilitate creating hassle-free and conducive financial environment. To reach and cover the women entrepreneurial traders hitherto excluded in rural areas, formal credit infrastructure like commercial bank's branch or



cooperative credit society should be created at the panchayat level. This institutional infrastructure besides providing tailor-made credit options to the women entrepreneurial traders should also offer financial advices on business planning, financial and risks management, career as well as leadership development and so on. A mix of these facilities would not only include the hitherto excluded traders and facilitate them to maximise their income earnings but can also kindle the interest of the prospective women traders in rural areas.

Perhaps the other policy implication is the need for setting up of a multi-purpose institution at village panchayat level to advance economic empowerment of rural women. This institution should be shouldered with four specific objectives (a) to undertake training activities regularly for the benefit of rural women traders on various employment and income generating activities; (b) to organise and supply various raw materials needed for trades activities; (c) to provide storage and cold storage facilities to the women traders; and (d) to marketing the final products of the women entrepreneurial trades. This institutional intervention is imminent not only to address institutional gap that exists but also to bring visibility to the rural women empowerment strategies. Further, exposing the rural women traders to the various advancement and effective process of production, especially in the leaf plate and basket making activities and on modern methods of cold storage techniques, as a strategy to alleviate insecurity in the various

economic activities should be the responsibility of the multi-purpose institution. Setting up of the proposed institution in rural areas should be on the lines of self-help groups to be formed by the women entrepreneurial traders with the external support of the government departments like industries and commerce, small scale industries, marketing, cooperation, scheduled commercial banks, etc. But at the same time, institutional autonomy should be ensured having free hand from the clutches of the government departments and other bodies in order to ensure successful operations.

Lastly, gender dimension has always been an important consideration for the development of entrepreneurial activities among the rural women. The most important issue in this regard is the educational opportunities and course curriculum, which needs to be properly blended so as to understand the gamut of rural entrepreneurial activities in general and create interest as well as encourage the entrepreneurial culture among the rural women. Also, such curriculum should enlighten the rural youth about the public support under the Central and State government schemes for mainstreaming of the women. Development of such curriculum is imminent in view of the fact that the present educational intervention has not sensitised the rural women folk about the entrepreneurial opportunities and the training opportunities have not provided sufficient awareness/exposure for engineering the various entrepreneurial activities.

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