

Research Study No. 2007/2

**VIABLE ENTREPRENEURIAL TRADES FOR WOMEN
IN AGRICULTURE IN HARYANA**

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PREFACE

Enabling rural women, especially poor to benefit from the development process is one of the key concerns in the policy. It has been realized that promotion of entrepreneurship among women can play a major role in economic development and poverty reduction in rural areas. With this background in mind, this study was formulated and assigned to AER Centres. The present study forms a part of the coordinated project on “Viable Entrepreneurial Trades for Women in Agriculture”, sponsored by the Ministry of Agriculture, government of India, New Delhi.

The basic objective of the study has been to examine the viability of women entrepreneurial trades in rural Haryana. The published and primary data sources have been used to draw inferences. Hissar was selected as sample district due to availability of rural women entrepreneurs.

Some of the notable findings of the study are (i) all surveyed women are self employed and worked in their homes (ii) 46 per cent of them were trained and mean duration of training was 24 days (iii) they did not own big capital but they were motivated to set up entrepreneurial activities due to financial needs (iv) demand for their products varied significantly across the trades (v) they worked from dawn to dusk in multifarious activities for about 14 hours per day. The highest priority was accorded to household work followed by entrepreneurial trade (v) trades generated employment of 147 man-days during the reference year. The extent of employment was found better in shops and tailoring which are carried out for a major part of the year (vii) family income of women entrepreneurs was Rs. 77984 during 2005-06. Cultivation and trades contributed 59 and 26.5 per cent share in this income (viii) per entrepreneur and per capita income from trades was Rs. 1720 and Rs. 290 respectively which are extremely low (ix) women entrepreneurs faced financial, technical, infrastructural and institutional constraints in carrying out trades (x) socio-economic empowerment of women through involvement in trades has improved.

Women entrepreneurs have limited access to capital, market, education, skill and training. These bottlenecks should be gradually removed to improve viability of entrepreneurial trades pursued by them.

In view of the scare availability of data relating to women entrepreneurs in rural areas, present report would be of immense utility for policy makers, researchers and professionals dealing in women entrepreneurship.

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(Usha Tuteja)

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CHAPTER- I

INTRODUCTION:

Problem:

The incorporation of gender-based perspective into development issues is a recent phenomenon in India. It has established the significance of empowering women through income generating activities. Consequently, special programmes have been formulated and implemented. A two-fold case was made for women specific policies. First, women constitute around half of the population and therefore, they should be inclusive in prosperity resulting from economic growth. Second, they have been disadvantaged group in education, skill up gradation and employment in organized sector. Women in general and rural women in particular have been lagging far behind men. This awareness was translated in the form of policy. Enabling rural women, especially poor to benefit from the development process is one of the key concerns in the policy. But, influence of these policies on employment, income and status of rural women has received scant attention in literature. This study is a modest attempt to probe these issues.

Review of Literature and Emerging Issues:

The integration of women in economic development received attention for the first time in the Sixth Plan document, which contains a separate chapter on "Women and Development". It states that major thrust of the Sixth Plan in the field of welfare of women is their economic up-liftment through greater opportunities for salaried, self and wage employment. For this purpose, appropriate technologies, services and public policies will be introduced. The technological package will include imparting new skills and upgrading existing skills. The service package will pay attention to training and credit needs and the marketing (Sixth Five Year Plan, 1980-85). The significance of this problem was further realized in the successive plans. The plan documents cited that attempts would be made to expand women employment in the household sector by providing adequate support in the areas of technology up gradation, training, credit, raw material and marketing. A decentralized approach for

providing these facilities will help considerably in the expansion of women's employment in these sectors.

As a result, second half of eighties witnessed an unprecedented spurt in policy perspectives on women. The National Perspective Plan for women (1988-2000) which is comprehensive all round projection for women's development in India and the report of the National Commission on Self employed Women and Women in Informal Sector have also made far reaching recommendations in terms of un-energized sector particularly issues, constraints and strategies for women.

After realizing the potential of women entrepreneurship in attaining the inclusive growth, scholars carried out a few studies. Vinze (1985) has conducted a sociological study on women entrepreneurs of Delhi. It covered 50 industrial units spread over different estates and having different kinds of enterprises. Apart from furnishing details regarding enterprises, labour employed and resulting output were also computed. In addition, information concerning women entrepreneurs was also presented. The important aspects such as their social, educational and technical background and motivation were studied in-depth. Findings of this research suggest that women from low and middle income groups with moderate education and experience in manufacturing entered recently in small-scale industries in large number. All of them received financial assistance from banks. Yet, an urgent need to regulate, streamline and coordinate the procedures was strongly felt by the women entrepreneurs. Another study by Kamla Singh (1992) was carried out to understand the entrepreneurial development among women in three districts of Haryana. These were Hissar, Gurgaon and Faridabad. The sample covered 64 women entrepreneurs involved in manufacturing, trading and services. In addition, 102 managers and field level personnel from different agencies were also interviewed. Results of this study show that majority of the entrepreneurs opted for trading type of enterprises. However, their inclination towards manufacturing and services was increasing. Most of the respondents had high motivation. They belonged to middle class families of Baniyas and Punjabies. It is reported that women entrepreneurs faced problems in acquiring financial assistance, technical guidance, in arranging raw material, machinery and equipment. They also indicated towards marketing problems.

Haggade (1998) has assessed the impact of the DWCRA scheme on poverty alleviation on 100 women entrepreneurs in Mangalore Taluk. The study has analysed the socio-economic and demographic features of women entrepreneurs, economic activities pursued and training received by them. The employment and income effect were also measured. The findings of the study show that output effect of women enterprises was quite substantial. It is visible in booming consumer goods sector, which is gradually expanding in rural areas. The employment effect of the emergence of rural women entrepreneurship was found quite positive. The number of jobs created by women enterprises ranged between 2-7 persons. The food processing, readymade garments, tailoring, wax candles and furniture manufacturing showed higher employment potential than other activities like zeroxing, beauty parlour and paddy hulling.

Arya (2006) has assessed the impact of training and assistance provided under the Integrated Wasteland Development Project on income, employment and social status of rural women in Patiala district of Punjab. She has found that implementation of the programme has improved income and social status of women. A paper by Joshi (2006) has focused on the impact of the Watershed Development Project on women in Uttranchal. Results of this paper suggest that project interventions helped in mainstreaming women in development through income generation and enhanced social status. Hapke (2006) has evaluated the impact of a development programme implemented by Parivartan for female-headed households. The programme package consisted three key components, viz, income generation, adoption of technology for drudgery reduction and organization of women. Rope making, snack and cereal production were initiated as economic activities. He has reported that programme has affected economic and social life of rural women. They have begun to interact with people in the village. Women perceived four types of changes in their lives as a result of participation in the programme. First, they have started earning. This has helped them to take better care of themselves and their children. Second, they have learnt new skills. Third, they felt that their status within the village has improved. Thus, presence of Parivartan has influenced lives of rural women and changed the overall climate for the women within the villages. A recent paper by Giusta and Phillips(2006)

has reviewed the literature on women entrepreneurs in developing countries. They have presented evidence from a case study undertaken during 2001 and 2002 in Gambia by examining the challenges faced by women entrepreneurs in the small enterprise sector. This case study found that women entrepreneurs were successfully engaging in livelihoods diversification and contributing significantly to their households through entrepreneurial activity. Women themselves made most of the decisions. But, gendered nature of the institutional framework affected women entrepreneurs at different stages in business development and this is generally overlooked in policies for the support of women entrepreneurs. Walokar (2006) has carried out a detailed study on women entrepreneurs in Nagpur. This research has probed various dimensions related to women entrepreneurs and their trades. These included socio-economic background of women entrepreneurs, nature of their enterprise and their perceptions about influence of involvement in the entrepreneurial activities on their families and themselves.

Significance of Study:

A brief review of literature clearly points out that a scant attention is paid by the scholars to the study of women entrepreneurs in general and rural women entrepreneurs in particular. The available studies covered a variety of enterprises operated by women. The analyses ranged from socio economic characteristics of women entrepreneurs to profit rates of enterprises. Some scholars have examined the phenomenon of women entrepreneurship from a psychological perspective. Yet, it is difficult to find detailed studies, which are based on primary data collected from women entrepreneurs in rural areas and consider important issues like employment and income viability of entrepreneurial activities.

The present study tries to eliminate the above lacunae and thus intends to fill a vital gap in research on rural women entrepreneurs. The comprehensive socio-economic profile of the women entrepreneurs will go a long way in understanding the phenomenon of entrepreneurship among the rural women. The information on entrepreneurial trades would reveal the nature of economic activities taken up by rural women. The employment and income viability of women entrepreneurial trades is an issue of great importance for policy initiatives. In addition, perceptions of women

entrepreneurs about the influence of trades on their families would be an important contribution.

The study on women entrepreneurs assumes special significance in the given circumstances of high economic growth along with rapid inflation and declining employment and incomes from agriculture in rural areas of the country. It is a common knowledge that rural households did not share the benefits of economic growth. Therefore, more and more women from financially weak families would enter into a variety of employment and income generating activities. The trade off between compulsions of outside work and needs of family would emerge as an issue of great importance.

Objectives:

It has been realized that promotion of entrepreneurship among women can play a major role in economic development and poverty reduction in rural areas. With this background in mind, this study was formulated and assigned to AER Centres. The present study forms a part of the coordinated project on “Viable Entrepreneurial Trades for Women in Agriculture”, sponsored by the Ministry of Agriculture, government of India, New Delhi. It is being carried out by 9 Agricultural Economics Research Centres in their respective states. Our Centre was assigned the responsibility of carrying out this study for Haryana and Uttranchal. This report is for the state of Haryana. The basic objective of the study has been to understand viability of women entrepreneurial trades in rural Haryana. To be specific, broad objectives of the study are following.

- (i) to identify viable entrepreneurial trades for women in agriculture;
- (ii) to examine employment and income viability of women entrepreneurial trades;
- (iii) to estimate share of income from entrepreneurial trades in family income;
- (iv) to understand constraints and problems faced by women entrepreneurs in carrying out trades;
- (v) to assess the impact of their involvement in entrepreneurial trades on economic and social empowerment;

Research Methodology:

This study is primarily based on the field survey data collected from Hissar district of Haryana. However, some secondary level data have also been used to strengthen the analyses. The relevant secondary data were collected from various issues of Statistical Abstract of Haryana, Population Census of Haryana (2001), and District Census Hand Book of Hissar.

The micro level data were generated by canvassing a questionnaire in purposively selected district of Haryana. We have selected district Hissar on the basis of availability of women entrepreneurs. This is an outcome of training given to rural women by the Home Science Department, Hissar Agricultural University under the National Agricultural Technology Project (NATP) funded by the World Bank. In order to select sample, multi-stage stratified random sampling technique has been adopted. In the second stage of sampling, five villages from Hissar district were selected on the basis of availability of women entrepreneurs. The names of these villages are as under.

Village	Distance from the nearest town in kms.
Balsamand	26 (Hissar)
Gorchi	24 (Hissar)
Rawalwas Kalan	17 (Hissar)
Rawalwas Khurd	14 (Hissar)
Talwandi Rana	08 (Hissar)

In the final stage of sampling, 82 women entrepreneurs were randomly selected from the above-mentioned five villages. The activities were covered on the basis of availability of women entrepreneurs. In brief, one district based on availability of women entrepreneurs; five villages and 82 women entrepreneurs formed the sample of the study. The reference year for the study is 2005-06.

The entrepreneurial activities of rural women were found quite diversified. We have chosen important agriculture based and non-agriculture based activities pursued by women in selected villages for in-depth analysis. These were dairying, vermi compost, soft toy and pickle making, dari weaving, petty trading and tailoring. It is essential to mention that a sizeable proportion of women entrepreneurs combined more than one activity to augment their income. Particularly, seasonal activities did

not provide continuous flow of income. The reason cited for this practice was inadequate and irregular flow of income from a single activity. These women entrepreneurs are put under a special category of “multiple activities”. Of these, around 73 per cent were pursuing two activities while rest of them were engaged in three activities. The profile of women entrepreneurs has revealed that more than 50 per cent of sample women entrepreneurs did not receive any formal training in the trade pursued by them. About 46 per cent of selected women entrepreneurs reported themselves as trained. The scenario of training in case of women pursuing agriculture activities was found poor. All the women engaged in dairying were found untrained while around 56 per cent vermi compost makers received training. The analysis in the report is based on aggregates because study aimed to examine the viability of entrepreneurial trades pursued by women in agriculture, which includes both, trained as well as untrained. Moreover, a comparison between trained and non-trained is not possible due to absence of trained women in some of the activities. The selected women entrepreneurs belonged to landless as well as land owning classes but the latter formed a small proportion of the sample due to affluence in the family and marginal utility of income earned from entrepreneurial trades. The broad categories of women entrepreneurs and their share in total sample are given in the following table.

Table-1.1
Distribution of Surveyed Women Entrepreneurs in the Selected Activities

Activities	Number	Percentage	Percentage Trained
I. Dairying	22	26.83	0.0
II. Vermi Compost	16	19.51	56.3
III. Tailoring	11	13.41	72.7
IV. Soft Toy Making	5	6.10	100.0
V. Shop	9	10.98	0.0
Kiryana	5	6.10	0.0
Bangle	2	2.44	0.0
Cloth	2	2.44	0.0
VI. Dari Making	3	3.66	100.0
VII. Pickle Making	1	1.22	0.0
VIII. Multiple Activities	15	18.29	86.7
Two Activities	11	13.41	81.8
Three Activities	4	4.88	100.0
All	82	100.00	46.3

Source: Survey Results

Organization of the Report

The report has been organized in five chapters. First chapter deals with problem, a brief review of literature and emerging issues, objectives and research methodology. Next chapter provides background of the study area, villages and households of women entrepreneurs. It focuses on those indicators, which are useful in understanding the performance of entrepreneurial trades. Chapter three briefly reviews the main characteristics of women entrepreneurs and their trades. It acts as a background in understanding the viability of their trades. Next chapter addresses issues related to employment and income viability of entrepreneurial trades. It also examines share of income from trades in family income. The final section of this chapter presents the perceptions of women entrepreneurs about the impact of trade on themselves and their families. This chapter ends with a discussion on empowerment of women through entrepreneurial trades. The last chapter presents main findings and policy implications to improve the viability of trades pursued by rural women of Haryana.

Chapter-II

Main Characteristics of Selected District, Villages and Households of Women Entrepreneurs

There is widespread agreement that a strong association exists between the growth of the entrepreneurial activities for women and development of agriculture and infrastructure. Therefore, an analysis of related indicators, which help in understanding the overall perspective of the development of women entrepreneurial trades in the study area is essential. This chapter seeks to highlight the status of population, workers, agriculture and infrastructure in the selected district, villages and households of women entrepreneurs. It has been divided into three sections. Sections first and second are based on secondary data and analyse these aspects for district and villages. Section third focuses on main features of the families of women entrepreneurs

Section – I

Main Characteristics of District

We have selected sample women entrepreneurs from the district of Hissar for in-depth analysis. The choice of district is based on the availability of rural women entrepreneurs.

Hissar is the central district of Haryana. In terms of area, it ranks second in the state with an area of 3983 square kms. It comprises four tehsils namely, Hissar, Hansi, Narnaud and Adampur. The district is bounded by the state of Punjab in the north, by Jind district in the east, by Bhiwani district in the south and by the state of Rajasthan in the southwest and by Sirsa district in the west. It has semi-arid type of climate and experiences dry weather in the summer. Particularly, southwestern part of the district is characterized by dryness, extremes of temperature and scanty rainfall. The soil of the district is generally sandy loam. The district is largely dry and quite a big part of it is sandy.

The agricultural activities dominated the employment scenario in the district as around 59 per cent of total workers earned their livelihood through involvement in this sector. The remaining 41 per cent workers were engaged in non-farm sector during 2001.

Population and Workers:

The total population of Hissar district was 1537117 persons in 2001. It constitutes 7.26 per cent of the state. Around 74 per cent population in the district is rural based. It has indicated marginally higher population living in rural areas in comparison to the state. As expected, density of population in Hissar (386 persons per square km) was lower than that of Haryana (478 persons per square km.). Education, although a catalytic factor in development has exhibited poor performance in the district as well as in the state. Thus, state as well as selected district are lagging behind in literacy rate by indicating less than 50 per cent literates in rural population.

Table 2.1

Population and Workers in Selected District and State of Haryana (2001)

ITEM	Hissar	Haryana
I. Population:		
Total Population (No.)	1537117 (7.26)*	211445641 (100.00)
Percentage of Rural Population to Total Population	74.10	71.08
Literacy Rate (Rural)	37.38	37.50
Density of Population (Number)	386	478
II. Workers (Rural Areas)		
Percentage of Workers to Total Population	43.30	39.62
Percentage of Male Workers to Total Population	28.03	27.03
Percentage of Female Workers to Total Population	15.27	12.59
Percentage of Main Workers to Total Workers	77.65	74.50
Percentage of Marginal Workers to Total Workers	22.35	25.50
III. Sectoral Distribution (Rural Areas)		
Percentage of Cultivators to Total Workers	43.53	36.30
Percentage of Women Cultivators to Total Cultivators	42.38	38.52
Percentage of Agricultural Labourers to Total Workers	15.15	15.26
Percentage of Women Agricultural Labourers to Total Agricultural Labourers	46.21	43.92
Percentage of Women Agricultural Workers to Total Agricultural Workers	43.37	40.13
Percentage of Agricultural Workers to Total Workers	58.68	51.56
Percentage of Household Industry Workers to Total Workers	2.37	2.56
Percentage of Women Household Industry Workers to total Industry Workers	40.16	38.50
Percentage of Other Workers to Total Workers	38.95	45.88
Percentage of Women Other Workers to Total Other Workers	22.36	22.11
Percentage of Non-Farm Workers to Total Workers	41.32	48.44

Source: Statistical Abstract of Haryana and Population Census Haryana, 2001

* Percentage of State

After analysing demographic details, we would look into employment aspect, which depends on work participation rate normally defined as percentage of workers to total population. A part of the Haryana state is well connected to Delhi and that offers better work opportunities in terms of employment. The percentage of workers to total population in Haryana was 39.62 per cent against 43.30 per cent in Hissar. Not only this, work participation rates of male population as well as female population in Haryana were found lower than that of Hissar. These were 28.03 per cent and 15.27 per cent respectively. The difference in work participation rates of males and females in selected district and the state was around 1 and 3 per cent respectively. The percentage of main workers to total workers was also higher in Hissar (77.65 per cent) in comparison to the state (74.50 per cent).

Although, more than 70 per cent of population lives in rural areas in Hissar as well as in Haryana, but the composition of rural workers was markedly different. Normally, distribution of workers is considered one of the important indicators of level of development in an area. The percentage of agricultural workers in Hissar was 58.68 per cent. Of these, 43.53 per cent were cultivators and 15.15 per cent were agricultural labourers. On the contrary, economy of Haryana seems more diversified and therefore, percentage of agricultural workers was 51.56 per cent constituting 36.30 per cent as cultivators and 15.26 per cent as agricultural labourers. The proportion of workers in household industry was very small in Hissar as well as in the state. Nearly, 2 and 3 per cent of total workers were engaged in this industry. Haryana with gradual integration with National Capital Region (NCR) has shown higher share of other workers. It has indicated 45.88 per cent of total workers as other workers, which included services, construction, trade and other activities. The overall rural non-agricultural employment in Hissar was 41.32 per cent against 48.44 per cent in Haryana. In a nutshell, Haryana was much ahead of Hissar in diversification of employment but the share of women was marginal in the state as well as in the district.

Agricultural Development:

For understanding status of agricultural development in the selected district, we have used important indicators like irrigation status, crops grown, adoption of HYV seeds, yield rates of important crops, utilization of machines and value of agricultural output.

Hissar has 311 thousand hectares of net area sown, which constitutes 8.80 per cent of the state. Consequently, gross cropped area in Haryana was also observed much higher in comparison to Hissar. There is marked difference in the irrigation status of the cultivated land in the selected district and the state. The surveyed district indicated 69.77 per cent of net area sown and 84.50 per cent of gross cropped area as irrigated. But, Haryana has shown higher cultivated area as irrigated. In fact, it is 84 per cent of net area sown and 83.60 per cent of gross cropped area during 2003-04. Irrigation plays a crucial role in determining the crop pattern in addition to physical factors like soil, temperature and rainfall. The irrigation intensity in the state was better than the selected district. Crop pattern in the district as well as in the state was skewed towards water intensive crops like paddy and sugarcane in addition to main crop of wheat. Although, wheat dominated crop pattern in Hissar also, but other major crops like mustard and cotton are also grown. An insignificant difference may be noticed in the adoption of HYV seeds in the district and the state in case of wheat. Hissar has indicated 97.5 per cent wheat area under these seeds. It is marginally higher (0.5 per cent) in the state. But, in case of paddy, state is ahead and has shown 68 per cent of cultivated area under improved seeds against 60.7 per cent in Hissar. The adoption of improved seeds in case of bajra has been commendable but Hissar with 96.8 per cent coverage was ahead of the state (89.64 per cent).

Among the other crucial inputs essential for agricultural development, we have considered utilization of fertilizer, pumpsets (diesel and electric), tractors and harvester combines. Fertilizer consumption in an area is mostly determined by the availability of irrigation and crop pattern followed. The consumption of fertilizer in Hissar district was 251 kgs/ha. while it was 318 kgs./ha in the state. The lower consumption of fertilizer in Hissar could be due to sizable proportion of GCA under

rained crops like bajra, mustard and gram. Farmers generally apply low doses of fertilizer in cultivation of these crops.

The utilization of machinery depends on agricultural development of the district. Normally, use of machines is found to be higher in agriculturally advanced districts because of intensive cultivation. It is evident from Table 2.2 that use of some machines was relatively higher in Hissar district as compared to the state. For instance, availability of pumpsets for irrigation purpose in this district was 11.87 per 100 hectares against 6.77 in Haryana. But, availability of harvesters in Hissar was 1.32 per 100 hectares where as the same was 3.73 in the state.

Productivity of important crops is determined by a large number of factors. We have seen that use of yield increasing inputs in Hissar was lower than the state. Therefore, it is expected that productivity of major crops in district should be lesser than Haryana. Table 2.2 presents productivity of principal crops. It may be noticed that yield of wheat (4135 kgs./ha.) and bajra (1850 kgs./ha.) in Hissar was higher than the state where it was estimated 3937 kgs./ha. and 1607 kgs./ha. during 2003-04. However, productivity of paddy was found higher in the state (2749 kgs./ha.) in comparison to Hissar (2446 kgs./ha). In case of mustard and gram, productivity differential has been extremely low.

The scenario of the level of agricultural development will be incomplete without a mention of the income from agriculture. With regard to this indicator, we could notice some distinct differences between Hissar and the state. This district was far ahead than the state by indicating gross value of output per hectare and per cultivator of Rs. 50,362 and Rs. 13,112 against Rs. 46,857 and Rs. 10,525 in Haryana. It seems, higher cropping intensity has played an important role in boosting agricultural income in Hissar.

Table 2.2
Selected Indicators of Agricultural Development in Hissar District (2003-04)

Item	Hissar	Haryana
I. Area Details:	405	4375
Total Area ('000' Hectares)	(9.26)*	(100.00)
Total Number of Villages	275	6955
	(3.95)*	(100.00)
Net Sown Area (NAS) in '000 Hectares	311	3534
	(8.80)*	(100.00)
Gross Cropped Area (GCA) in '000 Hectares	619	6388
	(9.69)*	(100.00)
Percentage of Area Sown More than Once.	69.80	55.32
Net Irrigated Area in '000 Hectares	217	2969
Percentage of Net Irrigated Area to NAS	69.77	84.00
Gross Irrigated Area in '000 Hectares	523	5343
Percentage of Gross Irrigated Area to GCA	84.50	83.60
II. Crops and Yield		
Cultivated Area and Area under HYV Seeds (% of Cultivated Area)		
Wheat	32.29 (97.50)	36.24 (97.00)
Paddy	4.52 (60.70)	15.89 (68.00)
Bajra	11.68 (96.80)	9.78 (89.64)
Gram	2.64	1.92
Mustard	10.49	9.69
Cotton	22.89	8.23
Yield: (Kgs./Ha.)		
Wheat	4135	3937
Paddy	2446	2749
Bajra	1850	1607
Gram	810	813
Mustard	1517	1559
Cotton**	424	455
III. Inputs		
Fertilizer Consumption (kgs.ha.)	251	318
Tubewells and Pumpsets (per 100 ha.)	11.87	6.77
No. of Tractors (per 100 ha.)	10.62	7.18
Harvesters (per 100 ha.)	1.32	3.73
IV. Value of Agricultural Output (1999-2000)		
Per Hectare/Rs.	50362	46857
Per Capita /Rs.	13112	10525

* Percentage of Haryana

** In thousand bales of 170 kg. each.

Source: Statistical Abstract of Haryana, Government of Haryana, Chandigarh.

Infrastructural Development:

The infrastructural development of Hissar was distinctively different from the state. It shared 7.26 percent of population and 9.26 percent of area of the state. Although district is well linked with the metalled roads and their coverage is 47.05 per 100 kms. but lagged behind the state (57.89 per 100 kms.). Power is an essential ingredient of development and fortunately, all the villages in the selected district and state are electrified. The number of Primary Health Centres and dispensaries was 31 and 3 respectively but the number of Cooperative Societies was quite large. These were 1782 in Hissar and constitute 9.67 per cent of total societies in the state. Among the financial institutions, commercial banks are important and their number in Hissar was five. This may be due to expanding commercial and industrial activities. The quantum of Agricultural Credit Societies in Hissar was 210 whereas it was 2481 in Haryana. The number of Non-Agricultural Credit Societies was 181 in Hissar against 982 in the state. The number of primary, middle and higher secondary schools in the district was 1166. The state had 19318 schools. Although, literacy is important for overall development, share of schools in Hissar to total schools in the state (6.04 per cent) was much lower than its proportion in area and population. It is disappointing to note that we have miles to go in supplying safe drinking water to inhabitants because around 31 per cent villages in Hissar and 3.05 per cent in state have been covered by this scheme upto the year 2003-04.

Table 2.3

Infrastructural Development in Hissar District and Haryana (2003-04)

Item	Hissar	Haryana
Metalled Roads per 100 kms.	47.05	57.89
Percentage of Electrified Villages	100.00	100.00
Hospitals (Number)	1	7
Primary Health Centres (Number) (Rural Areas)	31 (8.56)*	362 (100.00)
Dispensaries (Number) (Rural Areas)	3 (9.09)*	33 (100.00)
Cooperative Societies (Number)	1782 (9.67)*	18424 (100.00)
Scheduled Commercial Banks (Number)	5 (5.81)*	86 (100.00)
Agricultural Credit Societies (Number)	210 (8.46)*	2481 (100.00)
Non-Agricultural Credit Societies (Number)	181 (18.43)*	982 (100.00)
Gram Panchayats (Number)	310 (5.14)*	6036 (100.00)
Schools (Number)		
Primary Schools	569 (4.81)*	11827 (100.00)
Middle Schools	122 (5.38)*	2269 (100.00)
Senior Secondary Schools	475 (9.10)*	5222 (100.00)
Total Number of Schools	1166 (6.04)*	19318 (100.00)
No. of Villages Covered by Safe Drinking Water Supply Scheme upto LPCD*	85 (5.18)*	1640 (100.00)
Percentage of Villages Covered by the Scheme	30.90	3.05
No. of Post Offices Per lakh of Population	14	13

* Percentage of Haryana

Source: Statistical Abstract of Haryana, Government of Haryana, Chandigarh

- LPCD – Litre Per Capita Daily
- Note: All the villages in Haryana have been provided with safe drinking water facilities since 31.3.1992

Section II

Main Characteristics of Selected Villages:

In the earlier section, we have presented main features of the selected district on the basis of secondary data. Now, we will look at the basic features of the selected villages. Specifically, we will analyse demographic details, literacy rate, distribution of workers in farm and non-farm sectors, level of agricultural development and infrastructural facilities available in these villages. The data used for this purpose have been drawn from District Census Handbook of Hissar District published by Government of Haryana, Haryana.

Demographic Details:

It may be noticed from Table 2.4 that total population of Balsamnd village was highest (9631 persons) among the selected villages. It comprised 5,055 males and 4,576 females. The population of remaining four villages was relatively low and it was reported minimum in Rawalwas Kalan (2,642 persons). It included 1,391 males and 1,251 females. Likewise, number of occupied residential houses was also found 1355 in Balsamnd against 415 in latter village. Amazingly, average size of family was higher (7.53 person) in Rawalwas Khurd in comparison to other villages. It could be due to prevalence of joint families. The proportion of scheduled caste population to total population varied between 19.20 per cent in Rawalwas Khurd and 31.04 per cent in Talwandi Rana.

The level of literacy is one of the most important factors in the overall growth of rural areas. The share of literate population was below 50 per cent in all the selected villages. But, Rawalwas Khurd with 41.30 per cent population as literates is ahead of others. The literacy rate among the males was found higher than females. It is depressing to note that merely 8.69 per cent females are literate in Talwandi Rana.

Table 2.4**Population Details of Selected Villages in Hissar District (1991)**

Item	Balsamnd	Gorchi	Rawalas Kalan	Rawalwas Khurd	Talwandi Rana
Total Population (persons)	9631	2936	2642	3525	4288
Male	5055	1530	1391	1856	2303
Female	4576	1406	1251	1669	1985
Occupied Residential Houses (No)	1355	441	415	468	647
Average Size of Family (No)	7.11	6.66	6.37	7.53	6.62
Scheduled Caste Population (persons)	2128	585	618	677	1331
Percentage of SC Population to total Population	22.10	19.93	23.39	19.20	31.04
Literate Population					
Male (No)	2494	800	615	1050	999
Female (No)	960	220	216	406	373
Total (No)	3454	1020	831	1456	1372
Percentage of Literate Population					
Male	49.33	52.28	44.21	56.57	43.38
Female	20.98	15.65	17.27	24.33	8.69
Total	35.86	34.74	31.45	41.30	31.99

Source: District Census Handbook of Hissar, 1991

Availability of Land for Agriculture:

Land is the key asset for rural people. It provides foundation for economic activity and functioning of market and non-market institutions. In India, land is the primary means for generating a livelihood for 73.33 per cent population and a main vehicle for investing, accumulating wealth and transferring it between generations. Thus, land is the key element of household wealth and hence, availability of land affects economic growth in a number of ways. First, ownership of adequate land provides better credit access to make investments in agriculture and non-agricultural economic activities. Second, it is a great insurance in the event of shocks. But, scarcity of land is increasing due to higher growth rate of population.

Table 2.5**Area Details of Selected Villages in Hissar District**

Items	Balsamnd	Gorchi	Rawalwas Kalan	Rawalwas Khurd	Talwandi Rana
Total Area (Hectares)	6838	1549	1693	978	1429
Irrigated Area (Hectares)	777	283.52	1018	711	957
% of Irrigated Area to Total Area	11.36	18.33	60.00	72.69	66.97
Cultivable Waste (Hectares)	31	32.72	39	0.07	-
% of Cultivable Waste to Total Area	0.74	2.13	2.30	0.00	-
Area Not Available for Cultivation	387	106.60	112	93	138
% of Area Not Available for Cultivation(Ha.) to Total Area	5.66	19.49	6.62	9.51	9.66
Major Crops Grown	Wheat, Bajra, Gram	Wheat, Bajra, Gram	Wheat, Paddy, Cotton	Wheat, Paddy, Bajra, Cotton	Wheat, Paddy, Cotton
Source of Irrigation	TW	TW	TW	TW	TW

Source: Ibid

The access to land in the selected villages of Hissar was found poor due to higher pressure on land for non-agricultural activities. The total area among the selected five villages in Hissar district was the lowest in Rawalwas Khurd (978 hectares) against 6838 hectares in Balsamnd. Unfortunately, irrigation status of available land was poor in Balsamnd and Gorchi. Only 11.36 per cent and 18.33 per cent of total area was found irrigated. The share of area under cultivable waste to total area was extremely low in all the selected villages. But, area not available for cultivation was more than 5 per cent of total area. It was minimum (6.62 per cent) in Rawalwas Kalan but in Gorchi, it was reported as high as 19.49 per cent. The major crops grown in the area are wheat, bajra and gram.

Work Participation and Employment:

We begin our analysis by discussing the work participation rates (WPRs) in the selected villages. It may be noted that proportion of main workers to total population varied significantly across the selected villages. It was much higher in Rawalwas Khurd (31.80 per cent) in comparison to other villages. The lowest WPR was observed in Rawalwas Kalan (25.66 per cent). It could be due to migration of workers.

The employment pattern of workers in the selected villages of Hissar district given in Table 2.6 makes amply clear that it varies significantly across the sampled villages. In fact, nearby villages in district Hissar are expanding as commercial and industrial centres due to locational advantage of their proximity to the urban centres. This has resulted in an employment pattern skewed towards non-farm sector. The proportion of workers involved in this sector was 26.28 per cent in Talwandi Rana against 12.78 per cent in Gorchi. The farm sector engaged 73.72 per cent and 87.22 per cent of work force in these villages. Furthermore, percentage of female cultivators to total cultivators was 16.31 per cent in Rawalwas Khurd but at the same time, it was as low as 0.67 per cent in Gorchi. The share of female agricultural labourers in total agricultural labourers was 10.79 per cent and 2.27 per cent respectively in the se villages. It is amazing that participation of female workers in non-farm sector was found to be very poor i.e. only 0.95 per cent in Gorchi village despite expanding non-farm activities in the town. The situation was not good in other villages too where less than 5per cent of women workers found to be involved in this sector.

An examination of proportion of workers employed in fourth to nine major categories of non-farm economic activities in the selected villages indicates that dominant sub-sector in terms of non-farm employment in these villages has been other services followed by trade and commerce except Talwandi Rana where contribution of manufacturing, processing, servicing and repairs may be observed higher than other services. The proportion of workers employed in construction, transport, storage and communication was low. These sub-sectors together absorbed less than 10 per cent of non-farm workers. These findings suggest that employment diversification is not encouraging in the selected villages. But, Talwandi Rana and Rawalwas Kalan appeared to be ahead where more than 20 per cent workers were employed in non-farm sector.

Table 2.6

**Employment of Main Workers in Agriculture and Other Sectors in Selected Villages
in Hissar District**

Activity	Balsamnd	Gorchi	Rawalwas Kalan	Rawalwas Khurd	Talwandi Rana
Total Main Workers (No.)	2738	822	678	1121	1161
Marginal Workers (No.)	333	-	215	-	-
Female Marginal Workers (No.)	313	-	210	-	-
% of Main Workers to Total Population	28.43	27.99	25.66	31.80	27.08
% of Female Workers to Total Marginal Workers	93.99	-	97.67	-	-
I. Agricultural Workers					
Cultivators (No.)	1582	585	444	717	479
Agricultural Labourers (No.)	671	132	86	213	377
Total Agricultural Workers (No.)	2253	717	530	930	856
% of Agricultural Workers to Total Main Workers	82.28	87.22	78.18	82.96	73.72
% of Female Cultivators to Total Cultivators	10.61	2.39	0.67	16.31	0.41
% of Female Agricultural Labourers to Total Agricultural Labourers	2.09	2.27	3.49	10.79	3.45
II. Non Agricultural Workers					
Workers in Livestock Rearing (No.)	16 (3.29)	5 (4.76)	15 (10.14)	3 (1.57)	25 (8.20)
Mining and Quarrying (No.)	-	-	-	-	-
Manufacturing, Processing, Servicing, and Repairs. (No.)	42 (8.70)	8 (7.62)	21 (14.19)	31 (16.23)	87 (28.52)
Construction (No.)	22 (4.54)	6 (5.71)	4 (2.70)	14 (7.32)	20 (6.56)
Trade and Commerce (No.)	171 (35.26)	31 (29.52)	37 (25.00)	51 (26.70)	39 (12.79)
Transport, Storage and Communication (No.)	44 (9.07)	7 (6.67)	18 (12.16)	14 (7.33)	21 (6.89)
Other Services (No.)	190 (39.14)	48 (45.72)	53 (35.81)	78 (40.85)	113 (37.04)
Total Non Agricultural Workers (No.)	485 (100.00)	105 (100.00)	148 (100.00)	191 (100.00)	305 (100.00)
% of Non Agricultural Workers to Total Main Workers	17.72	12.78	21.82	17.04	26.28
% of Female Non Agricultural Workers to Total Non Agricultural Workers	2.68	0.95	3.38	4.71	2.46

Source: Ibid

The employment scenario was almost similar in the selected villages during 1991. Like majority of the regions in the state of Haryana, these are predominantly agricultural and farm sector employed the larger chunk of work force. Consequently, proportion of workers engaged in other sectors was small. But, other services are gradually emerging as an important sector in terms of employment.

Infrastructural Facilities:

Infrastructure plays an important role in promoting agricultural and non-agricultural development of the area. We have covered information on basic infrastructural amenities available in the selected villages. These included educational and medical facilities, availability of drinking water, power and other facilities like banks and commercial centres.

Hissar is one of the important industrial and commercial centres of Haryana. Therefore, pace of development in the villages of this district during the recent past should be very fast. The last two decades have witnessed continuous and accelerated progress in the expansion of infrastructural net work such as educational & medical facilities, availability of power, banking and rural roads.

A glance through Table 2.7 would show that each of the selected villages had six primary schools, three middle schools and again two higher secondary schools. It implies that educational facilities are available for imparting primary, middle and secondary education to children. Unfortunately, there was not a single college in these villages for girls, boys and coeducational.

Power is an essential ingredient for economic development and modernization of villages. All the selected villages had 100 per cent power back up.

Next to power are transport and communication. These facilities are present in the selected villages. All the villages are linked with each other through a large network of pucca roads. Other facilities such as banking, post office and telephone booth are available to the people. Particularly, Banking has reached to these villages in a big way. In addition, each of the villages had a telephone booth and a Post Office. But, none of the villages has hospital, although all of them have Primary Health Centres and Registered Medical Practitioners. Drinking water supply is available in all the villages.

Table 2.7
Availability of Infrastructural Facilities in the Selected Villages

Items	Balsamnd	Gorchi	Rawalwas Kalan	Rawalwas Khurd	Talwandi Rana
I. Schools					
Primary Schools	Yes (6)*	Yes (6)	Yes (6)	Yes (6)	Yes (6)
Middle Schools	Yes (3)	Yes (3)	Yes (3)	Yes (3)	Yes (3)
Higher Secondary Schools	Yes (2)	Yes (2)	Yes (2)	Yes (2)	Yes (2)
Colleges	-	-	-	-	-
II. Medical Facilities					
Primary Health Centres (PHC)	Yes (3)	Yes (3)	Yes (3)	Yes (3)	Yes (3)
Registered Medical Practitioners (RMD)	Yes (6)	Yes (6)	Yes (6)	Yes (6)	Yes (6)
III. Power Supply	Yes	Yes	Yes	Yes	Yes
IV. Drinking Water	Yes	Yes	Yes	Yes	Yes
V. Communication					
Telephone Booth	Yes	Yes	Yes	Yes	Yes
Post and Telegraph	Yes	Yes	Yes	Yes	Yes
VI. Bank	Yes	Yes	Yes	Yes	Yes

Source: District Census Handbook of Hissar, 1991

* Brackets show number

Section III

Main Characteristics of Households of Women Entrepreneurs

The issues related to women entrepreneurial trades at the micro level considered for analysis in this study are complex and cannot be taken up for investigation in isolation without regard for some of the basic characteristics of their households. We have included those characteristics that have a definite bearing on employment of family members in the entrepreneurial activities. Specifically, we will look into the demographic details including work participation rates. The other major characteristics such as land owned, ownership of house and animals, consumer durables, availability of amenities like gas for cooking are covered as the correlates of involvement in entrepreneurial activities in this section.

It would be useful to discuss distribution of surveyed households in selected categories of women entrepreneurs. As per the guidelines of the coordinator, important activities have been covered. The first category constituted women entrepreneurs engaged in dairying. Their proportion was 26.83 per cent. The second and third categories were vermi compost making and tailoring. These constituted 19.51 per cent and 13.41 per cent of the sample respondents. The petty shop owners

included kiryana, bangle and cloth sellers. These formed 10.98 per cent of the sample. The remaining categories of dari and pickle makers were relatively small (3.66 per cent and 1.22 per cent). However, a substantial number of respondents (18.29 per cent) pursued multiple activities to augment their family income.

Population and Family Size

It may be noticed from Table 2.8 that total population of the households of women entrepreneurs was 486 persons comprising 133 males, 140 females and 213 children. Among the different categories of the households, highest population was observed in the households of women engaged in dairying. The overall family size in these households was 5.9 persons. But, households of women engaged in dairying and kiryana have exhibited larger family size in comparison to others by indicating an exceptionally higher size of 7.8 and 7.0 persons. It could be due to prevalence of joint family system or a traditional manufacturing unit in which all brothers are engaged and they live in parental house.

Table 2.8

Population and Family Size of Households of Women Entrepreneurs

Activity	(Number)				
	Male	Female	Children	Total	Average Family Size
I. Dairying	49	47	75	171	7.8
II. Vermi Compost	18	25	34	77	4.8
III. Tailoring	17	17	22	56	5.1
IV. Soft Toy Making	5	6	13	24	4.8
V. Shop	13	15	28	56	6.2
Kiryana	7	10	18	35	7.0
Bangle	1	2	6	9	4.5
Cloth	5	3	4	12	6.0
VI. Dari Making	4	5	8	17	5.7
VII. Pickle Making	1	2	1	4	4.0
VIII. Multiple activities	26	23	32	81	5.4
Two Activities	20	18	21	59	5.4
Three Activities	6	5	11	22	5.5
All	133	140	213	486	5.9

Source: Ibid

Work Participation Rate

The analysis of work participation rates of male and female population is essential for understanding the issues related to entrepreneurial trades for women. Here, we define work participation rate as percentage of population engaged in economic activities that yield income to the household. It may be noticed from Table 2.9 that work participation rate of male population in the households of women entrepreneurs was 69.92 per cent. It is interesting to note that female work participation rate was higher (72.86 per cent). The reason for this could be higher involvement of women in economic activities in these households. It may be observed that involvement of male population in economic activities was 100 per cent in households of women entrepreneurs pursuing activities like soft toy making, bangle selling and pickle making. It could be due to entire male population being in active age group.

On the other hand, work participation rate of male population in households involved in tailoring and cloth selling was around 40 per cent that is much lower in comparison to overall average. The similar types of disparities have been observed in case of female work participation. This could be specific to entrepreneurial households where women are actively involved in economic activities. When males and females are clubbed together, their work participation rate was 100 per cent in bangle selling households but in tailoring households, it was 58.82 per cent which is due to low work participation rate of male population in these households.

These results imply that growing developmental activities in Hissar district have benefited population in terms of employment. Within the different categories of households, the highest male work participation rate was observed in the households of women engaged in soft toy making, bangle selling and pickle making. But, in case of female work participation, households engaged in trading (bangle and cloth selling) were ahead of other categories. Only 50 per cent women participated in work in the households of pickle makers. The overall work participation rate was the highest in the households of women entrepreneurs owning bangle shop. The figures on work participation rates of male and female population in the households of surveyed women entrepreneurs exhibit different scenario than the district and the state. The large variations may be observed in both the cases. The overall work participation rate in Hissar district and Haryana state was 43.20 per cent and 39.62 per cent respectively during 2001. The female work

participation rate was merely 15.27 and 12.59 per cent. The higher work participation rate in women entrepreneurial households implies that most of the family members work in the activities that fetch low income and therefore, all adult members participate in economic activities without bothering for the status of the employment.

Table 2.9
Work Participation Rate of Male, Female and Persons in Sampled Households
(in per cent)

Activity	Male workers to Male Population	Female workers to Female Population	Total workers to Total Population
I. Dairying	75.51	76.60	76.04
II. Vermi Compost	83.33	68.00	74.42
III. Tailoring	41.18	76.47	58.82
IV. Soft Toy Making	100.00	83.33	90.91
V. Shop	69.23	80.00	75.00
Kiryana	85.71	70.00	76.47
Bangle	100.00	100.00	100.00
Cloth	40.00	100.00	62.50
VI. Dari Making	75.00	60.00	66.67
VII. Pickle Making	100.00	50.00	66.67
VIII. Multiple activities	61.54	65.22	63.27
Two Activities	65.00	61.11	63.16
Three Activities	50.00	80.00	63.64
All	69.92	72.86	71.43

Source: Ibid

Table 2.10
Employment of workers in Agricultural and Non-Agricultural Activities

(Per cent)

Activity	Male			Female			Male+ Female			Wage Emp*.	
	Agri.	Non-Agri	Both	Agri.	Non-Agri.	Both	Agri.	Non-Agri.	Both	Male	Female
I. Dairying	73.0	21.6	5.4	97.2	2.8	0.0	84.9	12.3	2.7	43	12
II. Vermi Compost	40.0	26.7	33.3	88.2	5.9	5.9	65.6	15.6	18.8	32	32
III. Tailoring	14.3	57.1	28.6	7.7	92.3	0.0	10.0	80.0	10.0	87	27
IV. Soft Toy Making	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	78	0
V. Shop	77.8	22.2	0.0	8.3	83.3	8.3	38.1	57.1	4.8	72	0
Kiryana	66.7	33.3	0.0	14.3	85.7	0.0	38.5	61.5	0.0	54	0
Bangle	100.0	0.0	0.0	0.0	100.0	0.0	33.3	66.7	0.0	90	0
Cloth	100.0	0.0	0.0	0.0	66.7	33.3	40.0	40.0	20.0	0	0
VI. Dari Making	33.3	66.7	0.0	0.0	100.0	0.0	16.7	83.3	0.0	63	20
VII. Pickle Making	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0	0
VIII. Multiple Activities	12.5	68.8	18.8	0.0	73.3	26.7	6.5	71.0	22.6	48	6
Two Activities	7.7	69.2	23.1	0.0	63.6	36.4	4.2	66.7	29.2	22	8
Three Activities	33.3	66.7	0.0	0.0	100.0	0.0	14.3	85.7	0.0	120	0
All	47.3	39.8	12.9	51.0	43.1	5.9	49.2	41.5	9.2	53	15

Source: Ibid

* Wage Employment in number of days.

A perusal of Table 2.10 suggests that workers of women entrepreneurs' households were found employed in agriculture and non-agricultural activities. There was a special group, which combined both depending on availability of work. But, it is a hard reality that highest proportion of workers was employed in farm sector irrespective of gender.

Ownership of Land

Land is the key asset for the rural households since it is primary means of generating a livelihood. The ownership of land determines the social status in the rural setting. Since, Hissar district is predominantly agrarian, land is the key element of household wealth. The ownership of land determines the social status in the rural setting. The information on ownership of land along with operated land and irrigation status is presented in Table 2.11. The average size of land owned by the selected households of women entrepreneurs in Hissar district was 0.89 hectares. Within different categories of households, cloth selling and dairying categories owned more land in comparison to other categories. The land owned by the households of women pursuing tailoring and engaged in multiple activities was too small. The households of women entrepreneurs engaged in tailoring owned merely 0.28 hectare. Unfortunately, households of women involved in soft toy, dari and pickle making had no land and therefore, they had to depend on non-farm activities for the income. These categories did not own any land and hence, they worked as agricultural labourers in other's fields. This shows that households of women entrepreneurs do not own much of the land. This is indicative of their poor status.

The practice of leasing in land was found common among the sample households. Therefore, operated land per household (1.09 hectares) was higher than land owned (0.89 hectares). Around 47 per cent of land was irrigated. The households of women entrepreneurs engaged in dairying showed much superior irrigation status of their land in comparison to other categories. Tubewells were reported as the main source of irrigation.

Table 2.11
Ownership of Agricultural Land

Activity	A R E A		
	Owned Ha./hh	Operated per HH (Ha.)	% Irrigated
I. Dairying	1.58	1.58	82.9
II. Vermi Compost	1.38	1.54	32.6
III. Tailoring	0.28	0.61	40.6
IV. Soft Toy Making			
V. Shop	1.17	2.19	13.3
Kiryana	0.97	1.62	22.5
Bangle		3.04	0.0
Cloth	2.83	2.83	14.3
VI. Dari Making			
VII. Pickle Making			
VIII. Multiple activities	0.12	0.28	14.3
Two Activities	0.16	0.40	14.3
Three Activities			
All	0.89	1.09	47.4

Source: Ibid

Cropping Pattern

Cropping pattern signifies proportion of cultivated area under different crops at a point of time. Cropping pattern of an area depends on the soil, water and temperature. The information about cropping pattern of the households of women entrepreneurs for the year 2005-06 is presented in Table 2.12.

According to the survey, crop pattern of the sample households was dominated by paddy (25.2 per cent) followed by wheat (20.9 per cent). Besides, cotton (15.9 per cent), pulses (12.9 per cent) and fodder (10.3 per cent) were grown on a significant proportion of GCA. A careful examination of data reveals that selected categories of households prioritized crops in a different manner and hence, significant divergence was observed in their crop pattern. For instance, households of women entrepreneurs making vermi compost gave equal weightage to growing pulses and devoted 25.8 per cent of GCA to these crops. Similarly, category of tailoring households gave highest priority to cotton (39 per cent of GCA) followed by fodder (35.9 per cent).

Table 2.12
Cropping Pattern
(% of GCA)

Activity	Wheat	Paddy	Pulses	Mustard	Cotton	Fodder
I. Dairying	18.7	27.6	0.9	17.0	17.6	11.9
II. Vermi Compost	28.4	23.7	25.8	8.2	9.7	0.0
III. Tailoring	9.4	10.9	0.0	4.7	39.1	35.9
IV. Soft Toy Making						
V. Shop	21.1	28.4	17.5	0.5	16.0	9.3
Kiryana						
Bangle						
Cloth	17.9	35.7	25.0	0.0	14.3	7.1
VI. Dari Making						
VII. Pickle Making						
VIII. Multiple activities	11.1	19.4	38.9	8.3	0.0	22.2
Two Activities	11.1	19.4	38.9	8.3	0.0	22.2
Three Activities						
All	20.9	25.2	12.9	9.7	15.9	10.3

Source: Ibid

In a nutshell, crop pattern of the households of selected women entrepreneurs appeared to be quite diversified in the selected villages. Particularly, dry crops like pulses and cotton received significant proportion of GCA. It was an outcome of poor irrigation status of the land.

Ownership of House

The ownership of house is one of the key determinants of economic status of the households. Most of the households owned the house except households engaged in pickle making and pursuing three activities. In these categories, 100 and 25 per cent of the selected households hired dwelling. The economic standing of a household can be further judged by the type of house, they live in and the amenities available to them. Around 62 per cent of the sample households had concrete roof and 15 per cent had kachacha house. About 20 per cent households had its own dwelling but it was partly pucca and kachcha. When kachacha and partly pucca and kachacha are clubbed together, it was around 34 per cent. It may be noted that pickle makers and a small fraction of women engaged in multiple activities hired dwellings and these were mostly pucca. This implies that sizable proportion of the sample

households had to do with this type of house. This is indicative of poor conditions in which they survive.

Table 2.13
Ownership of House

Activity	Hired %	% Owned			
		Tiled	Pucca	Kachcha	Partly Pacca & Kachcha
I. Dairying	0.0	4.5	81.8	0.0	13.6
II. Vermi Compost	0.0	0.0	62.5	12.5	25.0
III. Tailoring	0.0	0.0	54.5	27.3	18.2
IV. Soft Toy Making	0.0	0.0	80.0	20.0	0.0
V. Shop	0.0	0.0	55.6	22.2	22.2
Kiryana	0.0	0.0	40.0	40.0	20.0
Bangle	0.0	0.0	50.0	0.0	50.0
Cloth	0.0	0.0	100.0	0.0	0.0
VI. Dari Making	0.0	0.0	66.7	33.3	0.0
VII. Pickle Making	100.0	0.0	0.0	0.0	0.0
VIII. Multiple activities	6.7	0.0	40.0	20.0	33.3
Two Activities	0.0	0.0	36.4	18.2	45.5
Three Activities	25.0	0.0	50.0	25.0	0.0
All	2.4	1.2	62.2	14.6	19.5

Source: Ibid

Ownership of Animals

After house, ownership of animals is a must for basic survival of the households in villages as they fulfill home requirement for milk, curd, butter and ghee. For some households, who practice dairying, these become additional source of income. It may be noticed from Table 2.14 that large majority of the households owned buffalo as milch animal. They rarely owned cow, bullocks and other animals such as goat/sheep, horse, and donkey. However, dairying category owned bullocks too. Since, average number of animals owned by the households was low (1.60 animals), young stock owned by these households was also on the lower side. The average value of animals per household was Rs. 18057 in the reference year. As expected, households engaged in dairying showed highest value (Rs. 39436). Within

different categories of households, dairying category owned highest number of milch animals. They gave priority to buffaloes, which could fulfill their daily need of milk for commercial purpose and domestic requirement. To conclude, average number of buffaloes owned by households was around one but well to do households involved in dairying had higher number due to general prosperity and better well-being.

Table 2.14

Ownership of Animals per HH

Activity	Cows	Buffaloe	Bullock	Young Stock	Other	Total	
						No.	Val.(Rs)
I. Dairying	0.09	1.91	0.68	0.73	0.05	3.45	39436
II. Vermi Compost	0.19	0.75	0.06	0.00	0.50	1.50	13225
III. Tailoring	0.09	0.55	0.00	0.00	0.09	0.73	8000
IV. Soft Toy Making	0.20	0.00	0.00	0.00	0.00	0.20	500
V. Shop	0.22	0.78	0.00	0.22	0.11	1.33	17389
Kiryana	0.20	1.00	0.00	0.00	0.20	1.40	20800
Bangle	0.00	0.50	0.00	0.00	0.00	0.50	7500
Cloth	0.50	0.50	0.00	1.00	0.00	2.00	18750
VI. Dari Making	0.00	0.33	0.00	0.33	0.00	0.67	7000
VII. Pickle Making	0.00	0.00	0.00	0.00	0.00	0.00	0
VIII. Multiple activities	0.20	0.20	0.00	0.13	0.00	0.53	8900
Two Activities	0.18	0.18	0.00	0.09	0.00	0.45	4364
Three Activities	0.25	0.25	0.00	0.25	0.00	0.75	21375
All	0.15	0.87	0.20	0.26	0.13	1.60	18057

Source: Ibid

Ownership of Consumer Durables and Furniture

Consumer durables are the integral part of modern living but rural people in general and poor in particular are unable to afford even essential items due to their low income. The information on consumer durables is presented in Table 2.16.

Among the household amenities, radio was owned by 28 per cent households of the sample women entrepreneurs but none among the soft toy makers and dari weaving as well as bangle selling households owned this small asset. The television set was a popular item of household wealth in the selected villages that was owned by 62 per cent households. Even then, cloth-selling households did not have this facility

at home. Almost each household had a bicycle because it is one of the major means of commuting. In addition, 18 per cent households owned two wheeler or motorcycle but five categories of the households remained deprived of this facility. The difference in poor and well to do households is clearly visible in owning consumer durables. The ownership of furniture makes a house comfortable. The disparities observed in case of consumer durables were also noticed in this regard too. Nearly, 17 per cent of households owned a sofa set and its ownership were found to be the highest (80 per cent) in soft toy making households. Majority (77 per cent and 65 per cent) of the households owned chairs and tables but its distribution was uneven like above items. Other furniture like beds was owned by only 5 per cent of the households. Most of them had only cots. Only a few households had additional furniture like mudah and stool.

Table 2.15

Ownership of Consumer Durables and Furniture (% of HHs)

Activity	Radio	T.V.	Two Wheeler /Motor Cy	Sofa	Chairs	Table	Any Other
I. Dairying	41	41	27	14	68	50	0
II. Vermi Compost	25	44	6	6	63	44	13
III. Tailoring	27	64	18	9	64	64	9
IV. Soft Toy Making	0	60	20	80	80	80	0
V. Shop	44	78	22	33	100	89	0
Kiryana	60	100	40	60	100	100	0
Bangle	0	100	0	0	100	100	0
Cloth	50	0	0	0	100	50	0
VI. Dari Making	0	100	0	0	100	100	0
VII. Pickle Making	100	100	0	0	100	100	100
VIII. Multiple activities	13	93	20	13	93	80	0
Two Activities	9	91	27	9	91	73	0
Three Activities	25	100	0	25	100	100	0
All	28	62	18	17	77	65	5

Source: Ibid

In brief, differences in poor and well to do households are evident with regard to ownership of consumer durables and furniture. All well to do homes owned a television set and a two-wheeler/motorcycle while others have to do with radio and a bicycle.

Technology Used for Cooking

The associated indicator of the economic status of the household in rural areas is technology used for cooking purposes. It may be noticed from Table 2.17 that around 73 per cent households of selected women entrepreneurs used wood, 1.2 per cent used kerosene and 13.4 per cent used gas.

When we examine technology used by surveyed households for cooking purposes in different categories, glaring disparities were observed in household behaviour. It is surprising that all the households in shop category used only wood as a fuel for cooking. The dependence of poor households on wood was comparatively higher due to inadequate availability of gas and kerosene oil. The well to do households also made use of wood but a sizeable proportion of them owned a gas. Around 40 per cent households in soft toy making and pursuing multiple activities utilized gas for cooking purpose. But, a sizeable proportion of households were fully dependent on wood. It is surprising that none of the households in shop category owned a gas. It could be due to their poor income. It is important to note that some households combined more than one medium for cooking.

Table 2.16
Technology used for Cooking (% HH)

Activity	Gas	Kerosene	Electricity	Wood	Gas & Elec.	Gas & Wood
I. Dairying	4.5	0.0	0.0	68.2	0.0	27.3
II. Vermi Compost	0.0	6.3	0.0	87.5	6.3	0.0
III. Tailoring	9.1	0.0	0.0	81.8	9.1	0.0
IV. Soft Toy Making	40.0	0.0	0.0	60.0	0.0	0.0
V. Shop	0.0	0.0	0.0	100.0	0.0	0.0
Kiryana	0.0	0.0	0.0	100.0	0.0	0.0
Bangle	0.0	0.0	0.0	100.0	0.0	0.0
Cloth	0.0	0.0	0.0	100.0	0.0	0.0
VI. Dari Making	33.3	0.0	0.0	66.7	0.0	0.0
VII. Pickle Making	0.0	0.0	0.0	100.0	0.0	0.0
VIII. Multiple activities	40.0	0.0	0.0	46.7	0.0	13.3
Two Activities	45.5	0.0	0.0	45.5	0.0	9.1
Three Activities	25.0	0.0	0.0	50.0	0.0	25.0
All	13.4	1.2	0.0	73.2	2.4	9.8

Source: Ibid

Chapter-III

Profile of Women Entrepreneurs and their Trades

Participation of women in economic activities is a common phenomenon in rural Haryana. They manage family farms, contribute to dairying and shoulder other responsibilities. But, their work participation rate (WPR) according to 2001 Population Census was as low as 12.59 per cent. Of these, more than 70 per cent were engaged in agriculture and allied activities. They constituted 38.52 per cent of cultivators and 43.92 of agricultural labourers. In addition, they pursued several agriculture and non-agriculture based economic activities. Although, involvement of women entrepreneurs as full time workers in rural Haryana has declined after technological change and rising incomes, they still contribute significantly to work and family income as invisible self employed workers in rural areas of Haryana.

This chapter provides a comprehensive overview of the main characteristics of the women entrepreneurs and their trades. Only those indicators are included which directly or indirectly influence their performance in selected activities. For achieving this purpose, present chapter is divided into two sections. Section-I deals with major characteristics of women entrepreneurs. These include age, caste, marital status, educational qualifications, training, and motivation for entrepreneurial trades and reasons for selecting present activity. Section-II focuses on main features of entrepreneurial trades such as nature of entrepreneurial trades, sources of initial capital, borrowed capital, location of the activity, sourcing of raw material, demand for the products and marketing of the products.

Section-I

Main Characteristics of Women Entrepreneurs

In order to understand background of women entrepreneurs, we will analyse above-mentioned important aspects.

Age:

Age is an important factor affecting motivation for starting an entrepreneurial activity because younger women have been generally observed showing greater

enthusiasm to pursue innovative things. Age dampens enthusiasm due to declining energy and risk taking capacity and multiple responsibilities.

Table 3.1 points out that average age of women entrepreneurs was 39 years. But, in cloth selling category, women entrepreneurs belonged to fifty plus group and mean age was 55 years. On the other hand, women entrepreneurs involved in soft toy making were as young as 31 years. The younger women entrepreneurs are always ready to initiate changes. They have high spirit to experiment new things and make innovations.

In reality, they are dynamic entrepreneurs who blaze new trails. But hay to their success depends on other factors. It was observed during the survey that women entrepreneurs above 50 years were cautious and skeptical in taking up new ventures or even making innovations in their current activity.

Table 3.1

Age and Marital Status of Women Entrepreneurs

Activity	Age (Years)	Married (%)
I. Dairying	43	91
II. Vermi Compost	43	100
III. Tailoring	34	91
IV. Soft Toy Making	31	100
V. Shop	42	100
Kiryana	38	100
Bangle	38	100
Cloth	55	100
VI. Dari Making	40	100
VII. Pickle Making	33	100
VIII. Multiple activities	34	100
Two Activities	35	100
Three Activities	33	100
All	39	96

Source: Survey Results

Marital Status:

In rural Haryana, majority of women marry at the young age and therefore, women entrepreneurs are not exception in this regard. Table 3.1 clearly demonstrates that 96 per cent of women entrepreneurs were married. The remaining 4 per cent were either widows, divorced or separated or unmarried. Within different categories,

women entrepreneurs engaged in dairying and tailoring have indicated 91 per cent respondents in the married group but in all other categories, all sampled women were found married.

Caste:

The surveyed women entrepreneurs belonged to different castes. The caste wise classification is presented in Table 3.2. Evidently, the highest proportion (45 per cent) of women entrepreneurs belonged to upper caste, which included brahmins, kshetriyas and vaish. Out of the remaining respondents, 18 per cent and 24 per cent came from other backward castes and scheduled caste respectively. A separate group of others was created because some of the respondents did not belong to any of these castes. Majority of them were muslims. Large variations in the caste of women entrepreneurs have been observed across the categories but the fact remains that substantial proportion of women entrepreneurs belonged to other backward castes and scheduled caste. This is indicative of their plight in resource fullness, which is normally poor in these castes, and that too in rural setting where land is often owned by higher castes.

Table 3. 2
Caste-wise Distribution of Women Entrepreneurs
(Per cent)

Activity	Upper Caste	OBC	SC	Others
I. Dairying	64	18	0	18
II. Vermi Compost	50	0	50	0
III. Tailoring	9	55	18	18
IV. Soft Toy Making	60	0	40	0
V. Shop	22	11	22	44
Kiryana	20	0	40	40
Bangle	0	50	0	50
Cloth	50	0	0	50
VI. Dari Making	0	33	67	0
VII. Pickle Making	100	0	0	0
VIII. Multiple activities	53	20	27	0
Two Activities	64	27	9	0
Three Activities	25	0	75	0
All	45	18	24	12

Source: Ibid

Educational Qualifications:

Education is a catalytic factor in attaining efficiency in an enterprise because management, skill and learning capacity improve with better educational levels. The educational levels of sample women entrepreneurs are reported in Table 3.3.

Among the interviewed women entrepreneurs, more than half (57.3 per cent) has been found illiterate. Rests of them were literate with low educational qualifications. Among the literates, around 25.6 per cent attained education below matric level. The other 14.6 per cent were matriculate. The proportion of women entrepreneurs above matric was found extremely low. It could be due to poor access to educational institutions of higher learning in some of the selected villages. Unfortunately, only 2.4 per cent women entrepreneurs attained this level of education. It is pitiable that 57.3 per cent of surveyed women reported themselves illiterate despite universalization of primary education in the state of Haryana.

Table 3.3
Educational Status of Women Entrepreneurs

(Per cent)

Activity	Education					
	Illiterate	Upto 5th	6 th to 9 th	Matric	Above Matric	Total Literate
I. Dairying	81.8	4.5	13.6	0.0	0.0	18.2
II. Vermi Compost	62.5	0.0	12.5	25.0	0.0	37.5
III. Tailoring	27.3	9.1	45.5	9.1	9.1	72.7
IV. Soft Toy Making	20.0	0.0	40.0	40.0	0.0	80.0
V. Shop	88.9	0.0	11.1	0.0	0.0	11.1
Kiryana	80.0	0.0	20.0	0.0	0.0	20.0
Bangle	100.0	0.0	0.0	0.0	0.0	0.0
Cloth	100.0	0.0	0.0	0.0	0.0	0.0
VI. Dari Making	66.7	33.3	0.0	0.0	0.0	33.3
VII. Pickle Making	0.0	0.0	0.0	100.0	0.0	100.0
VIII. Multiple activities	33.3	6.7	26.7	26.7	6.7	66.7
Two Activities	36.4	0.0	27.3	27.3	9.1	63.6
Three Activities	25.0	25.0	25.0	25.0	0.0	75.0
All	57.3	4.9	20.7	14.6	2.4	42.7

Source: Ibid

Thus, overall literacy rate of sample women entrepreneurs has been poor but results vary significantly across the different categories. The pickle and soft toy makers attained better educational qualifications in comparison to their counterparts in

other categories. On the contrary, all respondents in bangle and cloth selling categories reported themselves illiterate.

Training:

Training is the route to mainstreaming rural women and capacity building in its widest sense. It provides women economic opportunity and can sensitize women towards the importance of income generation. Therefore, it needs to be holistic. We had enquired from surveyed women entrepreneurs whether they received any training. Their responses are presented in Table 3.4.

In our sample, women entrepreneurs were basically housewives and entrepreneurship was identified as allied to this role. It may be noticed that only 46.3 per cent of women entrepreneurs have been found trained at the overall level in their respective activities. But, all women engaged in soft toy making and dari making reported themselves as trained. The average duration of training was merely 24 days. The women involved in tailoring were a special case as they received training for 127 days. Most of them (80 per cent) learnt stitching from relatives and friends without paying any fee. This was the major source of training for women entrepreneurs pursuing other activities too. The institutions provided training to only 18.2 per cent. It seems that institutions played a poor role in imparting training in various trades pursued by rural women in Haryana.

These results imply that training of women entrepreneurs has not gone as far as is required to truly anchor change and it has not been as effective as could be. The interviewed women opined that it was a way to achieve competence rather than commitment. They suggested that training should be tailored to current realities of rural Haryana. It should develop competence and skill and transfer these to practical level for income generation.

Table 3.4
Training of Women Entrepreneurs

Activity	Trained (%)	No. of days	Source of Training		
			Institutions.	Relatives & Friends	Others
I. Dairying	0.0	0	0.0	0.0	0.0
II. Vermi Compost	56.3	5	44.4	44.4	11.1
III. Tailoring	72.7	127	20.0	80.0	0.0
IV. Soft Toy Making	100.0	4	0.0	100.0	0.0
V. Shop	0.0	0	0.0	0.0	0.0
Kiryana	0.0	0	0.0	0.0	0.0
Bangle	0.0	0	0.0	0.0	0.0
Cloth	0.0	0	0.0	0.0	0.0
VI. Dari Making	100.0	33	0.0	100.0	0.0
VII. Pickle Making	0.0	0	0.0	0.0	0.0
VIII. Multiple Activities	86.7	24	15.4	76.9	7.7
Two Activities	81.8	31	11.1	77.8	11.1
Three Activities	100.0	4	25.0	75.0	0.0
All	46.3	24	18.4	76.3	5.3

Source: Ibid

Motivating Factors

It was earlier observed that around 57 per cent of the surveyed women entrepreneurs in rural Haryana were illiterate and did not have access to education. But, they had motivation to set up entrepreneurial trades due to financial need, influence of family and friends, training, spare time and success stories. The respondents were asked to tick the above motives. The results obtained are presented in Table 3.5.

A look at the table indicates that large majority of women entrepreneurs (87.8 per cent) stated financial need as the primary motive for starting the activity. The encouragement from husband, relatives and Self Help Groups (SHGs) was reported as the motivating factors by 47.6 per cent entrepreneurs. Around 46 per cent considered training in special skill and its utilization as the motivating factor. Others (39 per cent) opined that their desire for more meaningful use of spare time was one of the motivating factors. It could be possible because they were skilled in traditional and self-acquired crafts for which they could buy raw material from village itself. They opted for these trades due to desire to work at the place of residence and difficulty in getting jobs in the public and private sectors. In addition, desire for social recognition was also stated as one of the motivating factors. The influence of success stories of

entrepreneurs has been recognized as another important factor facilitating women entrepreneurship. The success stories provided actual experience of tackling problems and the manner in which the entrepreneur has to organize entrepreneurial activity. Indeed, case studies have given them confidence and have created urge to develop herself as an entrepreneur. This urge was given a concrete shape after identifying an entrepreneurial activity.

The proportion of women entrepreneurs attaching significance to above-mentioned motivating factors in each category varied widely. But, economic factor was reported as the most important motivating force in most of the cases.

Table 3.5
Motivating Factors for Entrepreneurship

(Per cent)

Activity	Success Stories	Financial Need	Spare Time	Training	Influence of family & friends
I. Dairying	13.6	100.0	40.9	4.5	86.4
II. Vermi Compost	18.8	87.5	25.0	87.5	50.0
III. Tailoring	0.0	100.0	36.4	81.8	9.1
IV. Soft Toy Making	0.0	100.0	20.0	100.0	20.0
V. Shop	0.0	66.7	55.6	0.0	44.4
Kiryana	0.0	60.0	60.0	0.0	40.0
Bangle	0.0	50.0	0.0	0.0	100.0
Cloth	0.0	100.0	100.0	0.0	0.0
VI. Dari Making	0.0	66.7	33.3	0.0	66.7
VII. Pickle Making	0.0	0.0	100.0	0.0	0.0
VIII. Multiple activities	6.7	80.0	46.7	60.0	26.7
Two Activities	9.1	81.8	54.5	63.6	27.3
Three Activities	0.0	75.0	25.0	50.0	25.0
All	8.5	87.8	39.0	46.3	47.6

Source: Ibid

Reasons for Selecting Present Activity

The findings of survey revealed that most of the women entrepreneurs undertook entrepreneurial trades to supplement family income. It was considered useful to enquire reasons for the selection of a particular activity. The obtained responses are presented in Table 3.6.

Clearly, easy to enter has been the top most reason stated by more than 90 per cent women entrepreneurs for taking up the current activity. Another consideration

has been low capital requirement because most of the sample women entrepreneurs came from families with weak financial base. None of them belonged to large farm or business family. It is a common knowledge that demand is the most crucial factor for sustaining any economic activity and therefore, around 50 per cent of women entrepreneurs have stated local demand as one of the reasons for taking up current activity. The knowledge and skill received from Hissar Agricultural University, friends and relatives, some local schools has also been a reason for starting a particular trade. Surprisingly, merely 9.8 per cent of women entrepreneurs considered high profit as an important reason for the selection of current activity. It signifies that they did not dream of abnormal earnings and they were happy if they could receive moderate profits.

The reasons for selecting a particular trade have been found different across the categories. For instance, training and easy entry were reported as the top most reasons by women entrepreneurs pursuing tailoring and soft toy making. But, there were others who reported low capital requirement and local demand as the crucial factors for considering a particular trade.

Table 3.6

Reasons for Selecting Present Activity

(% Women Entrepreneurs)

Activity	Easy to Enter	Training	Low Capital Requirement	Local Demand	High Profit
I. Dairying	100.0	0.0	81.8	90.9	0.0
II. Vermi Compost	87.5	62.5	56.3	12.5	12.5
III. Tailoring	100.0	81.8	72.7	72.7	0.0
IV. Soft Toy Making	80.0	100.0	40.0	20.0	0.0
V. Shop	100.0	0.0	33.3	66.7	22.2
Kiryana	100.0	0.0	20.0	100.0	0.0
Bangle	100.0	0.0	50.0	0.0	50.0
Cloth	100.0	0.0	50.0	50.0	50.0
VI. Dari Making	100.0	0.0	66.7	33.3	0.0
VII. Pickle Making	0.0	0.0	0.0	100.0	0.0
VIII. Multiple activities	93.3	66.7	40.0	13.3	26.7
Two Activities	90.9	72.7	45.5	9.1	27.3
Three Activities	100.0	50.0	25.0	25.0	25.0
All	93.9	41.5	58.5	50.0	9.8

Source: Ibid

Section-II

Important Features of Entrepreneurial Trades

In order to understand the nature of entrepreneurial trades taken up by the respondents, several questions were included in the questionnaire pertaining to basic characteristics of the trades pursued by them. The knowledge obtained is presented in this section. It is a kind of supplement to information presented in the previous section. These together provide a comprehensive over view of women entrepreneurs and their trades.

Nature of Entrepreneurial Activities:

In Haryana, agricultural mechanization and commercialization of farming have denied women access to land traditionally used for growing food. The contributing factors have been fragmentation of land, low income and growing incidence of female-headed households. The continuously rising prices of essential items have been adding to their misery. These factors have increased pressure on women to contribute to the family income. Consequently, most of the poor rural women undertook an income generating activity either as a sole breadwinner or to supplement male earnings. It was observed during the course of the study that most of them were engaged in low income generating activities. This is likely to be self-employment with low productivity.

Although, rural women are pursuing a variety of activities, we have chosen important activities for in-depth study. These were dairying, vermi compost and soft toy making, dari weaving, petty trading and tailoring. The number of surveyed women entrepreneurs and their proportion in the sample are presented in Chapter-I, Table 1.1. All these activities were home based. For most of the women entrepreneurs, these activities provided an opportunity to earn if they did not have skills to enter into the modern sector labour market. They have chosen these activities because access was easy and work could be combined with domestic responsibilities. But, this means a much longer working day for women given their existing roles and responsibilities.

Dairying:

The nature has endowed Haryana with good quality dairy animals. Therefore, dairying on scientific lines is an ideal activity for the development of women in rural areas. It can be a source of stable employment and income. Indeed, it holds great promise to raise their standard of living, promote their economic independence and boost their economic status.

Dairying as occupation is home based and can be pursued while shouldering family responsibilities. The activity is flexible enough to suit any scale of operation. It allows adequate time flexibility and can be conveniently adopted as a spare time or part time occupation. The pursuit of dairying does not require any sophisticated equipment. The technology employed is simple and within the grasp of even illiterate women. It requires low land and small investment and provides gainful employment and financial independence to rural women without moving away from their homes.

Owing to the above advantages, dairying is one of the important allied agricultural activities in which Haryana women participate in a big way. Management of dairy animals starting from cutting, collection and chaffing of fodder to feeding, milking, preparation of milk products like ghee, cleaning of cattle shed and cattle, collection of dung and dung cakes are often managed by rural women.

Vermi Compost Making:

It is an arduous and painful activity. For making vermi compost, women have to collect dung, which they put in a pit inside their house with earthworms. The compost gets ready after 45 days. In case of vermi compost, adequate space is required to store and that was a problem because homes of women entrepreneurs were not that spacious.

Tailoring:

Women in rural areas often opt for tailoring as income generating activity. In some instances, it is combined with embroidery. It is one tiny part of the vast panorama of India's myriad arts. Particularly, embroidery is alive in the hands of women. Most of the women involved are carrying generations old tradition. These are

perfectly skilled activities and establish women as workers, producers and entrepreneurs.

Soft Toy, Dari and Pickle Making:

Women involved in soft toy and dari making were small self employed producers who invested borrowed and owned small capital to buy raw material, create goods and market them. These small producers did not use advance technology. Their products were sold at a low price locally and they had limited access to markets where their products could be sold at higher prices. Those women who came from weaving communities in rural Haryana had interest in dari weaving. Some of them have learnt new skills like soft toy making.

Petty Shop

Some of the women entrepreneurs were eking out a living from their tiny shops of kiriyana, bangle and cloth. Most of them were too poor to make heavy investment. They had small capital by which they made purchases for fifteen days from Hissar district. After selling this stock on meagre profits, they bought another lot for the sale. At times, they bought goods on credit. If it was not available, they turned to moneylenders for help. The moneylenders lent money to make initial investment in the entrepreneurial trade. These small shops were unable to compete with big shops. The women with shops were also self-employed entrepreneurs. Most of them sold low value routine products. The ground reality of the women entrepreneurs with tiny shops is a sad reflection of the poverty and powerlessness experienced by them.

To conclude, although rural women in Haryana are learning new skills like vermi compost and soft toy making but majority of them wanted to stick to traditional skills such as dairying and tailoring. They were afraid of new uncertainty, as most of them did not belong to families with higher land and other assets.

Initial Owned Capital and Borrowed Capital

Availability of finance is an important prerequisite for establishing any entrepreneurial trade. Initially, every entrepreneur has to have some finance of her

own. Initial capital refers to risk capital required for starting an activity. The women entrepreneurs were asked about the sources of initial capital. The responses obtained are presented in Table 3.7.

Table 3.7
Sources of Initial Capital

Activity	Owned	Borrowed Capital				Avg. Invest -ment/Ent.
		Institutions	Money Lenders	Others	Total	
I. Dairying	63	6	18	13	37	28318
II. Vermi Compost	68	18	14	0	32	2969
III. Tailoring	31	28	33	8	69	3191
IV. Soft Toy Making	19	32	16	32	81	1240
V. Shop	31	17	21	30	69	12800
Kiryana	28	29	21	22	72	13640
Bangle	4	0	25	71	96	14000
Cloth	84	0	16	0	16	9500
VI. Dari Making	27	0	0	73	73	2067
VII. Pickle Making	50	0	50	0	50	2000
VIII. Multiple activities	31	30	32	7	69	2953
Two Activities	30	27	35	7	70	3664
Three Activities	45	55	0	0	55	1000
All	56	10	19	15	44	10726

Source: Ibid

A perusal of data suggests that women entrepreneurs in all categories had their own initial capital. The share of owned capital in total investment was 56 per cent at the overall level. Its proportion was observed to be the highest in case of cloth sellers. This capital was primarily contributed by husbands of women entrepreneurs. Some of them had their own savings. After understanding the sources of initial capital, it is necessary to know the amount of capital invested by them in the entrepreneurial activity. Table 3.8 indicates that women pursuing dairying made the highest investment. They have made an investment of Rs. 28318 per entrepreneur against mean investment of Rs. 10726. Women entrepreneurs engaged in soft toy making made the lowest investment. It could be due to their landlessness and poor economic status. In fact, ownership of land and investment showed a positive correlation. Poorer the family, lower was the investment and vice versa.

Since owned capital of women entrepreneurs was inadequate to start entrepreneurial activity, they felt the need for financial services. The rural financial system has Commercial Banks, Cooperatives and Regional Rural Banks as traditional

sources providing finance for various purposes. In addition, traditional sources of credit have been rural moneylenders. Besides, there are host of new generation institutions coming up with the emphasis on micro finance.

It is clear from Table 3.8 that financial institutions have marginally reached to women entrepreneurs. Although, formal credit institutions have sought to implement special credit schemes for the poor in rural areas, women could not use them. Only 10 per cent of the initial capital was borrowed from these institutions. Around 19 per cent of required capital was raised from private money lenders as they were quick to hand out cash or credit on demand and charged interest rates between 24 per cent to 36 per cent per year for their service. The following reasons were cited for poor involvement of banks. It was difficult for banks to think of lending to anyone without some form of collateral and its arrangement was a problem for women entrepreneurs in the absence of assets. Illiteracy was another. Many of them could not even sign their names. During the field survey, we have tried to identify the mismatch between banking norms and entrepreneurs and their needs. The following points emerged from the discussion.

- (i) Lack of collateral to underwrite loans.
- (ii) Inflexible procedures, formidable paper work and literacy requirement
- (iii) The number of visits required for getting loan applications processed and money released was a major reason given by women entrepreneurs for not participating in the schemes.
- (iv) The small scope of rural women's trades which means that they are considered less credit worthy.
- (v) The social distance between the bank employees and women entrepreneurs.

The following suggestions are offered to lessen the problem of credit availability from banks to rural women entrepreneurs.

- (i) Compensating for the absence of material collateral through social collateral. For this, women entrepreneurs in a village have to form a group and borrow with joint liability for each other's debts. The member knows that

unless loans are repaid, chances of other group members receiving loans in the future are jeopardized.

- (ii) Guaranteeing physical access through a large number of dense networks of branches.
- (iii) Simplified procedures and minimized form filling. Women entrepreneurs should undergo a training workshop to learn to sign their names and banks should issue them identity cards.
- (iv) Interest should be set at the low rates so that they can afford to borrow with their meager incomes.

To conclude, viability of the credit depends on a host of credit complementary activities in the form of financial counseling, extension services, insurance services and other facilities to the borrower. Effectiveness and sustainability of credit also depends upon the identity and capability of the lender and the lending institution in such respects.

In Haryana, banking with the poor has been an official government policy for the past two decades. It appears that there is no large-scale effort to broadcast and implement this policy. For women entrepreneurs, who cannot sign their names, opening a bank account is nearly impossible. In such circumstances, they have to depend on memory about their personal finances.

Location of the Unit and Use of Machines

The women entrepreneurs were asked whether they had run trades from home or outside. It was found that 91.5 per cent of women carried out activities from home. A small proportion of women entrepreneurs involved in vermi compost, petty shops and pursuing three activities operated their trades from outside. As expected, majority of women entrepreneurs used their own space for carrying out activities. Only 2.4 per cent worked in rented space. Particularly, 25 per cent of women pursuing three activities worked in rented premises. It was also enquired during the survey whether women entrepreneurs used machines. The answer was affirmative for tailoring, soft toy making and pickle making. Women entrepreneurs used sewing machines for the

former two activities and mixer/grinders for the latter. It was reported that they owned this equipment and they did not avail any subsidy for this purpose.

Table 3.8
Location of Entrepreneurial Activity
(% of Women Entrepreneurs)

Activity	Inside Home	Outside Home	Owned	Rented
I. Dairying	100.0	0.0	100.0	0.0
II. Vermi Compost	68.8	31.3	93.8	6.3
III. Tailoring	100.0	0.0	100.0	0.0
IV. Soft Toy Making	100.0	0.0	100.0	0.0
V. Shop	88.9	11.1	100.0	0.0
Kiryana	80.0	20.0	100.0	0.0
Bangle	100.0	0.0	100.0	0.0
Cloth	100.0	0.0	100.0	0.0
VI. Dari Making	100.0	0.0	100.0	0.0
VII. Pickle Making	100.0	0.0	100.0	0.0
VIII. Multiple activities	93.3	6.7	93.3	6.7
Two Activities	100.0	0.0	100.0	0.0
Three Activities	75.0	25.0	75.0	25.0
All	91.5	8.5	97.6	2.4

Source: Ibid

Table 3.9
Use of Machines in Entrepreneurial Activity
(Per cent)

Activity	Manual	Machine based	Both
I. Dairying	100.0	0.0	0.0
II. Vermi Compost	100.0	0.0	0.0
III. Tailoring	9.1	90.9	0.0
IV. Soft Toy Making	100.0	0.0	0.0
V. Shop	100.0	0.0	0.0
Kiryana	100.0	0.0	0.0
Bangle	100.0	0.0	0.0
Cloth	100.0	0.0	0.0
VI. Dari Making	100.0	0.0	0.0
VII. Pickle Making	0.0	0.0	100.0
VIII. Multiple activities	86.7	6.7	6.7
Two Activities	90.9	9.1	0.0
Three Activities	75.0	0.0	25.0
All	84.1	13.4	2.4

Source: Ibid

The women entrepreneurs were also asked whether their trade functioned throughout the year or there was a complete suspension of work during certain months. The respondents told that some of the trades were seasonal. In case of vermi compost, extremely high seasonal variations in production and sale have been mentioned. Special

trades such as pickle and sewain making remained completely closed during the rainy season. They opined that petty shops, tailoring and dairying were functional through out the year but there were ups and downs in demand.

Source of Raw Material:

We have also investigated about sourcing of raw material for running women entrepreneurial trades. The respondents reported that raw material for vermi compost (dung and earthworms) and pickle making (vegetables, spices and mustard oil) were procured from village itself. A large proportion of women involved in tailoring and embroidery, soft toy making as well as running petty shops bought raw material/stocks from wholesale market of Hissar district on fortnightly basis. Once the stock was over, they went and bought it again. The arrangement of milk by women entrepreneurs pursuing dairying was not a problem. They got supply of milk from animals owned by the family. Often, milk retained after family consumption was supplied to the collection centre. A few women entrepreneurs converted milk into dairy products like ghee for sale. Sometimes, they faced problem due to seasonal variations in availability of milk. According to women entrepreneurs, availability of milk was the major constraint in improving the scale of business. It was felt if performance of dairying trade has to be improved, it is important to provide liberal credit facilities for buying dairy animals. For rearing dairy animals, green fodder was procured from family farms whereas dry fodder and oil cakes were bought from the market.

Table 3.10
Source of Raw Material

(% Women Entrepreneurs)

Activity	Raw material used	Major Source	Inside Village	Outside Village	Inside & Outside Village
I. Dairying	Green & dry fodder, concentrates	Owned farm, Purchased	50	41	9
II. Vermi Compost	Dung & Earth worms	Owned & neighbors animals, Purchased	88	6	6
III. Tailoring	Thread & Button	Purchased	45	55	0
IV. Soft Toy Making	Cloth, Thread, Buttons, beads & Stuffing material	Purchased	0	100	0
V. Shop	Items of daily use	Purchased	0	89	11
Kiryana	Items of daily use	Purchased	0	80	20
Bangle	Bangles	Purchased	0	100	0
Cloth	Cloth	Purchased	0	100	0
VI. Dari Making	Cotton yarn	Purchased	67	0	33
VII. Pickle Making	Vegetables, spices, sugar & Oil	Owned farm & purchased	0	100	0
VIII. Multiple activities	Mix of above items	Owned farm & purchased	13	80	7
Two Activities	Mix of above items	Owned farm & purchased	9	82	9
Three Activities	Above items	Owned farm & purchased	25	75	0
All	Above items	Owned farm & purchased	41	51	7

Source: Ibid

Demand for Products

The sustainability of trades in the long run depends on adequate demand for the products created/sold by the entrepreneurs. Therefore, a key question we have to ask is whether products of women entrepreneurs attract enough demand within and outside village. The responses of the interviewed women are summarized in Table 3.11.

Table 3.11
Demand for Products

(% Women Entrepreneurs)

Activity	Inside Village			Outside Village			End users
	Very High	High	Low	Very High	High	Low	
I. Dairying	36	50	14	18	32	9	Family, Local & Outside Consumers
II. Vermi Compost	6	25	69	6	63	19	Family Farm, Cultivators within & Outside Village
III. Tailoring	9	64	27	0	0	0	Village Customers
IV. Soft Toy Making	0	0	80	0	40	60	Local & Outside Customers
V. Shop	11	67	22	0	0	0	Local Customers
Kiryana	20	40	40	0	0	0	Local Customers
Bangle	0	100	0	0	0	0	Local Customers
Cloth	0	100	0	0	0	0	Local Customers
VI. Dari Making	0	33	67	0	33	33	Local & Outside Customers
VII. Pickle Making	0	0	100	0	0	100	Local & Outside Customers
VIII. Multiple activities	13	33	33	0	27	53	Local & Outside Customers
Two Activities	9	36	36	0	27	55	Local & Outside Customers
Three Activities	25	25	25	0	25	50	Local & Outside Customers
All	16	41	38	6	29	27	Family, Local & Outside Consumers

Rest of women entrepreneurs responded 'No demand of their products',

Source: Ibid

Evidently, demand for the products of women entrepreneurs was not very high because only 16 per cent and 6 per cent of them have stated high demand for their products within village and outside village. Moreover, less than half of women entrepreneurs reported high demand. Nonetheless, low demand was indicated by 38 per cent and 27 per cent in both the situations. Thus, overall demand scenario for the products of women entrepreneurs has been found less encouraging. But, wind was blowing right way for petty shops, tailoring and dairying. All the percentages pointed out that demand for these products was buoyant inside the village due to increase in income and change in food habits. In particular, tailoring as a service and routine products sold at petty shops attracted high demand in the villages. On the other hand, soft toy, vermi compost and pickle makers indicated low demand for their products. However, vermi compost, soft toys and daris could fetch some demand out side the villages. There was a group of women entrepreneurs who reported no demand for their products and their proportion was significant in some categories.

Marketing of Products

Sale of product is one of the main indicators of success in any entrepreneurial activity. In today's competitive world, marketing has immense importance particularly for small producers who suffer because of inadequate demand and seasonal variations in demand. Marketing is a function through which products move from producers to ultimate consumers. The marketing channels for the products created/sold by women entrepreneurs differed from trade to trade depending upon the products.

It is evident from the nature of entrepreneurial trades that these have been primarily set up for supplying products to the village consumers. Therefore, most of the women entrepreneurs sold their output within the village directly to consumers. An insignificant number of women entrepreneurs sold their products outside village. Dairying was a special case. With the help of Self Help Groups, milk produced by women entrepreneurs was directly picked up from the villages. Such an arrangement with milk collection centres provided assured market and helped women involved in dairying immensely. But, others did not have this facility. In particular, vermi compost producers could not sell entire production. Moreover, they had to pay for dung and earthworms each time. Without cost recovery, it was extremely difficult for them to sustain in the trade. The remaining categories such as soft toy, pickle and dari makers also faced the marketing problems. The demand for marketing assistance from these women entrepreneurs is increasing but of no use. With fierce competition, little capital and low marketing skills, their stocks piled up and created problem of storing. The details of the product, status of perish ability and place of disposal are given below:

Activity	Type of Product	Status of Perish ability	Disposal of Product
I. Dairying	Milk	High	Within village
II. Vermi Compost	Compost	Low	Within & outside village
III. Tailoring	Stitched clothes	Non-perishable	Within village
IV. Soft Toy Making	Soft Toys	Non-perishable	Within & outside village
V. Shop	Items of daily use	Mixed	Within village
VI. Dari Making	Dari	Non-perishable	Within & outside village
VII. Pickle Making	Pickle	Low	Within & outside village

It seems that marketing of output of women entrepreneurs has been largely traditional and efforts to make it efficient to enhance producer's net returns have met with a limited success. The surveyed women entrepreneurs are small producers/sellers, disorganized, scattered, under capitalized and many times financially obliged to the borrowers. The women entrepreneurs can multiply their earnings if they can market the entire quantity of commodity produced by them. Although, sizeable proportion of interviewed women were trained, they needed help in the area of marketing. Most of them produced for local market. They have potential to produce for urban and international market with better training and marketing facility. The experience of Gujarat in the form of "Gram Haat" can be replicated in Haryana too.

It is urgent to build marketing capacities at the village level and outside the villages. The diverse nature of the entrepreneurial trades and their marketing needs demand constant monitoring. There is no common strategy that could be applied across the board and become a panacea for all the marketing needs. To make women entrepreneurial trades sustainable and profitable, effective market interventions are essential. Without a financial cushion, lack of market information and no direct contact with the market, they have no bargaining power and that is why their trades are not developed as desired by them.

Transportation, Power and Water:

For entrepreneurial trades like vermi compost, pickle and dari making, transportation was a problem that took a toll on time and profits. The villages are scattered over a vast area and the roads are in terrible condition. Since, production was small, vehicles were not cost effective, although they did spare women's time, energy and effort. Since, village producer group did not have a large enough haul, transportation was not cost effective. But, for women involved in dairying, there is a collection centre for every cluster of villages and therefore, pick up was quick.

Besides, availability of power and water round the clock is a serious problem in the surveyed villages. The power cuts are abnormal and voltage is low. It puts serious limitation in terms of working hours. Particularly, women pursuing tailoring suffered on this account and could not continue work after sun set.

In view of the above findings, it is more important that government investments may be made in woefully inadequate infrastructure, especially roads and power.

To conclude, sample women entrepreneurs had a low capital base and lending from financial institutions is an unhappy story. Sometimes, credit is solely blamed for the poor plight of women entrepreneurs. But, remedy has to be found elsewhere by creating assured markets for their products.

Chapter IV

Employment and Income Viability of Entrepreneurial Trades

We have analysed major characteristics of women entrepreneurs and their trades in the previous chapter. A significant impression derived from the survey results is that a majority of sample women entrepreneurs are engaged in home based traditional economic activities. It was also observed that women entrepreneurs pursued a highly diverse set of activities ranging across primary, secondary and tertiary sectors. The average investment varied significantly across the trades. In this chapter, we will explore this heterogeneity in employment and income from entrepreneurial trades pursued by rural women of Haryana. It broadly deals with the following related issues:

- (i) Whether entrepreneurial trades pursued by women are viable in terms of employment and income;
- (ii) Whether women face special constraints and problems in carrying out entrepreneurial trades;
- (iii) Whether participation of women in trades has promoted their socio-economic empowerment

Section-I

Employment of Women in Entrepreneurial Trades

Keeping above issues in mind, this section deals with employment of women in entrepreneurial trades.

Time Allocation of Women Entrepreneurs:

At the outset, it would be appropriate to analyse time allocation of women entrepreneurs because time is one of the limited resource with alternative uses available to them. During the survey, information was collected how women entrepreneurs spent their time of 24 hours in different economic and non-economic activities. Specially, data were obtained on time allocation of women entrepreneurs in entrepreneurial trade, farm work, household work, other work and leisure. Leisure includes sleep and rest. The data related to per daytime spent in different activities are presented in Table 4.1.

Table 4.1
Time Allocation Of Women Entrepreneurs

Activity	(hrs/per day)				
	Ental Activity	Farm Work	Household work	Any other work	Leisure
I. Dairying	4.0	4.1	5.0	2.1	8.8
II. Vermi Compost	3.0	3.9	5.2	2.6	9.3
III. Tailoring	5.5	1.0	4.2	2.3	11.0
IV. Soft Toy Making	4.8	1.8	4.8	2.2	10.4
V. Shop	5.9	1.7	4.6	2.1	9.8
Kiryana	7.2	0.8	4.2	1.8	10.0
Bangle	5.0	2.0	4.0	2.0	11.0
Cloth	3.5	3.5	6.0	3.0	8.0
VI. Dari Making	5.0	1.3	4.7	2.0	11.0
VII. Pickle Making	2.0	0.0	5.0	3.0	14.0
VIII. Multiple activities	4.8	1.1	5.8	3.2	9.1
Two Activities	4.9	1.3	5.9	3.3	8.6
Three Activities	4.5	0.5	5.5	3.0	10.5
All	4.4	2.5	5.0	2.4	9.6

Source: Survey Results

Women entrepreneurs worked from dawn to dusk in multifarious activities. It is evident that they worked around 14 hours/day. The highest priority was accorded to household work followed by entrepreneurial trade. They devoted 5 hours/day to household work, which included cleaning, washing, cooking, fetching water and buying household needs. Since, cooking is primary responsibility of women, they cooked food for their families and many times for the persons working on family farms as labourers. In addition, they devoted 4.4 hours/day to entrepreneurial trades. Their involvement ranged from manual work to carrying out organizational responsibilities. Most of the trades are being operated from the residential complexes and work is carried out manually. There was no evidence of hired labour. Among the entrepreneurial activities, maximum time was devoted by women in running kiryana shops (7.2 hours/day) and the minimum in pickle making (2.hours/day). Along with these responsibilities, they devoted 5 hours/day to farm work. Some of them worked in their family farms, while others worked as agricultural labourers. The women entrepreneurs engaged in pickle making did not attend to farm work. They spent around 5 hours/day in any other work, which included buying households needs, etc.

The leisure and sleep accounted for around 10 hours/day. But, some of the categories could save less time for leisure in comparison to others.

Magnitude of Employment:

Results of micro level data reveal that all surveyed women were self-employed as part time workers in entrepreneurial trades. The involvement ranged from manual labour to carrying out organizational responsibility. Although family members devoted some time in helping them, overall management and execution was in the hands of women entrepreneurs. We have estimated annual employment of women entrepreneurs in number of days of eight hours work during the reference year. It was further divided by 273* days to estimate the magnitude of employment.

Table 4.2 shows that entrepreneurial trades generated annual employment of 147 man-days during 2005-06 at the overall level. Clearly, extent of employment is found better in shops and tailoring which are carried out for a major part of the year. On the other hand, pickle, vermi compost and soft toy making could generate employment for less than 100 man-days. Looking at standard employment norm, it seems quite inadequate at the overall level as well as in specific categories. This is indicative of poor development of trades carried out by women in rural Haryana. It implies that entrepreneurial trades provided employment safety net to rural women but could not ensure round the year employment.

The spectrum of employment in entrepreneurial trades would remain incomplete without considering magnitude of employment. It was estimated 0.44 at the aggregate level. Wide differentials may be noticed across the trades. It has been found to be the highest (0.97) for shops followed by tailoring (0.85). But, pickle making has exhibited an extremely poor magnitude of employment (0.19). These results indicate that entrepreneurial trades offer a partial solution to the chronic problem of unemployment among women in rural areas. It could be due to small scale of economic activities pursued by them.

* A person working for 8 hours a day for nine months (273 days) of the year is considered as standard employment norm because his un-employment for rest of the 3 months is classified as short duration un-employment. (Report of the Committee of experts on un-employment estimates, 1970).

In addition, we have also estimated employment and its magnitude in farm work and after combining both. The information presented in Table 4.2 points out that employment of women in farm work has been poor that was 29 man-days during the reference year. It is a reflection on declining employment of women in agricultural sector after commercialization in Haryana. When employment in entrepreneurial trade and farm work are combined, estimates are found quite moderate (175 man-days). Particularly, women engaged in shops and tailoring availed better employment opportunities in comparison to their counterparts in other categories.

Table 4.2
Magnitude of Employment of Women Entrepreneurs

Activity	Ental Activity		Farm Work		Ental + Farm Activity	
	Days/year	Mgnitude	Days/year	Mgnitude	Days/year	Mgnitude
I. Dairying	121	0.44	47	0.17	167	0.61
II. Vermi Compost	88	0.32	44	0.16	132	0.48
III. Tailoring	231	0.85	11	0.04	242	0.89
IV. Soft Toy Making	77	0.28	20	0.07	98	0.36
V. Shop	265	0.97	19	0.07	284	1.04
Kiryana	324	1.19	9	0.03	333	1.22
Bangle	225	0.82	23	0.08	248	0.91
Cloth	158	0.58	39	0.14	197	0.72
VI. Dari Making	131	0.48	15	0.05	146	0.54
VII. Pickle Making	53	0.19	0	0.00	53	0.19
VIII. Multiple activities	147	0.54	12	0.04	159	0.58
Two Activities	154	0.57	14	0.05	169	0.62
Three Activities	128	0.47	6	0.02	134	0.49
All	147	0.54	29	0.11	175	0.64

Source : Ibid

Thus, employment of women in entrepreneurial trades was found poor at the overall level as well as in most of the selected activities. For mainstreaming rural women in development, expansion, improvement and monitoring entrepreneurial trades appear an urgent need. Generally, entry of rural women in trades as a full time worker may be constrained by the opportunity cost arising from domestic responsibilities. With the disintegrating system of joint families and need for childcare, the domestic opportunity cost will be higher. However, this luxury is available to women coming from well to do land owning families. But to those who belong to poor families and need money for livelihood security, round the year employment is a must

because income depends on magnitude and earnings, which are low in their case because they are employed in low productivity bottom ranking jobs. The reasons could be their limitations in terms of education, skill and weak capital base. Therefore, policy should focus on improving the educational levels of poor rural women at one hand and creating employment opportunities with less domestic cost on the other hand. With out these provisions, their employment scenario would remain bleak as evidenced from survey data.

Involvement of Family Members

It was mentioned in Chapter-III that all the surveyed women carried out entrepreneurial trades from home and therefore, home was their work place. It housed on an average 6 family members. Under such circumstances, it was considered important to find out whether respondents received support in pursuing entrepreneurial activity from their family members. Table 4.3 provides information on time spent by other family members in entrepreneurial trades.

Table 4.3

Involvement of Family Members in Entrepreneurial Trades

Activity	M E N		W O M E N		CHILDREN		All Family Members	
	No./HH	Hrs./day	No./HH	Hrs./day	No./HH	Hrs./day	No./HH	Hrs./day
I. Dairying	0.14	1.67	0.86	2.26	0.00	0.00	1.00	2.18
II. Vermi Compost	0.25	1.75	0.44	0.57	0.00	0.00	0.69	1.00
III. Tailoring	0.00	0.00	0.09	2.00	0.00	0.00	0.09	2.00
IV. Soft Toy Making	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
V. Shop	0.33	2.33	0.11	1.00	0.11	2.00	0.56	2.00
Kiryana	0.60	2.33	0.00	0.00	0.20	2.00	0.80	2.25
Bangle	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cloth	0.00	0.00	0.50	1.00	0.00	0.00	0.50	1.00
VI. Dari Making	0.00	0.00	0.33	1.00	0.00	0.00	0.33	1.00
VII. Pickle Making	0.00	0.00	1.00	4.00	0.00	0.00	1.00	4.00
VIII. Multiple activities	0.00	0.00	0.20	3.00	0.00	0.00	0.20	3.00
Two Activities	0.00	0.00	0.27	3.00	0.00	0.00	0.27	3.00
Three Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All	0.12	1.90	0.40	1.94	0.01	2.00	0.54	1.93

Source : Ibid

It may be noticed that family members, men, women and children devoted 1.93 hours/day helping women entrepreneurs. The contribution of women was higher in comparison to men that was 1.94 hours./day. The differences across the trades

are significant and marked. The involvement of family members in pickle making was four hours/day. On the other hand, their contribution was extremely poor in vermi compost, cloth selling and dari making activities (one hour/day). In some cases, family members did not contribute any time. Although, overall contribution of women was higher in most of the activities, the assistance rendered by men has been invaluable in some of the activities. It was appreciable in dairying. They helped women by taking the milk to the collection centre. In vermi compost, they transported the product for sale. In tailoring, dari and pickle making, they bought raw material from the wholesale market of the Hissar district. Thus, families of women entrepreneurs supported them in promotion and strengthening of entrepreneurial activities. But, level of help received varied widely across the categories. A few respondents opined that their husbands were more concerned about income than duties.

Section-II

Share of Income from Entrepreneurial Trades in Family Income

After examining the level of employment in entrepreneurial activities, we will discuss income aspect, which includes family income, income from entrepreneurial trade and its share in total income. It is useful to analyse family income because it affects welfare and prosperity of the household. In addition, we would also present structure of income, which is considered one of the important determinants of development.

Family Income:

Table 4.4 demonstrates family income of women entrepreneurs. It includes income from cultivation, wage labour, services, business, remittances and any other income. The income earned from entrepreneurial trade after netting out the costs was also added in other income. The family income of women entrepreneurs was Rs. 77984 during 2005-06. Cultivation followed by other activities contributed 59 per cent share in this income. Furthermore, wide variations were found in the family income of women entrepreneurs involved in different trades. The bangle selling households

earned Rs. 133063 during the reference year but pickle making households could not earn even half of this amount. It is important to mention that share of income from cultivation varied widely within the different categories. Particularly, income from cultivation has been nil in landless categories. On the contrary, proportion of cultivation income was found as high as 87 per cent in case of bangle selling households. It was also observed low in the households with tiny land holdings. In some of these households, workers opted for employment as agricultural labourers while in others; they depended for survival on non-farm employment. The wage income has been found higher in the households of women entrepreneurs pursuing tailoring in comparison to other categories. The income from services was an important component in the households of women entrepreneurs engaged in soft toy making (58 per cent). But, business played a key role in the family income of women entrepreneurs making pickle. The remittances contributed less than 5 per cent in most of the categories. The wage income contributed a low share to family income because it was not remunerative and moreover, workers got employment only for limited number of days.

It is important to analyse family income per worker and per capita because these indicators help in understanding welfare level of family members. Table 4.5 demonstrates this information. The per worker and per capita/month income in the households of women entrepreneurs has been Rs. 2733 and Rs. 1096 respectively during 2005-06 which was found to be less than the international poverty line estimate of one dollar per day measured at a 1993 purchasing power parity exchange rate (World Bank's Global Poverty Monitoring Data Base (<http://www.worldbank.org/research/povmonitor/>)). Within different categories, maximum income per worker as well as per capita/month was earned by the bangle selling households that was Rs. 7392 and Rs. 2464 respectively. It appears that households of women entrepreneurs engaged in dari making, kiriyana selling and soft toy making have been great sufferers as they could not earn more than Rs. 800 per capita/month. Nonetheless, per worker/month income has not been less than Rs.1700 in any case.

Table 4.4
Source-wise Family Income Per Household During 2005-06

Activity	(Rs)							C.V. %
	Cultiva- -tion	Wage Income	Service	Business	Remitt- -ances	E.Act+Dairy +Others	Total	
I. Dairying	36293	6173	28518	2909	1145	34915	109954	67.06
	(33)*	(6)	(26)	(3)	(1)	(32)	(100)	
II. Vermi Compost	34808	6588	20531	1750	713	11504	75893	61.17
	(46)	(9)	(27)	(2)	(1)	(15)	(100)	
III. Tailoring	6501	11509	15818	0	3382	25767	62977	60.68
	(10)	(18)	(25)	0	(5)	(41)	(100)	
IV. Soft Toy Making	0	5340	25200	0	1560	11200	43300	80.10
	0	(12)	(58)	0	(4)	(26)	(100)	
V. Shop	47127	1600	5000	224	1667	24751	80369	81.27
	(59)	(2)	(6)	(0)	(2)	(31)	(100)	
Kiryana	18472	2880	9000	403	840	22664	54259	43.37
	(34)	(5)	(17)	(1)	(2)	(42)	(100)	
Bangle	115543	0	0	0	1800	15720	133063	106.99
	(87)	0	0	0	(1)	(12)	(100)	
Cloth	50350	0	0	0	3600	39000	92950	52.41
	(54)	0	0	0	(4)	(42)	(100)	
VI. Dari Making	0	5067	20000	7200	1400	8448	42115	48.19
	0	(12)	(47)	(17)	(3)	(20)	(100)	
VII. Pickle Making	0	0	0	30600	0	10800	41400	
	0	0	0	(74)	0	(26)	(100)	
VIII. Multiple activities	3943	3330	7200	26867	960	21775	64075	62.59
	(6)	(5)	(11)	(42)	(1)	(34)	(100)	
Two Activities	5377	2359	9818	28455	982	17056	64047	45.89
	(8)	(4)	(15)	(44)	(2)	(27)	(100)	
Three Activities	0	6000	0	22500	900	34750	64150	106.04
	0	(9)	0	(35)	(1)	(54)	(100)	
All	23295	5781	17913	6698	1405	22892	77984	73.01
	(30)	(7)	(23)	(9)	(2)	(29)	(100)	

* Brackets show share of total income
Source : Ibid

Table 4.5
Per worker and Per capita Income during 2005-06

Activity	-----Per Year-----			-----Per Month-----		
	Per HH	Per Worker	Per Capita	Per HH	Per Worker	Per Capita
I. Dairying	109954	33137	14146	9163	2761	1179
II. Vermi Compost	75893	37946	15770	6324	3162	1314
III. Tailoring	62977	34637	12370	5248	2886	1031
IV. Soft Toy Making	43300	21650	9021	3608	1804	752
V. Shop	80369	34444	12916	6697	2870	1076
Kiryana	54259	20869	7751	4522	1739	646
Bangle	133063	88708	29569	11089	7392	2464
Cloth	92950	37180	15492	7746	3098	1291
VI. Dari Making	42115	21057	7432	3510	1755	619
VII. Pickle Making	41400	20700	10350	3450	1725	863
VIII. Multiple activities	64075	31004	11866	5340	2584	989
Two Activities	64047	29355	11941	5337	2446	995
Three Activities	64150	36657	11664	5346	3055	972
All	77984	32793	13158	6499	2733	1096

Source : Ibid

The analysis of absolute income hides the exact magnitude of variations between incomes of different households. Moreover, it does not allow for comparison in the level of disparities across different entrepreneurial trades. In order to overcome these limitations, coefficients of variation in income have been estimated among the selected households in each category. The value of coefficient of variation at the aggregate level revealed significant disparities in income among the different households. In some of the categories, value of this coefficient exceeded 100, which signifies extreme inequality in income in selected households in that category.

What are the factors responsible for income variations across the selected categories? Since, cultivation is the most important source of employment and income generation in the rural households, it is natural to expect that performance of agriculture will have substantial impact on income. We have earlier observed that ownership of land and other assets was highly unequal in the households of women entrepreneurs. Their distribution was skewed towards land owning groups. In case of

families who do not own land, wage income, services, and business have been the key determinants of disparities in household incomes.

It is important to understand how do families of the women entrepreneurs' survive on such meagre income? One explanation is that cost of living is lower in rural areas since they do not pay rent or spend on travel to workplace. Secondly, they have a hand to mouth existence. In fact, income crisis in rural areas is not simply due to stagnating yields and rising cost of cultivation, but also due to slow growth of non-farm employment opportunities. With government jobs hard to come by and the private sector not booming in the rural areas, productive employment in rural Haryana is low and it fetches meagre income.

Income from Entrepreneurial Trades:

The overall objective of entrepreneurial activities pursued by women is to improve the financial position of their households. The specific objectives are to increase women's income, increase capital assets controlled by women and to increase employment opportunities for them. We have observed earlier that most of the surveyed trades are seasonal, part time diversified activities, which are carried out by low-income women in risk adverse households.

We have also mentioned that most of the women undertook entrepreneurial trades to generate income as a sole breadwinner or to supplement male earnings. We have estimated net income from trades after subtracting cost from total revenue at the prevailing prices in the selected villages. The information on gross income, cost and net income is given in Table 4.6.

Table 4.6
Gross Returns, Cost and Net Returns from Entrepreneurial Trades
during 2005-06

(Rs.)

Activity	Annual			Net Income Per Month	Net Income Per Capita/Month	Net Income C.V. %
	Gross Income	Cost	Net Income			
I. Dairying	57049	22134	34915	2910	374	84.7
II. Vermi Compost	7535	1144	6392	533	111	89.5
III. Tailoring	28458	6055	23858	1988	391	80.8
IV. Soft Toy Making	10400	5200	5200	433	90	73.7
V. Shop	164907	140600	24307	2026	326	68.6
Kiryana	161832	139968	21864	1822	260	45.1
Bangle	82500	66780	15720	1310	291	117.7
Cloth	255000	216000	39000	3250	542	76.1
VI. Dari Making	13136	4688	8448	704	124	57.5
VII. Pickle Making	19200	8400	10800	900	225	-
VIII. Multiple activities	29349	10761	18588	1549	287	92.9
Two Activities	24407	10515	13893	1158	216	72.8
Three Activities	42938	11438	31500	2625	477	86.9
All	45411	24965	20641	1720	290	106.1

CV : Coefficient of Variation

Source : Ibid

Evidently, cloth selling appears to be the most profitable activity in terms of net income. It has generated per month income of Rs 3250 during 2005-06. Next is dairying in which women entrepreneurs have not only recorded better income (Rs. 2910) but also received support from the Government for marketing, which is not guaranteed in other trades. The women entrepreneurs engaged in three activities earned a sum of Rs. 2625 per month. Similar computations have been done for other trades too. Women pursuing tailoring have been working for a major part of the year but they have earned a meagre sum of Rs. 1988 per month. Not only this, soft toy, pickle, dari and vermi compost makers could net out less than Rs. 1000 per month. It is felt that returns for long duration activities such as shops and dairying have been higher than short duration activities like soft toy, dari and pickle making.

The level of net income is the most important indicator of the success of entrepreneurial trades. But, per capita income is another useful measure, which gives

an idea of monetary benefits accruing to family members. The estimates of per capita/month income from entrepreneurial trades are also presented in Table 4.6.

The per capita/month income from women entrepreneurial trades has been estimated as Rs. 290 at the aggregate level. It is below the poverty line income of Rs. 362 at 2000 prices (Deaton, 2003). If inflation is also accounted for, gap widens further. Women entrepreneurs engaged in shops, three activities, tailoring and dairying earned more than mean income. Rest of the categories earned per capita/month income below the poverty line. The overall scenario of per capita/month income from entrepreneurial trades is indicative of poor performance because they provided insufficient income to feed the family, step out of poverty and build a secure life. The per capita income of women entrepreneurs is so meagre that they live in poverty and its end is nowhere in sight.

To conclude, results of the survey about income from women entrepreneurial trades paint a grim picture even in an agriculturally advanced state of Haryana where women could earn Rs 1720 per month. The net income from entrepreneurial activities operated by women has been uneven due to differentials in scale of business, management skills and marketing channels. The activities can be more profitable when there is higher sustained demand for the products in the market. These entrepreneurs face problems of limited market infrastructure along with special cultural barriers. They often work with traditional products, which are more likely to encounter market saturation.

Share of Income from Entrepreneurial Trades in Family Income:

After analyzing source wise family income, it would be appropriate to examine contribution of income from entrepreneurial trades to total income. It turned out to be 26.5 per cent at the overall level. It may be noticed that different categories revealed significant variations from mean level. The share of entrepreneurial trades in total income has been almost 50 per cent in case of women entrepreneurs pursuing three activities.

Table 4.7**Share of Income from W. Entrepreneurial Trades in Family Income**

Activity	Total Income	W.Enter Income	% Share
I. Dairying	109954	34915	31.8
II. Vermi Compost	75893	6392	8.4
III. Tailoring	62977	23858	37.9
IV. Soft Toy Making	43300	5200	12.0
V. Shop	80369	24307	30.2
Kiryana	54259	21864	40.3
Bangle	133063	15720	11.8
Cloth	92950	39000	42.0
VI. Dari Making	42115	8448	20.1
VII. Pickle Making	41400	10800	26.1
VIII. Multiple activities	64075	18588	29.0
Two Activities	64047	13893	21.7
Three Activities	64150	31500	49.1
All	77984	20641	26.5

Source : Ibid

On the other hand, it is a measly 8.4 per cent in case of women engaged in vermi compost making. In the remaining categories, this proportion to total income ranged between 11.8 and 42 per cent. In fact, contribution of income from trade to total income depends on scale of business, duration and magnitude of income from other sources. In case of vermi compost, turnover has been extremely low and that is why its contribution in family income was only 8.4 per cent.

Viability of Entrepreneurial Trades:

In this study, employment and income criteria are used to judge the viability of entrepreneurial trades pursued by rural women. An economic activity is considered viable if it generates employment as per standard employment norm of 273 days in a year and provides sufficient income to maintain minimum standard of living by the family members. The measurement of standard of living is beyond the scope of this study. Therefore, we have used income per capita from women entrepreneurial trades as the criterion for economic viability and compared it with the available estimates of poverty line for rural Haryana.

An examination of Table-4.2 indicates that women entrepreneurial trades generated 147 days of employment during the reference year, which is much below the standard norm in this respect. It appears that these trades are unable to provide full year employment to respondents even if they desired to be employed. Thus, employment generation through the selected trades is not found satisfactory. The differences across the categories have been significant. For instance, kiriyana shop generated employment worth 324 days/year. On the other hand, pickle making could provide employment for 53 days/year. To conclude, shops and tailoring pursued by sampled women appear to be more viable in terms of employment generation. The remaining activities were found lagging behind in this regard.

We may now focus on income viability of entrepreneurial trades. The information related to per capita/month income from entrepreneurial trades given in Table 4.6 points out that it was Rs. 290 at the overall level. Given international poverty line of 1 dollar per day, this income appears to be unviable. Since, it varied widely across the trades, the first step is to focus on trade, which has generated highest per capita income. It would give an idea of how much money better off women entrepreneurs earn and in turn, set the standard against which to gauge per capita income from other trades. It may be seen from Table 4.6 that cloth shop was the most important activity in this regard by generating per capita/month income of Rs 542. Women entrepreneurs involved in multiple activities occupied next rank. Dairying is one activity, which provided fairly good per capita income (Rs. 374) and employment of 121 days per year.

When per capita/month income from women entrepreneurial trades (Rs. 290) is compared with the poverty line estimate of even Rs. 362 (Deaton, 2003) at 2000 prices for rural Haryana, it is found much lower. This finding suggests that these trades are partially viable in terms of income. If inflation in prices is added, it becomes worse. But, traditional trades like dairying, tailoring and petty shops generated per capita per month income higher than the referred estimate of poverty line. In contrast, activities like soft toy and dari making are at the end of spectrum with Rs. 90 and Rs. 124 per capita/month.

To summarize, entrepreneurial trades pursued by women in rural Haryana are found partially viable in terms of employment as well as income at the overall level. But, activity wise differences are large and significant in this regard. It is important to point out that petty shops, tailoring and dairying are more successful in providing employment and income than other trades.

Constraints in Viability of Entrepreneurial Trades:

We may now discuss constraints faced by the women entrepreneurs. We will focus our attention on critical constraints affecting viability of entrepreneurial trades viz, financial, technical, infrastructural and institutional. The women entrepreneurs were asked whether they encountered above constraints in carrying out entrepreneurial trades. They were asked to tick these constraints and their responses are presented in Table 4.8.

Nearly, 82.9 per cent of women entrepreneurs have experienced financial constraints, which include lack of owned capital for investment and inadequate financial assistance. A few respondents also mentioned difficulties in loan repayment. The technical constraint has been experienced by 57.3 per cent of women entrepreneurs. It includes availability of technical guidance. Some of them mentioned the periodic need of training for up gradation of knowledge along with monitoring. Nearly, 70 per cent of interviewed women reported the infrastructure constraints. Women entrepreneurs involved in different trades except dairying stated that infrastructure for marketing was inadequate and it should be developed like dairying. About 57 per cent of women entrepreneurs mentioned lack of institutional support in terms of credit availability and other assistance. They indicated problems like cumbersome and complex procedures in availing institutional support. They complained that availing any assistance from the government as well as from the NGOs was a difficult task, which needs complete overhauling. Some of the respondents faced marketing constraints. They specifically mentioned about increasing competition in the market, lack of adequate demand, seasonal demand, difficulties in disposal of goods and lack of marketing experience. Some of them indicated towards the poor availability of raw material while others pointed out

inadequate space and power shortage as major problems in carrying out entrepreneurial trades.

Table 4.8
Constraints Faced by women Entrepreneurs

Activity	(% Women)				
	Financial	Technical	Infrastructure	Institutional	Any Others
I. Dairying	81.8	50.0	86.4	50.0	45.5
II. Vermi Compost	81.3	62.5	68.8	56.3	50.0
III. Tailoring	81.8	72.7	63.6	54.5	54.5
IV. Soft Toy Making	80.0	80.0	66.0	80.0	40.0
V. Shop	88.9	33.3	77.8	66.7	66.7
Kiryana	80.0	20.0	80.0	40.0	80.0
Bangle	100.0	50.0	50.0	100.0	50.0
Cloth	100.0	50.0	100.0	100.0	50.0
VI. Dari Making	100.0	66.7	33.3	66.7	33.3
VII. Pickle Making	100.0	100.0	0.0	100.0	100.0
VIII. Multiple activities	80.0	53.3	60.0	53.3	53.3
Two Activities	81.8	54.5	63.6	45.5	54.5
Three Activities	75.0	50.0	50.0	75.0	50.0
All	82.9	57.3	69.5	57.3	50.0

Source : Ibid

In a nutshell, women entrepreneurs faced a variety of constraints of which most frequently cited were financial and infrastructural. The proportion of women entrepreneurs experiencing above constraints in promoting trades in each category was different. In some cases, large majority felt these constraints while in others, percentage of women entrepreneurs was found negligible.

There are different ways to deal with the above-mentioned constraints for ensuring better viability. This has been already discussed and summary is presented in the form of table.

Constraint	Component	Comment	Suggestion
Financial	Availability of owned capital for investment	Poor	Can be altered by providing credit in time and at easy installments
Technical	Training and guidance	Poor	Repeat training to fill the knowledge gap
Infrastructural	Marketing, power and road connectivity	Poor	Government should create infrastructure
Institutional	Credit and other support	Poor	Procedures should be simplified.

Special Problems of Women Entrepreneurs

In addition to above-mentioned constraints, women faced special problems in operating entrepreneurial trades. The respondents were therefore asked to mention special problems faced by them and to suggest measures to improve the efficiency and sustainability of trades. The multiple responses were allowed and their responses are presented in Table 4.9.

Table 4.9

Special Problems faced by Women Entrepreneurs (% Women)

Activity	Lack of Owned Capital	Lack of support from Govt. Instituts	Low Success of women Ent.	Lack of Time from HH work	Lack of help from family mem	Lack of Training	Any Other
I. Dairying	100.0	95.5	18.2	86.4	4.5	68.2	9.1
II. Vermi Compost	87.5	50.0	31.3	87.5	6.3	0.0	50.0
III. Tailoring	72.7	81.8	45.5	90.9	9.1	45.5	9.1
IV. Soft Toy Making	80.0	80.0	40.0	40.0	0.0	0.0	60.0
V. Shop	44.4	22.2	11.1	22.2	0.0	0.0	44.4
Kiryana	60.0	20.0	20.0	20.0	0.0	0.0	60.0
Bangle	50.0	50.0	0.0	50.0	0.0	0.0	50.0
Cloth	0.0	0.0	0.0	0.0	0.0	0.0	0.0
VI. Dari Making	100.0	66.7	0.0	66.7	0.0	33.3	33.3
VII. Pickle Making	100.0	0.0	100.0	0.0	0.0	0.0	100.0
VIII. Multiple activities	80.0	66.7	20.0	80.0	6.7	0.0	20.0
Two Activities	81.8	81.8	18.2	90.9	0.0	0.0	18.2
Three Activities	75.0	25.0	25.0	50.0	25.0	0.0	25.0
All	82.9	68.3	25.6	74.4	4.9	25.6	28.0

Source : Ibid

It reveals that nearly 82.9 and 68.3 per cent of women entrepreneurs lacked owned capital and support from the government institutions. Further, household work as hindrance in pursuing entrepreneurial trade was reported by 74.4 per cent women entrepreneurs. In some cases, family, husband and children shared work while in other cases, women have to bear dual burden of managing trade as well as household. It is earlier pointed out (Section-I) that family members spent on an average 1.93 hours/day in helping women entrepreneurs. Besides, we have specifically enquired whether family shared burden of household work. Around 4.9 per

cent entrepreneurs indicated lack of cooperation from family members. In addition, lack of adequate knowledge and training posed a serious problem. These problems occurred because women entrepreneurs like women in general and rural women in particular are at a disadvantage in these areas. The responses of interviewed women about above problems deviated from category to category. For instance, around 68 per cent women entrepreneurs pursuing dairying felt the need for training while in dari making category. This proportion was only 33.3 per cent. Surprisingly, women entrepreneurs in some categories did not mention lack of training as a problem.

The experiences of women entrepreneurs are invaluable for policy initiatives. They also gave suggestions for women entrepreneurs planning to take up trades. First, they should ascertain wholehearted support from the family. In particular, full support is a necessary condition in case of married women. It may be psychological, emotional and financial. Second, they should also consider trade off between entrepreneurial activity and family welfare. Third, women contemplating entry into entrepreneurial activity should carefully and assiduously examine and plan various aspects of the proposed activity. Fourth, future women entrepreneurs should equip themselves with basic knowledge about important aspects. This could be obtained from books, experienced friends and relatives, participation in the training programmes and counseling with the experts. Thus, they should carefully and comprehensively plan the activity. The surveyed women entrepreneurs opined that success in trade needs strong determination, a desire to succeed and positive self-image. According to them, these traits are assets for the success in entrepreneurial activity.

The women entrepreneurs were also asked to give their suggestions for the policy on the basis of their experiences. Every one felt that government should provide adequate support, which should include availability of technical assistance or guidance, training programmes on various dimensions of entrepreneurial activity and simplifying the procedures for availing institutional assistance. As such, government should make necessary arrangements for timely and adequate availability of credit. Second, marketing of the products is a great hindrance in sustaining entrepreneurial activities. In order to overcome this problem, the government should open market

centres. The public private partnership can be arranged to purchase the products created by women entrepreneurs. These agencies can take initiatives in organizing trade fairs or exhibitions exclusively for women entrepreneurs to increase the marketability of their products. Some of the respondents emphasized on the availability of basic infrastructural facilities such as land, power, water, work shed (place to work), technology, transportation, storage and raw material etc.

Section-III

Empowerment of Rural Women through Entrepreneurial Trades

Empowerment of women has been one of the key concerns in economic policy of India since the eighties. Empowerment implies expansion of assets and capabilities of people that increase their welfare. In case of rural women, empowerment is a process by which women gradually increase their capabilities and become self-reliant to make decisions in various spheres of life. It is directly linked with economic, social and political empowerment. In reality, empowerment begins with economic independence, which implies access to and control over resources. This is possible by creating capabilities through knowledge, awareness and available employment opportunities. The enhanced capability paves way for social empowerment, which improves their status in the family and society. The third component, political empowerment is an important aspect to be looked into, but it is beyond the scope of this study and hence excluded from the analysis. Sen in his book "Development as Freedom" considers empowerment as enhanced freedom. The empowerment of women through employment opportunities, educational arrangement, property rights, and so on can give women freedom to influence a variety of matters (Sen, 1999). Yet, women have become more disadvantaged and marginalized in the development process because development strategies have been lacking a genuine participatory approach. The fruits of development are most equitably distributed and effectively enjoyed only when development strategies are women centered (Ranjna Kumari, 1992).

Empowerment of women through involvement in income generating activities is an important issue for achieving inclusive growth. Yet, scholars have paid a scant attention to its analysis. A few evidences are available regarding the impact of women's work on empowerment to the family and themselves in general and rural women in particular. The available studies have examined the effect of various programmes on the socio-economic status of beneficiary women. Arya (2006) has assessed the impact of training and assistance provided under the Integrated Wasteland Development Project on the social status of rural women in Patiala district of Punjab. She has found that social status of women has enhanced after the implementation of the programme. Joshi (2006) has examined the impact of the Watershed Development Project on the rural women in Uttranchal. Results suggest that project interventions helped in mainstreaming women in development through income generation and enhanced socio economic status. Another paper by Hapke (2006) has evaluated the impact of a development programme implemented by Parivartan for female-headed households. He has reported that programme has affected economic and social life of rural women. They had begun to earn and this had helped them to take better care of themselves and their children. In addition, through involvement in Parivartan, women have learned new skills and they have been exposed to other areas of the country. Women felt that their status within the villages has improved because they are able to interact with people and became more articulate in expressing their views. A recent study by Walokar (2006) on women entrepreneurs has also reported positive impact of participation in economic activities on themselves and their family life. All these studies have drawn useful inferences. But, component wise information on the socio economic empowerment of rural women in Haryana is not available. Therefore, it is difficult to say how far rural women entrepreneurs are really empowered in this state. In order to bridge this research gap, information on empowerment of women entrepreneurs as an outcome of their participation in entrepreneurial activity on family income, assets, ability to afford children's education, drudgery at farm as well as at home, self esteem, leisure and respect in the family was collected. The obtained results are presented in Table 4.10.

Table 4.10

Empowerment of Women through Entrepreneurial Trades

(per cent)

Activity	Income			Assets/ Comforts			Affordability of children's Education			Drudgery at Farm			Drudgery in HH work		
	In	De	Un	In	De	Un	In	De	Un	In	De	Un	In	De	Un
I. Dairying	100	0	0	86	0	14	95	0	5	14	59	27	18	27	55
II. Vermi Compost	100	0	0	63	0	38	63	0	38	6	50	44	6	31	63
III. Tailoring	100	0	0	55	0	45	91	0	9	0	36	64	9	27	64
IV. Soft Toy Making	100	0	0	60	0	40	100	0	0	0	20	80	0	20	80
V. Shop	78	0	22	44	0	56	78	0	22	0	44	56	0	0	100
Kiryana	100	0	0	80	0	20	100	0	0	0	60	40	0	0	100
Bangle	100	0	0	0	0	100	100	0	0	0	50	50	0	0	100
Cloth	0	0	100	0	0	100	0	0	100	0	0	100	0	0	100
VI. Dari Making	100	0	0	67	0	33	33	0	67	0	33	67	33	0	67
VII. Pickle Making	100	0	0	100	0	0	100	0	0	0	0	100	0	0	100
VIII. Multiple activities	100	0	0	93	0	7	87	7	7	0	53	47	0	20	80
Two Activities	100	0	0	91	0	9	91	9	0	0	55	45	0	27	73
Three Activities	100	0	0	100	0	0	75	0	25	0	50	50	0	0	100
All	98	0	2	72	0	28	83	1	16	5	48	48	9	22	70

In-Increased De-Decreased Un-unchanged

cont....

....contd. Table 4.10

Activity	Self esteem			Leisure			Respect in family			Respect in society		
	In	De	Un	In	De	Un	In	De	Un	In	De	Un
I. Dairying	91	0	9	0	95	5	73	5	23	95	5	0
II. Vermi Compost	88	0	13	13	88	0	69	0	31	100	0	0
III. Tailoring	91	0	9	0	82	18	73	0	27	100	0	0
IV. Soft Toy Making	100	0	0	0	80	20	80	0	20	100	0	0
V. Shop	78	0	22	0	67	33	78	0	22	67	0	33
Kiryana	100	0	0	0	100	0	100	0	0	80	0	20
Bangle	100	0	0	0	50	50	100	0	0	100	0	0
Cloth	0	0	100	0	0	100	0	0	100	0	0	100
VI. Dari Making	100	0	0	0	100	0	100	0	0	100	0	0
VII. Pickle Making	100	0	0	0	100	0	100	0	0	100	0	0
VIII. Multiple activities	100	0	0	0	93	7	87	0	13	100	0	0
Two Activities	100	0	0	0	91	9	82	0	18	100	0	0
Three Activities	100	0	0	0	100	0	100	0	0	100	0	0
All	91	0	9	2	88	10	77	1	22	95	1	4

Source : Ibid

It may be noticed that situation has improved in majority of the cases. Evidently, income, assets and affordability of better education for children have improved after women's participation in entrepreneurial trades. It is felt by women entrepreneurs that their involvement in trades has enriched their family life because material needs of the family members could be met through increased income. This has helped in strengthening their family relationships. In addition, more than 90 per cent respondents have reportedly mentioned that involvement in entrepreneurial trade has improved their self-esteem and social status. The new entrants could not spell out the benefits as they felt that it was too early to comment about the impact of entrepreneurial activity. By and large, respondents felt that affordability of better education for their children will provide them social security in future because enhanced educational qualifications would provide them better employment opportunities resulting in higher income.

It is equally important to know the opinion of respondents about negative impact of pursuing entrepreneurial trades on themselves and their families. Most of them reported that leisure time has decreased because household burden is not sufficiently shared by other family members. It was stated that husband and children were helpful in household work and supportive in carrying out entrepreneurial activity. But, there was a counter view that being supportive in the area of household work is not exactly the same as actually doing the household work. Thus, they carried double burden of running the trade and looking after the household work. However, involvement in entrepreneurial activity provided them a change and opportunity for social interaction. These positive developments reduced drudgery in the monotonous household work and farm work.

It may be noticed that empowerment of women entrepreneurs in different categories deviated from the overall pattern but the net positive and negative impact of trades was more or less the same across different groups.

In fact, rural women's empowerment is a long drawn process. The setting up of women entrepreneurial trades seems to have initiated the process of economic independence. But, level of income (Table 4.6) from these trades is low to have any major impact on overall performance regarding income poverty of rural women.

However, capacity building through training and involvement in economic activities has helped surveyed women entrepreneurs to gain some respect in the family and society. These are important elements for achieving autonomy in the long run.

For achieving the ultimate goal, their difficulties should be realized and solved. All the surveyed women entrepreneurs lived in the scattered villages with poor accessibility. The villages lack connectivity to main markets. The real challenge is market linkage and creation of demand for the products made by women entrepreneurs. The demand depends on quality of the product. Therefore, market support strategy for the success of the activities is a necessary step in the direction of long run sustainability of these micro level entrepreneurial trades.

The gains achieved in the socio-economic fronts of women's lives have been hard earned and are not to be frittered away due to neglect. These should be further nurtured by government support to be able to bloom. Therefore, current efforts need to be maintained and strengthened in the future, aiming at improving the women empowerment. Indeed, these trades have future potential in mainstreaming rural women in development process. Special attention may be provided to education and training which initiate the process of women empowerment.

Findings of this study show that women entrepreneurs have limited access to capital, market, education, skill and training. These bottlenecks should be gradually removed to improve their empowerment.

Chapter-V

Summary and Conclusions

This chapter presents main findings of this study and draws policy implications to expand women entrepreneurial trades in rural Haryana. The study is a departure from earlier literature on women entrepreneurship in terms of its focus on issues related to entrepreneurial trades pursued by rural women. The main objective of this research has been to examine the employment and income viability of women entrepreneurial trades. An attempt has also been made to assess the impact of trades on their socio-economic empowerment.

The study is based on both macro and micro level data. For the state and district level analysis, information on population, workers, cultivated area, crop pattern, irrigation status and use of inputs was obtained from various issues of Statistical Abstract of Haryana. The data on these indicators for selected five villages were collected from district Census Handbook of Hissar. The micro level data on relevant indicators were obtained by filling a schedule during last year. In all, 82 women entrepreneurs were surveyed. The sample is spread over five villages selected from Hissar district. The reference year for the study is 2005-06. The entrepreneurial trades examined include dairying, vermi compost, tailoring, petty shops, pickle and dari making.

The main findings of the study are summarized as under.

I. Socio-Economic Characteristics of Sampled District, Villages and Households:

For better understanding of the women entrepreneurship, we have looked into main indicators related to population and workers, agricultural development and infrastructure development at the district, village and household levels.

Sampled District:

- (i) We have chosen Hissar district for in-depth analysis. The total population of this district was 1537117 persons during 2001. Surprisingly, 74.10 per cent population in Hissar was rural based. Education, a catalytic factor in

development has exhibited poor performance at the state as well as at the district level. The work participation rates of population in Hissar district and Haryana were 43.30 per cent and 39.62 per cent respectively. It seems that growing work opportunities in the state have not benefited rural population. The composition of workers in farm and non-farm sectors was markedly different. Hissar has shown 41.32 per cent workers engaged in non-farm sector while Haryana has exhibited 48.44 per cent of work force involved in this sector. Thus, state is much ahead of Hissar in rural non-farm employment.

- (ii) A comparison of important indicators of agricultural development reveals wide disparities between the state and Hissar district. The irrigation status, adoption of HYV seeds, yield rates of important crops, utilization of machines and income from agriculture were analysed to gauge the disparities. Although, Hissar is lagging behind the state in irrigation, it appeared much ahead in agricultural income.
- (iii) Infrastructure development of Hissar district is good. It is found rich in infrastructure like roads, health services, schools and other educational facilities.

Sampled Villages:

An examination of secondary data about selected five villages revealed following major points:

- (i) Total population of Balsamand village was found higher than rest of the four villages due to higher number of occupied residential houses. But, average size of family was larger in Rawalwas Khurd. The proportion of scheduled caste population in Talwandi Rana was higher (31.04 per cent) than other villages.
- (ii) Level of literacy is one of the most important factors governing development. The share of literate population was higher in Rawalwas Khurd due to better access to educational facilities.

The low literacy rate in the selected villages is indicative of educational backwardness in the rural areas of the Hissar district.

- (iii) Total area among selected villages is the maximum in Balsamand but its irrigation status is found very poor as only 11.36 per cent of area is irrigated. Tubewells appeared to be the main source of irrigation. Wheat, bajra and gram are the dominant crops.
- (iv) Work participation rate of population in selected villages was found poor that was below 40 per cent. The employment pattern in the villages was found skewed towards farm sector. Consequently, proportion of workers involved in this sector was more than 70 percent. Rest of the work force was engaged in non-agricultural activities. Amazingly, participation of female workers in these activities was found below 5 per cent despite expanding non-farm activities in the town. The situation was even worse in Gorchi where merely 0.95 per cent of women workers were found to be involved in this sector. The dominant sector in non-agricultural employment was other services, which employed more than 40 per cent of workers. The other important sub-sectors were manufacturing, processing, servicing and repairs, trade and commerce, transport, storage and communication.
- (v) Information on basic infrastructural amenities available in the selected villages clearly indicated presence of educational and medical facilities. Special facilities like telephone booth, bank and post office are also available in the selected villages.

Sampled Households:

- (i) Demographic details of sample households show that average size of family was 5.9 persons. The dairying households exhibited larger family size than other categories.
- (ii) Work participation rate was 71.43 per cent at the aggregate level. Since, sample is drawn from women who are economically active, female work participation rate was higher than male population.
- (iii) Workers from the households of women entrepreneurs are employed in both agricultural and non-agricultural activities. Some of them combined

both depending on availability of work. However, largest proportion of workers was employed in farm sector irrespective of gender.

- (iv) The households of women entrepreneurs owned 2.2 acres of land and 47.4 per cent of this land was found irrigated.
- (v) Crop pattern of households of selected women entrepreneurs appeared quite diversified. Particularly, dry crops like pulses and cotton received significant proportion of GCA. It was an outcome of poor irrigation status of land.
- (vi) Most of the households of women entrepreneurs owned buffaloes as milch animals. As expected, dairying households owned largest number of buffaloes.
- (vii) Homes of women entrepreneurs had pucca walls but most of them were semi-finished.
- (viii) Analyses of other socio-economic variables like owning of furniture, consumer durables and technology used for cooking show that significant proportion of the households of women entrepreneurs do not have access to basic facilities for comfortable living.

II. Women Entrepreneurs and their Trades:

All surveyed women entrepreneurs are self-employed. They are engaged in diversified trades, which rise and fall with the demand. They look after farm as well as perform manual labour as agricultural workers. The major proportion of women entrepreneurs used their traditional skills and manual labour to earn their livelihood. There are no formal outlets for them and hence, they created their own work and opportunities and employed themselves. All of them are home-based workers who have skills like tailoring, dari weaving and making products like pickle and sewain. Some of them are shop owners and sell articles of every day use.

All types of women entrepreneurs shared certain common characteristics. They are all economically active but more than half of them are illiterate. Some of them have acquired training. They do not own big capital. They have poor access to credit. They work in labour intensive low capital requiring activities. In brief, they live and

work in poor conditions. The special characteristics of women entrepreneurs and their trades are given below:

- (i) Average age of women entrepreneurs was 39 years. The soft toy makers were found youngest among them.
- (ii) 96 per cent of women entrepreneurs were married and 42 per cent belonged to other backward castes and scheduled caste.
- (iii) 57 per cent of surveyed women entrepreneurs were illiterate and did not have access to education. The highest percentage of literacy was found among women involved in pickle and soft toy making.
- (iv) Almost 46 per cent of women entrepreneurs were trained and mean duration of training was 24 days. All women pursuing three activities and soft toy making reported themselves trained. The women involved in tailoring are a special case as they received training for 127 days. The Hissar Agricultural University, NGOs, relatives and friends imparted training without charging any fee. All trained women found it quite useful.
- (v) Women entrepreneurs were motivated to set up entrepreneurial activity due to financial need, influence of family and friends, training, spare time and success stories. The proportion of women entrepreneurs attaching significance to above-mentioned motivating factors in each category varied widely. But, economic factor was reported as the most important motivating force in most of the cases.
- (vi) Easy entry, training, low capital requirement, local demand were enumerated as reasons for selecting present activity. The reasons for selecting a particular trade have been found different across the categories. Training and easy entry were reported as the top most reasons by women entrepreneurs pursuing tailoring and soft toy making while low capital requirement and local demand were narrated as crucial factors for considering a particular trade by others.
- (vii) Most of the women entrepreneurs started with their own capital plus borrowed capital. They could raise only small share of capital from financial institutions due to reasons of collateral requirements. Therefore, many of

them depended on moneylenders. It implies that role played by the financial institutions and commercial banks in stimulating entrepreneurship among women was insignificant in rural Haryana. The financial help received by the women entrepreneurs from their families was crucial for raising risk/initial capital. It is important for two reasons. First, it indicates confidence of family in capability of the entrepreneur and profitability of activity. Second, it indicates preparedness of the family to risk its savings in an entrepreneurial activity. On the top of these, it is a torchbearer in shaping the entrepreneur's new venture.

- (viii) Around 98 per cent women entrepreneurs worked in their own homes. The petty shops, tailoring and dairying were functional throughout the year but there were ups and downs in demand. However, trades such as pickle, sewain and vermi compost making were reported intermittent and seasonal. Particularly, pickle and sewain making remain completely closed during the rainy season.
- (ix) Around 41 per cent women entrepreneurs procured raw material from inside the village while 51 per cent of women sourced it from outside the village.
- (x) Sustainability of trades depends on adequate demand for the products created/sold by women entrepreneurs. Around 57 per cent of them reported demand for their products inside the village while only 35 per cent reported outside demand.
- (xi) Sale of the products is one of the main indicators of success in any entrepreneurial activity. Dairying had assured market due to arrangement with the milk collection centres. But, others did not have this facility. In particular, vermi compost makers could not sell entire production. Moreover, they had to pay for dung and earthworms each time. Without cost recovery, it was extremely difficult for them to sustain in the trade.
- (xii) Infrastructure like roads, transport and power is a problem that takes toll on time and profits of women entrepreneurs. Particularly, power cuts and low voltage is a serious limitation in terms of working hours, as they could not continue work after sunset.

III. Employment and Income viability of Entrepreneurial Trades:

The results of micro level data reveal that involvement of woman in entrepreneurial trades has been quite disparate in nature. The practice of pursuing more than one activity is common among women entrepreneurs due to the absence of year round employment and income generating activities. The following conclusions emerge from an in-depth study of employment and income from entrepreneurial trades.

- (i) The time allocation analysis of women entrepreneurs indicated that they worked from dawn to dusk in multifarious activities for about 14 hours/day. The highest priority was accorded to household work followed by entrepreneurial trade and farm work. They devoted 5 hours/day to household work, which included cooking, cleaning, washing, fetching water and buying household needs. In addition, they spent on an average 4.4 hours/day to entrepreneurial trades. Their involvement ranged from manual work to carrying out organizational responsibility. The shop owners devoted maximum time (7.2 hours/day) while pickle makers spent minimum time (2 hours/day). Along with these responsibilities, women entrepreneurs devoted around 2.5 hours/day to farm work and 2.4 hours/day to any other work related to household and entrepreneurial activity.
- (ii) Entrepreneurial trades generated employment of 147 man-days during the reference year. The extent of employment was found better in shops and tailoring activities, which were carried out for a major part of the year. On the other hand, pickle, vermi compost and soft toy making could generate employment for less than 100 man-days. Looking at the standard employment norm of 273 man-days per year, it seems quite inadequate at the overall level as well as in specific categories. This is indicative of poor development of trades carried out by women in rural Haryana. It implies that entrepreneurial trades provided employment safety net to rural women but these could not ensure round the year employment.

The magnitude of employment was estimated 0.54 at the aggregate level. It has been found highest (0.97) for shops followed by tailoring (0.85). In

some activities, it was extremely poor. These results indicate that entrepreneurial trades offer a partial solution to the chronic problem of unemployment among women in rural areas. It could be due to small scale of economic activities pursued by them.

- (iii) Employment of women in farm work has been estimated only 29 man-days during 2005-06. It is a reflection on declining employment of women in agricultural sector after commercialization in Haryana.
- (iv) Family members of women entrepreneurs, men, women and children devoted 1.93 hours/day helping them in carrying out entrepreneurial trades. The contribution of women was higher in comparison to men. The contribution of men was extremely valuable in dairying, vermi compost making and running petty shops. They often helped in arranging raw material and delivering products to consumers.
- (v) Family income of women entrepreneurs was Rs. 77984 during the reference year. Cultivation followed by other activities including trades contributed 59 per cent share in family income. The households of women entrepreneurs selling bangles earned the maximum while households of pickle makers earned the minimum.
- (vi) The per worker and per capita per month income in the households of women entrepreneurs was Rs. 2733 and Rs. 1096 respectively during 2005-06 that is lower than international poverty line of one dollar per day measured at 1993 purchasing power parity exchange rate.
- (vii) Per worker and per capita income/month was above the mean level in the households of women pursuing dairying and vermi compost. The estimated value of coefficient of variation above 70 is indicative of significant disparities in income among the different households.
- (viii) Net income from entrepreneurial trades was Rs. 1720 per month. Cloth selling appeared to be the most profitable activity, which generated Rs. 3250 per month. Next is dairying in which women entrepreneurs have not only recorded relatively better income (Rs. 2910) but also received support from the Government for marketing, which is not guaranteed in other trades.

- (ix) Per capita income was estimated to have an idea of monetary benefits accruing to family members. Per capita/month income from women entrepreneurial trades has been estimated Rs. 290 at the overall level. It is much below the poverty line income of Rs. 362 at 2000 prices. If inflation is also accounted for, gap widens further. However, women entrepreneurs engaged in shops, three activities, tailoring and dairying earned more than mean income. The overall scenario of per capita income from entrepreneurial trades is indicative of poor performance as it provided insufficient income to feed the family, step out of poverty and build a secure life. The per capita income of women entrepreneurs is so meager that they live in poverty and its end is nowhere in sight.
- (x) Contribution of entrepreneurial trades in the family income of women was 26.5 per cent during 2005-06. It was as high as 49 per cent in case of women pursuing three activities while it was below 10 per cent in case of vermi compost makers.
- (xi) Employment and income viability of entrepreneurial trades appeared to be partial. In fact, employment generated by these trades (147 man-days/year) for women was below the standard norm of 273 man-days/year. In addition, per capita income (Rs. 290 per month) accruing to family members was also below the state level as well as international estimates of poverty line. But, activity wise differentials were found significant. Specially, petty shops, tailoring and dairying were observed more successful than other trades.
- (xii) Women entrepreneurs faced financial, technical, infrastructural and institutional constraints in carrying out trades. Particularly, financial constraint in terms of lack of owned capital for investment and inadequate financial assistance was experienced by 82.9 per cent of women entrepreneurs.
- (xiii) Women entrepreneurs faced special problems in operating entrepreneurial trades. These were lack of owned capital, inadequate support from the government institutions, lack of training, low success of women enterprises, lack of time from household work and lack of help from family members.

Nearly, 83 and 68 per cent of women entrepreneurs lacked owned capital and support from the government institutions. About 74 per cent respondents reported household work as hindrance.

- (xiv) An examination of socio-economic empowerment of women through involvement in trades indicated that situation has improved for most of them. Specially, income, assets and affordability of better education for children have increased. They opined that involvement in trades has enriched their family life because long pending material needs of family members could be met through increased family income. This has helped in strengthening family relationships. Around 90 per cent respondents felt that their self-esteem as well as social status has improved. Along with these empowerments, negative impact of pursuing entrepreneurial trades in terms of decreased leisure time and double burden of work was also expressed by some of the women entrepreneurs.

The empowerment of women is a long drawn process. The setting up of women entrepreneurial trades seems to have initiated the process of economic independence. But, level of income from these trades is low to have any major impact on overall performance regarding income poverty of rural women. However, capacity building through training and involvement in economic activities has helped surveyed women entrepreneurs to gain some respect in the family and society. These are important elements for achieving autonomy in the long run.

IV. Policy Implications:

Results of this study suggest that employment of rural women in entrepreneurial trades in Haryana is intermittent and income is insufficient. This is the situation when rural women particularly poor need employment and income desperately for their survival. This could be due to their limitations in terms of education, skill and virtually negligible capital base. Therefore, policy should focus in improving the educational levels of rural women along with creating employment opportunities with less domestic cost. Keeping in mind findings of this research,

following policy measures are suggested to mainstream rural women in economic development and improve the viability of entrepreneurial trades pursued by them.

- (i) To expand education among rural women.
- (ii) To provide technical and skill training.
- (iii) To help them in arranging risk capital.
- (iv) To provide marketing channels for the products sold/created by rural women.

These initiatives would help rural women to come forward to take up entrepreneurial activities. The first two would build capacity and latter two would assist in nurturing a profitable entrepreneurial trade.

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Action Taken on Comments

Name of the Study : **Viable Entrepreneurial Trades For Women in Agriculture in Haryana.**

Date of sending the Draft Report to the Coordinator: March 8th, 2007

Date of Receipt of Comments from the Coordinator: May 1st, 2007

Comments	Action Taken
General Comments 1-3	Incorporated in the text.
Chapter-I Basis of analysis	Explained.
Chapter-II Place of Women Workers in Rural Haryana	Information added.
Comments 2-4	Columns are added in Tables.
Chapter-III Comments 1 and 2 Comments 3 to 9	Information is added in Tables. Incorporated in text & Tables.
Chapter-IV Time spent on cooking, fuel and water.	Time spend in household work is given in Table 4.1 which includes all these activities.

Research Study No. 2007/2

**EXECUTIVE SUMMARY
VIABLE ENTREPRENEURIAL TRADES FOR WOMEN
IN AGRICULTURE IN HARYANA**

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EXECUTIVE SUMMARY

Introduction:

The incorporation of gender-based perspective into development issues is a recent phenomenon in India. It has established the significance of empowering women through income generating activities. Consequently, special programmes have been formulated and implemented. A two-fold case was made for women specific policies. First, women constitute around half of the population and therefore, they should be inclusive in prosperity resulting from economic growth. Second, they have been disadvantaged group in education, skill up gradation and employment in organized sector. Women in general and rural women in particular have been lagging far behind men. This awareness was translated in the form of policy. Enabling rural women, especially poor to benefit from the development process is one of the key concerns in the policy. But, influence of these policies on employment, income and status of rural women has received scant attention in literature. This study is a modest attempt to probe these issues.

Objectives and Methodology:

It has been realized that promotion of entrepreneurship among women can play a major role in economic development and poverty reduction in rural areas. With this background in mind, this study was formulated and assigned to AER Centres. The basic objective of the study has been to understand viability of women entrepreneurial trades in rural Haryana. To be specific, broad objectives of the study are following.

- (i) to identify viable entrepreneurial trades for women in agriculture;
- (ii) to examine employment and income viability of women entrepreneurial trades;
- (iii) to estimate share of income from entrepreneurial trades in family income;
- (iv) to understand constraints and problems faced by women entrepreneurs in carrying out trades;
- (v) to assess the impact of their involvement in entrepreneurial trades on economic and social empowerment;

The study is based on both macro and micro level data. For the state and district level analysis, information on population, workers, cultivated area, crop pattern, irrigation status and use of inputs was obtained from various issues of Statistical Abstract of Haryana. The data on these indicators for selected five villages were collected from district Census Handbook of Hissar. The micro level data on relevant indicators were obtained by filling a schedule during last year. In all, 82 women entrepreneurs were surveyed. The sample is spread over five villages selected from Hissar district. The reference year for the study is 2005-06. The entrepreneurial trades examined include dairying, vermi compost, tailoring, petty shops, pickle and dari making.

Main findings:

Socio-Economic Characteristics of Sampled District, Villages and Households:

For better understanding of the women entrepreneurship, we have looked into main indicators related to population and workers, agricultural development and infrastructure development at the district, village and household levels.

Sampled District:

- (i) We have chosen Hissar district for in-depth analysis. The total population of this district was 1537117 persons during 2001. Surprisingly, 74.10 per cent population in Hissar was rural based. Education, a catalytic factor in development has exhibited poor performance at the state as well as at the district level. The work participation rates of population in Hissar district and Haryana were 43.30 per cent and 39.62 per cent respectively. It seems that growing work opportunities in the state have not benefited rural population. The composition of workers in farm and non-farm sectors was markedly different. Hissar has shown 41.32 per cent workers engaged in non-farm sector while Haryana has exhibited 48.44 per cent of work force involved in this sector. Thus, state is much ahead of Hissar in rural non-farm employment.
- (ii) A comparison of important indicators of agricultural development reveals wide disparities between the state and Hissar district. The irrigation status,

adoption of HYV seeds, yield rates of important crops, utilization of machines and income from agriculture were analysed to gauge the disparities. Although, Hissar is lagging behind the state in irrigation, it appeared much ahead in agricultural income.

- (iii) Infrastructure development of Hissar district is good. It is found rich in infrastructure like roads, health services, schools and other educational facilities.

Sampled Villages:

An examination of secondary data about selected five villages revealed following major points:

- (i) Total population of Balsamand village was found higher than rest of the four villages due to higher number of occupied residential houses. But, average size of family was larger in Rawalwas Khurd. The proportion of scheduled caste population in Talwandi Rana was higher (31.04 per cent) than other villages.
- (ii) Level of literacy is one of the most important factors governing development. The share of literate population was higher in Rawalwas Khurd due to better access to educational facilities. The low literacy rate in the selected villages is indicative of educational backwardness in the rural areas of the Hissar district.
- (iii) Total area among selected villages is the maximum in Balsamand but its irrigation status is found very poor as only 11.36 per cent of area is irrigated. Tubewells appeared to be the main source of irrigation. Wheat, bajra and gram are the dominant crops.
- (iv) Work participation rate of population in selected villages was found poor that was below 40 per cent. The employment pattern in the villages was found skewed towards farm sector. Consequently, proportion of workers involved in this sector was more than 70 percent. Rest of the work force was engaged in non-agricultural activities. Amazingly, participation of female workers in these activities was found below 5 per cent despite expanding non-farm activities in the town. The situation was even worse in

Gorchi where merely 0.95 per cent of women workers were found to be involved in this sector. The dominant sector in non-agricultural employment was other services, which employed more than 40 per cent of workers. The other important sub-sectors were manufacturing, processing, servicing and repairs, trade and commerce, transport, storage and communication.

- (v) Information on basic infrastructural amenities available in the selected villages clearly indicated presence of educational and medical facilities. Special facilities like telephone booth, bank and post office are also available in the selected villages.

Sampled Households:

- (i) Demographic details of sample households show that average size of family was 5.9 persons. The dairying households exhibited larger family size than other categories.
- (ii) Work participation rate was 71.43 per cent at the aggregate level. Since, sample is drawn from women who are economically active, female work participation rate was higher than male population.
- (iii) Workers from the households of women entrepreneurs are employed in both agricultural and non-agricultural activities. Some of them combined both depending on availability of work. However, largest proportion of workers was employed in farm sector irrespective of gender.
- (iv) The households of women entrepreneurs owned 2.2 acres of land and 47.4 per cent of this land was found irrigated.
- (v) Crop pattern of households of selected women entrepreneurs appeared quite diversified. Particularly, dry crops like pulses and cotton received significant proportion of GCA. It was an outcome of poor irrigation status of land.
- (vi) Most of the households of women entrepreneurs owned buffaloes as milch animals. As expected, dairying households owned largest number of buffaloes.
- (vii) Homes of women entrepreneurs had pucca walls but most of them were semi-finished.

- (viii) Analyses of other socio-economic variables like owning of furniture, consumer durables and technology used for cooking show that significant proportion of the households of women entrepreneurs do not have access to basic facilities for comfortable living.

Women Entrepreneurs and their Trades:

All surveyed women entrepreneurs are self-employed. They are engaged in diversified trades, which rise and fall with the demand. They look after farm as well as perform manual labour as agricultural workers. The major proportion of women entrepreneurs used their traditional skills and manual labour to earn their livelihood. There are no formal outlets for them and hence, they created their own work and opportunities and employed themselves. All of them are home-based workers who have skills like tailoring, dari weaving and making products like pickle and sewain. Some of them are shop owners and sell articles of every day use.

All types of women entrepreneurs shared certain common characteristics. They are all economically active but more than half of them are illiterate. Some of them have acquired training. They do not own big capital. They have poor access to credit. They work in labour intensive low capital requiring activities. In brief, they live and work in poor conditions. The special characteristics of women entrepreneurs and their trades are given below:

- (i) Average age of women entrepreneurs was 39 years. The soft toy makers were found youngest among them.
- (ii) 96 per cent of women entrepreneurs were married and 42 per cent belonged to other backward castes and scheduled caste.
- (iii) 57 per cent of surveyed women entrepreneurs were illiterate and did not have access to education. The highest percentage of literacy was found among women involved in pickle and soft toy making.
- (iv) Almost 46 per cent of women entrepreneurs were trained and mean duration of training was 24 days. All women pursuing three activities and soft toy making reported themselves trained. The women involved in tailoring are a special case as they received training for 127 days. The

Hissar Agricultural University, NGOs, relatives and friends imparted training without charging any fee. All trained women found it quite useful.

- (v) Women entrepreneurs were motivated to set up entrepreneurial activity due to financial need, influence of family and friends, training, spare time and success stories. The proportion of women entrepreneurs attaching significance to above-mentioned motivating factors in each category varied widely. But, economic factor was reported as the most important motivating force in most of the cases.
- (vi) Easy entry, training, low capital requirement, local demand were enumerated as reasons for selecting present activity. The reasons for selecting a particular trade have been found different across the categories. Training and easy entry were reported as the top most reasons by women entrepreneurs pursuing tailoring and soft toy making while low capital requirement and local demand were narrated as crucial factors for considering a particular trade by others.
- (vii) Most of the women entrepreneurs started with their own capital plus borrowed capital. They could raise only small share of capital from financial institutions due to reasons of collateral requirements. Therefore, many of them depended on moneylenders. It implies that role played by the financial institutions and commercial banks in stimulating entrepreneurship among women was insignificant in rural Haryana. The financial help received by the women entrepreneurs from their families was crucial for raising risk/initial capital. It is important for two reasons. First, it indicates confidence of family in capability of the entrepreneur and profitability of activity. Second, it indicates preparedness of the family to risk its savings in an entrepreneurial activity. On the top of these, it is a torchbearer in shaping the entrepreneur's new venture.
- (viii) Around 98 per cent women entrepreneurs worked in their own homes. The petty shops, tailoring and dairying were functional throughout the year but there were ups and downs in demand. However, trades such as pickle, sewain and vermi compost making were reported intermittent and seasonal.

Particularly, pickle and sewain making remain completely closed during the rainy season.

- (ix) Around 41 per cent women entrepreneurs procured raw material from inside the village while 51 per cent of women sourced it from outside the village.
- (x) Sustainability of trades depends on adequate demand for the products created/sold by women entrepreneurs. Around 57 per cent of them reported demand for their products inside the village while only 35 per cent reported outside demand.
- (xi) Sale of the products is one of the main indicators of success in any entrepreneurial activity. Dairying had assured market due to arrangement with the milk collection centres. But, others did not have this facility. In particular, vermi compost makers could not sell entire production. Moreover, they had to pay for dung and earthworms each time. Without cost recovery, it was extremely difficult for them to sustain in the trade.
- (xii) Infrastructure like roads, transport and power is a problem that takes toll on time and profits of women entrepreneurs. Particularly, power cuts and low voltage is a serious limitation in terms of working hours, as they could not continue work after sunset.

Employment and Income viability of Entrepreneurial Trades:

The results of micro level data reveal that involvement of woman in entrepreneurial trades has been quite disparate in nature. The practice of pursuing more than one activity is common among women entrepreneurs due to the absence of year round employment and income generating activities. The following conclusions emerge from an in-depth study of employment and income from entrepreneurial trades.

- (i) The time allocation analysis of women entrepreneurs indicated that they worked from dawn to dusk in multifarious activities for about 14 hours/day. The highest priority was accorded to household work followed by entrepreneurial trade and farm work. They devoted 5 hours/day to household work, which included cooking, cleaning, washing, fetching water

and buying household needs. In addition, they spent on an average 4.4 hours/day to entrepreneurial trades. Their involvement ranged from manual work to carrying out organizational responsibility. The shop owners devoted maximum time (7.2 hours/day) while pickle makers spent minimum time (2 hours/day). Along with these responsibilities, women entrepreneurs devoted around 2.5 hours/day to farm work and 2.4 hours/day to any other work related to household and entrepreneurial activity (Table-1).

- (ii) Entrepreneurial trades generated employment of 147 man-days during the reference year. The extent of employment was found better in shops and tailoring activities, which were carried out for a major part of the year. On the other hand, pickle, vermi compost and soft toy making could generate employment for less than 100 man-days. Looking at the standard employment norm of 273 man-days per year, it seems quite inadequate at the overall level as well as in specific categories. This is indicative of poor development of trades carried out by women in rural Haryana. It implies that entrepreneurial trades provided employment safety net to rural women but these could not ensure round the year employment.

The magnitude of employment was estimated 0.54 at the aggregate level. It has been found highest (0.97) for shops followed by tailoring (0.85). In some activities, it was extremely poor. These results indicate that entrepreneurial trades offer a partial solution to the chronic problem of unemployment among women in rural areas. It could be due to small scale of economic activities pursued by them.

- (iii) Employment of women in farm work has been estimated only 29 man-days during 2005-06. It is a reflection on declining employment of women in agricultural sector after commercialization in Haryana.
- (iv) Family members of women entrepreneurs, men, women and children devoted 1.93 hours/day helping them in carrying out entrepreneurial trades. The contribution of women was higher in comparison to men. The contribution of men was extremely valuable in dairying, vermi compost

making and running petty shops. They often helped in arranging raw material and delivering products to consumers.

- (v) Family income of women entrepreneurs was Rs. 77984 during the reference year. Cultivation followed by other activities including trades contributed 59 per cent share in family income. The households of women entrepreneurs selling bangles earned the maximum while households of pickle makers earned the minimum (Table-2)
- (vi) The per worker and per capita per month income in the households of women entrepreneurs was Rs. 2733 and Rs. 1096 respectively during 2005-06 that is lower than international poverty line of one dollar per day measured at 1993 purchasing power parity exchange rate.
- (vii) Per worker and per capita income/month was above the mean level in the households of women pursuing dairying and vermi compost. The estimated value of coefficient of variation above 70 is indicative of significant disparities in income among the different households.
- (viii) Net income from entrepreneurial trades was Rs. 1720 per month. Cloth selling appeared to be the most profitable activity, which generated Rs. 3250 per month. Next is dairying in which women entrepreneurs have not only recorded relatively better income (Rs. 2910) but also received support from the Government for marketing, which is not guaranteed in other trades.
- (ix) Per capita income was estimated to have an idea of monetary benefits accruing to family members. Per capita/month income from women entrepreneurial trades has been estimated Rs. 290 at the overall level. It is much below the poverty line income of Rs. 362 at 2000 prices. If inflation is also accounted for, gap widens further. However, women entrepreneurs engaged in shops, three activities, tailoring and dairying earned more than mean income. The overall scenario of per capita income from entrepreneurial trades is indicative of poor performance as it provided insufficient income to feed the family, step out of poverty and build a secure life. The per capita income of women entrepreneurs is so meager that they live in poverty and its end is nowhere in sight.

- (x) Contribution of entrepreneurial trades in the family income of women was 26.5 per cent during 2005-06. It was as high as 49 per cent in case of women pursuing three activities while it was below 10 per cent in case of vermi compost makers (Table-3).
- (xi) Employment and income viability of entrepreneurial trades appeared to be partial. In fact, employment generated by these trades (147 man-days/year) for women was below the standard norm of 273 man-days/year. In addition, per capita income (Rs. 290 per month) accruing to family members was also below the state level as well as international estimates of poverty line. But, activity wise differentials were found significant. Specially, petty shops, tailoring and dairying were observed more successful than other trades.
- (xii) Women entrepreneurs faced financial, technical, infrastructural and institutional constraints in carrying out trades. Particularly, financial constraint in terms of lack of owned capital for investment and inadequate financial assistance was experienced by 82.9 per cent of women entrepreneurs.
- (xiii) Women entrepreneurs faced special problems in operating entrepreneurial trades. These were lack of owned capital, inadequate support from the government institutions, lack of training, low success of women enterprises, lack of time from household work and lack of help from family members. Nearly, 83 and 68 per cent of women entrepreneurs lacked owned capital and support from the government institutions. About 74 per cent respondents reported household work as hindrance.
- (xiv) An examination of socio-economic empowerment of women through involvement in trades indicated that situation has improved for most of them. Specially, income, assets and affordability of better education for children have increased. They opined that involvement in trades has enriched their family life because long pending material needs of family members could be met through increased family income. This has helped in strengthening family relationships. Around 90 per cent respondents felt that their self-esteem as well as social status has improved. Along with these

empowerments, negative impact of pursuing entrepreneurial trades in terms of decreased leisure time and double burden of work was also expressed by some of the women entrepreneurs.

The empowerment of women is a long drawn process. The setting up of women entrepreneurial trades seems to have initiated the process of economic independence. But, level of income from these trades is low to have any major impact on overall performance regarding income poverty of rural women. However, capacity building through training and involvement in economic activities has helped surveyed women entrepreneurs to gain some respect in the family and society. These are important elements for achieving autonomy in the long run.

Policy Implications:

Results of this study suggest that employment of rural women in entrepreneurial trades in Haryana is intermittent and income is insufficient. This is the situation when rural women particularly poor need employment and income desperately for their survival. This could be due to their limitations in terms of education, skill and virtually negligible capital base. Therefore, policy should focus in improving the educational levels of rural women along with creating employment opportunities with less domestic cost. Keeping in mind findings of this research, following policy measures are suggested to mainstream rural women in economic development and improve the viability of entrepreneurial trades pursued by them.

- (vi) To expand education among rural women.
- (vii) To provide technical and skill training.
- (viii) To help them in arranging risk capital.
- (ix) To provide marketing channels for the products sold/created by rural women.

These initiatives would help rural women to come forward to take up entrepreneurial activities. The first two would build capacity and latter two would assist in nurturing profitable entrepreneurial trade.

Table-1
Time Allocation Of Women Entrepreneurs
(hrs/per day)

Category	Ental Activity	Farm Work	Household work	Any other work	Leisure
I. Dairying	4.0	4.1	5.0	2.1	8.8
II. Vermi Compost	3.0	3.9	5.2	2.6	9.3
III. Tailoring	5.5	1.0	4.2	2.3	11.0
IV. Soft Toy Making	4.8	1.8	4.8	2.2	10.4
V. Shop	5.9	1.7	4.6	2.1	9.8
Kiryana	7.2	0.8	4.2	1.8	10.0
Bangle	5.0	2.0	4.0	2.0	11.0
Cloth	3.5	3.5	6.0	3.0	8.0
VI. Dari Making	5.0	1.3	4.7	2.0	11.0
VII. Pickle Making	2.0	0.0	5.0	3.0	14.0
VIII. Multiple activities	4.8	1.1	5.8	3.2	9.1
Two Activities	4.9	1.3	5.9	3.3	8.6
Three Activities	4.5	0.5	5.5	3.0	10.5
All	4.4	2.5	5.0	2.4	9.6

Source: Survey Results

Table-2

Source-wise Family Income Per Household During 2005-06

Activities	(Rs)							C.V. %
	Cultivation	Wage Income	Service	Business	Remittances	E.Act+Dairy +Others	Total	
I. Dairying	36293	6173	28518	2909	1145	34915	109954	67.06
	(33)*	(6)	(26)	(3)	(1)	(32)	(100)	
II. Vermi Compost	34808	6588	20531	1750	713	11504	75893	61.17
	(46)	(9)	(27)	(2)	(1)	(15)	(100)	
III. Tailoring	6501	11509	15818	0	3382	25767	62977	60.68
	(10)	(18)	(25)	0	(5)	(41)	(100)	
IV. Soft Toy Making	0	5340	25200	0	1560	11200	43300	80.10
	0	(12)	(58)	0	(4)	(26)	(100)	
V. Shop	47127	1600	5000	224	1667	24751	80369	81.27
	(59)	(2)	(6)	(0)	(2)	(31)	(100)	
Kiryana	18472	2880	9000	403	840	22664	54259	43.37
	(34)	(5)	(17)	(1)	(2)	(42)	(100)	
Bangle	115543	0	0	0	1800	15720	133063	106.99
	(87)	0	0	0	(1)	(12)	(100)	
Cloth	50350	0	0	0	3600	39000	92950	52.41
	(54)	0	0	0	(4)	(42)	(100)	
VI. Dari Making	0	5067	20000	7200	1400	8448	42115	48.19
	0	(12)	(47)	(17)	(3)	(20)	(100)	
VII. Pickle Making	0	0	0	30600	0	10800	41400	
	0	0	0	(74)	0	(26)	(100)	
VIII. Multiple activities	3943	3330	7200	26867	960	21775	64075	62.59
	(6)	(5)	(11)	(42)	(1)	(34)	(100)	
Two Activities	5377	2359	9818	28455	982	17056	64047	45.89
	(8)	(4)	(15)	(44)	(2)	(27)	(100)	
Three Activities	0	6000	0	22500	900	34750	64150	106.04
	0	(9)	0	(35)	(1)	(54)	(100)	
All	23295	5781	17913	6698	1405	22892	77984	73.01
	(30)	(7)	(23)	(9)	(2)	(29)	(100)	

* Brackets show share of total income
Source : Ibid

Table-3
Share of Income from W. Entrepreneurial Trades in
Family Income

Activities	Total Income	W.Enter Income	(Rs per year) % Share
I. Dairying	109954	34915	31.8
II. Vermi Compost	75893	6392	8.4
III. Tailoring	62977	23858	37.9
IV. Soft Toy Making	43300	5200	12.0
V. Shop	80369	24307	30.2
Kiryana	54259	21864	40.3
Bangle	133063	15720	11.8
Cloth	92950	39000	42.0
VI. Dari Making	42115	8448	20.1
VII. Pickle Making	41400	10800	26.1
VIII. Multiple activities	64075	18588	29.0
Two Activities	64047	13893	21.7
Three Activities	64150	31500	49.1
All	77984	20641	26.5

Source : Ibid