

# Women empowerment by entrepreneurship development programmes

■ YOGITA V. MASUR, VEENA S. JADHAV AND JYOTHI VASTRAD

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■ **ABSTRACT** : A study on impact of Entrepreneurship Development Programmes on women of Dharwad district was undertaken during 2013-2014. Two taluks, Dharwad and Hubli of the Dharwad district were selected in the study. Women beneficiaries who had undergone Entrepreneurship Development Programmes between 2010-2013 were selected from the records of the respective training institutes *i.e.* KVK and RUDSETI. Forty each women beneficiaries from agriculture and non agriculture based training programmes from both the institutions were selected for the data collection. The total sample for the study was 160 women beneficiaries. Agriculture based training programmes for women conducted by KVK during 2010-13 in which 536 women had undergone the training programmes. A total number of women participated were 342 in non- agriculture based training programmes. Agriculture based training programmes conducted for women by RUDSETI during 2010-13 in which total of 489 women had undergone training and non- agriculture based training programmes conducted for women total of 466 women had undergone training. From the findings it was encouraging to see that psychological empowerment has high significance difference after undergoing training and this was followed by social, economic and political empowerment. Women who had undergone training in KVK and RUDSETI had increase in their income after establishing the enterprise. Majority of the women from KVK (88.88%) had faced personal constraints like low education level. Women from RUDSETI cent per cent had faced responsibility of performing legitimate household activities. It was observed that women trained in KVK had established Dairy enterprise, preparation of food products and domestic products. Similarly women trained in RUDSETI had established dairy enterprise and tailoring.

■ **KEY WORDS**: Empowerment, Entrepreneurship Development Programmes

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See end of the paper for authors' affiliations →

**YOGITA V. MASUR**

Department of Family Resource Management, College of Rural Home Science, University of Agricultural Sciences, DHARWAD (KARNATAKA) INDIA

Email : yogitavm7@gmail.com

**E**ntrepreneurship is multidimensional challenging task and essentially a creative activity that involves mobilizing resources and combining them to initiate alteration in the production and there by profitable returns.

It is believed that by motivating women to become entrepreneur and to utilize their space time to take up productive activities helps not only their families but also the communities at large. Entrepreneurship can help

women for economic independence and improve their social status. Automatically women get empowered once they attain economic independence. The development of women entrepreneurship enables society to understand and appreciate their abilities. It enhances their status and leads to integration of women in nation- building and economic development. It provides the psychological satisfaction and imbues a deep sense of achievement to create their enhanced identity in society (Bandana, 2010).

Empowerment is a multi-faceted, multi- layered concept. It is believed that economic strength is the basis of social, political, and psychological power in the society. Thus the lower status of women mostly stems from low economic status and subsequent dependence and lack of decision –making power. Therefore, if the women gain economic strength, they gain visibility account and voice. As saying said by Dr. Veerendra Heggade “Instead of writing someone else’s through wage employment, after three years of collegiate education ,it is more meaningful to write one’s own account by embarking upon some self employment”. Women’s empowerment is a process in which women gain greater share of control over resources- material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money and control over decision making in the home, community, society and nation and to gain power (Tapan, 2000).

## ■ RESEARCH METHODS

The study was undertaken with an attempt to know women empowerment by entrepreneurship development programmes. Women beneficiaries who had undergone entrepreneurship development programmes between 2010-2013 in KVK and RUDSETI were selected from the records of the respective training institutes. The study was conducted in the year 2013-14. Forty each women beneficiaries from agriculture and non agriculture based training programmes from both the institutions were selected for the data collection. The total sample for the study was 160 women beneficiaries. Keeping in view the objectives and the variables in the study self structured schedule was prepared and pre-tested to locate any ambiguity in the question. After pre-testing required modifications were made in the schedule and that was used for data collection. Paired t- test was used to find out the difference between empowerment of the women beneficiaries before and after attending the

training.

## ■ RESEARCH FINDINGS AND DISCUSSION

Among the women who attended agriculture training programmes in KVK from Dharwad taluk. Fifty five per cent were belonged to middle age group (34-42 years). This was followed by older age group (>42 years) (40 %) and 5 per cent were found to be in the young age group (<34 years). Women who underwent non-agriculture training (50%) were found to be in older age group (>42 years), 45 per cent of the respondents belonged to middle age (34-42 years) and 5 per cent belonged to younger age group. Sixty per cent of the women attending agriculture training in RUDSETI were in younger age group, followed by old and young age groups. Half of the women undergoing non-agriculture training were in middle age group, followed by young (30%) and old 20 per cent. From Hubli taluk the women who underwent agriculture training in KVK belonged to young and middle age group 45 per cent each. Fifty per cent of the women undergoing non agriculture training were in middle age group. Twenty five per cent of the women each were found to be in young age and old age group. Among the women undergoing agriculture training in RUDSETI, 55 per cent in older age group, followed by young 35 per cent and middle age group 10 per cent. Among women who attended non- agriculture training it was found that maximum number of respondents (50%) were in middle age followed by 40 per cent in young age and 10 per cent in old age groups.

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

The data reveals that among the women who underwent agriculture training in KVK, 60 per cent belonged to ST, followed by GM (30%) and 10 per cent in OBC category. In the non- agriculture training 45 per cent belonged to ST, 40 per cent to General category and 15 per cent to OBC groups. Among trainees at RUDSETI, (60%) belonged to General category whereas 25 per cent belonged to OBC and 15 per cent belonged to ST. Regarding those who attended non- agriculture training 35 per cent belonged to General category

Table 1 : Socio- demographic characteristics of women beneficiaries of Dharwad and Hubli taluk (n=160)										
Socio-demographic characteristics	Dharwad taluk				Hubli taluk				Total	
	KVK		RUDSETI		KVK		RUDSETI		KVK	RUDSETI
	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	(n=80)	(n=80)
<b>Age</b>										
Young (<34)	1 (5.00)	1 (5.00)	12 (60.00)	6 (30.00)	9 (45.00)	5 (25.00)	7 (35.00)	8 (40.00)	16 (20.00)	33 (41.25)
Middle (34-42)	11 (55.00)	9 (45.00)	3 (15.00)	10 (50.00)	9 (45.00)	10 (50.00)	2 (10.00)	10 (50.00)	39 (48.75)	25 (31.25)
Old (>42)	8 (40.00)	10 (50.00)	5 (25.00)	4 (20.00)	2 (10.00)	5 (25.00)	11 (55.00)	2 (10.00)	25 (31.25)	22 (27.50)
<b>Caste</b>										
GM	6 (30.00)	8 (40.00)	8 (40.00)	7 (35.00)	5 (25.00)	7 (35.00)	7 (35.00)	10 (50.00)	26 (32.50)	32 (40.00)
SC	0 (00.00)	0 (00.00)	4 (20.00)	4 (20.00)	6 (30.00)	8 (40.00)	4 (20.00)	5 (25.00)	14 (17.50)	17 (21.25)
ST	12 (60.00)	9 (45.00)	3 (15.00)	4 (20.00)	8 (40.00)	5 (25.00)	3 (15.00)	1 (5.00)	34 (42.50)	11 (13.75)
OBC	2 (10.00)	3 (15.00)	5 (25.00)	5 (25.00)	1 (5.00)	0 (00.00)	6 (30.00)	4 (20.00)	6 (7.50)	20 (25.00)
<b>Education</b>										
Illiterate	7 (35.00)	5 (25.00)	5 (25.00)	8 (40.00)	5 (25.00)	6 (30.00)	5 (25.00)	2 (10.00)	23 (28.75)	20 (25.00)
Can read and write	3 (15.00)	3 (15.00)	5 (25.00)	0 (00.00)	3 (15.00)	3 (15.00)	5 (25.00)	2 (10.00)	12 (15.00)	12 (15.00)
Primary	2 (10.00)	4 (20.00)	6 (30.00)	4 (20.00)	2 (10.00)	2 (10.00)	5 (25.00)	6 (30.00)	10 (12.50)	21 (26.25)
Middle school	5 (25.00)	5 (25.00)	4 (20.00)	4 (20.00)	8 (40.00)	3 (15.00)	4 (20.00)	4 (20.00)	21 (26.25)	16 (20.00)
High school	3 (15.00)	3 (15.00)	0 (00.00)	3 (15.00)	2 (10.00)	4 (20.00)	1 (5.00)	6 (30.00)	12 (15.00)	10 (12.50)
College	0 (00.00)	0 (00.00)	0 (00.00)	1 (5.00)	0 (00.00)	2 (10.00)	0 (00.00)	0 (00.00)	2 (2.50)	1 (1.25)
<b>Marital status</b>										
Unmarried	0 (00.00)	0 (00.00)	1 (5.00)	4 (20.00)	1 (5.00)	0 (00.00)	0 (00.00)	0 (00.00)	1 (1.25)	5 (6.25)
Married	18 (90.00)	18 (90.00)	17 (85.00)	14 (70.00)	19 (95.00)	20 (100.00)	19 (95.00)	19 (95.00)	75 (93.75)	69 (86.25)
Divorced	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)	0 (00.00)
Widow	2 (10.00)	2 (10.00)	2 (10.00)	2 (10.00)	0 (00.00)	0 (00.00)	1 (5.00)	1 (5.00)	4 (5.00)	6 (7.50)
<b>Occupation</b>										
Housewife	4 (20.00)	4 (20.00)	3 (15.00)	3 (15.00)	9 (45.00)	9 (45.00)	2 (10.00)	1 (5.00)	26 (32.50)	9 (11.25)
Agriculturist	6 (30.00)	8 (40.00)	11 (55.00)	9 (45.00)	9 (45.00)	9 (45.00)	9 (45.00)	9 (45.00)	32 (40.00)	38 (47.50)
Agriculture labour	10 (50.00)	8 (40.00)	6 (30.00)	7 (35.00)	2 (10.00)	2 (10.00)	9 (45.00)	7 (35.00)	22 (27.50)	29 (36.25)
Any other	0 (00.00)	0 (00.00)	0 (00.00)	1 (5.00)	0 (00.00)	0 (00.00)	0 (00.00)	3 (15.00)	0 (00.00)	4 (5.00)
<b>Husband's occupation</b>										
Agriculture	11 (55.00)	8 (40.00)	13 (65.00)	11 (55.00)	14 (70.00)	10 (50.00)	15 (75.00)	7 (35.00)	43 (53.75)	46 (57.50)
Agriculture labour	6 (30.00)	10 (50.00)	5 (25.00)	9 (45.00)	3 (15.00)	7 (35.00)	3 (15.00)	10 (50.00)	26 (32.50)	27 (33.75)
Any other	3 (15.00)	2 (10.00)	2 (10.00)	0 (00.00)	3 (15.00)	3 (15.00)	2 (10.00)	3 (15.00)	11 (13.75)	7 (8.75)
<b>Size of family</b>										
Small (<5)	7 (35.00)	3 (15.00)	9 (45.00)	5 (25.00)	9 (45.00)	3 (15.00)	9 (45.00)	3 (15.00)	22 (27.50)	26 (32.50)
Medium (5 to 7)	6 (30.00)	10 (50.00)	4 (20.00)	10 (50.00)	6 (30.00)	7 (35.00)	6 (30.00)	10 (50.00)	29 (36.25)	30 (37.50)
Large (>7)	7 (35.00)	7 (35.00)	7 (35.00)	5 (25.00)	5 (25.00)	10 (50.00)	5 (25.00)	7 (35.00)	29 (36.25)	24 (30.00)
<b>Type of family</b>										
Nuclear	5 (25.00)	9 (45.00)	12 (60.00)	8 (40.00)	12 (60.00)	9 (45.00)	12 (60.00)	9 (45.00)	35 (43.75)	41 (51.25)
Joint	13 (65.00)	11 (55.00)	8 (40.00)	12 (60.00)	8 (40.00)	11 (55.00)	8 (40.00)	11 (55.00)	43 (53.75)	39 (48.75)
Extended	2 (10.00)	0 (00.00)	0 (00.00)	0 (00.00)	2 (10.00)	0 (00.00)	0 (00.00)	0 (00.00)	2 (2.50)	0 (00.00)
<b>Type of house</b>										
Kuccha	12 (60.00)	16 (80.00)	8 (40.00)	7 (35.00)	9 (45.00)	13 (65.00)	7 (35.00)	9 (45.00)	50 (62.50)	31 (38.75)
Pucca	0 (00.00)	0 (00.00)	7 (35.00)	0 (00.00)	1 (5.00)	2 (10.00)	8 (40.00)	0 (00.00)	3 (3.75)	15 (18.75)
Mixed	8 (40.00)	4 (20.00)	5 (25.00)	13 (65.00)	10 (50.00)	5 (25.00)	5 (25.00)	11 (55.00)	27 (33.75)	34 (42.50)
<b>Annual income</b>										
Low (< Rs. 17,202/-)	2 (10.00)	4 (20.00)	9 (45.00)	7 (35.00)	5 (25.00)	8 (40.00)	9 (45.00)	8 (40.00)	19 (23.75)	33 (41.25)
Medium (Rs. 17,202/- to 36,022/-)	2 (10.00)	7 (35.00)	6 (30.00)	0 (00.00)	5 (25.00)	5 (25.00)	6 (30.00)	2 (10.00)	19 (23.75)	14 (17.50)
High (Rs >36,022/-)	16 (80.00)	9 (45.00)	5 (25.00)	13 (65.00)	10 (50.00)	7 (35.00)	5 (25.00)	10 (50.00)	42 (52.50)	33 (41.25)

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

followed by OBC (25%) and 20 per cent each belonged to SC and ST categories. From Hubli taluk among the women who attended agriculture training in KVK 40 per cent belonged to ST followed by 30 per cent to SC and 25 per cent to general category. The table also shows that 40 per cent belonged to SC and 35 per cent to general category and 25 per cent to ST. Among those who attended agriculture training in RUDSETI from Hubli taluk 35 per cent belonged to General category and 25 per cent belonged to ST. women attended agriculture training training 35 per cent belonged to General category followed by OBC (30%), SC (20%) and ST (15%). Majority of the women who attended training in KVK belonged to ST followed by general category (32.50%), SC (17.50%) and ST (7.50%). In RUDSETI 40 per cent of the women belonged to general category followed by OBC (25%), SC (21.25%) and ST (13.75%).

Among the women from Dharwad taluk who attended agriculture training in KVK, 35 per cent were illiterates while 15 per cent could read and write and 50 per cent had finished schooling. Among those who finished non-agriculture training, 25 per cent were illiterates while 60 per cent had attended schooling. Among those who attended agriculture training in RUDSETI, 25 per cent were illiterates, among the rest, 50 per cent had experienced of schooling. As many as 55 per cent of the trainees who underwent non-agriculture training had finished schooling and one trainee had gone to college also. Fifty per cent women from Hubli taluk who attended agriculture training in KVK had finished schooling while 25 per cent were illiterate, 45 per cent had gone to school and 10 per cent had even attended college. Among those who attended agriculture training in RUDSETI, 25 per cent were illiterates while 50 per cent had schooling experience. Among those who underwent non-agriculture training 80 per cent had attended school and only 10 per cent were illiterate. Overall, about 54 per cent of the trainees who took training in KVK had attended school while about 29 per cent were illiterate. Whereas among those who took training in RUDSETI about 58 per cent had finished schooling while 25 per cent were illiterates.

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

under Entrepreneurship Development Programmes.

It may be seen from the Table 1 that from Hubli taluk who were trained in KVK where about 55 per cent were occupied in agriculture, about 80 per cent of women in both taluks, who were trained in both agriculture and non agriculture programmes and both in KVK and RUDSETI, had their main occupation as agriculture either as agriculturist or agriculture labour. At the overall level about 67 per cent of the trainees had agriculture as occupation whether they were trained in KVK or RUDSETI.

A study of the occupation of the husband of the trainees shown similar results as seen in the occupation of the trainees themselves. About 85 per cent of the men folk of the family of women trainees, whether from Hubli and Dharwad taluk, whether trained in agriculture and non agriculture programmes and also whether trained in KVK and RUDSETI had their occupation related to agriculture, either as agriculturist or agriculture labour. Similar results were observed at the overall level, irrespective of the proportion women trainees with small family (< 5 members) ranged from 15 per cent to 45 per cent across different groups with small family at overall level being 27.5 per cent for those who were trained in KVK and 32.5 per cent for those who were trained in RUDSETI. The proportion of women trainees with medium size family ranged from 20 per cent to 60 per cent with the overall level. About 36 per cent of women trained in KVK and about 30 per cent of those trained in RUDSETI had large families.

The entire sample of 160 women trainees fell largely under two types of family *viz.*, nuclear and joint. It may be seen from the table that percentage of women trainees with nuclear family ranged from 25 to 60. With the overall level being 43.75 per cent for trainees in KVK belonged to joint family and 51.25 per cent for trainees belonged to nuclear family in RUDSETI. Similarly the proportion of women trainees with joint family ranged from 40 per cent to 65 per cent with the overall percentage being 53.75 for trainees in KVK and 48.75 for trainees in RUDSETI.

It was found that the proportion of women trainees with kuccha house was with the range between 35 per cent and 80 per cent. Overall, 62.50 per cent of the trainees of KVK and 38.75 per cent of trainees of RUDSETI lived in kuccha houses. On other hand the percentage of women trainees who had pucca houses

was low and ranged from none (0) to 40 with the overall percentage being on low as 3.75 for trainees at KVK and 18.75 for trainees at RUDSETI, the proportion of trainees with mixed structured ranged from 20 per cent to 65 per cent with overall proportion being 33.75 per cent for those trained in KVK and 42.50 per cent for those trained in RUDSETI.

Annual income of the family plays an important role in decision making on starting a new enterprise. It also makes a person to do some extra work so as to enhance the family income. An overview of Table 1 shows that the level of annual income of women trainees was in the medium range (Rs. 17,202 to 36,022) only in 10 per cent to 30 per cent of the women. At overall level, 23.75 per cent of women trained in KVK and 17.50 per cent of women trained in RUDSETI belonged to this group. The percentage of women trainees in the lower income group (< Rs. 17,202) was in the range of 10 to 45 while that in higher income group (> Rs. 36,022) was in the range of 25 to 80 with the overall level at 52.50 per cent for women who had trained in KVK while it has 41.25 per cent for women who were trained in RUDSETI.

Source of information received by the selected women respondents about the institutions. It is clear from the table that none of the selected women respondents had received information about both the institutes through television and radio. About 80 per cent of the women who had undergone training on agriculture based activities from KVK in Dharwad taluk had received the information about the institute only, whereas about 75 per cent had also received information through NGO/SHG members followed by friends/neighbour (60%) and

other trained women (55%). In the same way for the women who attended non-agriculture based trainings had received information through NGO/SHG members (90%) followed by institutions (85%), friends/neighbours (65%) and other trained women (50%).

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

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

It may be seen from the Table 3 that all the sample women in Dharwad taluk attended training on dairy and vermicomposting conducted by KVK. While all the sample women attended paper bag making training among non agriculture programmes, 45 per cent and 35

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

Figures in parenthesis indicates percentage

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

per cent, respectively attended training in agarbatti and phenyl making. All women who have trained by RUDSETI got trained in dairy (agriculture) and tailoring (non-agriculture). The results were not different regarding participation of women from Hubli taluk. On the whole, in both KVK and RUDSETI, there was good attendance for training in Dairy, vermicomposting, tailoring and paper bag making.

Table 4 shows the duration for which the women

attended the training programmes in KVK and RUDSETI. Duration varied from 1 day to more than 1 week. From Dharwad taluk, 100 per cent attended agriculture and non agriculture based trainings for 1 to 3 days in KVK. In RUDSETI, all the women attended agriculture based training for more than 1 week, whereas for non agriculture based training women they attended for 1 week. From Hubli taluk, majority of the women (95%) attended both agriculture and non agriculture

**Table 3 : Women participation in various types and training programmes undergone in KVK and RUDSET institute (n=160)**

Training programmes	Dharwad taluk				Hubli taluk				Total	
	KVK (n=40)		RUDSETI (n=40)		KVK (n=40)		RUDSETI (n=40)		KVK (n=80)	RUDSETI (n=80)
	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)		
Dairy	20 (100.00)	-	20 (100.0)	-	20 (100.0)	-	20 (100.0)	-	40 (50.00)	40 (50.00)
Vermicompost	20 (100.00)	-	-	-	20 (100.0)	-	-	-	40 (50.00)	-
Phenyl making	-	7 (35.00)	-	-	-	2 (10.00)	-	1 (5.00)	9 (11.25)	1 (1.25)
Tailoring	-	-	-	20 (100.0)	-	-	-	19 (95.00)	-	39 (48.75)
Agarbatti making	-	9 (45.00)	-	-	-	-	-	-	9 (45.0)	-
Pickle making	-	-	-	-	-	12 (60.00)	-	-	21 (26.25)	-
Paper making	-	20 (100.00)	-	-	-	6 (30.00)	-	-	26 (32.50)	-
Roti making	-	4 (20.00)	-	-	-	-	-	-	4(5.00)	-

Figures in parenthesis indicates percentage Agri- Agriculture, Non- Agri- Non Agriculture Multiple responses are obtained

**Table 4 : Duration of the training attended by the women in KVK and RUDSET institute (n=160)**

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

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

**Table 5 : Institutional guidance received by women beneficiaries (n=160)**

Institution guidance to set up enterprise	Dharwad taluk(n=80)				Hubli taluk(n=80)				Total	
	KVK		RUDSETI		KVK		RUDSETI		KVK (n=80)	RUDSETI (n=80)
	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)	Agri (n=20)	Non-Agri (n=20)		
Yes	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	80 (100.0)	80 (100)
Type of assistance										
Preparation of project report	-	-	-	2 (10.00)	-	-	-	-	-	2 (2.50)
Linkages to banks	-	-	2 (10.00)	1 (5.00)	20 (100.0)	17 (85.00)	14 (70.00)	9 (45.00)	-	26 (32.50)
Establishment of enterprise	-	1 (5.00)	11 (55.00)	-	11 (55.00)	8 (40.00)	5 (25.00)	2 (10.00)	20 (25.00)	18 (22.50)
Procurement of inputs	-	1 (5.00)	-	-	-	-	-	-	1 (1.25)	-
Follow up services	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	80 (100.0)	80 (100.0)
Consultancy	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	20 (100.0)	80 (100.0)	80 (100.0)

Figures in parenthesis indicate parenthesis Agri – Agriculture Non-Agri –Non Agriculture Multiple responses are obtained

**Table 6 : Impact of training programmes of KVK and RUDSETI on empowerment of women of Dharwad and Hubli taluk (n=160)**

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

\*indicates significance of value at P=0.05

based training programme conducted by KVK for 3 to 5 days, whereas those who trained in RUDSETI 100 per cent women participated for 1 week.

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

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

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

In social empowerment there was high significance difference in interaction with the people outside the family after attending the training in KVK and RUDSETI, followed by possessing desired social status, participation in decision making and access to modern technology. Similar findings was made by Tayade and Chole (2010) observed that 90 per cent of the women had feeling of social security, 10 per cent of the women had increased their participation level in decision about family planning, and the results showed by Sheyda (2008) indicates social empowerment of members. The communication abilities, self image, decision making power of the beneficiaries had increased after taking the training.

Regarding economic empowerment of women after attending training in KVK and RUDSETI there was increase in power to invest/save followed by operating personal account bank, power to sale/purchase. Similarly Sheyda (2008) found that economic factors like access to credit, savings, acquisition of skill, purchases of gold

and immovable assets and food consumption pattern the impact index had increased after joining for training when compared to before joining for the training.

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

Empowerment of women it can be observed from the Table 6 that the women from Dharwad and Hubli taluk attended the training, there was high significant difference in psychological empowerment before and after attending the training in KVK and RUDSETI. Regarding social empowerment of women attended training in KVK and RUDSETI, it was found that there is significant difference after attending the training. With respect to economic empowerment also there is significant difference after attending the training. Similarly regarding political empowerment there is no much difference compare to before training and after training. These findings are agreement with studies conducted by Tayade nad Chole (2010) revealed that major indicator was economic empowerment I rank, social empowerment III rank, psychological empowerment ranked IV and political empowerment was ranked as V. Thus there was highest empowerment in case of economic and lowest empowerment in political aspects.

Gangaiah *et al.* (2006) studied impact of self-help groups on income and employment, Sridhar *et al.* (2013) studied on empowering rural community with improvement in knowledge level and livelihood through KVKs, Dilbagkaur *et al.* (2000) rural women entrepreneurs and Dinesh (1992) studied on entrepreneurship and the growth of firms on dye stuffs industry. The results found by them were more or less similar to the present investigation.

## Conclusion :

Entrepreneurship as an effective instrument to the economic development and women empowerment. It can be concluded from the findings that training plays a positive role for empowerment of the women especially in the rural communities. From the findings it can observed that majority of the women beneficiaries have empowered after

attending training programmes in KVK and RUDSETI. Women in greater number must come forward to empower themselves through such programmes.

Authors' affiliations:

**VEENA S. JADHAV**, Department of Family Resource Management, College of Rural Home Science, University of Agricultural Sciences, DHARWAD (KARNATAKA) INDIA

**JYOTHI VASTRAD**, AICRP-TAD, University of Agricultural Sciences, DHARWAD (KARNATAKA) INDIA

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