

INCOME GENERATION THROUGH SELECTED ENTREPRENEURIAL ACTIVITIES PERFORMED BY RURAL WOMEN AND ITS UTILIZATION

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ABSTRACT

The objectives of the present study were to study income generation from selected entrepreneurial activities among rural women and utilization of income by them. The study was conducted in 13 purposively selected villages of 4 panchayat samities of Almora district of Uttarakhand state. The activities selected were shawl weaving, carpet weaving, alpana making and pine work. Data were collected from 60 rural women by personal interview technique. Findings of the study reveal that increase in income through all the four selected entrepreneurial activities was found highly significant. Majority of the respondents utilized the income for fulfilling the family requirements and education of children.

INTRODUCTION

In India, women with varied social, economical, political, regional and linguistic backgrounds constitute half the nation's population. Women are the pillars on which the family unit stands but in reality rural women present a picture of abject poverty and exploitation both inside and outside the home. Traditionally, women's roles are confined to household chores and farming activities, which, in general engage them for a longer hours than men each day. They can become a great resource in the development process if they are properly mobilized and organized. The poor rural women need to be more self-reliant by encouraging them to engage in economically productive activities. This can make significant improvement in women's participation in household decision making. Also women's earning have a positive correlation with children's health, nutritional levels and education. The rural women have a lot of potential for the development but they are unable to identify their own strength. All that required is to motivate them to participate in economic activities needed for their self-development. Other than agriculture, women must take up some entrepreneurial activities to supplement their family income. The present paper attempts to find out the extent of income generation

from selected entrepreneurial activities and its utilization by rural women.

RESEARCH METHODOLOGY

The study was conducted in Hawalbagh, Takula, Dhauladevi, and Bhainsiachana Panchayat Samities of Almora District in Uttarakhand state. A list of women involved in shawl weaving, carpet weaving, alpana making and pine work were prepared separately from 13 purposively selected villages and from each list 15 rural women were randomly selected making a total sample of 60 respondents. For collection of data, interview technique was used. Data were collected with the help of structured interview schedule. Frequency percentage and Paired 't' test were used for analyzing the data statistically.

RESULTS AND DISCUSSION

Income generation from selected entrepreneurial activities

i) **Shawl weaving:** Shawl weaving is an important activity of Almora district and also speciality of the area. Data in Table 1 shows the monthly income before and after starting the shawl weaving enterprise. It indicates that respondent's

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monthly income before starting the enterprise was ranging from Rs. 500-1,500/- in which more than half of the respondent's (53.33%) monthly income was in the range of Rs. 501- 1,000/-, followed by 26.66 per cent respondent's income in the range of Rs. 0-500/-. After starting the entrepreneurial activity income of the respondents increased from Rs. 1,001-5,000/- where 40 per cent of the respondents earned

monthly income ranging between Rs. 2,501-3,000/- and 13.33 per cent of the respondent's monthly income in the range of Rs. 4,001-4,500. About equal number of the respondents (26.66%) experienced gain in income ranging between Rs. 1,501-2,500/-. The mean income gain was Rs. 2,053/-. This gain was found to be highly significant as indicated by the 't' value.

Table 1. Distribution of the respondents by their monthly income before and after starting the shawl weaving enterprise

(n=15)

S.No.	Income categories (in rupees)	Before starting the enterprise	After starting the enterprise	Gain in income
1.	Nil	3 (20)	0	0
2.	0-500	4 (26.66)	0	0
3.	501-1000	7 (46.66)	0	2 (13.33)
4.	1001-1500	1 (6.66)	4 (6.66)	5 (33.33)
5.	1501-2000	0	5 (33.33)	5 (33.33)
6.	2001-2500	0	1 (6.66)	2 (13.33)
7.	2501-3000	0	2 (13.33)	1 (6.66)
8.	3001-3500	0	2 (13.33)	0
9.	3501-4000	0	1 (6.66)	0

Mean Income Gain= Rs.1,617/-

t value=10.74** (Significant at 1 per cent level of significance)

ii) Carpet weaving: Carpet weaving is also an important activity and majority of rural families are involved in it. About income generation data in Table 2 shows that the respondents monthly income before starting the carpet weaving enterprise was ranging between Rs.0-2,000/- in which half of the

respondents income was Rs.501- 1000 (46.66 %) and 26.66 per cent of the respondents' income was ranging between Rs.0-500/-. After starting the enterprise, the respondents reported that they were earning monthly income ranging between Rs.1,001/- 5,500/- in which 46.66 per cent of the respondents

Table 2. Distribution of the respondents by their monthly income before and after starting the carpet weaving enterprise

(n=15)

S.No.	Income categories (in rupees)	Before starting the enterprise	After starting the enterprise	Gain in income
1.	Nil	0	0	0
2.	0-500	4 (26.66)	0	0
3.	501-1000	7 (46.66)	0	1 (6.66)
4.	1001-1500	2 (13.33)	1 (6.66)	2 (13.33)
5.	1501-2000	2 (13.33)	2 (13.33)	0
6.	2001-2500	0	0	0
7.	2501-3000	0	2 (13.33)	3 (20)
8.	3001-3500	0	1 (6.66)	2 (13.33)
9.	3501-4000	0	2 (13.33)	3 (20)
10.	4001-4500	0	2 (13.33)	2 (13.33)
11.	4501-5000	0	3 (20)	2 (13.33)
12.	5001-5500	0	2 (13.33)	

Mean Income Gain= Rs. 3,216/-

t value=10.24** (Significant at 1 per cent level of significance)

earned monthly income ranged between Rs.4,001-5,500/-. Regarding gain in income, table further show that 46.66 per cent of the respondents gained the income in the range of Rs. 3,501-5,000/- and 5 per cent of the respondents gained monthly income in the range of Rs. 2,501-3,500/-. The mean income gain was found to be Rs.3,216/-. Further 't' value shows that the gain in income in carpet weaving was highly significant.

iii) Alpana making: Alpana (apan) making is generally done during festival season and in auspicious occasions. Regarding the monthly income in case of alpana making Table 3 reveals that before starting the enterprise the monthly income of 46.66 per cent of the respondents was ranging from Rs. 501-1000 and about one fourth of the respondents (26.66%) monthly income was Rs.0-500. After starting of enterprise the monthly income

Table 3. Distribution of the respondents by their monthly income before and after starting the alpana making enterprise

(n=15)

S.No.	Income categories (in rupees)	Before starting the enterprise	After starting the enterprise	Gain in income
1.	Nil	3 (20)	0	0
2.	0-500	4 (26.66)	0	0
3.	501-1000	7 (46.66)	0	2 (13.33)
4.	1001-1500	1 (6.66)	4 (6.66)	5 (33.33)
5.	1501-2000	0	5 (33.33)	5 (33.33)
6.	2001-2500	0	1 (6.66)	2 (13.33)
7.	2501-3000	0	2 (13.33)	1 (6.66)
8.	3001-3500	0	2 (13.33)	0
9.	3501-4000	0	1 (6.66)	0
Mean Income Gain= Rs.1,617/-				

t value=10.74** (Significant at 1 per cent level of significance)

was ranging from Rs.1,001-4,000 and 33.33 of the respondents had their monthly income between Rs.1,501-2,000. Equal number of the respondents (33.33%) experienced gain in income from Rs. 1,001/-2,000/-. The mean gain was found to be Rs.1617/-. Further 't' value shows that this gain in income in alpana making was highly significant.

iv) Pine work: Pine (peeruk) fresh leaves are used to make the articles by the respondents. Table 4 depicts that before starting of enterprise, majority

of the respondents (66.66%) monthly income was below Rs. 500 whereas 20 per cent of the respondents had monthly income ranging between Rs. 501-1,000. After starting the enterprise more than half of the respondent's (53.33%) income was Rs.1,001- 1,500 and some of the respondents' (6.66-20%) monthly income was in the range of Rs. 1,501-3,000/-. Further table shows the gain in income which was maximum in the range of Rs.501-1,000/- (60%) and 26.66 per cent of the respondents income

Table 4. Distribution of the respondents by their monthly income before and after starting the enterprise in pine work

(n=15)

S.No.	Income categories (in rupees)	Before starting the enterprise	After starting the enterprise	Gain in income
1.	Nil	2 (13.33)	0	0
2.	0-500	10 (66.66)	0	0
3.	501-1000	3 (20)	2 (13.33)	9 (60)
4.	1001-1500	0	8 (253.33)	4 (26.66)
5.	1501-2000	0	3 (20)	1 (6.66)
6.	2001-2500	0	1 (6.66)	1 (6.66)
7.	2501-3000	0	1 (6.66)	0
Mean Income Gain Rs.1,147 /-				

t' value 10.06** (Significant at 1 per cent level of significance)

increased to Rs.1,001-1,500/-. The mean income gain was found to be Rs. 1,147. The 't' value shows that the gain in income was highly significant.

The findings are in conformity with Devi (2009) that nearly 63 per cent respondents had earned income in tailoring enterprise Rs. 1,000 to Rs. 2,000/- month, 17 per cent entrepreneurs were earning from Rs.2,000 to Rs.3,000/- per month and 20 per cent entrepreneurs earned income up to Rs. 3,000/- and above.

Utilization of Income by the respondents

The data regarding utilization of income by the respondents presented in Table 5 reveal that majority of the respondents (93.33%) were spending their earned income on meeting out essential family

requirements viz, food, clothing etc. It was astonishing to note that 85 per cent of the respondents utilized the income in education of children viz, on school fee, uniform, note books. It was encouraging to note that 60 per cent of the respondents saved some amount of money for future requirement or on unexpected expenditures. In an informal discussion, the respondents reported that they had maintained their accounts in bank and post office whereas 35 per cent of the respondents expressed that additional money received from entrepreneurial activities was used for medical treatment of family members. Twenty per cent of the respondents spent their income for purchasing of agriculture inputs like sickle, khurpi, plough, spade where as 18.33 per cent of the

Table 5. Distribution of the respondents by utilization pattern of income

(n=60)						
S.No.	Utilization of income	Shawl weaving n=15 f(%)	Carpet weaving n=15 f(%)	Alpana making n=15 f(%)	Pine work n=15 f(%)	Total* f(%)
1.	Fulfilling the family requirement	13 (86.66)	15 (100)	13 (86.66)	15 (100)	56 (93.33)
2.	Savings	10 (66.66)	9 (60)	10 (66.66)	7 (46.66)	36 (60)
3.	Purchase of raw material	6 (40)	2 (13.33)	2 (13.33)	1 (6.66)	11 (18.33)
4.	Purchase of agriculture inputs	3 (20)	3 (20)	4 (26.66)	2 (13.33)	12 (20)
5.	Social functions	1 (6.66)	4 (26.66)	2 (13.33)	1 (6.66)	8 (13.33)
6.	Education of children	11 (73.33)	13 (86.66)	13 (86.66)	14 (93.33)	51 (85)
7.	Medical treatment	7 (46.66)	4 (26.66)	6 (40)	4 (26.66)	21 (35)
8.	Repayment of debts	2 (13.33)	0	1 (6.66)	1 (6.66)	4 (6.66)
9.	Personal expenses	2 (13.33)	0	5 (33.33)	4 (60)	11 (18.33)

*Multiple response

respondents utilized the income for personal expenses i.e. buying of ornaments, clothes etc.

The results of the present study are in conformity with the study of Verma (2006), who also observed that a vast majority (94%) were using the earned money to meet family requirements, 69 per cent for purchasing agriculture inputs, 47 per cent on promotion of established enterprises, 19 per cent on education of children, 12 per cent on clothing and only 7 per cent respondents used for saving purpose.

CONCLUSION

On the basis of the findings it can be concluded that all the selected entrepreneurial activities were found to be profitable to the rural women. The income of the respondents increased significantly after taking up the selected entrepreneurial activities. The rural women utilized the income to fulfill the family requirements, for savings and on education of children. Further women reported changes in food, clothing and education of children. It can be said that income generating activities is a powerful tool for women

to fight against abject poverty and to become self-reliant and independent.

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