Entrepreneur is a highly respected word in the developed world. It conjures up visions of active, purposeful men and women in accomplishing a wide variety of significant deeds. The entrepreneur is an important change agent in every society. Yet he is one of the most enigmatic characters in the drama of economic development, particularly in the less developed world.

Although it is his purposive activity that bridges the gap between plan and reality, the precise way that this agent entrepreneur acts is often unclear.¹

In the pre-Independence era, women confined their activities to home. In the Independent India, they entered various professions such as engineering, medical, legal and police. Women are rapidly emerging as dynamic entrepreneurs. They have stepped in to business activities such as Textiles, Engineering and consultancy service, advertising, Garment export and this like.  

In the modern world women not only constitute half of the human population of the globe but also sway the growth of the remaining half. They produce half of the world's food supply account for 60 per cent of the working force, contribute up to 30 per cent of the official labour force, receive, 10 per cent of the world economy but, surprisingly, own less than one per cent of the world's real estate.  

Growing cognizance has previewed among Nations that if the operation of social and economic change has to be guaranteed, it is the women who has to be mobilised and may lead the nation towards progress and prosperity. Women by all means can be very effective agents of change for a better home, society and ultimately a better economy.  

INTERNATIONAL CONFERENCE ON WOMEN

Having realized the important role on women, Human Resources Development Ministry, Government of India held several meetings since 1975.

The year 1975 was declared International year for women. The National Alliance for young entrepreneurs organised the first International Conference in 1981 and a third such conference in the year 1984 which was inaugurated by the late Prime Minister Smt. Indira Gandhi. These conferences gave an impetus to the development of entrepreneurship among women in our country. The main topics that were discussed in these conferences concerned to the status of women entrepreneurs in different parts of the world, women and non-governmental efforts, measures initiated by the Government to promote self-employment efforts and participation of women in rural Industries.

The fourth International Women Entrepreneurs conference was held at Hyderabad on Saturday the 18th December 1993 under the auspices of the Association of Lady Entrepreneurs of Hyderabad, the then Hon'ble Chief Minister Mr. K. Vijayabhaskar Reddy of Andhra Pradesh inaugurated the conference. Mr. Vijayabhaskar Reddy assured to extend support to build a powerful women entrepreneurs' organisation in Andhra Pradesh. He in his inaugural address

5. Medha Dubhashi Vinze 'Women Entrepreneurs in India.'
K.M. Mittal, Delhi, 1978, p. 5.
emphasised the need for co-operation among small enterprises in the areas of trade, technology transfer and joint ventures. At this conference the significant outcome of the deliberation was that the National Small Industries Corporation Limited would give a serious thought to set up a small scale marketing corporation with equity participation to assist women entrepreneurs to market their products. It is noteworthy here to mention that the small Industries Development Bank of India had constituted a "Mahila Udyog Nidhi" to extend credit and equity support to all projects suitable for women identified under the Micro Enterprises Building Programme. A special cell has been constituted to resolve the problems of women entrepreneurs.

A similar consultation meeting of the 4th world conference was held at Bangalore on 7th September 1994. It was organized under the auspices of the Union Ministry of Women and Child Welfare, Srimathi Basavarajeswari, and the same was inaugurated by the then Chief Minister Sri Veerappa Moily of Karnataka who stated that soon efforts would be made to set up a state women's resource centre. It would function as a Research and net working centre to harness women's resources for the allround development in the State of Karnataka.

On giving political powers to women, the Chief Minister said that even before the 73rd and 74th Constitutional Amendments, the State had legislated 25 per cent reservation for women.
Moreover, under the Karnataka Panchayat Raj Act of 1993, 43.6 per cent of women have been elected to the Gram Panchayats in the State.

The Government has taken a major initiative in amending the Hindu succession Act to confer equal rights on daughters in coparcenary property, and it is also hopeful of joint ownership amending the Hindu Marriage Act to ensure joint ownership for women of property and assets earned by the husband.

Dr. Lata Singh, the Secretary, Women and Child Development Government of India pointed out that "since one sixth of the world's female population lived in India, nations role in global planning and consultation is most critical. Hence the current regional consultation at Bangalore is important as a preparatory meeting for the fourth world conference on women that would be held at Beijing conference is expected to address to some of the "unfinished tasks" of the National Conference held 10 years ago, and will prepare a charter for ushering in a new generation of men and women, working together for a more human world order".

Dr. Lata Singh remarked "That while the Human Resource Development Ministry has prepared a draft country paper it is necessary that the document reflects our diversity and uniqueness. He hoped that the current meeting would help crystallise our presentation before the world forum at Beijing."
In her presidential remarks, Union Minister for Women and Child Welfare, said "the empowering of women was a total concept, that included education, increasing participation in public life, and their economic emancipation. The basic approach of the government is to ensure the participation in public life, and their economic emancipation.

The basic approach of the Government is to ensure the participation of women at all levels of development, the Government has recognised that institutionalized credit for poor women is a powerful tool for social change. Hence, introduction of the Rastriya Mahila Kosh. Also, a part of the intensification of the various asset endowment programme, 40 per cent of all assistance under the Integrated Rural Development Programme (IRDP) is reserved for women".  

STATEMENT OF THE PROBLEM

Pavagada is one of the drought prone and backward taluk in Tumkur district of Karnataka. Agriculture is the main occupation of the people in the taluk. The scarcity and average rainfall have rendered agriculture a highly undependable occupation to earn livelihood. The people in the taluk are forced to search for gainful employment either in the village cottage industries or small scale industrial units or allied agricultural activities in their local areas.

Since Independence, a good number of schemes have been implemented in Karnataka viz., Development of Women and Children in Rural Area (DWCRA), Integrated Rural Development Programme (IRDP), Special Component Planning Scheme (SCP) Training of Rural Youth for Self Employment (TRYSEM), Hasiru Honalu Scheme of National Bank for Agriculture and Rural Development (NABARD) Border Area Development Programme (BADP), VISHWA to improve the standard of living of the rural people. In May, 1978, the Government of India launched a programme called District Industries Centre (DIC) to promote rapid industrialisation in rural areas. To achieve this objective, attractive package of incentives and subsidies were offered to all those entreprenuers who would start village and small industries, especially, in rural areas. One such DIC started functioning at TUMKUR since, 1978. The main objective of DIC is to improve the socio-economic conditions of rural people through generating self-employment opportunities with the utilisation of local resources. The present study is an attempt to assess the role of women entrepreneurs in the Industrial development of the Tumkur District in general and Pavagada in particular.

OBJECTIVES OF THE STUDY

The study takes the following as its objectives:

(1) To study the traits of women entrepreneurs and their performance in the State of Karnataka;
To examine the role of institutional support in the provision of extending financial, training in skill formation to women entrepreneurs in the district.

To study the socio-economic background of women entrepreneurs in Tumkur District with special reference to Pavagada taluk.

To identify the problems faced by women entrepreneurs in Pavagada taluk and

To suggest remedial measures to overcome the problems faced by the women entrepreneurs of Pavagada taluk.

**METHODOLOGY**

The present study aims to enquire into the nature of entrepreneurial activities of women and their impact on the socio-economic conditions on women, in Pavagada taluk of Tumkur district in Karnataka state, is mainly based on primary data collected following interview method. For this purpose one hundred women entrepreneurs who have been spread over four hoblies, five villages, was selected as a sample on random basis with a fair representation of entrepreneurs belonged to all categories 30 SCs, 32 STs and 48 others, including a few belonged to forward communities viz., Brahmins, Vysyas, Lingayaths and Vakkalligas. The data thus collected have been tabulated and analysed with the help of simple statistical tools, such as, averages and percentages.
SELECTION OF ENTREPRENEURIAL ACTIVITIES AND VILLAGES

For administrative purpose the taluk of Pavagada had been divided into four 'Hoblies' Y.N. Hosakote, Nagalamadike, Venkatapura and Nidugal. Hobli in Karnataka is an administrative block with Revenue Inspector as its functionary and it is similar to that of 'Firka' in Andhra Pradesh of bygone days. All Hoblies are not the urban centres: they are villages too in their outlook.

With Pavagada as the centre and taluk headquarter, all the four hoblies are located in the four directions, within a radius of 26 kms.

Four types of women entrepreneurial activities: Readymade Garments (RMG); Wool Weaving (WW); Dairy Development (DD) and Poultry Farming (PF) have been selected for the study. The following statement explains, in detail, the name of the hoblis, village type of entrepreneurial activity and participation of women entrepreneurs who belonged to different categories.

NEED FOR STUDY

Pavagada is one of the backward taluks in Karnataka where agriculture is the only main occupation of the majority of the people. The taluk accounts for the lowest rainfall of 694 mm in the state and even this rainfall has not been uniform and timely; Rivers are conspicuous by their absence in the taluk. Thus, the condition prevailing in the taluk do not seemed to hold bright prospects for agricultural development so as to absorb even increasing man power
<table>
<thead>
<tr>
<th>Name of the Hobli selected</th>
<th>Name of the village selected</th>
<th>Type of women entrepreneurial activity</th>
<th>Total no. of sampled women entrepreneurs</th>
<th>Category of women entrepreneurs belonged to</th>
</tr>
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<tr>
<td>Sl.no</td>
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<tr>
<td>1. Y.H. Hosakote</td>
<td>Ponnasamudra</td>
<td>RMGU</td>
<td>15</td>
<td>-</td>
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<tr>
<td>2. Venkatapura</td>
<td>Venkatapura</td>
<td>WWU</td>
<td>15</td>
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<tr>
<td>3. Nagalamadike</td>
<td>Nagalamadike</td>
<td>DDU I</td>
<td>15</td>
<td>07</td>
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<tr>
<td></td>
<td>Palavally</td>
<td>DDU II</td>
<td>15</td>
<td>08</td>
</tr>
<tr>
<td>4. Nidugal</td>
<td>Channakesapura</td>
<td>PFU</td>
<td>40</td>
<td>15</td>
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<tr>
<td>Total</td>
<td></td>
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<td>100</td>
<td>30</td>
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Note: RMGU: Readymade Garments Unit.
WWU: Wool Weaving Unit.
DDU: Dairy Development Unit.
PFU: Poultry Farming Unit.
in the rural areas. There is every need to motivate people to find employment in the non-farm sector and to check large scale rural exodus to urban centres, which have already become over crowded with all the attendant evils, in search of gainful employment.

The present study is an attempt to evaluate the performance of different types of entrepreneurial activities of women and to explore the possible avenues wide open for the entrepreneurial activities for women to improve their socio-economic conditions in the taluk. And so far there are no specific studies on the taluk.

It is hoped that the findings of the study may enable the policy makers concerned to evolve a suitable institution framework which provides positive impetus for women entrepreneurs to actively participate in the economic development of the backward taluk of Pavagada in Tumkur district of Karnataka.

LIMITATIONS OF THE STUDY

Absence of documented data relating to the size and nature of women entrepreneurial activities in the taluk was a serious constraint faced during the period of the study. The NES office at the taluk headquarters did not maintain yearwise data relating to the women entrepreneurs activities and their performance levels in the taluk; the office had maintained a record of women entrepreneurs who have either undergone training programme(s) or those who have availed themselves of financial assistance with subsidy component. The study, therefore has been largely carried
and completed based on the primary data. The results arrived at are confirmed to the taluk alone and they do not represent the overall picture of the district.

CHAPTERISATION

The study is presented in SIX chapters. The first chapter deals with the introduction of topic of research along with the objectives and methodology adopted in the conduct of this study. The second chapter is divided into two parts. Part-A, presents the entrepreneurial traits and projects of women entrepreneurs. Part-B, deals with the status of women entrepreneurial ability in India, Karnataka, Tumkur and Pavagada. The third chapter is divided into three parts. Part-A, presents the profile of Tumkur district and Pavagada taluk with resource endowment along with infrastructural facilities needed for entrepreneurs. Part-B, presents in brief the profiles of the selected villages and Part-C, contains an analysis of the socio-economic condition of women entrepreneurs in the selected villages.

An attempt has been made in the fourth chapter to study the various schemes and institutions which have been providing the requisite assistance to women entrepreneurs of Tumkur district in general and Pavagada in particular. The problems and prospects of women entrepreneurs of Pavagada taluk have been discussed in the fifth chapter. Summary and conclusions based on survey results are presented in the sixth and concluding chapter of the present study.