CHAPTER - VI

SUMMARY OF FINDINGS AND SUGGESTIONS
6.1 INTRODUCTION

Women have occupied a significant, albeit paradoxical place in Indian society through the ages, as is evident historically. Throughout, women have been viewed as the pivot around which the family revolves. Women entrepreneurship is an emerging phenomenon and is in the process of catching attention of the world as well as those in countries like India. With the changing socio-cultural environment and increasing educational opportunities, women became aware of their potential to develop entrepreneurial skills. In India, growing industrialization, urbanization and revolutionary developments in the information technology sector have played key roles in changing the career patterns and professional roles of women. The Government has also emphasized the need for special entrepreneurial training programmes for women to enable them to start their own ventures.

- The development of rural entrepreneurship depends on socio-economic development of the people. The essentials to develop rural entrepreneurship are the development of capabilities of the borrowers. Once the rural women are
self-sufficient, they will be able to initiate their own projects and consequently it will help them to stand on their own feet. In addition to that, the magnitude of the differences and their sustainability is diverse in government and non-government programmes. For the development of rural women entrepreneurship, stimulatory supports are essential as the women are unaware of their capabilities. Once the business is run, rural women entrepreneurs require supports for sustaining their projects and continuous growth in future. These sustaining activities are related to the help in modernization, diversification, additional financing for full capacity utilization etc. Rural women can be benefited from the support facilities, which are helpful for them to increase the level of sustainability of their economic activities.

It is found that women participation in the field of entrepreneurship is increasing at a considerable rate and efforts are being taken at the economy as well as global level to enhance woman’s involvement in the enterprise sector. This is mainly because of attitude change, diverted conservative mindset of society to modern one, daring and risk-taking abilities of women, support and cooperation by society
members, changes and relaxations in Government policies, granting various upliftment schemes to women entrepreneurs etc. Thus, what else is required is to continue with the above changed trend, emphasizing on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy. If every citizen works with such an attitude towards respecting the important position occupied by women in society and understanding their vital role in the modern business field too, then very soon we can pre-estimate our chances of out beating our own conservative and rigid thought process which is the biggest barrier in our country’s development process.

The present study based on an empirical survey of the rural women entrepreneurship in relation to their entrepreneurship development in Karnataka which has lead to some significant and revealing findings. Varied aspects of the rural women entrepreneurship evolved in the study area have been covered by the study and probing and investigation through personal interviews as per the well planned and scientifically designed questionnaire has provided a great deal of data of much research value. The analysis and interpretation of the data has provided a good
insight into various aspects of rural women entrepreneurship development. Major areas of women participation, impact of entrepreneurship development programmes, work-life balance of women entrepreneurs, micro-finance providers, information communication technologies etc. have been covered by the study. The research study based on these various core areas has yielded some useful findings leading to good conclusions and inferences. The same have been presented here together with some practical suggestions for the development of women entrepreneurs.

6.2 FINDINGS OF THE STUDY

6.2.1 Profile of Rural Women Entrepreneurs in Karnataka

6.2.1.1 It is found that 44.50 percent of women were functioning under sole proprietorship, 51.50 percent under partnership concern and only 4 percent were functioning in the form of private limited companies. Thus, it is revealed that sole proprietorship and partnership business taken together account for 96 percent share in the State.

6.2.1.2 It is found that majority of the trained women entrepreneurs (82 percent) belonged to the age group of 31 to 50 years and though the youth are said to be skillful, energetic and enthusiastic to learn new ideas, only about 10 per cent of them were willing to take-up entrepreneurial activities.
6.2.1.3 A 75 percent of population in Karnataka lives rural areas and thus there is an immense scope of growth available in rural areas. There is an opportunity for the women entrepreneurs in the rural areas for developing food and other processing units, besides local market provides export potential for the rural entrepreneurs.

6.2.1.4 The findings indicated that majority of the trained women entrepreneurs were literate and that too considerable percentage (29 percent) of the respondents were graduates. The education has helped the women entrepreneurs to make decisions either individually or consulting with others while performing activities in the State. It is found that the reasons for good literacy were the availability of educational facilities, better socio-economic conditions of the parents and awareness about education of girl child.

6.2.2 Entrepreneurship Development Programmes

6.2.2.1 The impact of Entrepreneurship Development Programmes was the stability of women entrepreneurs in their income generation. There was consistence in income generation by about 48 percent of women entrepreneurs in the State as a result of EDPs. It is also revealed that 31 percent of rural women entrepreneurs
showed a consistently increasing trend in their income generation whereas there was a decreasing trend in income generation for the rest of the women entrepreneurs in the State.

6.2.2.2 The analysis of the income generation shows that the trend of income generation was quantified by considering the annual income generation of the women entrepreneurs through the enterprises for consecutive years after taking-up the entrepreneurial activities.

6.2.2.3 It is found that a majority (51.53 percent) of the trained women entrepreneurs generated medium range (140-230 man-days) of employment through their enterprises, whereas, 25 percent and 23 percent of them generated low range (less than 140 man-days) and high range (more than 230 man-days) of employment, respectively.

6.2.2.4 The findings revealed that 47 percent of the trained rural women entrepreneurs had medium level of income generation followed by high (31 percent) and low (22 percent) income generations. Most of the trained women entrepreneurs started their enterprises with medium level of investment and also they were having medium range of units. Other than this, their medium levels of achievement motivation and risk bearing
ability might have also contributed for medium level of income generation. The results showed that grocery (kirani) shop (Rs. 2,06,177) and beauty parlor (Rs. 1,85,500) were the high income generating enterprises. These two enterprises were situated in a place where they have good business and accessible to more number of customers and these enterprises provides service which is having more demand and good returns. Larger unit size, good reputation with the customers and adequate skill were the reasons for high income generation, in case of one third of the respondents. Saree business (Rs. 107612), home products unit (Rs. 89481), tailoring unit (Rs. 98106) and dairy units (Rs. 83776) were under medium income generating enterprises category. The products and services of above enterprises are mainly seasonal demand and they are medium range units. Apart from that more competition from the already established branded products and large units were the other reasons for medium income generation.

The findings also indicated that the garments (Rs. 76698) and leaf plate making units (Rs. 75011) were found to be low income generating enterprise. The trained women started the
leaf plate making units with low investment. Comparatively lesser price for the produce in the area was the reason for low income generation.

6.2.2.5 Chi-square results from cross-tabulation analysis show that the percentage adoption rate positively related to income level realized from the non-farm enterprise. Also $X^2$ results show that age was inversely related to level of adoption of available changes, while educational level did not have a positive relationship with level of adoption, hence implying that educational level was not the major factor that influenced adoption of technical change among the rural women entrepreneurs. It was also found from the $X^2$ results that there was no significant relationship between adoption level of technical change and number of apprentices in the local enterprise. The percentage of technical change adopted was also found to influence farm size for women who combined farm and non-farm activities. This has linkage implications between the two rural sectors especially as it was also found that there was a positive relationship between the percentage of technical change adopted and the level of income flow from non-farm to farm enterprises.
The coefficient of multiple determination (R\textsuperscript{2}) resulting from regression analysis of the effects of technical change variables on the level of income of women entrepreneurs was more than 42 percent. This shows that the proportion of the observed variability (in levels of income generated by women entrepreneurs) explained by the combined effects of the independent variables was high, and was significant at 99 percent level of confidence. It reveals that the level of technical change adopted by an entrepreneur – in percentage – (X\textsubscript{2}) positively influenced the annual income from the enterprise. Also the amount spent in procuring raw materials for the technology and the extra labour requirements due to the adopted change both had a negative influence on the level of income that accrued to the women entrepreneurs. From the regression results, the number of positive effect experienced from new technology had positive and significant influence on income, while the number of negative effects experienced by entrepreneurs as a result of technical change, had a negative influence on their incomes.

The data indicate that 47.09 percent of the trained women entrepreneurs showed stability in their enterprise growth. Even
though there was not a increasing trend they showed stability
in their income generation, which is because of not expanding
the units further, entrepreneurs are contented with the extent of
income generation through their enterprise and also they do not
want to take more risk by establishing large units, whereas,
30.77 percent of them showed continuously increasing trend in
income generation. Increasing trend of income generation
was due to good reputation with the customers, adequate
popularity, more demand for the product/service and further
expansion of the units.
The decreasing trend of income generation was noticed
among 21.54 percent of the women entrepreneurs. Loss in
the initial stage, continuously shifting of units from place to
place and other personal problems viz., mainly health
problems were the reasons for decreasing trend in income
generation as opined by the trained women entrepreneurs.

6.2.2.8 It is found that 50 percent of the trained women entrepreneurs
showed 25 to 50 percent increase in income. It was because of
increase in investment and expansion of the units over a period
and also year after year their units gained popularity which
resulted in increase of income. Favorable response by the
customers and their plan for the progressive expansion of the business were the reasons for increase in income generation. Such entrepreneurs set a model for the beginners. The training institute can take success stories of these entrepreneurs to educate the beginners.

6.2.2.9 It is also found that there was more than 50 per cent decrease in income generation in case of 42.86 percent of the trained women entrepreneurs over a period of 3 years. This was because of decrease in their investment level and considerable reduction in their volume of the enterprise. Loss incurred, not getting market to their produce, getting other remunerative jobs and other personal problems were the reasons for the above result.

6.2.3 Work Life Balance

6.2.3.1 The findings of the study revealed that in a highly competitive society, it was difficult for rural women entrepreneurs to carry out all the roles simultaneously. As a result, they become mentally and physically exhausted because of the role demands arising from the work and family domains. This had lead to health impairment, dissatisfaction and decreased commitment to life and work roles. It is also found that compared to those of an employee, the role demands of rural women
entrepreneurs are multiplied because the latter had to act simultaneously as an employee, business owner, manager and motivating leader.

6.2.3.2 It is found that increased health risks among entrepreneurial women (factor 2) and work-family issues resulting from the inability to manage time properly, resulting in long hours of continued engagement in entrepreneurial activities (factor 4). Regression analysis has also revealed a positive correlation between work-life balance and these two factors. Even though both factors are interrelated, health risks could result from other WLB challenges, such as role overload and dependent care issues.

6.2.3.3 Another significant domain (factor 3) causing WLB issues among entrepreneurial women in Karnataka is the dependent care issue, which is negatively associated with work-life balance. It is found that in the traditional society, most rural women entrepreneurs were overburdened by their highly demanding housekeeping role. This is in addition to taking care of children, the elderly and the spouse, entrepreneurial women additionally have to spend long hours on planning and management to achieve business progress. Often, they cannot
successfully take care of their dependents, leading to anxiety and work-family conflicts.

6.2.3.4 It is also found that the women entrepreneurs were lacking sufficient social support network (factor 5), which include support from family members, subordinates/employees and society. A lack of social support was reported by many prospective entrepreneurs, leading to work-life balance problems, and women entrepreneurs generally believe that a support network plays a major role in their WLB. The range of "lack of social support" is very broad and often stems from the women's own homes. An understanding spouse or family member is needed for success as well as a balanced life.

6.2.3.5 It is further found that even though the majority of Karnataka State rural women entrepreneurs face various WLB problems, their perception of WLB varies among different groups. Although entrepreneurial women up to the age of 35 face severe WLB problems (Table 4.16, up to 25, $X = 4.33 \pm 0.51$; 25 to 35, $X = 4.10 \pm 0.33$), those in higher age groups do not perceive such severity. The intensity of the problem within the age group of "up to 25" may be attributed to their lack of experience in managing entrepreneurial activity and their
struggles to muster enough investment capital as well as to establish their brand in a highly competitive market.

6.2.4 **Rural Women Empowerment**

6.2.4.1 The findings of the study revealed that the women's lack of empowerment believed to be an important factor in the Karnataka State. The micro-finance aimed at providing the rural women, with savings, credit and insurance and aims to improve household income security in the State. In Karnataka, the study found that various SHGs have been formed and involved in the various types of work but the sole aim is the income generation.

6.2.4.2 It is found that the data on three aspects of the growth of microfinance in Karnataka are the number of SHGs credit linked, bank loan disbursed and the refinance that is provided. The compound growth rate of number of SHGs credit linked increased at the rate of 71.19 percent per annum. Similarly, bank loan disbursed to SHGs was found to be growing at the compound growth rate of 95.97 percent and refinance to banks from apex level institutions increased at a compound growth rate of 75.83 percent. The rate of growth in bank loan is higher than the growth in both the SHGs credit linked and
refinanced. This was achieved because of the efforts of the NGOs and the government agencies, the policies that were taken up by the government during these periods, seeing the importance of the SHGs in the improvement of the lives of the poor was also evident for this kind of an achievement in the field of SHGs growth. This higher growth in micro-finance was possible because of refinance support provided by the apex level institutions involved in micro finance.

6.2.4.3 It is found that the impact of micro finance provided by NGOs on the income of the SHGs in all the districts of the State was highest in Chitradurga district where the income before the establishment or working of the NGOs was Rs.19,862.50 and after the working of the NGO’s started their income rose to Rs.42,775 and their ‘t’ value was 6.78, these were because of the higher lending towards the priority sector. The lowest impact was found in Belgaum district where in the income before was Rs.55,379 and after the working of the NGOs started it rose to Rs.1,34,108 having a ‘t’ value of 2.08 which can be attributed to the fact that even though there was an increase in the income it was not as much as in other districts.
6.2.5 Information Communication Technologies (ICTs)

6.2.5.1 The findings of the study revealed that the Karnataka State has been success in recent years through the implementation of various ICT related projects, the state is successful.

6.2.5.2 On the role of ICT making life easier of the rural women entrepreneurs, it is found that the respondents are equally divided with any of the idea. The trend shows that this sector helped the women to increase their awareness about the world and it also allowed them to participate in all the affairs of their work in the Karnataka State.

6.2.5.3 The findings of the study revealed that though the rapid expansion of IT has reached to all sections and almost all area of India, the rural and remote areas in the Karnataka State still lagged behind.

6.2.5.4 The findings of the study in the Karnataka State also revealed that in the age of advanced technology, people get the information through various sources like television, internet, radio, print media, etc., more than half opined that the best source of getting information is television.

6.2.5.5 Thus, the findings revealed that information technology has changed the communication paradigm, making it no longer
difficult to reach a large number of people more or less at the same time and that too enable them to respond, interact as well as obtain a copy of the information within a low-cost in the Karnataka State.

6.2.5.6 It is further found that the use of ICT helped to bridge the gap between people's opportunities for self-employment in the informal economy and the high growth sectors of the world economy. In the informal sector, workers gained easy access to the internet through tele-centers and obtained information.

6.3 SUGGESTIONS

The increased role of women in economic development has spurred the government in developing policies on women development. The positive changes that have taken place in women's attitudes and perceptions of their own role after their involvement in different entrepreneurial activities through the participation in different entrepreneurial activities have empowered them in social, economic and cultural fields in the State of Karnataka. For women in Third World countries, power and access in taking decisions on their own have increased in economic and household matters, which have made them much more self-confident than before. The rural women have become better organized through the knowledge of their rights. But, the
indicators of women development still reflect a pathetic picture despite all
the rhetoric made. Another important indicator of women empowerment
is political participation which is not widely seen among rural women
entrepreneurs. Through economic emancipation and greater mobility, the
women can achieve a higher degree of decision-making power in every
aspect of life including politics. With the constantly changing
demographic structure of the region and increase in the proportion of the
elderly people, especially older women, the need for appropriate policies
and systems to provide economic and social support is an important issue.
Endorsing the greater participation of women in decision-making would
continue to be a formidable challenge.

The State Government has adopted some policies regarding
women entrepreneurship development in rural Karnataka. But the
complication arises at the time of implementation. Sometimes the
services of Government are available in urban areas, whereas rural
entrepreneurs continue to be victims of deprivation. In spite of having
access to various micro credits, rural women receive almost no
training from development organizations, which adversely affects their
efficiency and performance.

There are various policy implications for improving rural women
entrepreneurship in Karnataka. The suggestions are structured into five
parts, namely, (i) Attitudal Recommendations; (ii) Actions of Government; (iii) Bank-related Policy Recommendations, iv) Training and Consultancy related Policy Implications, and (v) Other Significant Recommendations.

6.3.1 Attitudal Recommendations

6.3.1.1 Social attitude towards the operation of rural women entrepreneurs needs to be changed. Sometimes rigid social norms, customs, values and attitude, act as barriers in rural women entrepreneurship development. Awareness should be created to stop or change the societal attitudes by the Government and Non-Government Institutes through undertaking of various programmes.

6.3.1.2 Entrepreneurship courses should be introduced in both formal and informal educational institutions in the Karnataka State so that unprivileged women are exposed to possibilities of job creators instead of job seekers. It will empower the rural women with entrepreneurship skill. More practical and need oriented training program should be designed for entrepreneurs.

6.3.2 Actions of Government

6.3.2.1 Commitment of the Government can flourish rural women entrepreneurship development through establishment of some
rural entrepreneurship development policies and rules.

6.3.2.2 The functions of Directorate of Women and Child Development and the Directorate of Social Welfare in each district have to focus to the needs and problems of rural women. They must make a comprehensive list of all rural women running any activity on commercial banks within the district and complement their activities with basic information, training and education. They should carefully monitor their business operations run by their credit.

6.3.2.3 The Government must encourage rural women entrepreneurs by providing cheap credit. As cheap credit ensures to promote rural women entrepreneurship.

6.3.2.4 Special attentions should be given to promote income-generating programs in rural areas. The programmes need to be taken to train and literate the rural entrepreneurs and make them socially aware. Both electronic and print media can be used to create social awareness among rural population.

6.3.2.5 The Government needs to establish the rule of law by implementing the existing laws and create ethical code to gear up the active participation of people in economic development.
6.3.2.6 The Government should take necessary initiative to improve the infrastructure facilities such as communication electricity, utility services (fuel, gas and water) etc which will certainly help to improve the socio economic conditions of rural entrepreneurs.

6.3.2.7 The Government needs to be aware of market instability. Government agencies and the bank authority can help to extend the marketability of the goods produced by the entrepreneurs.

6.3.3 Bank-Related Policy Recommendations

6.3.3.1 In enhancing the growth of rural women entrepreneurs, the banks must follow the identification of support and sustaining services duly followed by object-oriented procedures to identify the potential women entrepreneurs.

6.3.3.2 In tune with the anticipation of the beneficiaries, not only the procedure of sanctioning loan must be simplified but the processing of the loans needs to be completed early and within a fixed time.

6.3.3.3 The rate of interest for loans to working capital should be reduced and loans should be invited on concession rates and rebate should be allowed to encourage timely return of loan.
6.3.3.4 No collateral security should be imposed by banks for working capital loan to rural entrepreneurs. The margin of security should also be liberalized.

6.3.3.5 Bank loan policy should be linked with industrial policy of the State in particular and the country in general. There should be an allocation of fund in the loan portfolio of banks to supplement the Government development plan and industrial policy. Coordination is also required for proper allocation and distribution of fund to rural entrepreneurs.

6.3.3.6 The bank authority can come forward with services like supply of quality raw materials at the cue time and to store raw materials for the future courses of action as value added services to rural women entrepreneurs.

6.3.3.7 The banks must provide special customer services in the rural areas to help women entrepreneurs solve their banking problems. Banks should maintain facilities for easy access of women within bank premises.

6.3.4 Training & Consultancy Related Policy Implication

6.3.4.1 Training programs are needed for women entrepreneurs’ development. The rural women entrepreneurs use traditional technology-based manual skills in their business. Technology
can play a role in saving money, increasing productivity, and increasing the quality of output. Training should be given to women entrepreneurs so that they can use technology effectively.

6.3.4.2 Training may be imparted to the owners and workers in rural business management to acquaint them with techniques of proper planning, management and control to improve the overall management of the business. In this regard bankers’ activities in the concerned areas can provide advisory services to the rural entrepreneurs for profitable investment loan taken from them.

6.3.4.3 Consultancy services can be provided to rural entrepreneurs. Banks may take immediate steps to prepare a list of volunteers and/or retired business executives in order to offer consultancy services.

6.3.4.4 To establish Rural Entrepreneurship Development Institution (REDI) in each taluk to provide well designed training program for the rural entrepreneurs.

6.3.4.5 For providing consultancy service to rural entrepreneurs the knowledge of retired may be used in an organized manner, promotional institution or bank may take immediate steps to
prepare a list of volunteers who are prepared to offer such services.

6.3.4.6 It is obvious that innovation, education and training are needed for entrepreneurship development. Practical need based training should be provided to the entrepreneurs to innovate new ideas. Banks may arrange adult education centers similar to those of NGOs to impart informal education to its members.

6.3.4.7 The procedures of sanctioning loan should be simplified and loan application should be appraised as early as possible. The delay in processing loan processing loan should be reduced and specific time limit may be fixed to dispose of the different aspects of loan processing.

6.3.5 Other Significant Recommendations

6.3.5.1 The need for marketing support for selling the output of rural entrepreneurs is a vital factor; channel of distribution should be built up with Government assistance. Annual fair and exhibition of products can be arranged in regional, national and international levels.

6.3.5.2 Rural entrepreneurs have severe problem of availability of raw materials in right time and at price. For this purpose communication system of different areas should be improved.
6.3.5.3 It is necessary to devise the credit extension system in keeping with genuine needs of entrepreneurs. The credit system should be capable of meeting short and long-term capital needs of the loanees on easier terms and conditions.

6.3.5.4 The Karnataka State's infrastructure should be developed at the optimum level. Infrastructure facilities such as transport and communication facilities, supply of electricity and other utilities in the rural areas should be improved. Appropriate technology should be adopted to improve quality of the products.

6.3.5.5 Efforts should be made for proper marketing of products both in the domestic and foreign market. Banks and other development organizations may help the entrepreneurs to use co-operative idea in overcoming the marketing problems faced by the entrepreneurs. Moreover it may also take step to set up retail shop-cum display center in different parts of its operational areas to facilitate the marketing efforts of the entrepreneurs.

6.3.5.6 Existing credit sanctioning procedure should be changed. The field workers can help in filling up forms and engaging the entrepreneurs in groups. The number of installments may be increased may be increased to repay the loan easily.

6.3.5.7 Government and the bank should make the entrepreneurs
trained up and the necessary facilities should be provided.

6.3.5.8 All categories of entrepreneurs have been suffering from shortage of capital for expanding their activities. The amount of loan given by development organizations is not sufficient to meet their needs. Their requirements should be assessed properly and the required amount of loan should be disbursed accordingly. The credit limit should be adequate enough to the short and long-term financial requirements.

6.3.5.9 In order to avoid overlapping, banks should co-ordinate their activities with other NGOs that are also engaged in delivering micro-credit among rural poor. Coordinated efforts with bank type organizations may prevent switching over of the borrowers from one organization to another. It is also widely recognized that imposing sound credit supervision system may solve the problem of fund diversions and improper utilization of money.

6.3.5.10 Banks and NGOs may open sister organizations which would act as an insurance company for natural calamities. Such companies could provide crop insurance, poultry insurance, dairy insurance, other manufacturing and processing products insurance, and service insurance to protect the entrepreneurs against natural calamities and hazards.
6.3.5.11 Natural disasters and the lack of training affect the expansion of business, especially in the case of livestock and fisheries. In this situation, the women entrepreneurs should be provided with sufficient informal training to improve their skills to take care of their poultry and fisheries. Bank officials may contact the taluk veterinary officers and fisheries officers to conduct training for all Bank loanees. It would be even better if bank authorities would appoint veterinary and fishery doctors.

6.3.5.12 Banks and NGOs may extend short-term seasonal financial support against product pledges so that the entrepreneurs are not forced to sell their crops immediately after the harvest, when prices are the lowest. In this regard, a cooperative marketing system may also help the entrepreneurs to get reasonable prices for their products. Moreover, bank and development organizations could establish warehouses in each of their operational areas to cover shortages of agricultural products by their borrowers.

Thus, development of rural entrepreneurship is the key to the creation of new enterprises that energize and rejuvenate the economy. It also plays a vital role in economic development. The rural entrepreneurship serves as the catalyst in the process of industrialization.
and economic growth. The emergence and development of rural women entrepreneurship largely depends on the supporting conditions of different factors such as economic, social, cultural and psychological. Based on institutional theory, these factors can also be divided into regulative, normative and cognitive factors. Regulative factors refer to the rules and regulations of Government and other institutions that influence women entrepreneurship development in rural Karnataka.

Widespread illiteracy, lack of basic education, training and experience remain serious obstacles in rural women’s entrepreneurship development. Besides the lack of awareness, social superstitious and the absence of the rule of law also affect the rural women’s participation in economic activities outside the family. Since entrepreneurship development is extremely important to activate the economic development of Karnataka, it would be of utmost importance to ensure the facilitating factor of women’s development, especially in rural areas. If properly supported, the rural disadvantaged have a great opportunity to maintain their livelihood through engaging themselves in various types of income generating activities.