Profile of the Study Area and Institutional Support to Women Entrepreneurs
CHAPTER III
PROFILE OF THE STUDY AREA AND INSTITUTIONAL SUPPORT TO WOMEN ENTREPRENEURS IN STUDY AREA
PART - A

PROFILE OF THE STUDY AREA
"HUBLI – DHARWAD CORPORATION AREA"

Part -A of this chapter presents a brief profile of the study area i.e., Hubli Dharwad Corporation area. It throws light on historical background of both Hubli and Dharwad cities, their geographical features, climatic conditions, demography, infrastructure and important industrial, commercial and economic activities. This tries to establish a link between the resources available i.e., natural, human and man-made resource in the study area which can help in the expansion and development of women entrepreneurs and how far these resources are helpful for women entrepreneurs in their socio-economic life. Part B of the chapter deals with institutional assistance to the women entrepreneurs in the study area.

ORIGIN AND HISTORICAL BACKGROUND OF DHARWAD:
If we peep into the history of Dharwad city we can find significant development in this glorious city. This city is 1200 years old. Historical evidence, which is found in the form of inscriptions in village “Narendra” near Dharwad city, clearly establishes the fact that the present day Dharwad was originated in the early part of 12th century A.D. This city enjoyed a prominent position during the regime of Vikramditya of Chalukyas. After that this city came under the rule of Vijayanagar Empire.
During the regime of Vijayanagara Empire, “Dhara Rao” who was very prominent officer in the Vijayanagara Empire built a strong fort around the city. And it is believed that the present day ‘Dharwad’ is named after the name of “Dhara Rao”. After the fall of Vijayanagara Empire, the Adil Shahi of Bijapur captured Dharwad. It was again captured by Shivaji in 1673 and enjoyed the benefits till the Mughal Emperor Aurangzeb conquered this fort of Dharwad. The historical evidence also reveals that how Dharwad developed itself as a city during these days. From 1753 to 1788, Dharwad came under the rule of Hydar Ali and Tipu Sultan of Mysore.

But the glorious period of this city began when Britishers made this city as administrative and educational centre. In 1820 the Deputy Commissioner’s office was constructed which was called as “District Collector Office” at that time since then Dharwad emerged as one of the great academic and cultural centres.

The cultural history of Dharwad is very rich. A number of monuments at present what we see in Dharwad city, some are new one some are the gifts of various dynasties ruled over Dharwad speaks about its rich and diverse culture. The town houses, a number of churches like Saints Church, Basel Mission Church and temples dedicated to Hanuman, Dattatreya, Durgadevi, Dyamavva and Panduranga.

It is also evident from the history that how the various social reformers and various institutions came forward to donate land and money to have academic and business center at Dharwad. Apart from that Britishers were very much attracted towards the calm and cool atmosphere of Dharwad and started establishing their various offices in the city. Especially in the field of
education this city has maintained its glory. Dharwad is also famous for its "mouth watering pedas".

The Dharwad Town Municipal Corporation came into existence in 1856 whereas the Hubli Town Municipal Corporation came into existence in 1855. Later both the corporations merged in 1962 to form "Hubli-Dharwad Municipal Corporation (HDMC).

ORIGIN AND HISTORICAL BACKGROUND OF HUBLI CITY:

Hubli is more populated city compared to Dharwad city. It is more commercial than the academic one. Hubli is known for various industries, factories and for various commercial activities. As a result, people from adjunct villages migrated to Hubli for jobs or in search of livelihood.

If we throw light on the history of Hubli city we can find that Hubli was traditionally known as "Rayara Hooballi". It is evident from the old temple found in the city. The origin of Hubli city belongs to the 11th century A.D. Hubli city came under the rule of various kingdom and empires along with Dharwad city. With the fall of Vijayanagara Empire Hubli came under the rule of Nawab of Savanoor. It was during this period Hubli became famous for religious activities because of "Lingayat Monastery of Moorsavira Swamy Math". It shows that Hubli became popular before a well-developed communication network.

Towards the end of the 17th century A.D. the city came under the control of a Muslim family called "Tarins". The loyalty of this family fluctuated according to circumstances. Ultimately in 1818 A.D. the city was handed over to general "Munro" by "Phadke" a commanding officer of "Peshwas". With the commencement of British rule in the city, the commercial growth started
extending. The city began to have peace and tranquility. Since then the city has emerged as a centre of trade, commerce and industry. Further in 1878 A.D. Hubli was connected with the Pune-Bangalore Highway, which was a milestone in the history of Hubli City because it led to fast expansion in its trade and commercial activities. It was also made a famous connector of Railway services. Again it helped the city to extend its economic and commercial activities.

Hubli Municipal Corporation started functioning from 1855 with population of 35,278. In terms of size Hubli was considered as a class III town and the census of 1911 the city stood as class II town and in 1921 census the population of the city crossed 1 lakh and consequently the position of the city in terms of size changed to class-I city.

In ancient days Hubli was known as “Agrahara” i.e., educational institution which was administered by 200 “Mahajans” i.e., Brahmin shareholders. Therefore we find large number of Temples, Mathas, Shrines, Mosques and Churches in Hubli. Bhavani temple is the most ancient temple in Hubli.

Though Hubli city is an important part of Dharwad district, by the virtue of its rapid growth in population it has a separate Member of Parliament constituency. It shows the growth expansion and development of city.

PHYSICAL FEATURES OF HUBLI – DHARWAD

This total land area of twin city is 13,738 sq.kms. Hubli Dharwad forms a contact zone between the Western Ghats hill locks and the eastern plains. The western and northwestern part of Hubli-Dharwad is covered by erosion
type of hill locks. This area does not form any drainage basin rather form a water divide especially in the northeast part. The stream on the west joins the water by flowing rivers. The only stream Bedti originates near Tadasinkoppa village West Dharwad and flows towards Hubli in the southeast direction.

Regarding the topography of the study area is concerned it is slopping towards the south and southeast. The height elevation is 740 metres [MSL] and the lowest is 600 metres [MSL]. Both the cities have 'semi-arid' climate with hot summer and cool winter. The maximum temperature is 39°c and minimum temperature is 12°c. The average annual rainfall is 760 mm, most of which is from southwest monsoon between June to September.

We find three types of soil in the study area.
1. Red soil, which is called "Masari Mannu".
2. Medium red soil which is called "Maradi Mannu"
3. Black soil, which is called "Yari mannu".

We find red soil and medium red soil on the western side of the area and the black soil on the eastern side. The vegetation is of two types-natural and afforested. Mango, Guava, Tamrind, Pongam trees, etc. cover the hills and the areas of low gradients. Coconut trees are commonly found in the residential areas. Cotton is the main crop of the study area. Because of advancement in the agriculture use of bore wells is common source of irrigation in the study area.

Dharwad city has expanded towards southwest and western side whereas Hubli city has expanded towards the northwest and western direction. It is probably because the area of eastern side is covered by loose black soil where construction is risky and the area on the western side we find red soil which
as hard earth. The average temperature of Hubli comparing to Dharwad is high with high humidity. Because of calm and cool atmosphere and its greenery Dharwad is called “Pensioner’s Paradise”.

DEMOGRAPHY:

According to 2001 census the total population of Hubli – Dharwad Corporation Area is 786,018, i.e., 403270 males and 382748 females. The sex ratio is 949 females per thousand male. It means 48.7% of total population is the fair sex of the society. The density of population of study area is 202.88 per sq. km.

LITERACY:

As per 2001 census the total literacy rate of the study area is 81.8 % Male literacy rate is 88.06 and female literacy rate is 75.2%, which is much above the average literacy rate of the country. It is 65.38% nationally, out of which 54.16% of females and 75.85% of males are literate.

The study area is the main educational centre of northern Karnataka. Dharwad is famous for two Universities iz. Karnataka University, Dharwad and University of Agricultural Science. SDM Engineering, Dental and Medical College of Dharwad offer the educational services for engineering and medical students. Karnataka University offers 45 P.G courses, 18 Diploma courses and 15 Certificate courses.

Hubli is famous for well-known medical institution known as Karnataka Institute of Medical Science. Apart from this BVB Engineering College is an important institutions imparting technical education to the students of the region and the Cancer hospital of Hubli is rendering valuable services to the
cancer patients of the area. There are other several institutions, which are offering various educational services to the society.

PRIDE OF HUBLI – DHARWAD:

Dr. Gangubai Hangal, the queen of Hindustani Music, recipient of Padma Vibhushan, Padma Bhushan and 35 other national awards, also awarded with four doctorate degrees from four universities namely Karnataka University Dharwad, Delhi University, Gulbarga University and Hampi University. She has converted her house into “The Museum of Indian Classical Music”.

Poet and Laureate Dr. Dattatraya Ramchandra Bendre is a renowned colossus of Kannada literature and veritable genius who created a new history by his original research in science and mathematics apart from reaching Himalayan heights in his poetic and literary work. He was awarded with the most prestigious award for literature in India i.e., Jnana Peeth Award in 1974.

Rani Kittur Chanamma Circle of Hubli, Murga Matt Pathshala of Dharwad Moorsavira Math of Hubli, which belongs to 12th century A.D., Mailaralinga temple of Dharwad, which again belongs to 12th century A.D., the prominent religious institutions Sidharoodha Matha of Hubli, Basel Mission Church of Dharwad, Tomb of famous saint Bhairidevarkoppa, Fateh Shah Dargah, Indira Glass House, etc. are some of the important monuments of the study area.

The most important thing, which we have to highlight, is in this socio-cultural environment and with the above historical development, how Hubli-Dharwad twin city has emerged as major commercial centre of north
Karnataka. The following discussion speaks about the trade, industrial and commercial activities of the area concerned.

**MAJOR INDUSTRIES OF THE STUDY AREA:**

Hubli-Dharwad has emerged as the second largest industrial and commercial centre of Karnataka after Bangalore and it is growing as a hub of industrial activities. The twin city is endowed with abundance of natural resources with sufficient availability of skilled labourers, which are playing a key role in the socio-economic development of the region.

There are five major industrial estates in Hubli-Dharwad Corporation. They are:

**TABLE III – 1**

**IMPORTANT INDUSTRIAL ESTATE OF STUDY AREA**

<table>
<thead>
<tr>
<th></th>
<th>Name of Industrial Estate</th>
<th>1st Stage (acres)</th>
<th>2nd Stage (acres)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Belur Industrial Area Dharwad</td>
<td>1312.00</td>
<td>892.00</td>
</tr>
<tr>
<td>2</td>
<td>Tarihal Industrial Area Hubli</td>
<td>312.30</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Gokul Industrial Area</td>
<td>33.36</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Rayapur Industrial Estate</td>
<td>79.20</td>
<td>100.00</td>
</tr>
<tr>
<td>5</td>
<td>Sattur Industrial Estate</td>
<td>N.A</td>
<td></td>
</tr>
</tbody>
</table>

Note: NA. Not Available

There are 9 large and medium scale industries in Dharwad and 7 in Hubli. The following table throws light on the important large and medium industries of study area with their production, annual expenditure, turnover and the direct employment provided.
Table – III-2
IMPORTANT LARGE AND MEDIUM SCALE INDUSTRIES OF HUBLI – DHARWAD TILL JAN 2006.

<table>
<thead>
<tr>
<th>S.N</th>
<th>Name of the Industry</th>
<th>Product</th>
<th>Investment (Annul in Lakhs)</th>
<th>Employment</th>
<th>Turnover (In lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>NGEF Rayapur Dharwad</td>
<td>AC Pumps and Motors</td>
<td>220.00</td>
<td>228</td>
<td>1218.16</td>
</tr>
<tr>
<td>2</td>
<td>Hindustan Petroleum Refine Unit Belur Dharwad</td>
<td>LPG Bottling</td>
<td>150.00</td>
<td>150</td>
<td>67751.00 (MT-LPG)</td>
</tr>
<tr>
<td>3</td>
<td>The Printers Mysore Belur Dharwad</td>
<td>News paper</td>
<td>150.00</td>
<td>50</td>
<td>12350.00</td>
</tr>
<tr>
<td>4</td>
<td>TELCO Belur Dharwad</td>
<td>Commercial Vehicles</td>
<td>1600.00</td>
<td>25</td>
<td>102.00</td>
</tr>
<tr>
<td>5</td>
<td>Hindustan Lever Ltd. (Food-Division) Belur Dharwad</td>
<td>Tea Powder</td>
<td>526.00</td>
<td>96</td>
<td>8000.00</td>
</tr>
<tr>
<td>6</td>
<td>South Ferro Ltd Belur – Dharwad</td>
<td>MS-Ingots Lasting Steel Rolling</td>
<td>300.00</td>
<td>50</td>
<td>1551.00</td>
</tr>
<tr>
<td>7</td>
<td>Joja Chemicals Belur – Dharwad</td>
<td>Para Nitrochlorobenzene Ortho nitrochlorobezem</td>
<td>273.00</td>
<td>98</td>
<td>669.00</td>
</tr>
<tr>
<td>8</td>
<td>Bhoruka Textile Ltd. Sattur – Dharwad</td>
<td>Polyster Yarn Polyster Viscose Blended Yarn</td>
<td>198.00</td>
<td>1480</td>
<td>4844.00</td>
</tr>
<tr>
<td>9</td>
<td>Tata Locomotives &amp; Engineering Belur Dharwad</td>
<td>Excavators</td>
<td>1580.00</td>
<td>541</td>
<td>90.00 (Job Work)</td>
</tr>
<tr>
<td>10</td>
<td>Apex Auto Pvt. Ltd. Belur – Dharwad</td>
<td>Automobile Spares</td>
<td>300.00</td>
<td>83</td>
<td>320.00</td>
</tr>
<tr>
<td>11</td>
<td>Akay Industries Hubli</td>
<td>Centrifugal Pumps &amp; Valves</td>
<td>474.00</td>
<td>367</td>
<td>62676.00</td>
</tr>
<tr>
<td>12</td>
<td>Fine Blanking Pvt. Ltd. Hubli</td>
<td>Fine blanked Components</td>
<td>101.00</td>
<td>22</td>
<td>131.00</td>
</tr>
</tbody>
</table>
There is good potential for the development of textile industry, food and food products, pharmaceutical, chemical industries, engineering and allied industries, electrical and electronics industries. Chemical valves manufactured at Hubli accounts for 40% of the country's requirement of industrial valves.

Major products manufactured in small-scale industries are agro-based products, engineering component machines, tools, khadi products, floriculture, handicrafts, etc. Tractors and Trailers manufactured in the area are supplied to entire north Karnataka, south Maharasthra and Andhra Pradesh.

The number of small-scale industries in Dharwad Taluka is 4,096 since their inception till 31st March 2005 and again 112 more added to this from April 2005 to January 2006. In Hubli Taluka there were 7,060 small and tiny units before 31st March 2005 to which 329 were added from April 2005 to January 2006. Out of this 60% we find in Dharwad Hubli city as per the
information provided by DIC, Dharwad. Work participation rate as per 2001 census in the study area is 36.35% in small and tiny industries of which female populations handle 5%.

The employment scenario of Small Scale Industries in Dharwad district shows that the total employment generated was 57,032 as on March 2005 out of this 60% we found in Hubli Dharwad twin city as per information provided by DIC, Dharwad. Software Technology Park is an important feature of Hubli city and it is expected in near future, that park may provide maximum employment opportunities to the localities.

STRENGTH OF HUBLI - DHARWAD MUNCIPAL CORPORATION:
1. Agriculture has been the major sector contributed to the economy of the HDMC. Important crops of the area are chilly, cotton, maize, several other vegetables tomatoes, potatoes, mango, guava and sapota.
2. Railway junction with zonal head office at Hubli.
3. About 1,000 engineering graduates from the district every year, maximum from HDMC especially IT related and 15,496 other professionals from the districts have added to the skilled, competitive and efficient labour force.
4. Handicrafts artisan’s producing carpets, national flags and wooden articles.
5. Important industrial production course from this area.
7. Announcement of Hubli as Railway Zonal head quarter of South Western Railway is a great advantage for the twin city for the whole district as well as for the whole northern Karnataka.
8. Hubli is connected with the No. 4 National Highway i.e., Pune - Bangalore Road which is again the important strength of twin city.

9. Software Technology Park at Hubli.

10. Various institutions such as NTTF, ATI, ITI are actively engaged in providing technical know-how to the labourer specially in tool design, die-making, leather, welding, turning, etc. so that the supply of skilled technically trained person should increase.

11. Government is considering, establishing an Auto Complex of the size of 500 acres (Auto Park).

The above discussion reveals that Hubli – Dharwad posses a great potential in almost all the areas for the socio-economic development. These are providing a strong ground to almost all types of economic activities both in formal and in informal sector. Because of these facilities the cases of migration have increased in the study area, which has resulted into fast growth of informal sector.

But there are certain weaknesses, which are playing an important role in impedina socio-economic development of the study area. Important ones are:

1. Improper roads. Some roads except important one are all dusty and are in a very poor condition.

2. The problem of scarcity of water, especially drinking water during summer season.

3. Even though airport is there still it is not utilized upto its capacity. Lot of improvements is required here. Agriculture, floriculture and horticulture are still considered as backward sector.
4. Lack of infrastructure in the industrial area is another important weakness of the study area. Moreover even in the main centre of the cities proper infrastructure facilities are not available.

5. Frequent cut in electricity supply is another major problem what the twin city is facing.

6. There is drastic reduction in cattle population, which has affected adversely the dairy production especially home based dairy activities.

It is clear from the above discussion that Hubli – Dhawad twin city is surrounded by so many problems and weaknesses. But it does not mean that there is no potential for growth here. HDMC area is fortunate to have maximum resources. The need is to utilize these resources in an efficient manner. There are various opportunities for the localities, they should participate actively to take the best from these opportunities. Some of them are:

1. Human Resources: As mentioned earlier the population of the study area is increasing continuously i.e., it is 7,86,018 as per 2001 census with the sex ratio of 949 per thousand male. The literacy level of this population is 81.8% with 88.06% of male literacy and 75.2 % female literacy. It speaks about the availability of literate and competent labour force. If opportunities are provided to them with handsome pay scale they can do wonders.

2. Agriculture and Horticulture: As the economy of Hubli – Dharwad mainly depends on agriculture and allied activities there are ample of opportunities to the localites to take up any challenge in this sector and can contribute to a great extent to strengthen the economy.
3. **Live Stock**: It is yet another area where people can contribute to the larger extent. This is the area, which opens the opportunities for both men and women of Hubli -Dharwad.

4. **Milk Production**: Hubli – Dharwad is known for milk production. There are ample opportunities to start enterprise on small scale as well as on large scale. Here home enterprises can be developed to a major extent.

5. **IT Sector**: It is yet another area where we can concentrate. By developing this sector with the package of necessary facilities, this sector may emerge as a competitive sector, which can absorb maximum young labour force.

6. **Floriculture**: Hubli – Dharwad in general and Hubli in particular is known for its flower production. The world’s consumption of flowers is increasing day by day. The twin city by increasing flower production can increase the supply of flowers.
PART B
WOMEN ENTREPRENEURSHIP AND INSTITUTIONAL ASSISTANCE IN HDMC

The scope of operation of women entrepreneurs in informal sector, like formal sectors also depends upon the institutional arrangements, especially the availability of finance, training facilities and other consultancy services. Over the years various institutions are playing the key role in providing training, finance and counselling to the entrepreneurs to start their own ventures. It is true that informal sector is the engine of growth in our economy. It is an efficient job absorbent. This sector should be channalised in such a manner that it can come up with all its capabilities and contribute to the modern society. The assistance should be extended to this sector in such a manner that both men and women found in the sector must be benefited.

Finance and training are an integral input of entrepreneurial development. Women entrepreneurs are lagging behind especially due to lack of sufficient finance and lack of adequate skill.

In this part of chapter researcher has presented the active role played by three prominent institution engaged in rendering services i.e., financial, technical and other consultancy services for entrepreneurship development in the study area. They are

1. DIC (District Industrial Centre)
2. RUDSETI (Rural Development and Self Employment Training Institute)
3. CEDOK (Centre for Entrepreneurship Development of Karnataka)
1. DISTRICT INDUSTRIES CENTRE – DHARWAD (DIC)

District Industries Centre (DIC) started working from May 8, 1978 with the main objective to provide integrated administrative framework at the district level for promotion of small-scale industries in rural areas. Their aim is to provide services to small and micro entrepreneurs who come under the single roof of a district.

The DIC in the study area is located in Rayapur one of the important industrial estates of HDMC. It works under the guidance of Director of Industries. Even the registration of small industries is done at DIC.

The important objectives of DIC are:

❖ To provide an integrative administrative framework at district level to accelerate the pace of economic development.
❖ To provide all the services to support the entrepreneurs under a single roof.
❖ To generate more employment in the district.
❖ To strengthen the rural areas by developing micro entrepreneurial activities.
❖ To create a new awareness in the prospect to entrepreneurs so as to intensify the tempo of industrialization especially in the backward regions.
❖ To setup display an information cell.
❖ To extend assistance financially as well as technically for the development of entrepreneurial activities.
❖ To hold regional trade fairs, spotlight development of technology in selected industries.
❖ To encourage entrepreneurship among women several facilities are provided like free training, entrepreneurship awareness programmes for women, cheap credit facilities, etc.
❖ To hold fairs exhibiting products produced by women entrepreneurs especially homebased products.
❖ To eliminate organizational weakness and functional deficiencies through DIC.

FUNCTIONS OF DIC:
1. To conduct industrial potential surveys keeping in view the availability of resources in terms of material and human skills, infrastructure, demand for product, etc. To prepare techno-economic surveys and identify product lines and then to provide advice to entrepreneurs.
2. To prepare an action plan to efficiently implement the schemes identified.
3. To guide entrepreneurs in matters of selection of the most appropriate activity according to their skill, capacity, resources available and also the most appropriate machinery, equipment, sources of its supply and procedure for procuring imported machinery, if needed, assessing requirements for raw material etc.
4. To appraise the worthiness of various proposals received from entrepreneurs.
5. To assist the entrepreneurs in marketing their products and to assist in the export promotion of their products.
6. To undertake product development work applicable to small industries and
7. To conduct artisan training programmes

Keeping these in view DIC is actively engaged in developing and promoting entrepreneurial activities in the district in general and in the study area in particular. The number of small-scale industries in Dharwad Taluka is 4,096 since their inception till 31st March 2005 and again 112 more added to this from April 2005 to Jan 2006. In Hubli Taluka there were 7,060 small and tiny units before 31st March 2005 to which 329 were added from April 2005 to
January 2006. Out of these 30% industries are owned and managed by female population. DIC fails to provide any information regarding any unit in informal sector owned and managed by women, as their work is unregistered. (Source: DIC, Information from Dharwad district DIC office located in Rayapur Dharwad and its Brochures and Pamphlets).

2. RURAL DEVELOPMENT AND SELF EMPLOYMENT TRAINING INSTITUTE (RUDSETI)

Unemployment problem is the most visible poverty symptom. Job opportunities are meager in organized sector. Migration in search of job from rural to urban areas has created instability and unrest situations in urban centres. Unemployed youths lack motivation drive and skills to take up self-employment. Various nationalized banks with their vast network can promote entrepreneurial activities through motivation training and financial assistance.

Thus evolved Rural Development And Self Employment Training Institute (RUDSETI) as an unique institute to fulfill these needs.

First RUDSETI an NGO was established at Ujjire, a small village of Karnataka in 1982. Its one of the important branches was established in 1984 at Gandhi Nagar, Dharwad.

PROMOTERS:

1. Shri Dharmasthala Manjunatheshwara Education Trust.
2. Syndicate Bank
3. Canara Bank
4. Syndicate Agricultural and Rural Development Trust
“Instead of writing someone else’s accounts through wage employment after 3-5 years of collegiate education it is meaningful to write one’s own account by embarking upon some self-employment.”

Dr. D. Veerendra Heggde
President RUDSETI.

MISSION AND OBJECTIVES:
2. Empower Youth to share economic progress equitably.
3. Identify, Orient, Motivate, Train and Assist the rural youth to take up self employment as an alternative career.
4. Promote rural entrepreneurship
5. Train village level workers.
6. Counselling and project consultancy.

TRAINING PROGRAMMES:
Every institute has evolved need based location specific training programmes. They continuously scan the environment and evolve new training programmes. All the training programmes are short term intensive courses ranging from 1 to 8 weeks. There are four types of training programmes for the various categories of entrepreneurs.
I. Entrepreneurship Development Programmes (EDPs) for First Generation Entrepreneurs

Agricultural EDPs
1. Agricultural and Allied activities
2. Dairy
3. Sheep rearing
4. Poultry
5. Bee Keeping
6. Horticulture
7. Sericulture
8. Piggery
9. Mushroom cultivation etc.

Product EDPs
1. Dress Designing
2. Rexine utility articles
3. Agarbatti making
4. Woolen knitting
5. Bag making
6. Cane chair making
7. Bakery products, etc.

Process EDPs
1. Two wheeler repair
2. Pumpset repair
3. TV/Radio repair
4. Beauticians
5. Screen printing
6. Photography & videography
7. Photo lamination
8. Watch repair
9. Computer Hardware, etc.
Apart from above, special Entrepreneurial Development Programmes for Women are conducted.

II. Programmes for Established Entrepreneurs

Skill Upgradation  
Growth

III. Rural Development and HRD training programmes

1. Training Rural Development Workers of NGOs.
2. Training Self Help Group Management
3. Training Bank staff in Rural Development Activities, etc.

IV. Technology Transfer Programmes.

To encourage self-employment among women, from January 2001 to March 2006 several entrepreneurial programmes were conducted. Those are

27, 15 days programmes
40, 3 months programmes
32, 2 months programmes
40, 8 days programmes

Out of these 30% of programmes were purely women-based programmes. Training was imparted in several fields like tailoring beauticians, preparation of bakery items, reparation of Xerox machines, TV and VCRs, dairying, floriculture, bouquet making, etc. As per the information provided by RUDSETI officials, 70% of the beneficiaries have already utilized these trainings to earn their livelihood. Even they have assisted them to avail the financial facilities from Canara Bank and other banks. But none of the beneficiaries is from the study area. They are mainly from the surrounding.
If proper awareness programmes are conducted even the women population of HDMC can also benefit from such programmes. *(Source: RUDSETI office – Brochures and Pamphlets).*

3. CEDOK:

Center for Entrepreneurship Development of Karnataka (CEDOK), Dharwad was established in 1992 under the government of Karnataka. It is promoted by the Department of Industries and Commerce with the support of state level industrial developmental agencies such as Karnataka State Small Industries Development Corporation (KSSIDC), Karnataka State Finance Corporation (KSFC), Karnataka State Industrial Development Corporation (KSSIDC), Karnataka Industrial Areas Development Board (KIADB), and national level financial institutions like IDBI, IFCI, ICICI and even by Government of India.

With the assistance of Development Commissioner (SSI), New Delhi, it has extended various services for the entrepreneurship development in the study area. The main objective is to contribute to the development and dispersal of entrepreneurship by undertaking various entrepreneurship development and skill development/up gradation training programmes. Thus by rendering these services this institution is strengthening the socio-economic base of entrepreneurial class in the study area.

The main objective of CEDOK is to become a centre of excellence in entrepreneurship development training and resource centre for research and project guidance for entrepreneurial opportunities. CEDOK has been spearheading entrepreneurship movement with a belief that entrepreneurs need not necessarily be born, but they can be trained and developed through conceived and well directed intervention.
It is now widely recognized that education can be very effective instrument to bring out the latent resources and capabilities of people. Based on this CEDOK aim at;

❖ Augmenting the supply of entrepreneurs through education, training and research activities.
❖ To produce multiplier effect on opportunities for self-employment.
❖ To improve the managerial capabilities of small entrepreneurs found in both formal and informal sector.
❖ To be centre of learning for trainer motivators
❖ To contribute in growth of entrepreneurship culture, spirit and entrepreneurship development in developing countries.

IMPORTANT PROGRAMMES OF CEDOK:
❖ Entrepreneurship awareness programmes
❖ Entrepreneurship development programmes covering target groups of general and special for women SC and ST, minorities and backward classes, etc.
❖ Rural entrepreneurship development programmes
❖ Management Appreciation Programmes for artisans
❖ Skill and Technology upgradation programme
❖ Faculty Development Programme in entrepreneurship
❖ Gender sensitization programmes.
❖ Micro credit and micro finance for NGOs
❖ Quality Management and Control Methods and other Programmes.
WOMEN ORIENTED PROGRAMMES OF CEDOK:

❖ Skill Training Programmes for women and rural youth.
❖ Promoting informal group activities among illiterate village women by Self Help Group, micro credit, micro enterprises or creation of self-employment opportunities.
❖ Designing self-employment training programmes for unemployed youth especially women with credit linkages.
❖ Entrepreneurship development programmes covering women from weaker sections of society.
❖ Providing consultancy services to women entrepreneurs.

With the package of above programmes CEDOK is activity engaged in conducting several programmes to enhance entrepreneurial skill among women of study area and surrounding rural areas.

If we throw light on assistance extended by CEDOK to women entrepreneurs, they are mainly from the surrounding rural areas. Only 7% out of all beneficiaries from these programmes are from the study area.

None of the programmes was especially designed to improve the performance of women entrepreneurs in informal sector. Though training was imparted on soap and detergent making, beautician training, preparation of bakery items, tailoring, papad, pickle and powder making, flower bouquet making etc. But the programmes were designed not according to the needs of informal sector.

Inspite of this we may say that this is a unique institution engaged in development and expansion of entrepreneurial activities in the study area.

Source: Information from CEDOK Office and its pamphlets.
TABLE III – 3
PRG ORAMMES CONDUCTED BY CEDOK DURING

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Type of Programmes</th>
<th>No. Of Programmes</th>
<th>No. Of Participants</th>
<th>No. Of Women Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6 Weeks EDP General and Special</td>
<td>21</td>
<td>3725</td>
<td>1230</td>
</tr>
<tr>
<td>2</td>
<td>One Week Women EDP</td>
<td>17</td>
<td>950</td>
<td>950</td>
</tr>
<tr>
<td>3</td>
<td>PMRY EDPs</td>
<td>517</td>
<td>27370</td>
<td>13750</td>
</tr>
<tr>
<td>4</td>
<td>3 Day EAPs</td>
<td>34</td>
<td>4564</td>
<td>1332</td>
</tr>
<tr>
<td>5</td>
<td>1 day financial forecasting working capital management</td>
<td>13</td>
<td>215</td>
<td>74</td>
</tr>
<tr>
<td>6</td>
<td>4 weeks special EDP (Plastic)</td>
<td>9</td>
<td>412</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>611</strong></td>
<td><strong>37236</strong></td>
<td><strong>17363</strong></td>
</tr>
</tbody>
</table>

(Source : CEDOK official records, Dharwad Office).

CONCLUSION:

Because of fast growth of population, infrastructure and expansion in economic activities, both formal and informal sectors are growing simultaneously. But the growth in informal sector is faster than the formal sector in HDMC area. Nearly 80% of the population of study area is earning its livelihood by engaging itself in informal sector. This sector provides good employment opportunities with good income to localities. The most important feature of this sector is that it has great potential for self-employment. Many people both men and women have started their own enterprises and have emerged as successful entrepreneurs. Such entrepreneurs though we find on a very small scale, they have good potential to earn handsome income coupled
with name and fame in the society. There is also institutional support to train the entrepreneurs in the study area. There is good supportive environment in the study area for the development of women entrepreneurs.

Thus the profile of the study area and institutional support indicates the cultural, geographical, topographical, social, economic and institutional background where there is much potential and scope for a number of entrepreneurial activities especially for women. The development of the study area is opening new areas of employment opportunities in primary manufacturing and service sectors along with traditional occupations. With the globalizations new occupations are emerging where women can undertake these activities and contribute to the growth of the study area.

Note: References

- From Hubli-Dharwad Municipal Corporation
- GETIT Yellow pages and Corporate pages Hubli-Dharwad
- District Industrial Centre (DIC) Hubli
- CEDOK official records, Dharwad Office