

**A STUDY ON THE IMPACT OF UDYOGINI SCHEME
ON ECONOMIC EMPOWERMENT OF WOMEN: AN
EMPIRICAL STUDY IN CHITRADURGA DISTRICT**

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Introduction

In the foregoing chapters we have analysed different aspects of implementation of Udyogini Scheme in the State. Review of literature on women, theoretical background, an overview of status of women, institutional network for empowering women, various development programmes for women are also given. The field study is conducted in Chitradurga district covering all the seven taluks. Udyogini beneficiaries have been selected from Scheduled Castes, Scheduled Tribes, Backwards Classes, Minorities, Widows, Physically Challenged Persons, and In-distress women categories. In the field study chapter, we have analysed about the extent of availment of different kinds of institutional facilities/ incentives given for Udyogini beneficiaries. In this chapter, in the beginning the summary of all chapters are given. This is followed by the presentation of findings of the study. This chapter also brings into focus some of the gaps in the strategy of Udyogini scheme and at the end different suggestions are furnished for the future policy of the Udyogini scheme.

8.1 Summary of the Chapters

There are eight chapters in this research study. This study is related to Udyogini scheme. The Udyogini scheme is one of the novel schemes visualized and initiated by the Government of Karnataka for empowering poor women. It came into operation since 1997. The Karnataka State Women Development Corporation administers the Udyogini scheme. Under this scheme, selected beneficiaries are extended financial assistance through banks to start their own self-employment enterprises. The self-employment enterprises are of a larger scale than home based production units. The Udyogini is designed with a view to encouraging entrepreneurship among women by engaging them in income generating activities. It intends to encourage women to take up challenging roles as owners or managers of enterprises. Udyogini aims at bringing out the skill and talent among women as owners and managers of economic assets and thereby access improved livelihoods. The different aspects of Udyogini scheme, its implementation, its impact on the beneficiaries, the findings of this research study, the gaps in the strategy of the Udyogini scheme and suggestions for the further improvement schemes are all analysed in the eight chapters of this study. The summary of chapters is given below:

Chapter I is introductory chapter. This chapter provides conceptual framework of Udyogini scheme, statement of the problem, theoretical background, significance of the study, objectives of the study, hypotheses, research methodology adopted for the study, and chapter plan of this research study.

Chapter II provides review of literature on empowerment of women through education, training, self-help groups, employment, and also Udyogini scheme. This chapter highlights the fact that the Udyogini Scheme is a solid solution to the problems of poor women. This chapter also provides information about research gap.

Chapter III provides the demographic overview and problems of women in Karnataka. This chapter provides district-wise distribution of females and males. The district-wise distribution of females, inter-state comparison, district-wise distribution literacy rate of women, district-wise distribution of sex ratio, population of India and Status of Karnataka, literacy rate of females and males, district-wise distribution of females WPR, average daily wages in Karnataka, crime against women in Karnataka. At the end the problems of women have been enumerated/ analysed.

Chapter IV is on the development programmes for empowerment of women in the State. This chapter in the beginning states that women and men are equal partners of society. This is followed by a brief explanation on education of women and empowerment, women and five year plans, and various women empowerment programmes which have been formulated/ implemented for the socio-economic empowerment of women in Karnataka. This chapter briefly explains about women empowerment programme such as Stree Shakti Scheme, Santhwana Scheme, Karnataka Mahila Abhirudhi Yojane, Gender Based Budget, Protection of Women from Domestic Voilence, Special Gram Sabhas, Special Treatment Units for Women and Child, Hostels for Girsl, Sakthi Centres, Sthairya Scheme, and State Working Women Hostels.

Chapter V is on implementation aspects of Udyogini Scheme. This chapter in the beginning briefly describes women empowerment, self-employment of women, profile of KSWDC. This is followed by an analyses the Udyogini scheme, eligibility criteria for the selection of beneficiaries for Udyogini, different categories of beneficiaries of Udyogini, various period from physical and financial achievement of

Udyogini beneficiaries in Karnataka, district-wise distribution of physical and financial achievement of Udyogini beneficiaries.

Chapter VI provides on field study conducted Chitradurga district. This chapter starts with the objectives of the study, methodology adopted for the study. This is followed by a brief analysis of the profile of the field place - Chitradurga District. In this field study chapter, in the beginning, we shall enumerate the main objectives of field study, and the hypotheses which are sought to be substantiated. After this, a brief description of the nature of the field study, conducted in seven taluks of the Chitradurga district, and the methodology adopted for data analysis. The main purpose of this field study chapter is to examining the extent of availment of different kinds of Governmental facilities and incentives by the Udyogini beneficiaries belonging to women of SCs, STs, OBCs, Minorities, Widows, Physically Challenged Persons, and In-distress categories.

In Chapter VII, there are two main sections. The first section is relating to the impact of Udyogini Scheme on the Udyogini beneficiaries. The second section is relating to testing of hypotheses. In order to get the clear idea of the impact of Udyogini Scheme on the beneficiaries, an attempt is made in this chapter to illustrate from the field study data that considerable part of their income is increased due to Udyogini Scheme benefits. Also, their socio-economic conditions have been improved because of Udyogini scheme.

Chapter VIII sums up this research study. The summary of the chapters, findings of the study, suggestions for the further improvement of the scheme are also given in this chapter. The gaps in the strategy of Udyogini Scheme and suggestions for the further improvement of the scheme are also given this chapter.

8.2 Findings from Secondary Data

1. The KSWDC has formulated well designed women empowerment programmes in such a way that all categories of women belonging to weaker sections could access motivation and awareness about the availability of incentives and institutional facilities provided to women to take up income giving job activities. In the field study observed that illiteracy, ignorance and various controls put by patriarchal norms have continued to discourage, inhabit and restrict women coming from needy background to get the beneficiaries Udyogini scheme. Acute

poverty and deplorable living conditions further inhabited them are placed different difficulties in their full feeling the needed norms put up by lending financial institutions. Even though, there are several contrasted from their houses, the US has become popular among the beneficiaries. In many instances, the Udyogini women beneficiaries have applied for Udyogini loans after learning about it from earlier beneficiaries NGOs, Government officials, friends and relatives, neighbouring fellow women. Anganwadi teachers, the staffs of CDPO have worked hard along with the developing inspectors (DIS) to propagated Udyogini information. All this has helped in many ways for proper identification of Udyogini beneficiaries.

2. In the field study conducted in the Chitradurga district, we have found that the this put in charge of implementing the Udyogini scheme at the district have worked to make the Udyogini scheme successful.
3. In democracy, it is but natural there is interference of political leaders. In our research study we have found this. The political leaders belonging different political parties are using the Udyogini scheme to bolster their image and build up their vote bank in their areas. When there is political interference there is possibility for selecting ineligible women beneficiaries.
4. In this study it is found that Koppala, Hassan, Bangalore (Rural), Udupi, Raichur, Kolar, Belgaum, Chitradurga, Davangere, Mandya, Kodagu have achieved good progress in the implementation of Udyogini scheme in terms of achieving physical target.
5. In terms of achievement of financial target Koppala, Hassan, Bangalore rural, Belgaum, Bijapur, Raichur, Kolar, Bangalore (Urban), Bagalkot, Kodagu, Uttara Kannada have achieved good progress.
6. In terms of year wise achievement of Udyogini Scheme the highest physical achievement (4120) was observed during 20014-15. The next highest physical achievement (3432) was observed 2013-14. The highest achievement (Rs.4,10,58,405) in terms of financial achievement was observed during 2013-14. The next highest financial achievement (Rs.4,04,30,150) was observed during 2014-15. This is so because of good response from Udyogini beneficiaries.
7. In terms of district-wise physical achievement of Udyogini scheme during period 1997-98 to 2006-07. Hassan district stands first followed by Udupi,

Belgaum, Kolar, Chitradurga, Mandya, Kodagu, Haveri and others. The data for newly created Chikkaballapur, Ramanagara, and Yadgiri districts are not available for this period. With 27th place Bellary district observes the last place in the physical achievement of the Udyogini scheme. During the period between 2007-08 and 2015- 16, district-wise financial achievement of Udyogini scheme. Koppal district stands first followed by Bangalore Rural, Kodagu, Raichur, Belgaum, Davangere, and others. With the 30th place Mysore district observes the last place in the financial achievement of the Udyogini scheme.

8. In terms of number of district-wise distribution of Udyogini beneficiaries during the period 1997-98 to 2006-07. Hassan district (Rs.31,43,825) stands first place of Udyogini beneficiaries. This is followed by Belgaum (second place), Bijapur (third place), Bangalore (U) (fourth place), Bagalkote (fifth place), Uttara Kannada (sixth place) and other districts. The data for newly created Chikkaballapur, Ramanagara, and Yadgiri districts are not available for this period. With the 27th place Bidar district observes the last place in the number of beneficiaries of the Udyogini scheme. During the period between 2007-08 and 2015- 16, district-wise distribution of financial target and achievement number of Udyogini beneficiaries, Koppal district stands first. This is followed by Bangalore (R) (second place), Kodagu (third place), Raichur (fourth place), Kodagu (fifth place), Ramanagara (sixth place), Belgaum(seventh place), and others. With the 30th place Chamarajanagara district observes the last place in the financial target and achievement of the Udyogini beneficiaries under Udyogini scheme.
9. In terms of year-wise achievement of Udyogini scheme for STs Women the highest physical achievement (1415) was observed during 2011-12. The next highest physical achievement (1093) was observed in 2015-16. In terms of financial achievement of Udyogini scheme for STs women the highest financial achievement (Rs.1,14,98,360) was observed during 2015-16. The next highest financial achievement (Rs.84,42,100) was observed during 2014-15. This is so because of good response from Udyogini beneficiaries.
10. In terms of year-wise achievement of Udyogini scheme for physically challenged persons the highest physical achievement (192) was observed during 2015-16. The next highest physical achievement (190) was observed in 2010-11. In terms of financial achievement of Udyogini scheme for physically challenged

persons the highest financial achievement (Rs.18,89,500) was observed during 2015-16. The next highest financial achievement (Rs.18,53,500) was observed during 2011-12. This is so because of good response from physically challenged persons Udyogini beneficiaries.

11. In terms of year-wise achievement of Udyogini scheme for women of Minorities category, the highest physical achievement (1106) was observed during 2012-13. The next highest physical achievement (969) was observed in 2014-15. In terms of financial achievement of Udyogini scheme for women minorities category the highest financial achievement (Rs.82,95,000) was observed during 2012-13. The next highest financial achievement (Rs.71,66,900) was observed during 2014-15. This is so because of good response from Minorities category of Udyogini beneficiaries.
12. In terms of year-wise achievement of Udyogini scheme for widows the women category the highest physical achievement (521) was observed during 2014-15. The next highest physical achievement (516) was observed in 2011-12. In terms of financial achievement of Udyogini scheme for widows women the highest financial achievement (Rs.51,39,850) was observed during 2014-15. The next highest financial achievement (Rs.47,20,000) was observed during 2015-16. This is so because of good response from Widows women of Udyogini beneficiaries.
13. In terms of year-wise achievement of Udyogini scheme for Other Persons the highest physical achievement (6832) was observed during 2011-12. The next highest physical achievement (6020) was observed in 2014-15. In terms of financial achievement of Udyogini scheme for Other Persons the highest financial achievement (Rs.4,96,08,898) was observed during 2012-13. The next highest financial achievement (Rs.4,82,60,074) was observed during 2011-12. This is so because of good response from Udyogini beneficiaries.
14. In terms of year-wise achievement of Udyogini scheme for In-distress women the highest physical achievement (94) was observed during 2011-12. The next highest physical achievement (58) was observed in 2014-15. In terms of financial achievement of Udyogini scheme for In-distress women the highest financial achievement (Rs.7,32,500) was observed during 2015-16. The next highest financial achievement (Rs.53,75,000) was observed during 2014-15. This is so because of good response from Udyogini beneficiaries.

15. In terms of physical achievement of Scheduled Castes (SCs) beneficiaries under Udyogini scheme during the period from 2001-02 to 2015-16. Raichur district (1827) positions first place. This is followed by Kolar (1201), Chikkaballapur (711), Chamarajanagara (649), Bidar (1093), Bagalkote (1106), Koppala (822) and others. With the 30th place Dakshina Kannada district observes the last place in the number of SCs beneficiaries of the Udyogini scheme. During the period between 2001-02 to 2015-16, district-wise distribution of SCs financial achievement number of SCs beneficiaries under Udyogini scheme. Chikkaballapura district positions first place. This is followed by Yadgiri, Haveri, Raichur, Bidar, Bagalkote, Gulbarga, and others. With the 30th place Dakshina Kannada district observes the last place in the financial achievement of the SCs beneficiaries under Udyogini scheme.
16. In terms of district-wise distribution of scheduled tribes women beneficiaries under Udyogini Scheme during the period from 2001-02 to 2015-16. The highest physical target achievement was observed in Koppala district (21.93%) stands first place. The next highest physical target achievement was in Davanagere district (20.89%). This is followed by successive position in terms of physical target achievement was in Raichur (18.25%), Bellary (17.45%), Chitradurga (17.07%), Chikkaballapur (14.71%), Bangalore (Rural) (12.72%), Tumkur (9.51%), Chamarajanagara (9.42%), Mysore (9.27%), Yadgir (9.25%) and the last positions physical target achievement was observed in Mandya district (1.01%). In terms of financial target achievement the highest achievement was observed in Chikkaballapur the next highest financial target achievement was in Yadgir (9.73%), the next successive position in terms of financial target achievement was in Ramnagara (4.54%), Bangalore (Rural) (3.55%), Chitradurga (1.70%), Bellary (1.65%) and Raichur (1.52%). The last positions financial target achievement was observed in Mandya district (0.10%).
17. In terms of distribution of physical challenged persons beneficiaries under Udyogini Scheme during the period between from 2001-02 to 2015-16. Kodagu district stands first place. This is followed by Bellary (second place), Ramnagara (third place), Davanagere (fourth place), Chikkamagalur (sixth place), Bangalore (Rural) (seven place), Koppala (eight place), Tumkur (ninth place), and others. With the 30th place Bangalore (Urban) district observes the last place in the number of physically challenged person's beneficiaries of the Udyogini

scheme. In terms of financial target achievement the highest achievement was observed in Ramanagar district stands first. This is followed by Yagir, Chikkaballapur and others. With 30th positions Bangalore (Urban) district observes the last positions place in the number of physically challenged person's beneficiaries of the Udyogini scheme.

18. In terms of physical achievement number of Widows beneficiaries of Udyogini scheme in Karnataka during the period between 2001-02 and 2015-16. The highest physical achievement was observed in Kodagu district (58). This is followed by Bangalore (Rural) (117), Ramanagara (87), Mandya (158), Hassan (155), Chikkamagaluru (107) and others districts. With the 30th positions Chikkaballapuradistrict (21) observes the last place in the number of Widows beneficiaries of Udyogini scheme. In terms of distribution of financial achievement of Widows beneficiaries of Udyogini scheme. Ramanagara district stands first. This is followed by Mandya, Hassan, Udupi, Yadgir, Tumkur and others. With the 30th positions Mysore district (Rs.1627900) observe the last place in the number of Widows beneficiaries under Udyogini scheme.
19. In terms of physical achievement of minorities of women beneficiaries under the Udyogini scheme in Karnataka during the period between 2001-02 and 2015-16. Koppala district (362) stands first place. This is followed by Dakshina Kannada (372), Kodagu (93), Bijapur (349), Chikkamangalore (167), Belgaum (640), and others. The lowest physical target achievement was observed in Bangalore (Urban) (1116).
20. As at the end of March 2016, total number of Udyogini beneficiaries is 88644. Out of these categories, the Others Category consists of highest number of 44637 which represent 50.35 percent of beneficiaries. So the Others Category stands first in availing of Udyogini benefit. Others Category consists of In-distress persons. They include the women exploited by bad people, the women tortured family members, the women separated from children etc. and the next highest beneficiaries are SCs women which represent 29.69 percent of the Udyogini beneficiaries. This is followed by Minorities Category (7.36%), Scheduled Tribes (7.04%), Widows (3.06%) and Physically Challenged (1.57%).

21. The highest financial achievement of Udyogini scheme was observed in 2009-10, which was AGR 32.32%. In terms of physical achievement of Udyogini scheme the highest AGR of 10% in 1999-2000.

8.3 Findings of Primary Data

1. In Chitradurga district, there are 2354 Udyogini beneficiaries. Out of these, the highest percentage is belonging to the category of others. This is followed by Scheduled Castes (32.24%), Scheduled Tribes (15.25%), Minorities (5.01%), Widows (4.29%), Physically Challenged Persons (2.03%), and In-distress Persons (0.67%).
2. Out of 300 beneficiaries, majority of the beneficiaries belongs to age group of 31-35 years i.e., 43.33% and 20% of the beneficiaries belongs to age groups 26-30 and 16.66% of the beneficiaries belongs to 35-40 age groups and 13.33% of the beneficiaries belongs to below 25 age groups and only 6.66% of the Udyogini beneficiaries belongs to above 41 age groups.
3. The field study has come across women pursuing more than 20 different enterprises. Out of 20 enterprises the highest percentage is belonging to petty shops; the next highest is belonging to animal husbandry (23.33%). This is followed by Tailoring (10.00%), Hotel/Vada Shop and Tea Stall(6.70%), Cloth Store (6.33%), Vegetables/Fruits/Chicken Vending (5.00%), Beauty Parlour (1.66%), Xerox Shop/DTP/Stationary Centre (1.66%), Bakery (1.66%), Provision Store(1.66%), Watch centre(1.00%), Dairy(1.00%), Agarbathi Making (1.00%), Furniture/Electrical Shop (1.00%), Flour Mill (1.00%). The total loan sanctioned ranges from Rs.10,000- Rs.1 lakh.
4. The maximum numbers of beneficiaries belong to the age group of 31–35 years. This speaks of the zeal among the younger generation to avail of Government help to empower themselves to contribute to the household income meaningfully and with recognition. We found in the field study that the literacy is another factor in encouraging the younger generation to avail of the benefits of Udyogini scheme. This is evident from their answer relating their literacy and the availing of Udyogini benefits.
5. Out of 300 beneficiaries, majority of the beneficiaries depends on agricultural labours i.e., 33.67% and 33% of the beneficiaries involved for small business

- background. 15.33% of the beneficiaries depend on small farmer's family and remaining 3% sample Udyogini beneficiaries depend on street vending business.
6. Out of 300 beneficiaries in Chithradurga district a wide majority of the beneficiaries (83.33%) opined that publicity is very useful, actually it was Government publicity which made them to know about this beneficiary scheme chalked for women belonging to weaker section of society. 16.67% of the beneficiaries reported that they knew about Udyogini Scheme through the business activities under taken under Udyogini Scheme through people of neighbouring villagers, friends and relatives etc.
 7. Udyogini scheme is a popular scheme in the semi-urban areas. Beauty parlours, STD/Xerox booths, tailoring units, and ready-made garment businesses are some of the important activities in these areas.
 8. Identification of beneficiaries for Udyogini Scheme Anganawadi workers/ CDPO was perceived as being better than the present practice where the 'DC committee' does so. The Anganawadi worker, who is supposed to be the pillar of this programme in rural areas, by recommending suitable women to avail of the scheme, has hardly any role in reality.
 9. In order to get benefits of the Udyogini scheme the aspiring beneficiaries have to file their application to the KSWDC office and have to comply with the conditionality of the State Government. The sample Udyogini beneficiaries have got the help of KSWDC district and taluk offices. Even though Udyogini beneficiaries have not revealed we could discern that the offices who helped for filling up the application have collected some money from Udyogini beneficiaries.
 10. For every occupation and economic activities proper education and training are very important. Needless to say about this in the context of Udyogini scheme also. In the field study we found that most of the Udyogini beneficiaries are not properly trained in their business activities. As a result of this, most of the Udyogini beneficiaries have not been able to make their business activities more systematic and reasonable profitable.
 11. In the field study we found that Udyogini's five stages operation framework is not properly implemented. We can say this on the base of five important points- A) Enterprise motivation and management awareness for grassroots women are not properly taken care. B) Proper business development training is not given.

C) Market enlargement training is not given. D) All the benefits of women empowerment programmes are not properly reached. E) In fact, Udyogini Scheme aims at empowering poor women of rural areas through microenterprise development and management but this is not done. Udyogini scheme is a well devised scheme but in total it is to be implemented.

8.4 Gaps in the Strategy of Udyogini Scheme and Suggestions for the Further Improvement of the Scheme

Rural poor women have various problems. Government of India and State Government have taken various measures for the socio-economic empowerment of women and to solve the problems of the women. Udyogini scheme is a very important scheme of empowering women. Governmental measures have brought women in to recognition and visibility. Proper awareness about the rights of women has arisen from within the educated and employed women community and also amongst other segments of the society. India has got global recognition in the matter of progressive policy measures for the benefit of rural poor women. And the country and it can pride itself on being one of those countries, which have promulgated compressive legislation for empowering women. Still there is a very long way to go. In order to promote welfare of rural poor women and for further improvement of the Udyogini Scheme following suggestions as given:

Undoubtedly, Udyogini scheme is a very useful scheme to socially, economically, psychologically, empower rural poor women this scheme can give most of the useful things to rural poor women to increase their personal income and enhanced their standard of living and high quality of life. In order to further improving the scheme following suggestions are given out of the experiences gained in the field study.

1. In order to empower rural poor women Government of India as well as Karnataka Government are providing various schemes of assistance: but most of these scheme are not fully known to grassroots level representatives of people as well as Udyogini beneficiaries. Hence there is a greater need for strengthening the publicity and communication network announce the full details of Udyogini scheme and related all others schemes of the corporation such as details of the amount and terms of loan etc.

2. Members of local Self-Governments, Self-Help Groups, NGOs and others local Government organisation should be made known about the details of Udyogini scheme through organising sensitisation programmes.
3. No doubt, Udyogini scheme has changed the socio-economic scenario of the families of poor women still there is wide scope for further improvement of the socio-economic conditions of Udyogini beneficiaries. Capacity building exercises for the beneficiaries of Udyogini have to be systematically planned and immediately implemented to build the skills and self-confidence of Udyogini beneficiaries.
4. Education and training are very important for any economic activity since Udyogini scheme is a very important scheme of empowering rural poor women belonging to weaker sections. For this purposes, high standard training programmes are to be organized with effective demonstrations to impart very competent knowledge on Udyogini scheme among the Udyogini beneficiaries. The success of Udyogini scheme is depending up on the proper and effective training and retraining of the Udyogini beneficiaries. Needless, to say the institutional facilities of incentives of Government alone will not help the Udyogini beneficiaries to become success women. The success of Udyogini scheme is equally depending up on proper and effective training and retraining of Udyogini beneficiaries.
5. Since inception of the Udyogini scheme, its implementation has improved its performance with respect to both physical and financial targets but still there is a widening gap with respect to achieving the financial targets. The officials in charge of implementing Udyogini scheme have to give attention to this drawback and should take necessary measures to achieve the set targets as targets cannot achieve set per cent.
6. The poor women in the villages as observed in the field study are suffering from inferiority syndrome. The inferiority syndrome is a psychological problem and it is common among economically weaker, uneducated and unemployed rural women. In order to help overcome these problems, creation of awareness about the provisions of institutional facilities and incentives and the socio-economic empowerment of poor women of rural areas are very helpful. Extending of good education, proper training, employment and other supportive assistance will help them in different ways. The Udyogini beneficiaries who have already got good

education, training and income earning jobs have overcome this problem to the greater extent.

7. In the field study it came to notice that many of poor women are desirous of getting training in different fields for the purpose of getting high income giving employment. Hence, it is necessary to make use of the services of Multi-Disciplinary Training Centre of Khadi and Village Industries Commission, Central Sericulture Research Institute, Khadi and Village Industries Board of State Government, District Industries Centre, Horticulture Department, Forest Department, Backward Class and Minorities Development Corporation, Scheduled Castes/Scheduled Tribes Development Corporation, RUDSETS and other related institutions to impart suitable training to rural poor women. It is necessary that proper advertisements have to be given in mass media about the details of training such as mode of training, place, training education, facilities available, and the advantages of the training etc.
8. It is found in the field study that village level institutions like Gram Panchayats and other official's establishment are not so cooperative all the time to the Udyogini beneficiaries.
9. Need based and local resources based training programmes have to be organized for the benefit of Udyogini beneficiaries to help them to get the benefits of local raw materials and local demand. If the UB produce/process the products based on local needs most of the marketing problems of the UB will be solved.
10. In the globalized supply scenario even in small villages the products of multinational corporation are available. It is a hard reality that the products of Udyogini beneficiaries have to compete with the products of multinational corporations. Hence, the UB should give more importance for the production/processing of good quality products. Then only their business activities will grow and flourish in a profitable manner.
11. Nursery development occupation is a very profitable and easy occupation. To encourage rural women to take up nursery development activity it is possible to create a good number of job opportunities. Horticultural plants like sapota, lemon guava, papaya, sweet lime, pomegranate, mango, jack, India fig, coconut, arecanut, gooseberry, teak, silver oak, rosewood, margosa, tamarind, beech and a host of others can be grown in packets and sold to Horticulture and Forest Departments and also directly to the farmers. So that it is possible to earn

income for their livelihood. Department of Welfare of Disabled in Association with Horticulture and Forest Department can motivate rural poor women take up nursery development programme.

12. Khadi and Village Industries is a very upliftment of socio-economic development and employment opportunities. Rural poor women should be able to get suffering work to enable them to make the two ends meet. In order to provide employment opportunities to the needy, it is essential to separate a network of KVIs in the rural areas/ rehabilitation centres. The KVI units provide occupation to those who have leisure and lead a jejune life they can be easily started. Many people know them. They require very little capital for the establishment. They spell equation distribution of wealth. They solve the problem of unemployment, underemployment and poverty. The life of many rural poor women especially rural areas is a process of slow starvation. Any scheme that will utilize the idle hours of rural poor women will be a solid empowering and uplifting work. Undoubtedly, KVIs would bring some solace to the poverty-stricken rural poor women; the KVI units are best suited to the rhythm of rural life. The KVI units help to increase that income of the rural poor and satisfy their basic needs. They not only help to remove poverty and unemployment but also make rural poor women as self-sufficient economic units.
13. In course of our field study we came to notice that considerable number of Udyogini beneficiaries need to give proper importance to personal hygiene. Brushing the tooth, cleaning of tongue, cutting of nails, wearing of properly washed clothes, proper haircut and combing of hair are all not minor things. Around their houses the existing vacant lands are weedy instated of having useful trees and plants. The bathrooms and toilets are not cleanly maintained. The houses do not have proper infrastructure hence the Udyogini beneficiaries cannot keep their mats, beds, bed sheets, utensils, gadgets, and footwear in proper order. The KSWDC and its officers are considered it as their primary duty to promote the social and economic welfare of Udyogini beneficiaries. A holistic approach to the wealth of Udyogini beneficiaries which consist of both nutrition and health services should be adopted and special attention should be given to the needs of Udyogini beneficiaries and girls of their families at all stages of the life cycle. The reduction of infant mortality and maternal mortality

which are important and sensitive indicators of HDI should be a very important concern. The UB should have excess to comprehensive, affordable and quality health care.

14. In the field study we found that the Udyogini scheme also lack in monitoring and evaluation from time to time. A village level committee with service motive may be formed by the Government which may consist of Anganawadi worker, consisting of members of women's organisations, panchayat members, members of other committees like forest protection committee, literacy campaign, health workers, etc. to form sub groups to assess the dependency and commitment of applicants to such support.
15. The Udyogini scheme should straight away target at poverty eradication. Since women form the majority of population below the poverty line and are very often in the miserable conditions of extreme poverty, given the harsh realities of intra household and social discrimination, macro-economic policies and poverty eradication programmes should specifically address the needs and problems of such women. Along with Udyogini scheme there should be improved implementation of programmes which are already women oriented with special targets for poor women of rural areas.
16. In order to enhance Udyogini scheme beneficiaries' access to credit for consumes and production, the setting up of new and strengthening of existing microcredit mechanisms and micro finance institutions should be undertaken. As a result, outreach of credit to Udyogini beneficiaries is enhanced.
17. Apart from Udyogini business activities the services of Udyogini beneficiaries should be properly utilized in the families' agriculture and allied sectors as producers special efforts should be made to ensure that benefits of training, extension and various women empowerment programmes should reach Udyogini beneficiaries in proportion to their numbers.
18. The Udyogini beneficiaries should not be isolated entity in the society. They should be involved and their perspectives reflected in the policies and programmes for bio-diversity development and environmental protection, conservation and restoration.
19. The Udyogini beneficiaries should live in a safety family environment. All types of violence and exploitation, against Udyogini beneficiaries, physical and psychological; whether in their families or societal levels including those arising

from customs, traditions or accepted practises should be dealt with effectively with view to eliminating there incidence.

20. In the family males and females are equally important. They should have good relationships females should not exploit males in the same way males should not exploit females. Apart from encouraging Udyogini beneficiaries the Government should ensure gender equality, promoting women's empowerment and combating discrimination and violence against Udyogini beneficiaries should be integral to state policy forging inclusive societies and development.
21. The Udyogini beneficiaries should be supported for forming there associations. These types of association definitely have the potential to raise the voice and visibility of Udyogini beneficiaries and should provide many needed services and benefits to their members. Through collective action, the associations of Udyogini beneficiaries are able to reach out to public sectors and private sectors promotional agencies and seek the help of institutional network for income generating activity of Udyogini beneficiaries. Definitely they will be well placed to negotiation collective loans and other institutional assistance.
22. A taluk level federation of associations of Udyogini beneficiaries can be formed with a view to strengthening the business activities of UB to a large extents as well as to encourage the rural poor women to come forward and gained the knowledge of their rights and responsibility.
23. Marketing is one the important problems of Udyogini scheme beneficiaries. In the field of marketing, Udyogini beneficiaries are very weak. It is necessary that Government should be provide market linkages to support the business activities of Udyogini beneficiaries particularly the value change. Marketing linkages are necessary to ensure sale of products and commodities of Udyogini beneficiaries and to get continues flow of critical market information. Marketing linkages are also necessary to get social security benefits to Udyogini beneficiaries, service providers and Udyogini entrepreneurs towards suitability of the Udyogini business outcome and incomes and employment derived from them.
24. There are several problems which are being faced by women: Udyogini beneficiaries are part of it. Therefore attention should be given by Gram Pachachayts to the needs of Udyogini beneficiaries in the provision of adequate safe drinking water, toilet facilities, sewage disposal and sanitation within the nearest possible places.

25. In many circumstances the women faces untold miseries: Udyogini beneficiaries are not exception this. It is found in the filed study that many Udyogini beneficiaries are in extreme poverty. There are in continues conflicts situations. During rainy season there are problems of leakages of rainy water in the houses. The Udyogini beneficiaries in destitute category have terrible problems and continue worries and miseries. The elderly women Udyogini be also have innumerable problems in shouldering the responsibility of the family of old age families and unemployed brothers and sisters. The single women Udyogini beneficiaries have to face many-many difficult circumstances. There are also Udyogini beneficiaries displaced from jobs; there are migrant women beneficiaries, there are beneficiaries who are victims of marital violence; there are deserted Udyogini beneficiaries in this way the group of Udyogini beneficiaries of grow. In order to help these groups of Udyogini beneficiaries proper protective measures have frame and by the KSWDC; effective measures have to be taken to mitigate different kinds of problems of Udyogini beneficiaries belonging to different categories.
26. In the small, medium and tiny enterprise sector there is sub-contracting and ancillary relationship between large scale and small scale enterprise in the same way these types of sub-contracting and ancillary should be established between the Udyogini beneficiaries of rural areas and the departmental stores/shops of urban areas.

8.5 Conclusion

To sum up, the above discussion brings into focus some of the gaps in the strategy of Udyogini scheme for the benefit of rural poor women. It also highlights the issues on which Government needs to evolve suitable policy for empowerment of rural poor women. Most of the rural poor women including Udyogini beneficiaries are ignorant of their opportunities. As stated earlier Government of India and State Governments have established a suitable institutional network to help rural poor women. No doubt, the rural poor women who have received the benefits of Udyogini Scheme have seen socio-economic improvement in their life. Still there are large numbers of different categories of rural women who have not been able to make use of the opportunities made available for them to come up in their life. As we have found in the field study they basic problems of Udyogini beneficiaries are lack of

proper education, training and needed motivation to come out of the root of different kinds of problems. In other words, rural poor women in many circumstances are put in antic-disposition and untold misery.

India is an over populated country as well as resources rich country. In India there are large numbers of different categories of under privileged sections in the society. India being a developing country cannot afford to spend needed amount of money to uplift all of them. Hence, some sort of re-orientation in the policy of Udyogini Scheme is needed aiming at making Udyogini beneficiaries as self-sustaining and productive persons of the country, operational researchers, corporate leaders, experts from Khadi and Village Industries Commission, Central Sericulture Research Institute, Central Food Technological Research Institute, Horticulture and Forest Department, RUDSETs, Financial Analysts should come together to find out suitable empowerment opportunities to Udyogini beneficiaries in the changed global scenario.

The expert group apart from highlighting the different abilities and disabilities should also devise appropriate programmes of economic activity best suited to the attitude and capabilities of Udyogini beneficiaries. The prescription of the experts must help to promote socio-economic welfare of Udyogini beneficiaries.