

**TRANSFORMATION OF RURAL
ECONOMY
DURING LAST DECADE AND ITS
IMPACT ON RURAL WOMEN
IN UN-ORGANIZED SECTOR**

FINAL REPORT

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TRANSFORMATION OF RURAL ECONOMY DURING LAST DECADE AND ITS IMPACT ON RURAL WOMEN IN UN-ORGANIZED SECTOR

EXECUTIVE SUMMARY

1. This research study deals with the impact of transformation on rural women workers and entrepreneurs in rural areas of Maharashtra State. The study refers to the decade 1994-95-2004-05 and is divided into 5 Chapters.
2. The major objectives and hypotheses of the study are : impact of transformation on rural women workers and entrepreneurs in un-organized sector; migration, skill development, level of income and standard of living, women empowerment, etc.
3. The following methodology is followed: Two backward and two developed districts from out of 35 districts in the state have been selected to make a comparative analysis. From each of the 4 districts, 2 blocks each (i.e. 8 blocks) were selected. Again from each block 10 villages (or total 80 villages) were selected. Finally, from each village 10 women workers/entrepreneurs, were selected or $80 \times 10 = 800$ total sample.
4. Second chapter deals with the socio-economic background of the 4 selected districts, i.e. geographical area, population, sex-ratio, urban/rural population, economic structure, classification of workers, land utilization, infrastructure facilities like road, irrigation facilities, electricity, communication, industrial

development, Human Development Index, etc. The selected backward district are: Beed and Ratnagiri while the developed districts are Nagpur and Kolhapur.

5. The third chapter discusses the socio-economic backgrounds of the selected developed districts of the study, i.e. Nagpur and Kolhapur. All the socio-economic aspects of the district economy are discussed in this chapter.
6. The fourth chapter deals with the impact of transformation of rural economy on women workers and entrepreneurs in unorganized sector of the district economy. The coverage of the sample is as follows.
 - a. Beed and Ratnagiri (backward districts):
 - i) 256 women entrepreneurs
 - ii) 144 labourers or women workers.
 - b. Nagpur and Kolhapur (developed districts)
 - i) 244 women entrepreneurs.
 - ii) 156 women workers.

In this way a total sample of 800, which included both women entrepreneurs (500) and women workers (300). This chapter also discusses, the structure of population of the sample Gram Panchayat, working and non-working population level of education, skill development, caste-structure, pattern of land holding, housing facilities, nature of employment, level of income before and after transformation.

7. Major Conclusions:

The main objective of this study is to measure the impact of transformation, on the level of incomes of both women workers, as well as women entrepreneurs belonging to underdeveloped

and developed districts under study: i.e. between 1994-95 and 2004-05.

- i. It was found that, the median annual income of the sample women workers before the transformation in under-developed district, was Rs.15789, which increased, Rs.23556, after the decade, showing a rise of 49.2% over the reference period.
- ii. Similarly, the annual median income of the sample women workers in developed districts, before transformation was Rs.15, 889 which increased to 26286, after the decade showing a rise of 65.4% over the reference period.
- iii. However, the percentage rise in incomes of women workers in developed districts was relating higher than the percentage rise of income of women workers in under-developed districts.
- iv. Another important impact of transformation was found on the percentage of sample workers families crossing the poverty line during the decade.

It was observed that, 31.3% of the sample women workers, in under-developed districts, could cross the poverty line of Rs.24, 000/- p.a., during the decade. However, the proportion of women workers crossing the poverty line in developed districts is little higher than the proportion of workmen workers, crossing the poverty line in under-developed districts.

8. Another important objective of this study was to assess the impact of transformation on rural women entrepreneurs in the selected under-developed and developed districts.
 - i. It was found that the entrepreneurs had selected only 5% of the total economic activities belonging to the secondary and territory sectors were 49% and 46% respectively.
 - ii. The economic activities under primary sector included dairies, goat rearing, while under secondary sector included carpentry, broom making, chilli grinding, pottery, etc. The territory sector included grocery shops, beauty parlors, STD Booths, tea-stalls, laundry, pan shops, etc.
 - iii. The rate of return: On investment was quite satisfactory in all economic activities. It ranged between a minimum of 13.7% in power looms to a maximum of 219.7% in tailoring, in secondary sector. In territory sector rate of return was 48% in grocery shop and a maximum of 123% in fruit/vegetable shops.
 - iv. Impact on level of income: was observed to be satisfactory in both under-developed as well as in developed districts. For example, in under-developed districts, the average annual income of the women entrepreneurs, before transformation was Rs.12245, which increased to Rs.24870, at the end of the decade, indicating a rise of 97%. Similarly, in developed districts, the average income of entrepreneurs, before and after the transformation, was observed to be Rs.23669 and Rs.36615, respectively showing a rise of 183% over the decade. Hence, the performance of the women entrepreneurs in developed

districts was much better than the performance of women entrepreneurs in under-developed districts.

- v. **Crossing the Poverty Line:** Another major finding of this study refers to the issue of crossing the poverty line. In under-developed districts, the sample included 161 BPL families in 1994-95, out of a total no. of 256 sample families. That means, 31.3% of the total could cross the poverty line, at the end of the decade. Similarly, in developed districts out of a total no. of 244 sample entrepreneurs, 92 entrepreneurs could cross the poverty line (or 37.7%).
- vi. **Investment of surplus funds:** The surplus funds generated by the entrepreneurs in various economic activities have been invested by them, in construction or repairs to their houses; purchase or improvements to agricultural lands, more investment in existing business and purchase of domestic durable goods.
- vii. **Improvement in standard of living:** Has been observed in both under-developed and developed blocks. In 1994-95, many of them were not using T.V. Sets, Telephones and gas-stoves. But, after the transformation, many of the sample families have been using durable good like bicycles, mopeds, radio-sets, T.V. sets, fans, telephones, etc. This change in the standard of living of the sample families was quite significant.

Social Security cover: It covered three major areas:

- 1) Insurance against risk of fire and theft was made only by 10.9% of entrepreneurs in under-developed blocks and by 8.6% in developed blocks.
- 2) Social Security benefits: relating the maternity benefits were enjoyed by 2.7% of total women entrepreneurs in both developed as well as under-developed blocks. Other social security benefits were completely absent. Hence, it was concluded that social security coverage of the sample beneficiaries was very poor, and needs to be improved.

Opinion of NGOs and Employees engaged in Rural Areas:
During the survey relating to impact of transformation on rural economy, especially on empowering women in rural areas. For this purpose we have covered 100 NGOs and employees to know their opinions. The results are as follows:

- i) The quality of leadership is also improving among women and their skill development is growing.
- ii) Their capacity of making decision on judgment and self confidence is note-worthy.
- iii) The Self Help Groups were forth coming in large numbers and generating income thro9ugh various economic activities.

Un-organized labour and social security:

Finally, this study also examines the problem of social security at All India Level, in the light of the recommendations made by the “National Commission for Enterprises in Unorganized Sector (NCEUS) 2005”. All aspects of this scheme is discussed a detail.

CHAPTER – 1

OBJECTIVES, SCOPE AND METHODOLOGY OF THE STUDY

1. INTRODUCTION:

I. Economic Reforms: India's reform programme began in the middle of a macroeconomic crisis that erupted in early 1991.* This led to what is known as the New Economic Policy [NEP] announced by the Govt. of India in July 1991, which was also followed by the announcement of the New Industrial Policy, which included the abolition of the location policy. During the last decade the Govt. of India have initiated as well as implemented a number of economic and financial reforms in various sectors of the Indian Economy. These reforms are mostly related to the process of Liberalization, Privatization and Globalization of the Indian Economy. The most important impact of this LPG model on the Indian Economy has been a very high rate of growth of Gross Domestic Product, ranging between 7% and 8.2%. India has never achieved such a high growth rate of the economy since Independence in 1947. This could be considered as a major achievement of the country during the last decade.

II. Jobless Growth: But, this high rate of growth of the GDP is not accompanied by a high growth of employment during the same period. In fact, in certain sectors of the economy the rate of growth of employment has been negative (Agriculture and Mining) during 1999-2000. This happened mainly because of up - gradation of technology by Indian industries to become

* India's Economic Reforms 1991-2001, Vijay Joshi and I.M.D. Little, Oxford University Press, 1998 Mumbai.

Globally competitive. The Voluntary Retirement Schemes (VRS) were implemented by public sector as well as private sector enterprises and institutions during the post reform period. All these changes in the economy led to the situation of the "Jobless Growth".

III. Employment, Un-employment Situation: -

Recent data published by the National Sample Survey Organization (NSSO) in its 50th round and 60th round (January-June 2004), indicated that the un-employment rates for females in rural areas have increased, during this period. This is as under:

***Un-employment Rates for Rural Female Workers (All India)**

	Usual	CWS	CDS
60 th Round (2004)	22	45	93
50 th Round (1993-94)	14	30	56

A comparison between un-employment rates (per 1000 persons) for females, during the period, 1993-94 and 2004, have increased from 14 to 22 (Usual status) from 30 to 45 in case of Current Weekly Status and from 56 to 93 in case of Current Daily Status female workers in rural areas. This may be considered as a negative impact of economic reforms undertaken during the last decade.

* Un-employment rates, unemployed per 1000 persons.

CWS = Current Weekly Status; **CDS** = Current Daily Status

Source : Economic Survey 2005-06, Govt. of India, New Delhi.

IV. WTO and Agriculture: India is one of the Founder Members of the World Trade Organization, which was established in 1995. There are various agreements, made by member countries, during the last decade. Especially, the Agreement on Agriculture (AOA) is closely related to the development of rural India. The Sharp reduction in Customs Duties on various agricultural products by the Central Govt. is likely to affect the employment and level of incomes of the Indian Farmers. This impact of foreign competition in the agricultural sector needs to be evaluated.

Similarly, huge subsidies given by the US, and European Union Countries, to their farmers, under the Green Box, Blue Box, System, have depressed the international prices of various agricultural products in recent years. This situation has created great difficulties for the Indian Farmers in exporting their products, as well as to face foreign competition. However, the Doha Round of negotiations launched in 2001, received a fillip with a position outcome at the Sixth Ministerial conference at Hong-Kong, December 13-18, 2005. The resolutions are important.*

- i. In cotton, export subsidies to be eliminated by developed countries in 2006, and trade distorting domestic subsidies to be reduced more ambitiously and over a shorter period of time.
- ii. To eliminate export subsidies in agriculture by 2013 with a substantial part in the first half of the implementation period.

These two measures will have a positive impact on the International prices of agri-products and make Indian agri-products competitive and profitable.

* Economic Survey 2005-06, Govt. of India, PP-119,120, New Delhi.

Another important development which has taken place recently is the abolition of the Multi-Fibre Agreement, since 1st January 2005. This is likely to boost the Indian cotton textile and garment industry in the coming years. This has opened up huge global market for Indian Textile industry, which is considered as the second largest employer after agriculture in India.

V. Impact of Economic Reforms on Non-Farm Un-organized Rural Sector in Maharashtra: -

As this impact study is related to the employment in Non-farm un-organized sector in Maharashtra, we are presenting briefly the major results of the Study undertaken by the Directorate of Economics & Statistics Govt. of Maharashtra* Recently.

- a. The total number of manufacturing enterprises in Un-organized Sector in Maharashtra, was 9.7 lakhs; of which more than 53% (or 5.14 lakhs) were operating in rural areas. Of the rural enterprises 89% (or 4.57 lakhs) belonged to the category of “Own Account Manufacturing Enterprises”, which are run by household labour, usually without any hired labour. They are run fairly on regular basis.
- b. Non-Directory Manufacturing Enterprises (NDME), usually have 1 to 5 workers, which include both household and hired labour together.
- c. Directory Manufacturing Enterprises (DME) are those, which employ six or more than six workers; in terms of employment,

they are the largest among the 3 categories, of enterprises in rural area.

* Economic Survey of Maharashtra 2000-01, Special Study,
Govt. of Maharashtra, Mumbai.

It was also revealed by this study that of the total rural enterprises, about 17% were owned by female proprietors.

- d. An attempt was made to assess the economic condition of all types of rural manufacturing enterprises in Maharashtra, prior to the immediate 3 years of the survey. The results were as follows: -
- i. 27.6% of the total enterprises, had expanded their business operations; while 65.1% had stagnant business.
- ii. 5.7% of them had contracting business operations, while the remaining 1.6% enterprises operated for less than 3 years.
- e. Major problems faced by these rural manufacturing enterprises, were reported as follows: -
- i. 37.9% of the rural enterprises experienced shortage of capital; while 12.5% stated power-cut as a major problem.
- ii. Non-availability of raw material was reported by 12.4% of the total enterprises, while 10.8% stated that they faced the problem of marketing.

VI. Changing Structure of Employment: -

Due to various economic reforms implemented by the Govt. since the last decade, the structure of employment in the Indian Economy has been changing, affecting the level of incomes as well as the quality of employment. For example, the

proportion of workforce employed in the organized sector was about 10% of the total workforce in 1991; now this proportion has declined to only 7% of total workforce. It means the rank of un-organized labour force has increased from 90% in 1991 to 93% in 1999-2000. As is well known, the working conditions, wage rates and regularity in employment is quite uncertain and without any social security measures, in this sector.

Under this background, the present study has been undertaken with following major objectives.

2. OBJECTIVE OF THE STUDY:

- i. To Study the impact of economic transformation on rural women entrepreneurs and wage earners.
- ii. To find out the growth of infrastructure in rural areas of the study area.
- iii. To examine whether there is an improvement in employment opportunities for women in un-organized sector of the economy.
- iv. To Study the extent of migration of women working in un-organized sector.
- v. To Study the extent and relationship between skill development and employment opportunities for women working in un-organized sector.
- vi. To Study the impact of transformation of the rural economy on the level of income and the quality of life of women working in un-organized sector.

- vii. To examine the closure of rural industries / business enterprises, run by women entrepreneurs, due to such transformation.
- viii. To Study the growth of new industries / business enterprises leading to the creation of employment opportunities for women.
- ix. To suggest suitable strategies to equip women in rural areas to utilize the opportunities created by various economic reforms and transformation of the rural economy.

3. HYPOTHESES TO BE TESTED: -

The hypotheses to be tested under this study are focused on the following points.

- i. Whether the process of rural transformation was a supporting factor for the development of women in the un-organized sector.
- ii. Whether rural women are partners in the development process of the Society / Community.
- iii. Whether Socio-Economic conditions of rural women have improved; and whether they are empowered along with their rights.

4. METHODOLOGY AND STATISTICAL DESIGN:-

- i) This study is based on Stratified Multi-stage Random Sampling Method, (with replacement); that is in case a selected final household or unit refuses to cooperate or refuses to be included in the sample, a new unit of similar characteristics may be included or replaced in the sample. A simple “Lottery Method” was adopted for random sampling at all stages.

ii) Stratification at various stages: -

The stratification in sampling has been made at following stages.

a) Selection of developed and under-developed districts in the State of Maharashtra, was the first stage of sampling. There are 30 districts in the State of Maharashtra; of which 17 districts have been identified as under-developed by the Planning Department of the Govt. of Maharashtra, in 1992.

Region-wise distribution of these 17 districts is as follows:

i.	Vidarbha	8
ii.	Marathwada	6
iii.	Konkan	3.

We have selected by random sampling one Under-developed District (Beed) from Marathwada Region and another one (Ratnagiri) from Konkan Region, of Maharashtra State.

These two regions are considered as under-developed regions of the State.

The remaining 13 Districts of the State have been classified as developed districts of the State. Mumbai District has been identified as 100% Urban; as our study is related to the women workers in rural areas, we have excluded Mumbai district from our sampling. Hence, there are only 12 developed districts, with rural population in the State.

As we are required to give representation to all the four regions of the state in our study, we have selected by random sampling one district (Kolhapur) from Western Maharashtra Region and another one (Nagpur) from the Vidarbha Region of the State. Now the sample consists of 2 under-developed districts and 2 developed districts representing all the four regions of the State as follows:

Selection of District

Under-developed (Region)	Developed (Region)
i) Beed (Marathwada)	iii) Kolhapur (West Maharashtra)
ii) Ratnagiri (Konkan)	iv) Nagpur (Vidarbha)

- iii) The second stage of the sampling procedure is the selection of two blocks from each of the 4 selected districts. Generally, each district has on an average about 6 to 8 development blocks. Hence, by using random sampling method we have selected two blocks each from (i) Beed, (ii) Ratnagiri, (iii) Kolhapur, and (iv) Nagpur. In this way, the total number of blocks selected for the study is 8; of which 4 blocks representing under-developed districts while another 4 blocks representing developed districts. The names of these 8 selected blocks are as follows: -

Blocks Selected (Under-developed)

- i) Beed ii) Kaij
iii) Ratnagiri iv) Lanja

Blocks selected (Developed)

- i) Karvir ii) Hatkanangale
iii) Nagpur iv) Sawner

- iv) Selection of Villages is the third stage in our sampling procedure: As this study is relating to the impact of economic reforms on rural women entrepreneurs and women wage earners, we had to face certain difficulties in obtaining adequate number of women entrepreneurs, in small villages.

Therefore, to have adequate size of sample (10 women entrepreneurs, wage earners), we had to identify bigger villages with different type of women entrepreneurs, like, dairy, grossery shops, bangle shops, tea-stalls, beauty parlours, etc. Hence, in each block, we prepared a list of villages with adequate number of women entrepreneurs/wage earners. Out of these villages 10 villages from each block were selected for the study or a total number of $8 \times 10 = 80$ villages. The names of these 80 villages are given separately.

- v) Selection of final household or rural women entrepreneurs/wage earners is the last stage of our sampling procedure. The number of women entrepreneurs and women wage earners, selected block-wise is shown below: (See Table No 1.1)

4. District-wise coverage of the sample:

Table No. 1.1
District-wise coverage of Informants

Sr. No.	Name of the District	No. of Blocks covered	No. of Villages covered	Categories of coverage		Total
				Entrepreneur	Labour	
(Under-Developed) Districts						
1	Beed	02	20	124	76	200
2	Ratnagiri	02	20	132	68	200
Total		04	40	256	144	400
(Developed) Districts						
3	Nagpur	02	20	120	80	200
4	Kolhapur	02	20	124	76	200
Total		04	40	244	156	400
Grand Total		08	80	500	300	800

- i) Beed and Ratnagiri (Backward Areas)
- a. 256 women entrepreneurs.
 - b. 144 women wage earners.

ii) Nagpur and Kolhapur (Developed Areas)

a. 244 women entrepreneurs

b. 156 women workers.

In this way a total number of units in the sample is 800; which included both women entrepreneurs (500) & wage earners (300). (See Table No. 1.2 & 1.3)

5. District-wise Number of villages covered under sample:

Table No. 1.2 indicates the names of 4 blocks covered in under-developed districts, viz 1. Beed : a. Beed, b. Kaij. 2. Ratnagiri : a. Ratnagiri, b. Lanja.

Table No. 1.2
District-wise no. of villages covered under sample

Name of the District	Name of the Block	Name of the Village	Name of the District	Name of the Block	Name of the Village
Under Developed					
Ratnagiri	1) Ratnagiri	Nanij	Beed	Beed	Chausala
		Shirgaon			Karzani
		Malgund			Manjar Sumba
		Golap			Morgaon
		Ganpatipule			Neknoor
		Kotavade			Raulasgaon
		Neware			Shivni
		Mirjole			Yelambghat
		Phansop			Pimpalner
		Pavas	Beed	Beed	Pali
	2) Lanja	Harche	Beed	Kaij	Borisawargaon
		Waghrat			Chincholi Mali
		Khanavali			Isthal
		Devdhe			Malegaon
		Punas			Massajog
		Korle			Palaskheda
		Bhambed			Saundana
		Beni Bk.			Shindhi
		Veravli Bk.			Salegaon
Ratnagiri	Lanja	Ajage	Beed	Kaij	Yusuf

					Wadgaon
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Under each block, names of 10 selected villages are also mentioned. In this way, a total number of 40 villages is stated in the table. In table No. 1.3 we have shown names of the four selected blocks from developed districts viz 1] Kolhapur a] Hatkanangale block and b] Karvir block. Under these 4 blocks, again we have selected 10 villages each, i.e. 40 villages. Names of these villages are shown in table - 1.3.

Table No. 1.3
District-wise no. of villages covered under sample

Name of the District	Name of the Block	Name of the Village	Name of the District	Name of the Block	Name of the Village
Developed					
Kolhapur	Hatkanangale	Khotwadi	Nagpur	Nagur	Khapari
		Tardal			Dongargaon
		Korochoi (C)			Bothibori
		Majale			Kolar
		Sajani			Surabardi
		Tilwani			Dhamana
		Hatkanangale			Bajargaon
		Rangoli			Deoli (Gujar)
		Yalgud			Bothali
		Rendal			Satnavari
Kolhapur	Karvir	Sangwade	Nagpur	Savner	Takali
		Vesarde			Manegaon
		Vesarde			Dahegaon
		Halsavade			Pipala
		Sangwade			Khodegaon
		Shiye			Badegaon
		Nerli			Kusumbi
		Jatharwadi			Patansavgi
		Bhuye			Chincholi (Khaperkhe da)
		Nigave			Ajani

Opinion of Employers and Employees engaged in Rural Areas: - A separate questionnaire was designed for 100 employers (25 employers from each of the 4 districts, by random sampling procedure) which included different type of employers in the district. This questionnaire was designed to understand the socio-economic conditions of women employees, employed in their firms, over a period of 10 years. The changes in the level of wages, benefits, quality of leadership

6. MAJOR VARIABLES AND DATA COLLECTION:-

- A. Tools for collection of data: - The Following tools have been used for the collection of primary data.
- i. An Interview Schedule has been designed to identify the perceptions of the employers about the impact of transformation of the rural economy on their enterprises, during the last decade.
 - ii. A questionnaire for women employers / workers has been canvassed to know their opinion and the impact of rural transformation on their wages / salaries.
 - iii. In addition to this interview of 100 employers would be conducted to understand the impact of economic reform on the level of their output, and employees, wage rates etc.
- B. Secondary data published by Central Govt., State Government, and other research studies would be used at relevant places or at District / State Levels.

7. **Relevance of the Study:** After Independence India has accepted to achieve the goal of a “Welfare State”, which specifically focuses its attention on the welfare of the weaker sections of the society. Since the last 15 to 20 years, more attention is being given to the objective of empowerment of women, their socio-economic development and making them a partner in the process of economic development.

Therefore, this study specially addresses the impact of various economic reforms on the socio-economic conditions of women entrepreneurs and wage earners over a period of one decade. This impact is likely to be of different nature and magnitude in backward and developed districts, under study. Therefore, proper conclusions can be drawn from the findings of this study and appropriate suggestions could be made on the basis of such findings.

8. **The nature and magnitude of rural female work force in un-organized sector in India.**

- i. Changing Structure of employment: -

Due to various economic reforms implemented by the Govt. of India and the State Governments, since 1991, the structure of employment is undergoing a change.

For example, the proportion of employment in organized sector is slowly declining, due to down sizing of the Government; reduction in labour force in organized private sector owing to introduction of modern technology to be competitive in Global markets, etc. The following table -1, indicates this change in the structure of employment during the post-reform period i.e. 1991 to 2001. This table indicates that the proportion of organized employment, which was 7.82% of

total employment in 1991, has declined to 6.75% in 2001. in other words, the share of informal sector has been rising over these years.

Figure - 1

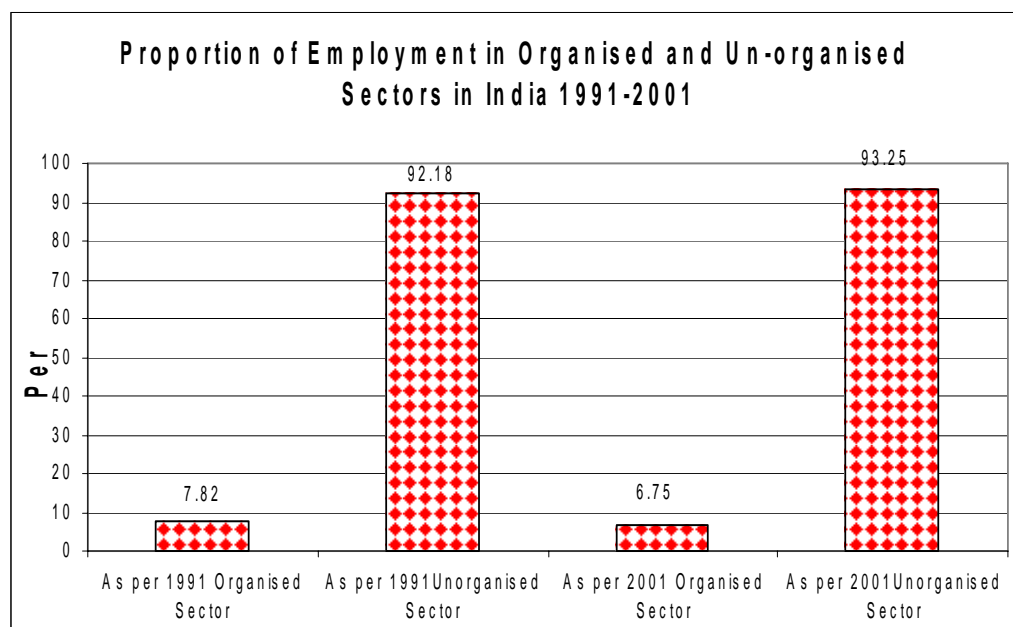


Table -1.4
Employment in Organized and Un-organized Sectors
(1991-2001)

Year	Employment (million)		Total	Organized as % of total
	Organized	Un-organized		
1991	26.73	315.17	341.90	7.82
1994	27.38	344.72	372.10	7.36
2000	27.96	368.84	396.80	7.05
2001	27.79	383.71	411.50	6.75

Source: India yearbook 2004, Manpower Profile.
Institute of Applied Manpower Research, New Delhi P-164.

9. MEASURABLE AND MONITORABLE PARAMETERS: -

The following are the important measurable and monitorable parameters of this study on which policy decisions could be taken.

- (a) Changes in the level of incomes of the rural women entrepreneurs and wage earners is the most important objective of this study. Whether the level of income has increased or decreased due to economic reforms during the decade (1994-95 to 2004-05) has to be quantified or measured. Secondly, we must also measure the relative changes in the levels of incomes of the sample units in developed and underdeveloped blocks separately and to find out the extent of positive and negative impact on these two set of sample families. This is an important part of this study.
- (b) The second measurable parameter of this study is to find out, the proportion of sample rural women entrepreneurs, who could cross the poverty-line (of Rs.2400 per annum) during the decade of transformation. What is the proportion of families crossing the Poverty Line, in developed block and under-developed blocks, has to be measured separately.
- (c) The third important measurable parameters of this study relates to the Impact of Economic Reforms on the level of employment of the Rural Women Entrepreneurs and wage earners. This has to be measured in terms of the mandays of employment created, due to economic reforms. The conclusion drawn from this data will have important policy implications. The relative position of sample families in developed and under-developed blocks, relating to their employment opportunities will have to be ascertained, separately.
- (d) Impact on Enterprises: Due to various economic reforms, between 1994-95 and 2004, it is possible that the impact might be negative (or closure of units) or positive (or starting new units). This study intends to measure both negative and positive impact of economic reforms on the units started by the Rural Women Entrepreneurs, both in developed and under-developed blocks of this study.

- (e) Migration: This is yet another important measurable parameter of this study. What proportion of women workers had to migrate to other villages, or other blocks or other districts, in search of jobs is an important part of this study.

CHAPTER – 2

SOCIO-ECONOMIC BACKGROUND OF SELECTED UNDER-DEVELOPED DISTRICTS / AREAS

2.1 Introduction:

In this Chapter, we are presenting major Socio-economic characteristics or features of the selected districts of this Study. For this purpose, we are discussing in Chapter-2, the Socio-economic features of two relatively backward or under-developed districts, namely, Beed and Ratnagiri, and in Chapter-3, we shall discuss the main features of relatively developed districts, namely, Nagpur and Kolhapur.

2.2 Socio-Economic Features of Beed District: -

- i. Beed District was identified as one of the 'Core' backward districts in India, by the Chakravarti Committee in 1982. This Committee had identified 160 'Core' backward districts in the country. A Study Group appointed by the State Planning Board of the Govt. of Maharashtra in 1991, to identify backward districts in Maharashtra, had identified 17 backward districts in the State; Beed was one of these districts. Again recently in 1997, the Govt. of India had appointed a Committee under the Chairmanship of E.A.S. Sarma, to identify, '100 Poorest Districts' in the Country. Beed was identified one of these 'Poorest' districts. This amply proves, extreme backwardness of Beed district. Under this background, we shall discuss the major socio-economic features of Beed district, which is a part of the Marathwada Region (Eight Districts) of Maharashtra State.

ii. Location: - Beed district is located in the Central Part of Maharashtra State, with 18.28° – 19.28° longitude and 74.54° – 76.57° latitude. It is surrounded by Jalna and Aurangabad Districts on the North; by Parbhani district on the East; by Ahmednagar District on the West and by Osmanabad and Latur Districts in the South.

iii. Areas Rainfall and Rivers: - Beed District has a total geographical area of 10615.3 square kms, forming about 3.44% of the total geographical area of the State. Of this area only 2.21% of the area is urban while the remaining 97.79% is rural area, which explains the dominance of the rural sector.

The average rainfall of Beed District, is about 697 mm; which varies from taluka to taluka, ranging between 652 mm to 1013mm. The average temperature varies between a minimum of 12c° and maximum of 39.3c°, during the year.

The Godavari is the major river flowing through the district, on which the Jayakwadi Irrigation Dam (right bank canal) flows through some talukas of the district. Manjra, Sindfana and Bendsura are other rivers in the district.

iv. Drought Prone Areas: - Beed District has large area identified as Drought Prone Areas; except Ambejogai Taluka, all the remaining 6 blocks have been declared as 'Drought Prone Areas' in the district. This is the major problem of the district.

2.3 Population: -

According to the Census of population, Beed District had total population of 18.22 lakhs persons in 1991, which increased to

21.61 lakhs persons in 2001, indicating a decadal growth rate of 18.54%.

According to the 2001 population Census out of a total number of 21.61 lakh persons, 11.56 lakhs (53.5%) were males, while 10.05 lakhs (46.5%) were females. The sex ratio per 1000 of males was observed to be 927 females as against the State average of 922 females. (See table 2.1)

- **Rural-Urban Population:** - The District is dominated by rural population as 17.74 lakhs (82.09%) persons reside in rural areas as against only 3.87 lakhs (17.91%) who reside in urban areas. The female population in rural area was found to be 8.59 lakhs or (48.4%) of total rural population.
- **Density of population:** in 2001, was favourable at 202 per sq. kms. of area as against the State average of 315. It was 170 persons per sq. km. in 1991.
- **SC / ST population:** in 2001, the Scheduled Caste population in the district was found to be 13.01% as against the State average of 10.2%, the proportion of Scheduled Tribes population to total population of the district was 1.12% as against the State average of 8.85%.

Table No. 2.1
Demographic Changes in Beed District (1991-2001)

Sr. No.	Item	1991	2001
1.	Population (in lakhs)	18.22	21.61
a.	Male (in lakhs)	9.37	11.56
b.	Female (in lakhs)	8.85	10.05
2.	Percentage of male population to total population	51.42	53.49
3.	Percentage of female population to total population	48.58	46.51
4.	Sex-ratio (per 1000 males)	944	927
5.	Density of Population (per sq. km.)	170	202
6.	Rural Population (in lakhs)	14.95 (82.0)	17.74 (82.1)
a.	Rural Male (in lakhs)	7.66 (51.2)	9.15 (51.60)
b.	Rural Female (in lakhs)	7.29	8.59

		(48.8)	(48.40)
7.	Urban Population (in lakhs)	3.27 (18.0)	3.87 (17.9)

- **Literacy Rate:** According to the 2001 Census Report, Beed District has a literacy rate of 67.99% as against the State average of 76.89%. Similarly, the female literacy was 54.52% as against the State average of 67.03%; while male literacy rate was found to be 80.7% as against the State average of 85.97%. These data clearly show that the literacy rates in Beed district, were much below the State average.
- **Administrative Structure:** Beed District has 9 talukas and a total number of 1280 Villages.

2.4 **Working Population:** The following Table No. 2.2, shows the proportion of working and non-working population in Beed District for the years 1991 and 2001.

Table No. 2.2
Working and Non-working Population in Beed District (1991-2001)

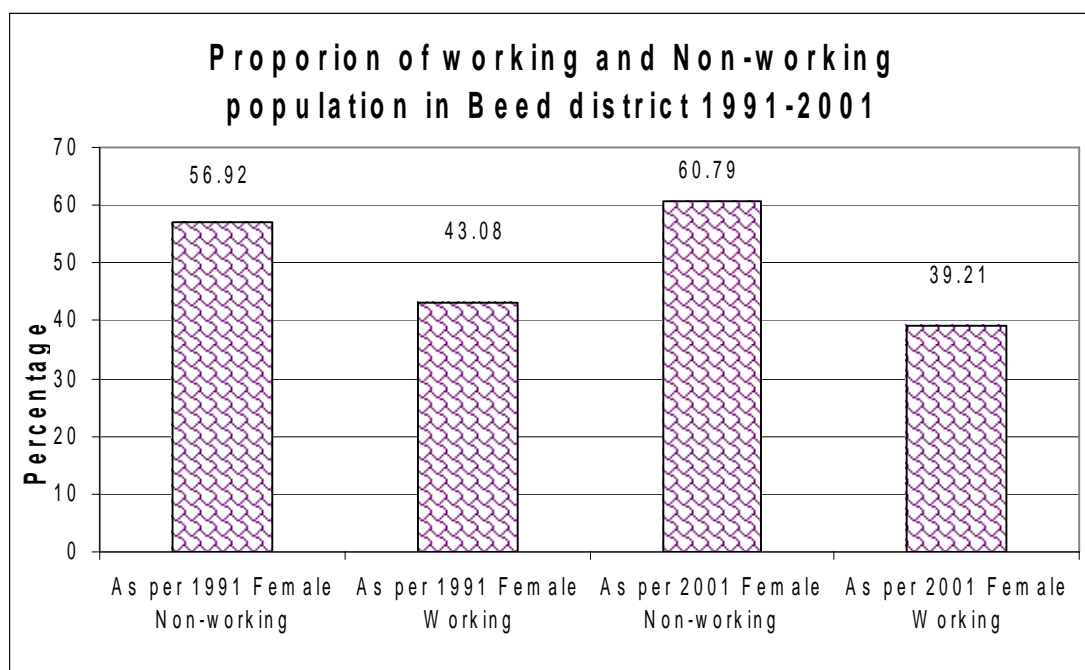
Sr. No.	Item	1991	2001
I.	Main Workers %		
i.	Persons	41.63	38.44
ii.	Male	49.28	45.20
iii.	Female	31.21	21.00
II.	Marginal Workers		
i.	Persons	5.37	5.87
ii.	Male	3.88	0.92
iii.	Female	8.00	3.12
III.	Non-Workers		
i.	Persons	53.00	55.69
ii.	Male	49.29	50.92
iii.	Female	56.92	60.79

Table No. 2.2 indicates that the proportion of Main workers in Beed District has declined from 41.63% in 1991 to 38.44% in 2001. The proportion female Main workers, however, has

sharply declined from 31.21% in 1991 to 21.00% in 2001, a decline of about 10% points.

Similarly, as regards the proportion of Marginal Workers, it was found that, their proportion has marginally increased from 5.37% to 5.87% during the decade. But incase of female marginal workers, the proportion has sharply decreased from 8.00% in 1991 to only 3.12% in 2001.

Figure - 2



It is interesting to note that, at the All* India Level, the proportion of female Marginal Workers, has increased from 30.38% in 1991 to 45.86% in 2001, which in contrast to the condition in Beed District.

The proportion of Non-workers in population in Beed District was found to be 53% in 1991, which increased to 55.69% in 2001. But, the proportion of female non-working population increased from 56.92% to 60.79% during the same period. It indicates withdrawal of female workers from the labour market in Beed District.

* Feminization of Agriculture and Marginalization of their Economic State, Swarna S. Vepa, Economic and Political Weekly, June 18, 2005 Mumbai Page - 2363.

➤ **Sector-wise distribution of female workers:** - Table No. 2.3 shows the distribution of Main workers in three sectors of the district economy for the period, 1991 and 2001. In 1991, there were 596000 total workers working in the primary sector in Beed District; of which 273000 workers (or 45.8%) were female workers. In 2001, the proportion of Main female workers in the district has slightly increased to 46%. But in the Secondary Sector their proportion, which was only 15.4% in 1991, has sharply increased to 42.4% of total rural main workers. This may be considered as an important change or transformation in the Secondary Sector in Beed District.

Table No. 2.3

Classification of Main Workers in Beed District (Figures in '000')

Sr. No.	Sector	1991			2001		
		Male	Female	Total	Male	Female	Total
1.	Primary Sector						
i.	Rural	323	273 (45.8%)	596	460	392 (46.0%)	852
ii.	Urban	15	07	22	87	18	105
iii.	Total	338	280	618	547	410	957
2.	Secondary Sector						
i.	Rural	22	04 (15.4%)	26	426	312 (42.4%)	735
ii.	Urban	15	02	17	82	14	96
iii.	Total	38	06	44	505	326	831
3.	Tertiary Sector						
i.	Rural	43	05 (10.4%)	48	84	14 (14.3%)	98
ii.	Urban	44	05	49	74	09	83
iii.	Total	87	11	97	158	23	181
4.	Total						
i.	Rural	388	282 (42.0%)	670	967	718 (42.6%)	1685
ii.	Urban	74	15	89	243	41	284
iii.	Total	462 (61%)	297 (39%)	759 (100%)	1210 (54.5%)	759 (45.5%)	1969 (100%)

Source: Socio-Economic Review Beed District 1995 and 2003-04, Govt. of Maharashtra, Mumbai.

In Tertiary Sector also the female main rural workers have shown a positive change. For example, in 1991 the proportion of female rural workers in tertiary sector was 10.4% of total rural workers in that sector. But, in 2001, their proportion has increased to 14.3% of total workers in Tertiary Sector.

Considering all the three sectors together, we find that, the proportion of female rural workers has slightly increased from 42% in 1991 to 42.6% in 2001.

2.5 Land Utilization in Beed District: -

Table No. 2.4

Land Utilization in Beed District (1996-97 (Area '00' Hect.))

Sr. No.	Geographical Area '00' Hect.	Beed District		Maharashtra State	
		Area	%	Area	%
1.	Area under forest	229	2.2	52743	17.15
2.	Area not available for cultivation	430	4.2	29597	9.62
3.	Un-cultivated area except fallow land	692	6.7	24735	8.04
4.	Total fallow land (current & other)	248	2.4	21745	7.07
5.	Net cultivated area	8814	84.5	178763	57.12
	Total	10442	100.0	307583	100.00

Source: Economic Review, Beed District, Govt. of Maharashtra, Mumbai.

- i. Table No. 2.4 shows the pattern of land utilization in Beed District for the year 1996-97. The area under forest in the District is only 2.2% of the total geographical area of the district, as against the state average of 17.15%. By international standard, the area under forest has to be 33% of the geographical area of the district. Hence, there is a big scope for increasing the area under forest in Beed district with a view to maintain environmental balance as well as for creating employment in drought prone areas of the district.

Area not available for cultivation in the district is 4.2% of the total geographical area while area which is uncultivable forms about 6.7% of total land. Area under total fallow land, both current and others, is 2.4% of geographical area, as against the State average of 7.07%, which is Higher.

- ii. The net cultivated area in Beed District is quite high at 84.5% as against the State average of only 57.12%.

2.6 Huge Seasonal Migration:-

This kind of a huge seasonal migration of rural families is the special feature of Beed District. These families have gained experience and expertise in cane-cutting operation in sugar factory areas of Beed and even factories located outside Maharashtra.

The chief reason of their migration is that, due to drought-prone areas in the district, they do not get employment in their villages through out the year. Majority of these families belong to the category of 'landless labour', while about one third of them have lands below 2 hectares. During Kharif season June-October, they cultivate their small pieces of land, while, during November to May they migrate to the sugar factory areas as cane cutter workers. As they cannot raise second crop, they are compelled to migrate to other places for better wages. According to one research* study, the number of workers migrating to other places, in 1991, was 86860.

The contractors arrange for the travel of rural workers to the factory sites and pay them an advance amount of Rs. 5000/- to Rs. 7000/- for their subsistence. During the whole season the entire family has to work for the contractor as cane-cutters.

* 'Internal Migration Process in Maharashtra', Mrs. Sanjvani Muley, Arthboth Publication Feb. 2000, Aurangabad. PP-12,13.
At the end of the season they are paid an amount between Rs. 18000/- to Rs. 25000/-. The families return to their villages during monsoon season (June - July) to cultivate their lands.

The most important impact of such seasonal migration is the disruption of their social life. For example, the families migrate to the sites of sugar factories along with their children; the old members are left behind in villages. The children do not get proper education facilities due to migration.

However, recently the sugar factories have started primary schools for these children, known as 'Sakhar Shalas'. But one does not know the quality of education imparted in these schools.

Till today, no solution has been evolved by the Govt. to solve this problem of seasonal migration in Beed District.

2.7 Human Development Index, Beed District: -

Human Development Index is considered as a comprehensive indicator of socio-economic development of a region. The Govt. of Maharashtra, in collaboration with Central Planning Commission and the United Nations Development Programme (UNDP), has constructed district-wise human development indices for the year 2000. The HDI includes three variables, namely; i. District per capita income, ii. Literacy rate (with 2/3rd weightage), iii. Average schooling years (upto standard 7th, with 1/3 weightage), iv. Infant mortality rate (in place of life expectancy at birth).

Beed District has the HDI value of 0.47, as against the State average of 0.58. Beed District was categorized under 'Low HDI

Value', by the Govt., which explains the socio-economic backwardness of Beed District. The following table indicates a few major Socio-Economic indicators relating to the HDI and HPI of Beed District. The Human Poverty Index for Beed District was 21.21 as against the State average of 16.22 (on 0 – 100 scale). The drop-out rates of both boys and girls is very high in the district indicating poverty of the rural population. (See Table 2.5)

Table No. 2.5

Socio-Economic indicators relating to HDI and HPI

BEED DISTRICT

	District	State Average
1. District Per Capita Income (1998-99]	Rs. 9570	12326
2. Literacy Rate (2001) %	68.48	77.27
3. Average no. of Schooling years	4.116	4.970
4. Infant Mortality Rate (per 1000 births	52	74
5. Drop-out rates (per 100] 1998-99		
i. Boy's drop-out rate up to 7 th	41	34
ii. Girl's drop-out rate up to 7 th	50	32
iii. Boy's drop-out rate up to 10 th	56	60
iv. Girl's drop-out rate up to 10 th	70	56
6. Percentage of girls marrying before the age of 18	59.4	30.9
7. Human * Poverty Index	21.21[Rank 24]	16.22
8. Human ** Development Index	0.47 [Rank 18]	0.58

Source:

* Beyond Human Development Index by Sangita Kamdar and Asoke Basak, Economic and Political Weekly August 20, 2005, Mumbai. Page – 3759 - 3765

** 'Human Development Report – Maharashtra 2002' Planning Department, Govt of Maharashtra, Mumbai Page-117.

2.8 Transformation in Infrastructure Facilities in Beed District: (1994 – 95 to 2003 - 04)

i. Roads:

As Beed District has no railway facility, roads play an important role in its economic development. The district is well connected to major cities and towns in Maharashtra State. Table No. 2.6 shows the development of various types of roads in Beed District, during the period 1994 – 95 to 2003 – 04.

Table No. 2.6
Classification of roads in selected District (In Kilometers)

Sr. No.	Classification	Year	Kms.
1.	National Highways	1994 - 95	--
		2003 - 04	79.00
2.	State Highways	1994 - 95	1220.11
		2003 - 04	1275.45
3.	Major District Roads	1994 - 95	2646.34
		2003 - 04	1690.07
4.	Other District Roads	1994 - 95	1685.63
		2003 - 04	1496.92
5.	Village Roads	1994 - 95	1760.87
		2003 - 04	4811.31
6.	Unclassified	1994 - 95	183.58
		2003 - 04	679.84
7.	Total	1994 - 95	6173.36
		2003 - 04	10032.59

The District has a total length of only 79 Kms. of National Highways. The length of State Highways which was 1220.11 Kms in 1994 – 95 has increased to 1275.43 Kms in 2003 – 04, or a change of 4.5%. The changes in District Major roads was negative, i.e. from 2646.34 Kms to 1690.07 Kms. during this period; similar is the condition as regards other district roads, which have declined from 1685.63 Kms. to 1496.92 Kms.

However, in the case of Village Roads, there is a big jump from 1760.87 Kms in 1995 – 96 to 4811.31 Kms (or 273 %) rise in 2003 – 04.

If we consider the changes in total road length together, it would be observed that, it has increased from 6173.36 Kms to 10032.59 Kms (or 16.3%) rise during the reference period.

ii. Post offices, Telegraphs, Telephones etc.:

In a modern economy communication facilities play an important role. Table No. 2.7 shows the availability of postal, telegraph services; number of telephones etc in Beed District for the years 1994 – 95 and 2003 – 04. The no. of Post-offices has increased in the district from 320 to 330 or addition of 10 post-offices, during the period; while no. of telegraph offices declined from 24 to 20. But, the no. of telephones have increased considerably from 7068 to 58005, indicating popularity of telephones.

Table No. 2.7
No. of Post Officers & Telegram Offices and No. of Telephone
Connections in Beed District

Sr. No.	Sector	Year	
		1994 - 95	2003 - 04
1.	No. of Post Office	1994 - 95	320
		2003 - 04	330
2.	No. of Telegram Office	1994 - 95	24
		2003 - 04	20
3.	No. of Post Boxes	1994 - 95	1150
		2003 - 04	1355
4.	No. of Post Men	1994 - 95	67
		2003 - 04	N.A.
i.	Regular	1994 - 95	61
		2003 - 04	58
i..	Other then Regular Establishment	1994 - 95	06
		2003 - 04	N.A.
5.	No. of Villages having Postal Services	1994 - 95	310
		2003 - 04	320
6.	No. of Telephone Connection	1994 - 95	7068
		2003 - 04	58005

iii. Consumption of Electricity: -

Electric energy is an important input in any productive activity. It is also used in domestic and in commercial use. Table No. 2.8 shows the changes in electric consumption in different sectors of the district economy in Beed District for the years 1994 – 95 and 2003 – 04.

Table No. 2.8
Sector-wise Consumption of Electricity in % (Beed)

Sr. No.	Particulars	Year	Sector
1.	Agriculture	1994 – 95	56.58
		2003 – 04	68.38
2.	Industry	1994 – 95	9.85
		2003 – 04	7.74
3.	Domestic use	1994 – 95	24.66
		2003 – 04	17.89
4.	Commercial	1994 – 95	4.77
		2003 – 04	3.15
5.	Street & Public lighting	1994 – 95	3.80
		2003 – 04	0.41
6.	Other Users	1994 – 95	0.34
		2003 – 04	2.43
	Total	1994 – 95	100.00
		2003 – 04	100.00

The consumption of electric power in agriculture in Beed District has increased from 56.58% to 68.38% of total consumption, between 1994 – 95 and 2003 – 04; on the other hand the consumption of energy has declined from 9.85% to 7.74% in industrial sector. Similarly, there is a fall in consumption of energy in domestic use (24.66% to 17.89%) and also in commercial use. This shows that, there is a negative impact of transformation on working of the district economy.

The no. of villages in Beed District in 1995 was 1202, and all the (100%) villages were electrified. In 2004, also the no. of villages increased to 1346; and all of them were electrified. (See Table No. 2.8)

2.9 Changes in number of Enterprises and Persons Usually working according to major Industry Groups, Beed District (1990 & 98): -

A. Changes in no. of Enterprises: -

Table No. 2.9 shows the number of enterprises in rural and urban areas of Beed district during the period, 1990 and 1998, i.e. Economic Census of these years. (Table No. 2.9)

Table No. 2.9
Economic Census Number of Enterprises and Person Usually working according to major industry groups District - Beed

Sr. No.	Major Industry Groups	Year	No. of Enterprises			Persons usually working		
			Rural	Urban	Total	Rural	Urban	Total
1.	Agriculture	1990	4281	261	4542	6746	458	7204
		1998	7996	171	8167	14684	342	15026
	% Increased / Decreased		86.79	- 34.48	79.81	117.67	- 25.33	108.58
2.	Mining and Quarrying	1990	66	60	126	149	122	271
		1998	46	43	89	95	110	205
	% Increased / Decreased		- 30.3	- 28.33	- 29.37	- 36.24	- 9.84	- 24.35
3.	Manufacturing and Repair services	1990	7137	1901	9038	13583	5117	18700
		1998	7586	1457	9043	17357	4303	21660
	% Increased / Decreased		6.29	- 23.36	0.06	27.78	- 15.19	15.83
4.	Electricity, Gas and Water	1990	53	15	68	137	84	221
		1998	2	1	3	3	4	7
	% Increased / Decreased		- 96.23	- 93.33	- 95.59	- 97.81	- 95.24	- 96.83
5.	Construction	1990	485	174	659	788	458	1246
		1998	1936	158	2094	3521	402	3923
	% Increased / Decreased		299.18	- 9.2	217.75	346.83	- 12.23	214.85
6.	Wholesale trade	1990	296	540	836	579	1522	2101
		1998	279	337	616	546	1115	1661
	% Increased / Decreased		- 5.74	- 37.59	- 26.32	- 5.7	- 26.74	- 20.94
7.	Retail trade	1990	8195	5096	13291	10128	8536	18664
		1998	13214	7939	21153	22213	17456	39669
	% Increased / Decreased		61.24	55.79	59.15	119.32	104.5	112.54
8.	Restaurants and Hotels	1990	1458	917	2375	2696	3032	5728
		1998	1631	1041	2672	3705	3754	7459
	% Increased / Decreased		11.87	13.52	12.51	37.43	23.81	30.22
9.	Transport	1990	126	217	343	230	688	918
		1998	773	453	1226	1286	1089	2375
	% Increased / Decreased		513.49	108.76	257.43	459.13	58.28	158.71
10.	Storage and Warehousing	1990	54	139	193	101	209	310
		1998	12	44	56	23	119	142
	% Increased / Decreased		- 77.78	- 68.35	- 70.98	- 77.23	- 43.06	- 54.19
11.	Communication	1990	190	27	217	397	330	727
		1998	69	131	200	187	365	552
	% Increased / Decreased		- 63.68	385.19	- 7.83	- 52.9	10.61	- 24.07
12.	Financial, Insurance, Real Estate and Business services	1990	568	482	1050	1221	1817	3038
		1998	924	927	1851	1897	2599	4496
	% Increased / Decreased		62.68	92.32	76.29	55.36	43.04	47.99
13.	Community, Social and Personal services	1990	10077	3179	13256	21415	18875	40290
		1998	8476	3399	11875	19067	23424	42491
	% Increased / Decreased		- 15.89	6.92	- 10.42	- 10.96	24.1	5.46
14.	Others unspecified Industry groups	1990	-	2	2	-	2	2
		1998	-	-	-	-	-	-
	% Increased / Decreased		-	- 100.0	- 100.0	-	- 100.0	- 100.0
Total		1990	32986	13010	45996	58170	41250	99420
		1998	42944	16101	59045	84584	55082	139666
		% Increased / Decreased	30.19	23.76	28.37	45.41	33.53	40.48

Note : Details may not add up to totals due to rounding of figures.

Source : Directorate of Economics and Statistics, Govt. of Maharashtra, Mumbai

According to the Economic Census of 1990, there were a total number of 45996 enterprises in Beed District, of which 32986 enterprises (52%) were located in rural areas, while 13010 enterprises were located in urban areas. In 1998, the total no. of enterprises in the district increased to 59045 or an increase of 28.37% over the year 1990. In rural area the number of enterprises increased from 32986 to 42944 enterprises during the same period, indicating a rise of 30.2%. In urban areas the percentage of increase in enterprises was lower at 23.8%.

Considering the sector-wise changes in number of enterprises during the years, 1990 and 1998, it would be observed that in agriculture rural enterprises increased by 86.79%; while in mining the change is negative (-30%). In rural manufacturing the change is 6.29%. The change in rural construction is quite large at 299%; while in rural retail trading the change is 61%; similarly in rural transport sector the change is highest at 514%.

B. Changes in Employment: -

Let us now study the changes in employment in Beed District as a consequence of the changes in no. of enterprises, during the period 1990 and 1998. The table No. 2.9 shows this information at the district level, the total no. of persons employed (usually working) in 1990, was 99420, which increased to 139666 persons in 1998, indicating a rise of 40.48%. Of this total employment, the no. of persons working in rural enterprises in 1990 was 58170 persons (59%) while the remaining 41250 persons (41%) were working in urban enterprises. In the year 1998, the percentage of persons working in rural enterprises was 61% (or 84584); while the proportion of workers working in urban enterprises was 39% or 55082 persons.

Hence, the change in rural workers working in rural enterprises to be 45.41%, while it was 33.53% in urban area. The rural areas have benefited more than urban areas in terms of employment during this period.

C. Sector-wise changes in rural employment: -

Let us now study some major sector-wise changes in employment for the year 1990 and 1998. The employment in the following rural sectors has registered a positive change; agriculture (117.67%) manufacturing repair services (27.78%), construction (346.83%) retail trade (119.32%), transport (459.13%), real estate (55.36%) etc.

But some sectors have also shown negative changes over these years; they are mining (-36.3%) Water, Electricity, Gas (-97.81%), Communication (-52.9%) etc.

But there is overall improvement (45.41%) in rural employment Beed District, between 1990 and 1998.

DISTRICT PROFILE : RATNAGIRI

Ratnagiri belongs to the Konkan Region of Maharashtra. It is a Coastal District on the Western Coast of India. It is also one of the 17 Backward Districts in Maharashtra identified by the Study Group, appointed by the State Planning Board in 1991.

The total geographical area of Ratnagiri District is 8208 Sq. Kms.

1. POPULATION, SEX RATIO ETC.: -

The population of Ratnagiri District in 1991 was 15.44 lakh persons, which increased to 16.97 lakhs in 2001, indicating a decadal rise of 1.53 lakh persons. In 2001, the male population was 7.95 lakhs, while the female population was higher at 9.02 lakhs. Hence, the sex ratio was observed to be 1135 females per thousand of males. In fact, in 1991, the sex ratio in the district was still higher at 1205 females per 1000 males. The sex ratio in the district is much favourable to women mainly because, the male population has shifted to Mumbai as blue and white collared workers.

The density of population in the district was 188 persons per sq. km. in 1991, which increased to 207 persons per sq. km. in 2001.

2. RURAL – URBAN POPULATION: -

Of the total population of 15.44 lakhs persons in the district, 15.05 lakh persons (89.05%) was rural population while the remaining 1.92 lakh (10.95%) was urban population. This clearly indicates the dominance of rural sector in the district. Of the 15.05 lakh rural population 8.09 lakhs (53.75%) was rural female population; while the proportion of urban female population was 0.93 lakhs or 48.43%.

3. SC / ST POPULATION: -

The proportion of Schedules Castes population in the district to total population was 1.77% in 1991, which declined to 1.44% in 2001. Similarly, the percentage of Scheduled Tribes population to total population in the District also declined from 0.96% to 0.61% during the reference period.

4. LITERACY RATE: -

The Literacy rate in the district has considerably increased from 62.70% in 1991 to 75.05% in 2001. As regards male literacy rate, it also increased from 76.64% to 85.49%; and female literacy rate from 51.61% to 65.77% during 1991 to 2001.

5. WORKING AND NON-WORKING POPULATION: -

A. MAIN WORKERS: - The percentage of main workers to population in Ratnagiri District has declined from 37.29% in 1991 to 32.86% in 2001. This decline is also reflected in the falling proportions of both male and female main workers, during the decade. For example, in case of male main workers, the percentage has declined from 45.64% to 42.52%, while in case of female main workers; it has sharply declined from 30.35% to 24.36%.

B. MARGINAL WORKERS: - However, the proportion of marginal workers to population in the district has increased from 7.71% in 1991 to 12.13% in 2001. As regards male workers it has increased from 2.08% to 8.68% while in case of female workers, it also increased from 12.39% to 15.16% between 1991 and 2001.

C. NON-WORKERS: - There was a marginal change in the percentage of non-workers to total population, which was 55% in 1991, and increased to 55.02% in 2001. But, the proportion of male non-working population declined from 52.28% to 48.80%, which

in case of female non-working population sharply increased from 57.26% to 60.48% during the period. (See table No. 2.10)

Table No. 2.10
Population Statistics

Sr. No.	Item	Unit	Ratnagiri	
			1991 census	2001 census
1	Total persons	In lakhs	15.44	16.97
	Male	"	7.00	7.95
	Female	"	8.44	9.02
2	Rural persons	"	14.06	15.05
	Males	"	6.31	6.96
	Females	"	7.75	8.09
3	Urban Persons	"	1.38	1.92
	Males	"	0.70	0.99
	Females	"	0.68	0.93
4	Decennial population growth rate 1981-1991/1991-2001		11.92	9.87
5	Area (sq.kms.)		8208	-
6	Density of population (per sq.km.)		188	207
7	Sex ratio	PER 1000 MALE	1205	1135
8	Literacy rate	"		
9	Persons	%	62.70	75.05
	Males	"	76.64	85.49
	Females	"	51.61	65.77
10	Percentage of urban population to total population	"	8.94	10.95
11	SC population to total population	"	1.77	1.44
12	ST population to Total Population	"	0.96	0.61
13	No of Residential Houses	IN LAKHS	2.98	-
14	No of village	in no.	1519	-
15	Percentage to total population	%		
I	Main workers	"		
	Persons	"	37.29	32.86
	Males	"	45.64	42.52
	Females	"	30.35	24.36
II	Marginal Workers	"		
	Persons	"	7.71	12.13
	Males	"	2.08	8.68
	Females	"	12.39	15.16
III	Non Workers	"		
	Persons	"	55.00	55.02
	Males	"	52.28	48.80
	Females	"	57.26	60.48

6. LAND UTILIZATION: -

**Table No. 2.11
Classification of Land Utilization Statistics**

(Area in '00' Hect.)

Sr. No.	Classification of Area	Year	Ratnagiri
1.	Geographical area utilization statistics	1994 - 95	8164
		2000 - 01	8164
	% Increased		(0)
2.	Forest	1994 - 95	58
		2000 - 01	57
	% Increased		(- 1.73)
3.	Barren & Unculturable land	1994 - 95	1983
		2000 - 01	2337
	% Increased		(17.85)
4.	Land put to non agricultural uses	1994 - 95	207
		2000 - 01	137
	% Increased		(- 33.82)
5.	Culturable Waste land	1994 - 95	1383
		2000 - 01	1361
	% Increased		(- 1.59)
6.	Permanent pasture & other grazing land	1994 - 95	310
		2000 - 01	137
	% Increased		(- 55.81)
7.	Land under miscellaneous tree crops & groves not included in net area sown	1994 - 95	452
		2000 - 01	70
	% Increased		(- 84.51)
8.	Current fallows	1994 - 95	300
		2000 - 01	278
	% Increased		(- 7.33)
9.	Other fallows	1994 - 95	1205
		2000 - 01	1333
	% Increased		(10.62)
10.	Net area sown	1994 - 95	2266
		2000 - 01	2454
	% Increased		(9.30)
11.	Area sown more than once	1994 - 95	35
		2000 - 01	102
	% Increased		(191.43)
12.	Total cropped are (i.e. Gross cropped are)	1994 - 95	2301
		2000 - 01	2556
	% Increased		(11.08)

Source : Commissioner of Agriculture, Govt. of India, Maharashtra Pune

Table No. 2.11 indicates the changes in Land Utilization pattern in Ratnagiri District during the period 1994-95 to 2000-01. The total geographical area of Ratnagiri District is 816400 hectares. Between 1994-95 and 2000-01, the proportion of forest area to geographical area has declined by 1.73%; while the percentage of barren and un-culturable land has increased by 17.85% during the same period. Similarly, the land put to non-agricultural uses has also declined sharply by 33.82%. There is a marginal decline (-1.59%) in culturable wasteland in the district. But, there is a big fall (-55.85%) in permanent pasture and grazing lands. The percentage decline in current fallows during the period was (-7.33%); and rise in other fallow lands was 10.62% of geographical area.

The net sown area in the district was 225400 hectares in 1994-95, which increased to 245400 hectares in 2000-01, indicating a rise of 9.3%. The area sown more than once showed a rise of 191%; while the change gross cropped area was 11% during this period.

7. AREA IRRIGATED: -

Table No. 2.12 shows the area irrigated by various sources in Ratnagiri District for the year 1994-95 and 1998-99. The area irrigated by surface irrigation has remained constant at 300 hectares during this period.

Table No. 2.12
Area irrigated by different sources

(Area in '00' Hect.)

Sr. No.	Classification of Area	Year	Ratnagiri
1.	Surface Irrigation	1994 - 95	3
		1998 - 99	3
	% Increased		(0.0)
2.	Well Irrigation	1994 - 95	26
		1998 - 99	22
	% Increased		(- 15.39)
3.	Total net area Irrigated	1994 - 95	25
		1998 - 99	7
	% Increased		(- 13.79)
4.	Area irrigated more than once	1994 - 95	7
		1998 - 99	1
	% Increased		(- 85.72)
5.	Gross area Irrigated	1994 - 95	36
		1998 - 99	26
	% Increased		(27.78)

N.B. : 98-99 figures are provisional

Source : Commissioner of Agriculture, Govt. of Maharashtra, Pune.

The area irrigated by wells was 2600 hectares in 1994-95, but it decreased to 2200 hectares in 1998-99 indicating a fall of 15.39%. Area irrigated more than once has sharply declined by 85.72%; while the gross area irrigated has also declined by 27.78%. Hence, we may conclude that, during the reference period, the irrigation facilities in agriculture have shown a declining trend.

8. CROPPING PATTERN AND OUTPUT: -

Table No. 2.13 shows the cropping pattern as well as the total output of various major crops raised in Ratnagiri District for the year, 1995-96 and 2001-02.

Table No. 2.13
Area and Out turn of Principal Crops
(Area in '000' Hect. Out turn '000' tones.)

Sr. No.	Name of the Crops	Unit	Year	Ratnagiri
1.	Rice	Area	1995 – 96	83
			2001 – 02	79 (-4.82)
	Out turn	1995 – 96	204	
		2001 – 02	210 (2.94)	
2.	Wheat	Area	1995 – 96	-
			2001 – 02	-
	Out turn	1995 – 96	-	
		2001 – 02	-	
3.	Jawar	Area	1995 – 96	-
			2001 – 02	-
	Out turn	1995 – 96	-	
		2001 – 02	-	
4.	Bajri	Area	1995 – 96	-
			2001 – 02	-
	Out turn	1995 – 96	-	
		2001 – 02	-	
5.	All cereals	Area	1995 – 96	125
			2001 – 02	102 (-18.40)
	Out turn	1995 – 96	249	
		2001 – 02	237 (-4.82)	
6.	All Pulses	Area	1995 – 96	06
			2001 – 02	09 (50)
	Out turn	1995 – 96	03	
		2001 – 02	04 (33.33)	
7.	Sugar Cane	Area	1995 – 96	-
			2001 – 02	-
	Out turn	1995 – 96	-	
		2001 – 02	-	
8.	Cotton	Area	1995 – 96	-
			2001 – 02	-
	Out turn	1995 – 96	-	
		2001 – 02	-	
9.	Ground Nut	Area	1995 – 96	01
			2001 – 02	01 (0.0)
	Out turn	1995 – 96	01	
		2001 – 02	01 (0.0)	

N.B. 1. * Figures are below 500 Hect. / tones.

2. Production of Cotton is in terms of lint and in '000' bales of 170 Kg. each

Source: Commissioner of Agriculture, Govt. of Maharashtra State, Pune.

- i. **RICE:** - Rice is the major crop raised in Konkan Region as this region receives heavy rainfall. The total area under rice was 83000 hectares in 1995-96; which produced 204000 tonnes of rice indicating productivity per hectare of 2.46 tonnes. In 2001-02, the area under rice has declined to 79000 hectares (a fall of 4.82%), producing 210000 tonnes of rice, showing productivity per hectare of 2.66 tonnes. Hence, even though the area under rice has declined the productivity of rice has increased during the period. Rice is the major crop of the district.
- ii. Considering all cereals together, the area under them has declined by 18.4% during the reference years. But the productivity of cereals has increased from 1.99 tonnes per hectare to 2.32 tonnes per hectare.
- iii. In case of pulses, although the area has increased by 50% during this period, the productivity per hectare has declined from 0.5 tonnes in 1995-96 to 0.4 tonnes in 2001-02.
- iv. In case of Groundnut, both area as well as productivity has remained constant (i.e. 1.0 tonne per /hect.) during this period.
- v. **HORTICULTURE:** - Konkan Region produces a number of horticulture crops like Cashewnuts, Coconuts, Mangoes and Arcanuts. Table No. 2.14 shows this information for the years 1994-95 and 1997-98.

Table No. 2.14
Horticulture

Sr. No.	Name of Crop	Year	Unit	Average Yield	No. of bearing trees in '000'	Area in Hect.	Production of nuts in lakhs
1.	Coconut	1994 - 95	Palm (in nuts)	52	776	1300	400.79
		1997 - 98		44	392	2391	170.98
2.	Araecanut	1994 - 95	In kg. / Palam rotha	1.957	926	900	1812
		1997 - 98		3.815	1322	900	5043
3.	Cashewnut	1994 - 95	Kg. Hect.	**	-	3151	2344
		1997 - 98		-	924.8	2637	2439

* Average yield in kg (400 bearing trees / ha.)

9. Pattern of Operational Holding in Ratnagiri District (1990-91): -

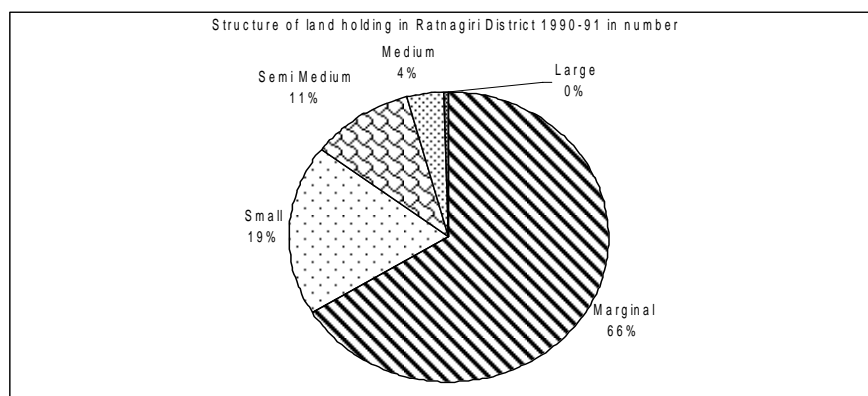
Table No. 2.15 shows the pattern of operational holding in Ratnagiri District. There are a total number of 300455 operational holdings, cultivating a total area of 718554 hectares. The number of marginal farmers holding less than 1.00 hectare of land constitute 47.16% (or 141704) of the total farmers. But they cultivate only 7.1% of the total cultivated area (or 51046 hectares). The small farmers group (1.00 hectare to 2.00 hectares) constituted 17.53% (or 52674 farmers) of the total landholders; while they cultivated 10.62% (or 76338 hectares) of the cultivated land. In this way the marginal and small farmers together formed 64.69% of the total landholders cultivating 17.72% of total cultivated land in Ratnagiri District.

Table No. 2.15
Land Holding Area of operational holding to size class of holding
(Agriculture Census 1990 – 1991)

Sr. No.	Category	Size Class	Ratnagiri	
			No.	Area
1.	Marginal	Below 1.00 Hect.	141704 (47.16%)	51046 (7.10%)
2.	Small	1.00 Hect. to 1.99 Hect.	52674 (17.53%)	76338 (10.62%)
3.	Semi Medium	2.00 Hect. to 3.99 Hect.	52456 (17.46%)	149493 (20.81%)
4.	Medium	4.00 Hect. to 9.99 Hect.	42305 (14.08%)	257047 (35.77%)
5.	Large	10.00 Hect. & above	11316 (3.77%)	184630 (25.70%)
Total holding			300455 (100%)	718554 (100%)
Average size of holding			-	2.39

The Semi-medium farmers (2.00 hectares to 3.99 hectares) formed 17.46%; and cultivated 20.81% of land; while medium farmers (between 4.00 hectares to 9.99 hectares) constituted 14.08% of total farmers, but, cultivated 35.77% of total land. Finally, the large farmers group (10.00 hectares and above) formed only 3.77% of the landholders but cultivated 25.7% of total land.

Figure - 3



These data indicate that the distribution land among the various groups is highly skewed. The average landholding per farmer was found to be 2.39 hectares, in Ratnagiri District in 1990-91.

10. LIVESTOCK POPULATION IN RATNAGIRI DISTRICT: -

Table No. 2.16 shows Livestock population in Ratnagiri District for the year 1997. The total Livestock in the District was 736000, which included goats, bufallows and others. Poultry population was 1589000. cattle included improved (29000) and desi-varieties (552000).

Table No. 2.16
Live Stock Population in Selected District (1997)
(In thousand numbers)

Sr. No.	Live Stock		Year	Ratnagiri
1.	Female Cattle	Improved	1997	29
		Deshi	1997	552
2.	Total Cattle		1997	581
3.	Buffaloes		1997	94
4.	Sheep		1997	-
5.	Goats		1997	60
6.	Other		1997	1
7.	Total Live Stock		1997	736
8.	Total Poultry		1997	1589

Source: Quinquennial 16th Live Stock Census 1997.

11. COLLECTION OF MILK AND MILK CHILLING CENTRES: -

Table No. 2.17 shows the progress of dairy industry in Ratnagiri District during the years, 1994-95 to 2003-04. Dairy Industry plays an important role in supplementing family incomes of the farming or rural community. In 1994-95, there

were a total no. of 140 co-operative Dairy Societies in the district; this number increased to 202 (or 44.28%) in 2003-04; similarly, the total number of Members of the Society also increased by 15.43% during the same period. The total volume of milk collected increased by 1.22% in this period. Average per day collection of milk increased from 6.931 thousand litres to 7000 litres per day during the reference period.

Table No. 2.17
Collection of Milk and Milk Chilling Centres

Sr. No.	Item	Unit	Year	Ratnagiri
1.	Cooperative Dairies Society	No	1994 – 95	140
			2003 – 04	202 (44.28)
2.	Total no. of Members	No	1994 – 95	21227
			2003 – 04	24503 (15.43)
3.	Total Milk collected	'000' lit	1994 – 95	2530
			2003 – 04	2561 (1.22)
4.	Average per day collection	'000' lit	1994 – 95	6.931
			2003 – 04	7.016
5.	No. of chilling plant	No	1994 – 95	4
			2003 – 04	2 (- 50.0)
6.	Capacity of chilling plant	'000' lit	1994 – 95	70
			2003 – 04	70 (0.0)

N.B.:

1. Bracket figures of Kolhapur District indicate that in addition to the Chilling Plant no. of Processing Unit exists and its capacity.
2. District Dy. Register Co-operative Society (Respective District).

Although, the no. of chilling plants declined from 4 to 2 (or 50% reduction), the total chilling capacity has remained constant at 70000 litres, during the period.

12. Transformation in Economic Infrastructure in Ratnagiri District: -

A. ELECTRIC ENERGY: -

I. VILLAGE ELECTRIFICATION: - Table No. 2.18 gives information relating to the proportion of villages electrified in Ratnagiri District, in the years 1995 and 2004. In 1995, out of a total number of 1519 villages in the district, as many as 1515 (97.7%), villages were electrified; while in 2004, out of the total number of 1543 villages, 1538 villages (99.7%) were electrified.

**Table No. 2.18
No. of Villages Electrified (As on March)**

Sr. No.	Particulars	Year	Ratnagiri
1.	Total no. of Villages	1995	1519
		2004	1543
2.	No. of Villages Electrified	1995	1515
		2004	1538 (99.67%)

ii. Sectoral use of Electric power: -

Table No. 2.19 indicates changes in the sectoral utilization of electric energy in Ratnagiri District for the years, 1994-95 and 2003-04.

**Table No. 2.19
Sector-wise Consumption of Electricity in %**

Sr. No.	Particulars	Year	Ratnagiri
1.	Agriculture	1994 – 95	0.44
		2003 – 04	1.90
2.	Industry	1994 – 95	62.52
		2003 – 04	54.82
3.	Domestic use	1994 – 95	26.97
		2003 – 04	29.25
4.	Commercial	1994 – 95	8.67
		2003 – 04	9.41
5.	Street & Public lighting	1994 – 95	0.65
		2003 – 04	0.82
6.	Other Users	1994 – 95	0.75
		2003 – 04	3.80
	Total	1994 – 95	100.00
		2003 – 04	100.00

Agricultural Sector consumed only 0.44% of total energy consumption in Ratnagiri District in 1994-95; but, in 2003-04, it consumed 1.9% of total consumption. Industry consumed maximum energy (62.52%) in the district in 1994-95; its share slightly declined to 54.82% in 2003-04. These data prove that industrial development is dominant in the district than agriculture.

The use of electricity for domestic use has increased from 26.97% to 29.25% during this period; while the use by commercial sector has shown a marginal rise.

iii. Roads: -

Table No. 2.20 shows the changes in road development in Ratnagiri District during the period 1994-95 to 2003-04.

Table No. 2.20
Classification of roads in selected District (In Kilometers)

Sr. No.	Classification	Year	Ratnagiri
1.	National Highways	1994 - 95	213.00
		2003 - 04	275.00 (29.10)
2.	State Highways	1994 - 95	857.63
		2003 - 04	849.00 (- 1.01)
3.	Major District Roads	1994 - 95	1263.94
		2003 - 04	1389.00 (9.97)
4.	Other District Roads	1994 - 95	1264.10
		2003 - 04	1273.00 (0.70)
5.	Village Roads	1994 - 95	1739.50
		2003 - 04	3140.00 (80.51)
6.	Unclassified	1994 - 95	-
		2003 - 04	178.39 ()
7.	TOTAL	1994 - 95	5338.17
		2003 - 04	7104.39 (33.09)

The total road length in the district, which was 5338.17 kms in 1994-95, has increased to 7104.39 kms in 2003-04, indicating a rise of 33% during the period.

In 1994-95, the total length of National Highways was 213 kms; which increased to 275 kms (or 29% increase) in 2003-04. As regards, State Highways, there was a small decline of 1% during this period. Major District Roads showed a rise of about 10% during the period, while 'Other District Roads' increased marginally (0.70%). Maximum increase in road length was observed in case of village road, which increased from 1739.5 kms in 1994-95 to 3140 kms in 2003-04, indicating rise of 80.51%, during the reference period.

Hence, the development road was quite significant in the district.

iv. Development of Communications: -

Table No. 2.21 shows the development of communication system in Ratnagiri District for the period 1994-95 to 2003-04. The number of post-offices in the district has marginally increased from 636 in 1994-95 to 660 in 2003-04, indicating a rise of 3.77%. The no. of telegraph offices has increased by only one or (0.65%) during this period. The no. of villages having postal services also increased by 2.04%.

Table No. 2.21
No. of Post Officers & Telegram Offices and No. of Telephone
Connections in the Selected District

Sr. No.	Sector	Year	Ratnagiri
1.	No. of Post Office	1994 - 95	636
		2003 - 04	660 (3.77)
2.	No. of Telegram Office	1994 - 95	152
		2003 - 04	153 (0.65)
3.	No. of Post Boxes	1994 - 95	2158
		2003 - 04	2227 (3.19)
4.	No. of Post Men	1994 - 95	785
		2003 - 04	919 (17.07)
i.	Regular	1994 - 95	103
		2003 - 04	117 (13.59)
i..	Other then Regular Establishment	1994 - 95	682
		2003 - 04	802 (17.60)
5.	No. of Villages having Postal Services	1994 - 95	636
		2003 - 04	649 (2.04)
6.	No. of Telephone Connection	1994 - 95	11800
		2003 - 04	80521 (582.38)

However, the number of telephones, which were only 11800 in 1994-95 have increased to 80521, indicating a rise of 582.38% during the reference period.

13. Number of Enterprises and Persons Usually Working According to Major Industry Groups (1990 and 1998):

Table No. 2.22 shows the changes in the number of rural enterprises as well as the number of persons usually working in these enterprises, for the years 1990 and 1998 (i.e. the Economic Census). As the study is related to development of rural areas, we shall discuss this decadal transformation of the rural economy, during these years.

Table No. 2.22
Economic Census
Number of Enterprises and Person Usually working according to major industry
groups District - Ratnagiri

Sr. No.	Major Industry Groups	YEAR	NO. OF ENTERPRISES			Persons usually working		
			Rural	Urban	Total	Rural	Urban	Total
1.	Agriculture	1990	2925	361	3286	8398	1971	10369
		1998	4701	348	5049	12546	1825	14371
	% Increased / Decreased		60.72	- 3.60	53.65	49.39	- 7.41	38.60
2.	Mining and Quarrying	1990	144	11	155	1266	90	1356
		1998	153	28	181	1361	139	1500
	% Increased / Decreased		6.25	154.54	16.77	7.50	54.44	10.62
3.	Manufacturing and Repair services	1990	5241	803	6044	14026	3318	17344
		1998	4788	582	5370	21671	2069	23740
	% Increased / Decreased		- 8.64	- 27.25	- 11.15	54.50	- 37.65	36.88
4.	Electricity, Gas and Water	1990	55	19	74	335	554	889
		1998	39	12	51	1491	1074	2565
	% Increased / Decreased		- 29.09	- 36.84	- 31.08	345.07	93.86	288.53
5.	Construction	1990	1965	179	2144	3603	563	4166
		1998	2363	271	2634	4395	988	5383
	% Increased / Decreased		20.25	51.40	22.85	21.98	75.49	29.21
6.	Wholesale trade	1990	358	294	652	2293	1095	3388
		1998	689	149	838	2828	543	3371
	% Increased / Decreased		92.46	- 49.32	28.53	23.33	- 50.42	- 0.50
7.	Retail trade	1990	9582	3014	12596	13837	6087	19924
		1998	10967	4358	15325	17406	9154	26560
	% Increased / Decreased		14.45	44.59	21.66	25.79	50.39	33.31
8.	Restaurants and Hotels	1990	987	399	1386	2220	2004	4224
		1998	1137	561	1698	3012	2288	5300
	% Increased / Decreased		14.45	40.60	22.54	35.67	14.17	25.47
9.	Transport	1990	1075	481	1556	1864	709	2573
		1998	2054	850	2904	2935	1835	4770
	% Increased / Decreased		91.07	76.71	86.63	57.45	158.81	85.38
10.	Storage and Warehousing	1990	73	60	133	153	85	238
		1998	14	35	49	43	91	134
	% Increased / Decreased		- 80.83	- 41.67	- 63.16	- 71.90	7.05	- 43.70
11.	Communication	1990	494	31	525	1269	690	1959
		1998	481	188	669	1090	778	1868
	% Increased / Decreased		- 3.64	506.45	27.43	- 14.11	12.75	- 4.65
12.	Financial, Insurance, Real Estate and Business services	1990	461	305	766	3071	1926	4997
		1998	811	369	1180	2327	2190	4517
	% Increased / Decreased		75.92	20.98	54.04	- 24.23	13.71	- 9.61
13.	Community, Social and Personal services	1990	10735	2079	12814	26103	16537	42640
		1998	10625	2617	13242	28489	16895	45384
	% Increased / Decreased		- 1.03	25.88	3.34	9.14	2.16	6.43
14.	Others unspecified Industry groups	1990	74	-	74	1459	-	1459
		1998	-	-	-	-	-	-
	% Increased / Decreased							
Total		1990	34169	8036	42205	79897	35629	115526
		1998	38822	10368	49190	99574	39869	139463
		% Increased / Decreased	13.62	29.02	16.35	24.63	11.90	20.72

Note : Details may not add up to totals due to rounding of figures.

Source : Directorate of Economics and Statistics, Govt. of Maharashtra, Mumbai

- i. The total no. of enterprises in Ratnagiri District in 1990 was 42205; which increased to 49190 in 1998, indicating a rise of 16.35%.of the total enterprises in 1990, 34169 enterprises (81%) were located in rural areas while the remaining 8036 enterprises (19%) were located in urban areas.

In 1998, of the total enterprises, 38822 enterprises were located in rural areas, (or 79%) and the remaining 10368 (or 21%), were located in urban areas.

Between 1990 and 1998, the increase in rural enterprises in the district was 13.62% (or 4653 enterprises).

ii. Sectoral Changes: -

Table No. 2.22 also shows the changes in no. of enterprises, sector-wise, between the years 1990 and 1998. For example in agricultural sector in rural areas, the rise is 60.72%; but in urban sector it is -3.6%. In mining and quarrying, the change is marginal (+6.25%), in rural construction it has increased by 20.25%; while in rural wholesale trade, it is much higher at 92.46%; but in rural retail trade it is only 14.45%. In transport sector, however, the increase is 91%; in rural financial, insurance services the rise is 76%.

There are certain sectors in the district economy, in which the transformation has been negative. For example, in rural manufacturing the number of enterprises have declined by (-8.64%) during this period. Sectors showing negative impact are, Water, Electricity, Gas (-29%); storage ware housing (-80.83%) communication (-3.64%), and community, social and personal services (-1.03%).

iii. Impact on Employment: -

Table No. 2.22 shows the no. of persons usually working in the enterprises stated above. At the district level, the total no. of persons working in all enterprises, in 1990, was 115526; of these 79897 persons (or 69.2%) were working in rural enterprises, while the remaining 35629 persons (30.8%) were working in urban enterprises.

In the year 1998, the total employment in the district increased to 139463 workers or a rise of 20.72% over the year 1990. Of these total workers, 99574 workers (71.4%), were working in rural enterprises, while the remaining 39869 workers were working in urban areas (or 28.6%).

Between 1990 and 1998, the proportion of rural employment increased by 24.63%, while the employment in urban areas has increased only by 11.90%. The above data shows that the impact of transformation on the employment in rural sector has been more favourable than on urban sector.

iv. Sectoral Changes on Employment: -

In agricultural sector (rural) the employment has increased by 49.39% during this period. Sectors with positive employment in rural sector are as follows: - Mining & quarrying (7.5%), Manufacturing & Repairs (54.5%); Electricity, Gas Water (3.45%), Construction (22%), Wholesale Trade (23%), Retail Trade (22%), Hotels & Restaurants (36%), Transport (87%); Community, Social Services (9%).

Sectors with negative employment impact are as follows: storage ware housing (-71.9%), Communication (-14%), Finance, Insurance (-24%).

But, overall the impact on employment in the district during 1990 – 1998, has been positive.

14. District Income and Per Capita Income (2002-03) Ratnagiri District:

Table 2.23 Shows the Net Domestic Product of Ratnagiri District for the year 2002-03, at constant prices (1993-94). The total net domestic product in 2002-03, is Rs. 2221.19/- crores, forming about 1.44% of the State Domestic Product.

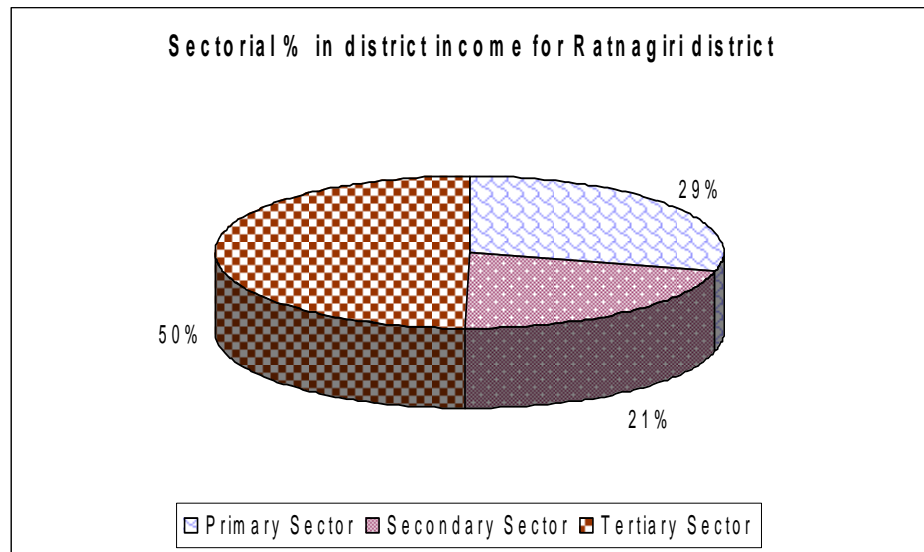
Table 2.23
District Domestic Product and Per Capita Income
of Ratnagiri District : 2002 – 03 at constant prices
(Rs. in crores)

Sr. No.	Sector	Amount Rs. crores	% to total
1.	Primary Sector	645.54	29.06%
2.	Secondary Sector	468.20	21.08%
3.	Tertiary Sector	1107.45	49.86%
	Total Net Domestic Product	2221.19	100.00%
4.	District Income as % of state income	-	1.44%
5.	Per Capita District Income (Rs.)	13020	-

Source: Directorate of Economic & Statistics, Govt. of Maharashtra, Mumbai.

The contribution of the Primary Sector to the District Income is 29.06% of the total district income, while that of Secondary Sector is 21.08%. The Tertiary Sector contributed 49.86% of total district income.

Figure - 4



The Per Capita Income of Ratnagiri District is Rs. 13020/- in 2002-03.

15. Human Development Index:

The Human Development Index (HDI) of Ratnagiri District, as estimated by the Govt. of Maharashtra, is only 0.44 (in 2000), as against the State average of 0.58. This indicates a relatively low level of socio-economic development of this district.

CHAPTER – 3

SOCIO – ECONOMIC BACKGROUND OF THE SELECTED DEVELOPED DISTRICTS / AREAS

DISTRICT PROFILE – NAGPUR

Nagpur District is one of the highly developed districts in the State of Maharashtra. Nagpur City is the Second Capital City of the State, where Winter Session of the legislative Assembly, is conducted every year. Nagpur District is a part of the Vidarbha Region of Maharashtra State.

1. AREA, POPULATION: -

The total geographical area of Nagpur District is 9892 sq.kms, forming about 3.23% of the area of the State. There are a total number of 1874 Villages in the district, of which 1562 Villages are inhabited while 312 Villages are uninhabited. There are 778 Gram Panchayats, 10 Municipalities and One Municipal Corporation, in the district; there are 10 Agriculture Produce Markets.

According to the Census Report 2001, the total population of Nagpur District is 40.51 lakhs; of which 20.95 lakhs are males, which 19.56 lakhs are females. The decadal growth of population between 1991 and 2001 is 23.24%.

The density of population (2001) of the district is 331 per sq. km as against the State average of 257 persons.

2. SEX RATIO: -

The Sex Ratio per 1000 males is 934 females, which is higher than the State average of 922 per thousand males. In rural area, the sex ratio is 936, while in urban areas it is 932 per thousand of males.

3. RURAL-URBAN POPULATION: -

The Urban population of the District is 26.07 lakhs or 64.36%; while the Rural population is 14.44 lakhs or 35.64% (2001).

4. SCHEDULED CASTE / SCHEDULED TRIBES:-

The Scheduled Caste population (including Nav-Boudhas) of the district is 18.53%, while Scheduled Tribes population is 13.93% of the total populations of the district (1991). At the State Level, the proportion of SC and ST population is 11.09% and 9.27% respectively.

5. LITERACY RATE: -

According to the 2001 Census Report, the general literacy Rate of Nagpur District is 84.18%. The literacy Rate among Males and Females, is 90.25% and 77.65% respectively. The literacy Rate in rural areas is 75.76% and in urban areas it is higher at 88.75%.

6. WORKING AND NON-WORKING POPULATION: -

According to 1991 Census, there were a total number of 1167900 Main Workers, and 64900 Marginal Workers in the district. The remaining 2054400 persons were classified as non-workers.

The following Table No. 3.1 shows the changes in the proportion of Main Workers, Marginal Workers and Non-Workers in Nagpur District, between the decade, 1991 and 2001.

Table No. 3.1
Main Workers, Marginal Workers and Non-Workers in
Nagpur District, 1991-2001 (as % of population)

Sr. No.	Particulars	1991	2001
1.	Main Workers		
i.	Persons	35.53	31.54
ii.	Male	48.92	46.04
iii.	Female	21.00	16.00
2.	Marginal Workers		
i.	Persons	1.97	6.28
ii.	Male	0.92	5.82
iii.	Female	3.12	6.27
3.	Non-Workers		
i.	Persons	62.50	62.18
ii.	Male	50.16	48.14
iii.	Female	75.88	77.23

THE TABLE INDICATES FOLLOWING MAJOR CHANGES: -

i. Main Workers: -

The proportion of main workers to population of the district has declined from 35.53 % in 1991, to 31.54 % in 2001. Among the male main workers, the percentage has declined from 48.92% to 46.04% during the decade. The proportion of female main-workers has drastically declined from 21.00% to 16.00% during the same period

ii. MARGINAL WORKERS:-

The proportion of marginal workers in the district during the decade also shows a rising trend. It has increased from 1.97% to 6.28%, during 1991-2001. In case of male marginal workers the percentage rise is sharp, i.e. it has increased from 0.92% in 1991 to 5.82% in 2001. In case of female marginal workers, however, the rise is almost double i.e. from 3.12% to 6.27%

iii. NON-WORKERS: -

The proportion of non-working population in Nagpur district has declined from 62.50 % in 1991 to 62.18% in 2001. In case of male non-working population, it has marginally declined from 50.16% to 48.14%, while in case of female non-workers population, it has increased from 75.88% to 77.23% during the decade.

iv. LAND UTILIZATION:-

Land utilization Table No. 3.2, shows utilization of land in Nagpur district for the years 1994-95 and 2000-01.

The total geographical area of Nagpur district is 986400 hectares. The forest area in the district, which was 156800 (or 15.9%) of geographical area, in 1994-95, increased to 184200 hectares in 2000-01, indicating a rise of 17.47% over the period. But, the barren and unculturable land declined from 32800 hectares to 21000 hectares, during the same period, indicating a decline of 35.98%. The land put to non-agricultural uses also declined by 15.07% while the culturable wasteland declined by 25.59%.

However, land under permanent pastures and grazing increased from 53500 hectares to 77900 hectares between 1994-2000, indicating a rise of 45.6%.

Table No. 3.2
Land utilization in Nagpur District 1994-95 to 2000-01
(Area in '00' hact.)

Classification of area	Year	Area
Geographical Area	1994-95	9864
	2000-01	9864
% Change over 1994-95		Nil
Forest area	1994-95	1568
	2000-01	1842
% Change over 1994-95		+ (17.47)
Barren and unculturable land	1994-95	328
	2000-01	210
%Change over 1994-95		- (35.98)
Land put to non-agriculture uses	1994-95	858
	2000-01	703
% Change over 1994-95		- (15.07)
Cultural waste land	1994-95	426
	2000-01	317
% Change over 1994-95		- (25.59)
Permanent pasture and other grazing land	1994-95	535
	2000-01	779
% Change over 1994-95		+ (45.60)
Land under Miscellaneous tree crops and groves, not included in the net area	1994-95	111
	2000-01	81
% Change over 1994-95		- (27.03)
Current fallows	1994-95	492
	2000-01	217
% Change over 1994-95		- (55.90)
Other fallows	1994-95	347
	2000-01	233
% Change over 1994-95		- (32.85)
Net sown Area	1994-95	5199
	2000-01	5482
% Change over 1994-95		+ (5.44)
Area sown more than once	1994-95	989
	2000-01	456
% Change over 1994-95		- (53.90)
Total cropped area i.e. gross cropped area	1994-95	6188
	2000-01	5938
% Change over 1994-95		- (4.04)

Source: commissioner of Agriculture. Govt. of Maharashtra, Pune

Land under miscellaneous tree crops and groves not included in net sown area declined by 27.03% over this period; current fallows, as well as other fallows declined by 55.9% and 32.85% between 1994 and 2000. Hence, there was an increase in net sown area by 5.44%. But, area sown more than once, which is an indicator of progressive agriculture has declined sharply by 53.09%, and gross cropped area also got reduced by – 4.04%. This may be considered as a set back to agricultural sector in the district.

v. IRRIGATED AREA:

Proportion of irrigated area to gross cultivated area plays a crucial role in determining the productivity of land, level of incomes and employment in agricultural development of a district / region. In other words; increase in area under irrigation can bring out a big transformation in rural sector of the district economy. Therefore, table 3.3, shows the changes in irrigation facilities, during the years 1994-95 to 1998-99, for which data area available.

Table No. 3.3
District-wise area irrigated by different sources

(Area in '00' Hect.)

Sr. No.	Classification of Area	Year	Nagpur	Maharashtra State
1.	Surface Irrigation	1994 - 95	301	10174
		1998 - 99	526	10280
	% Increased		74.75	-
2.	Well Irrigation	1994 - 95	378	17601
		1998 - 99	710	20594
	% Increased		87.83	-
3.	Total net area Irrigated	1994 - 95	679	27775
		1998 - 99	1230	30874
	% Increased		81.15	-
4.	Area irrigated more than once	1994 - 95	264	5996
		1998 - 99	250	6814
	% Increased		(-) 5.30	-
5.	Gross area Irrigated	1994 - 95	943	33771
		1998 - 99	1486	37688
	% Increased		57.58	

N.B. : 98-99 figures are provisional

Source : Commissioner of Agriculture, Govt. of Maharashtra, Pune.

i) **Surface Irrigation:**

In 1994-95, the area under surface irrigation in Nagpur District was 30100 hectares; which increased to 52600 hectares in 1998-99, indicating a rise of 74.75%, over this period.

ii) **Well Irrigation:**

Irrigation by wells, was 37800 hectares in 1994-95; which increased to 71000 hectares in 1998-99, showing a rise of 87.83% during this period.

iii) **Total Area Irrigated:**

The total area irrigated by surface and ground water (wells), together was 67900 hectares in 1994-95; it increased to 123000 hectares in 1998-99, indicating a rise of 81.15% during this period.

Area irrigated more than once indicates the progress of agriculture. In Nagpur District, however, the area irrigated more than once, declined from 26400 hectares in 1994-95 to 25000 hectares in 1998-99 or a fall of -5.3%, over the years. The gross area irrigated showing a rise of 57.58%.

7. AREA AND OUT-TURN OF PRINCIPAL CROPS:

Table No. 3.4 shows the area under various Principal Crops and their outturn in Nagpur District, for the years, 1994-95 and 1998-99.

i. **Rice:**

Area under Rice increased from 39000 hectares in 1994-95 to 43000 hectares in 1998-99, showing a rise of 10.25% during this period; while the total output of rice also increased from 51000 tonnes to 55000 tonnes, or a rise of 7.84%. But, the productivity of rice per hectare, declined slightly from 1.30 tonnes to 1.28 tonnes, during this period.

The compound growth rate of rice relating to productivity has between the year remained constant at 1.82% 1961-99.

Table No. 3.4
Area and Out turn of Principal Crops
(Area in '000' Hect. Out turn '000' tones.)

Sr. No.	Name of the Crops	Unit	Year	Nagpur
1.	Rice	Area	1995 – 96	39
			2001 – 02	43 (10.25)
		Out turn	1995 – 96	51
			2001 – 02	55 (7.84)
2.	Wheat	Area	1995 – 96	50
			2001 – 02	31 (-38.0)
		Out turn	1995 – 96	61
			2001 – 02	33 (-45.70)
3.	Jawar	Area	1995 – 96	90
			2001 – 02	58 (-35.56)
		Out turn	1995 – 96	105
			2001 – 02	43 (-59.05)
4.	Bajri	Area	1995 – 96	*
			2001 – 02	-
		Out turn	1995 – 96	*
			2001 – 02	-
5.	All cereals	Area	1995 – 96	179
			2001 – 02	131 (-26.82)
		Out turn	1995 – 96	217
			2001 – 02	132 (39.17)
6.	All Pulses	Area	1995 – 96	108
			2001 – 02	90 (-16.67)
		Out turn	1995 – 96	58
			2001 – 02	80 (37.93)
7.	Sugar Cane	Area	1995 – 96	01
			2001 – 02	01 (0)
		Out turn	1995 – 96	72
			2001 – 02	52 (-27.78)
8.	Cotton	Area	1995 – 96	58
			2001 – 02	80 (37.93)
		Out turn	1995 – 96	52
			2001 – 02	77 (48.07)
9.	Ground Nut	Area	1995 – 96	16
			2001 – 02	11 (-3.25)
		Out turn	1995 – 96	20
			2001 – 02	08 (-60.0)

N.B. 1. * Figures are below 500 Hect. / tones.

2. Production of Cotton is in terms of lint and in '000' bales of 170 Kg. each

Source: Commissioner of Agriculture, Govt. of Maharashtra State, Pune.

ii. Jowar (Kh):

Jowar is an important crop of the district. Area under Jowar was 90000 hectares in 1994-95, which sharply declined to 58000 hectares in 1998-99, showing a reduction of -35.56% over the years. The total output of Jowar has also fallen from 105000 tonnes to only 43000 tonnes, during this period, showing a reduction of -59%. The productivity of Jowar per hectare declined from 1.67 tonnes to 0.74 tonnes, during these years.

iii. Wheat:

There were 50000 hectares under wheat in 1994-95, but it declined to 31000 hectares in 1998-99, or a decline of 38%; while the total output of wheat was 61000 tonnes in 1994-95; which almost declined to 33000 tonnes or a reduction of 45.7%. The productivity per hectare of wheat in Nagpur district declined from 1.22 tonnes to 1.06 tonnes, in 1994-95 and 1998-99, respectively. The compound growth rate of productivity of wheat between 1961-99, was found to be 3.16%

iv. All Cereals:

Area under all cereals in Nagpur District in 1994-95, was 179000 hectares, which declined to 131000 hectares in 2001-02; a reduction of -26.82%; similarly, the total output of cereals also declined from 217000 tonnes to 132000 tonnes or a fall of 39.17%. The productivity of cereals per hectare also declined from 1.21 tonnes, to 1.00 tonne, during this period. The compound growth rate of productivity of wheat was observed to 2.93% during the period, 1961-99.

v. All Pulses:

Area under pulses in Nagpur District in 1994-95 was 108000 hectares; which declined to 90000 hectares in 2001-02; a reduction of 16.6%; but the total output of pulses increased from 58000 tonnes to 80000 tonnes during the same period. The productivity of pulses also increased considerably, from 0.54 tonnes to 0.89 tonnes per hectare. The compound growth rate of pulses, between 1961 and 1999, was observed to be 0.15%.

vi. Cotton:

Cotton is an important cash crop of the Vidarbha Region. Area under Cotton increased from 58000 hectares in 1994-95, to 80000 hectares in 2001-02, indicating a rise of 38%. The total output of cotton also increased from 52000 tonnes to 77000 tonnes, indicating a rise of 48% during the period. Per hectare productivity of cotton increased from 0.89 tonnes in 1994-95 to 0.96 tonnes in 2001-02. The long term compound growth rate of cotton, between 1961-99, was found to be impressive at 3.13% per annum.

vii. Groundnut:

Area under groundnut, in 1994-95, was 16000 hectares, which declined to 11000 hectares in 2001-02; showing a reduction of 3.3%; but, the output of groundnut decreased from 20000 tonnes to 8000 tonnes, indicating a decline of 60% over the years. Similarly, the productivity per hectares of groundnut also declined from 1.25 tonnes to 0.72 tonnes during the reference years. The compound growth rate of groundnut between 1961-99, was 1.49%.

viii. Sugar Cane:

Sugar cane is not an important crop of the district. Area under Sugarcane in 1994-95, was only 1000 hectares; which declined to negligible in 2001-02. The output of sugarcane was 72000 in 1994-95, while it was 52000 tonnes in 2001-02. The productivity per hectare of sugar cane was 72 tonnes & 52 tonnes in 1994-95 & 2001-02 respectively, which may be considered very low. The compound growth rate of sugar cane in the district was 0.10% (in 1961-99).

We may conclude from this analysis that there have been important negative changes in area, output and productivity of various crops in Nagpur District, during the decade, affecting aggregate output of these crops. These crops are Wheat, Jowar, and Groundnut.

8. OPERATIONAL HOLDINGS & SIZE CLASS OF HOLDINGS (1990-91):

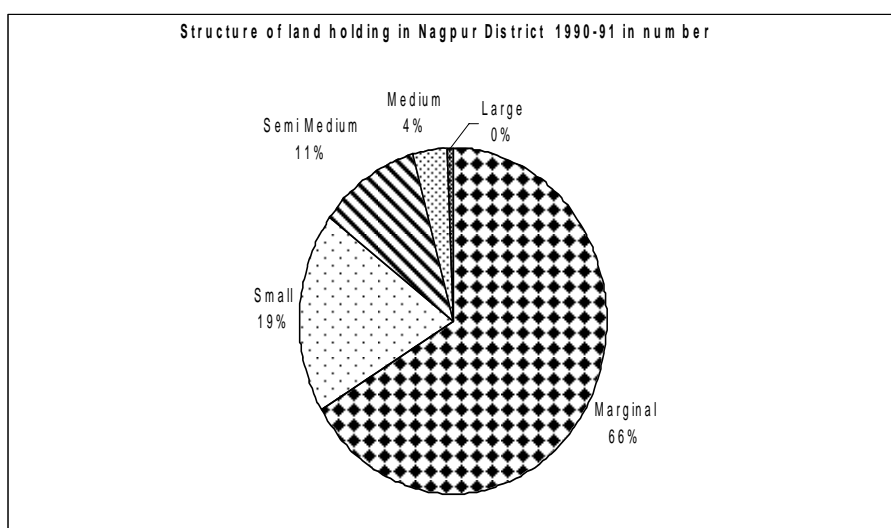
Table No. 3.5 shows the operational holdings on the basis of size class of landholding for the year 1990-91. The total number of cultivators in the district was 215453 operating a total land area of 578505 hectares. The average size of landholding in the district was observed to be 2.68 hectares per cultivator.

Table No. 3.5
Area of operational holding to size class of holding
Agriculture Census 1990 – 1991)

Sr. No	Category	Size Class	Nagpur	
			No.	Area
1.	Marginal	Below 1.00 Hect.	27290 (4.72%)	3274700 (34.58%)
2.	Small	1.00 Hect. to 1.99 Hect.	105769 (18.28%)	2727600 (28.80%)
3.	Semi Medium	2.00 Hect. to 3.99 Hect.	167448 (28.94%)	2125800 (22.45%)
4.	Medium	4.00 Hect. to 9.99 Hect.	215193 (37.20%)	1171000 (12.37%)
5.	Large	10.00 Hect. & above	62805 (10.86%)	170600 (1.80%)
	Total holdings		215453 (100%)	578505 (100%)
	Average size of Holding			2.68

- i. There were a total no. of 27290 cultivators operating less than 1.00 hectare of land; this group of marginal farmers formed 4.72% of total cultivators; but they operated only 34.58% of cultivated land, or 3274700 hectares. The small farmer's group (1 hectare to 1.99 hectares) formed 18.28% of the total farmers (105769), but operated only 28.80% of total land (2727600 hectares). In this way the marginal and small farmers together formed about 23% of total cultivators, but they operated 63% of total land.

Figure - 5



The semi-medium farmers group (2 hectares to 3.99 hectares) constituted 28.94% of cultivators and operated 22.45% of total land; while the category of medium farmers (4 hectares to 9.99 hectares) constituted 37.20% of the farmers, and operated 12.37% of total land. The last group of large farmers (10 hectares & above) formed only 10.86% of the farmers but operated 1.80% of total land.

The average size of land holding in Nagpur District was observed to be 2.68 hectares.

The above data of operational holding indicates that the distribution of land among various categories of farmers in Nagpur District is quite skewed.

9. Live Stock Population (1997): -

Live Stock Population plays an important role in enhancing the incomes of the farmers, as a supplementary economic activity. Table No. 3.6 shows Live stock population of Nagpur District, as per the 16th Live Stock Population Census, 1997. There were the following proportion of live stock population. Female cattle, improved 6400 or 5.86% of total live stock; deshi – 576000 (52.75%). Total cattle – 640000 or (58.61%).

Table No. 3.6
Live Stock Population in Selected District (1997)
(In thousand numbers)

Sr. No.	Live Stock		Year	Nagpur
1.	Female Cattle	Improved	1997	64 (5.86)
		Deshi	1997	576 (52.75)
2.	Total Cattle		1997	640 (58.61)
3.	Buffaloes		1997	98 (8.95)
4.	Sheep		1997	15 (1.37)
5.	Goats		1997	325 (29.70)
6.	Other		1997	15 (1.37)
7.	Total Live Stock		1997	1092 (100.00)
8.	Total Poultry		1997	691

Source: 1) Quinquennial 16th Live Stock Census 1997.
2) Total do not add up due to rounding.

There were other livestock like Buffaloes 98000 (8.95%), Sheep 15000 (1.37%), Goats 325000 (29.7%), and others 15000 (1.37%). Apart from these livestock, poultry farming was also popular i.e. 691000.

10. Fisheries:

Table No. 3.7 shows the changes in Fish Production in Nagpur District between 1994-95 and 2003-04. The total river length in Nagpur District is 650 Kms. The Fish Production in the district increased from 3710 M. Tonnes in 1993-94, to 8025 M. Tonnes in 2003-04, indicating an increase of 116.3% over the period. The total value of this fish production in 1993-94, was estimated at Rs. 1038.8 lakhs, which increased to Rs. 2005.75 lakhs in 2003-04, showing a rise of 93% during this period.

Table No. 3.7
Miscellaneous Statistics relating to fisheries

Sr. No.	Particulars	Unit	Year	Nagpur
1.	Total River Length	K.M.	1994 – 95	650
			2003 – 04	650
2.	Fish Product	M.T.	1994 – 95	6619
			2003 – 04	8025
3.	Value of Product	Rs. in Lakhs	1994 – 95	1038.80
			2003 – 04	2005.75

* Total Coast Line

11. Milk Production:

Table No. 3.8 shows the position of co-op. milk collection and milk chilling plants in Nagpur District for the years, 1994-95 and 2003-04. It would be observed from this table that, during the reference period, there has been a decline in number of Dairy Societies (-17.34%), Membership (-21.4%), total milk collected (-38.82%) and average collection of milk per day (-40%). There appears to be set back to the co-op dairy development in the district, during this decade.

Table No. 3.8
Collection of Milk and Milk Chilling Centres

Sr. No.	Item	Unit	Year	Nagpur
1.	Cooperative Dairies Society	No	1994 – 95	271
			2003 – 04	224(-17.34)
2.	Total no. of Members	No	1994 – 95	15521
			2003 – 04	12199(-21.40)
3.	Total Milk collected	'000' lit	1994 – 95	10744
			2003 – 04	6574(-38.82)
4.	Average per day collection	'000' lit	1994 – 95	30
			2003 – 04	18(-40.00)
5.	No. of chilling plant	No	1994 – 95	3
			2003 – 04	6
6.	Capacity of chilling plant	'000' lit	1994 – 95	140
			2003 – 04	215 (53.57)

Note: District Dy. Register Co-operative Society (Respective District).

However, the number of chilling plants and capacity of the chilling plants in the district, during the same period, has increased by 100% and 53.57%. This investment might remain un-utilized if milk production is not improved.

12. Infrastructure Development in Nagpur District:

Consumption of Electricity: a. Electrification of Villages

- a. There are a total number of 1878 Villages in Nagpur District; of which 1874 Villages have been electrified by the year 2004. Between 1995 and 2004, there is no change in the proportion of villages electrified in the district. See table No. 3.9.

Table No. 3.9
No. of Villages Electrified (As on March)

Sr. No.	Particulars	Year	Nagpur
1.	Total no. of Villages	1995	1878
		2004	1874
2.	No. of Villages Electrified	1995	1878
		2004	1874

b. Sectoral Consumption of Electricity: -

i. Agriculture:

In 1994-95, the proportion of consumption in agriculture sector was only 5.48% of total electric consumption in the district. In 2003-04, there was a marginal rise in consumption of electric power in agricultural sector i.e. 6.21%.

ii. Industrial sector:

Industrial sector in Nagpur consumed 56% of the energy in Nagpur district, indicating a high degree of industrialization. But, in 2003-04, this proposition declined to 47.11% of total electric consumption in the district.

iii. Domestic use of power also slightly declined from 26.86% in 1994-95 to 24.32% in 2003-04.

iv. Commercial use of energy also declined from 5.83% to 5.74% during this period.

v. Use of electricity for Street and Public Lighting slightly increased from 1.81% to 2.12% during this period.

vi. However, there was a sharp rise in use of energy for other purposes, from 4.03% in 1994-95 to 13.8% in 2003-04. (See table No. 3.10)

Table No. 3.10
Sector-wise Consumption of Electricity in %

Sr. No.	Particulars	Year	Nagpur
1.	Agriculture	1994 – 95	5.48
		2003 – 04	6.21
2.	Industry	1994 – 95	56.00
		2003 – 04	47.81
3.	Domestic use	1994 – 95	26.85
		2003 – 04	24.32
4.	Commercial	1994 – 95	5.83
		2003 – 04	5.74
5.	Street & Public lighting	1994 – 95	1.81
		2003 – 04	2.12
6.	Other Users	1994 – 95	4.03
		2003 – 04	13.80
	Total	1994 – 95	100.00
		2003 – 04	100.00

c. Road Development:

Table No. 3.11 shows the development of various categories of roads in Nagpur District during the decade. The length of National Highways in Nagpur District, in 1994-95, was 285 kms; which increased to 346 kms, in 2003-04, indicating a rise of 21.4% during this period. There was considerable increase in the road length of State Highways, which increased from 871 kms, in 1994-95 to 1110 kms in 2003-04, or a rise of 27.4%. However, there was a decline in the road length of Major District Roads by – 8.09% during the reference period. But, there was big rise in the development of “Other District Roads” from 1140 kms in 1994-95, to 1454 kms in 2003-04, showing a rise of 27.54%. Similarly, there was a sharp rise of 73.24% in the development of Village Roads, during this period. There was a decline in ‘Un-classified Roads’ by –(17.89%) during the same period.

Table No. 3.11
Classification of roads in selected District (In Kilometers)

Sr. No.	Classification	Year	Nagpur
1.	National Highways	1994 - 95	285.00
		2003 - 04	346.00 (21.40)
2.	State Highways	1994 - 95	871.00
		2003 - 04	1110.00 [27.44]
3.	Major District Roads	1994 - 95	1100.00
		2003 - 04	1011.00 (-) [8.09]
4.	Other District Roads	1994 - 95	1140.00
		2003 - 04	1454.00 [27.54]
5.	Village Roads	1994 - 95	2011.00
		2003 - 04	3484.00 [73.24]
6.	Unclassified	1994 - 95	2505.00
		2003 - 04	2057.00 (-)[17.89]
7.	Total	1994 - 95	7912.00
		2003 - 04	9462.00 [19.59]

Taking into account all categories of roads together, it was found that, in 1994-95, the total road length in Nagpur District was 8916.69 kms; which increased to 9462 kms., in 2003-04, indicating a rise of 19.59% during the reference period.

d. Banking Services:

In 1995, there were a total number of 104 places with banks; but in 2002, the number places with banking services in the district declined to 98, indicating a fall of -5.77% over the period. On the other hand, there was an increase in bank offices in the district, by 8.15% during the same period; bank offices increased from 282 to 305 during the reference period. (See table No. 3.12)

Table No. 3.12
Number of Places having Banking Offices and Number of Banking Offices

Sr. No.	Name of the Districts	No. of places having Banking offices		Total no. of Banking offices	
		As on 31 st March			
		1995	2002	1995	2002
1.	Nagpur	104	98 (-5.77)	282	305 (8.15)

Source: Hand Book of Basic Statistics of Maharashtra State 1997, 2002.

e. Postal and Telephone Services:

The total number of post-offices in Nagpur District increased from 338 in 1994-95 to 357 in 2003-04, indicating a marginal rise of 5.62%; but the number of telegraph offices declined sharply 134 to 95 or a fall of 29% over the period. This might have happened due to widespread use of private / public telephone services. The number of post offices also increased by 5.4% during this period, while the no. of postmen declined by 5.7%. The no. of villages having postal services sharply declined by 30.8% during the reference period. But, there was a big jump in the no. of telephone connections in the district, from 63978

in 1994-95 to 197912 in 2003-04, or a rise of 209.3%. (See table No. 3.13)

Table No. 3.13
No. of Post Officers & Telegram Offices and No. of Telephone
Connections in the Selected District

Sr. No.	Sector	Year	Nagpur
1.	No. of Post Office	1994 - 95	338
		2003 - 04	357 [5.62]
2.	No. of Telegram Office	1994 - 95	134
		2003 - 04	95 (-)[29.11]
3.	No. of Post Boxes	1994 - 95	1533
		2003 - 04	1616 [5.41]
4.	No. of Post Men	1994 - 95	717
		2003 - 04	676 (-)[5.72]
i.	Regular	1994 - 95	399
		2003 - 04	390 (-)[2.26]
i..	Other then Regular Establishment	1994 - 95	318
		2003 - 04	286 (-)[10.07]
5.	No. of Villages having Postal Services	1994 - 95	1701
		2003 - 04	1177 (-)[30.81]
6.	No. of Telephone Connection	1994 - 95	63978
		2003 - 04	197912 [209.34]

f. Industrial Development:

In 1996, there were a total no. of 1380 working factories in Nagpur District, which increased to 1496 in 2002, showing a rise of 8.4%. The average daily workers in these factories was 55825 in 1996; which declined to 50527 workers in 2002, or a fall of 9.5% during this period. This has happened due to modernization and up-gradation of technology; or an impact of transformation to face competition. See table No. 3.14.

Table No. 3.14
Working factories and Average Daily no. of Workers

(In no)

Sr. No.	Name of the District	Working Factories		Average Daily worker (No)	
		1996	2002	1996	2002
1.	Nagpur	1380	1496 (8.40)	55825	50527 (-9.50)

Source: Hand Book of Basic Statistics of Maharashtra State 1997, 2002.

g. Industrial Development (Nagpur District):

Industrial Development of a district plays an important role in reducing the burden of labour force in agricultural sector, as well as, raising the level of district per capita incomes of the common people. In this light we shall discuss the development of industrial sector in Nagpur District, during the decade. For this purpose, data for 1993-94 and 1996-97 are available. (See table No. 3.15)

Table No. 3.15
Productivity Capital, Output and Value added by Manufacture Units as per A.S.I 1993 – 94 & 1996 - 97

(Rs. in thousand)

Sr. No.	Item / Particulars	Year	Nagpur
1.	Fixed Capital	1993-94	7719214
		1996-97	36760954
	% Increase		376.23
2.	Working Capital	1993-94	3091781
		1996-97	42724511
	% Increase		1281.87
3.	Total Income	1993-94	1235353
		1996-97	2625782
	% Increase		112.55
4.	Total Output	1993-94	22141126
		1996-97	45445425
	% Increase		105.25
5.	Total Input	1993-94	17935255
		1996-97	55085672
	% Increase		207.14
6.	Value Added	1993-94	3496390
		1996-97	6797280
	% Increase		94.41

N. B. : Information pertaining to large scale Industry, whereas for small industry it is collected on Sample basis only.

Source : Directorate of Economic & Statistics, Mumbai.

- i. The fixed capital in the Industrial Sector of Nagpur District in 1993-94, was Rs. 7719214000/-; which increased to Rs. 36760954000/- in 1996-97; indicating an increase of 376%.
- ii. The working capital of these industries in the district also increased from Rs. 3091781000/- to Rs. 42724511000/- or a rise of 1282% during the reference period.
- iii. The total income in the Industrial Sector showed a rise of 112.55% over this period, while the value of output increased by 105% during this period.
- iv. The input cost of the Industrial Sector, during this period increased by 207%; while the increase in value-added was 94.41%.

Hence, the Industrial Sector in Nagpur District, during the decade has shown quite a good progress.

h. Net District Domestic Product:

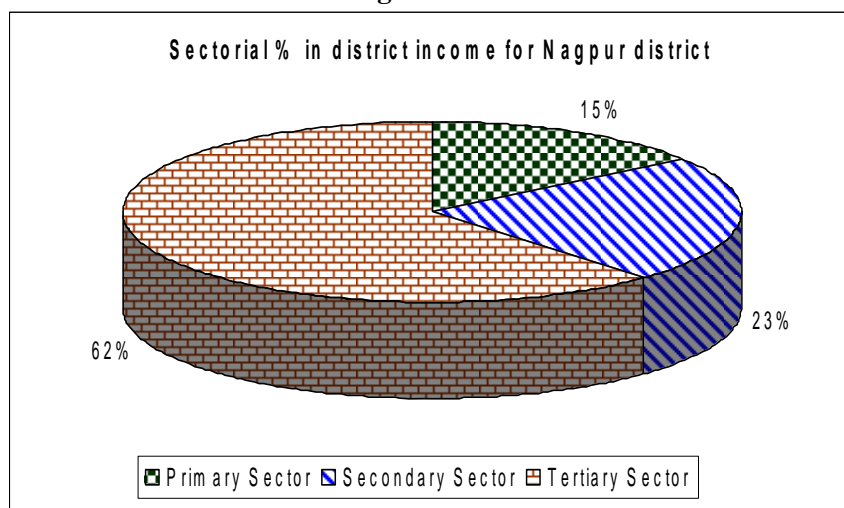
Table No. 3.16 shows, the Net District Domestic Product of Nagpur District, at Current Prices, for the year 2002-03. The total district income was estimated at Rs.12378.63 Crores, which formed 4.75% of the State Domestic Product, in 2002-03. Considering the sectoral income, it would be observed that, the primary sector contributed 14.9% to the district income, while secondary and tertiary sectors contributed 23.29% and 61.81% respectively, indicating the dominance of the tertiary sector in the district economy. The per capita income of Nagpur district was found to be Rs. 29712, at current prices.

Table No. 3.16
Net Broad Estimated District Domestic Product by Industry of Origin
and Capita District Income as per Current Prices [Year 2002 – 2003]
(Rs. in Crore)

Sr. No.	Industry	Nagpur
1.	Agriculture	1265.92 (10.23)
2.	Forestry and Logging	128.39 (1.04)
3.	Fishing	20.20 (0.16)
4.	Mining and Quarrying	429.18 (3.47)
	Sub – Total – Primary	1843.69 (14.90)
5.	Manufacturing	a. Registered
		897.82 (7.25)
		b. Un-Registered
		620.48 (5.01)
6.	Construction	1155.39 (9.34)
7.	Electricity, Gas and Water Supply	209.83 (1.69)
	Sub – Total – Secondary	2883.53 (23.29)
8.	Transport, Storage and Communications Trade, Hotels and Restaurants	2930.06 (23.67)
9.	Banking & Insurance, Real Estate & Ownership of dwellings, business services, public administrative and other services	4721.34 (38.14)
	Sub – Total – Tertiary	7651.40 (61.81)
	Total – Net District Domestic Product	12378.63 (100.00)
	District Income percentage against total State Income	4.75
	Per Capita District Income (Rs.)	29712

N.B. : Total do not add of due to rounding.

Figure - 6



Nagpur district has a high Human Development Index of 0.71 in 2002, compared to state average of 0.58.

Net District Domestic Product by Industry of Origin and Per Capita District Income. (At Current Prices) 2002 – 03

DISTRICT PROFILE – KOLHAPUR

Kolhapur District is considered as an agriculturally highly developed district in the Western Maharashtra Region of the State of Maharashtra. This district is located in the Southern part of Maharashtra bordering the State of Karnataka.

1. POPULATION: -

**Table No. 3.17
Population Statistic**

Sr. No.	Item	Unit	Kolhapur	
			1991 Census	2001 Census
1	Total persons	In lakhs	29.90	35.23
	Male	"	15.25	18.07
	Female	"	14.65	17.16
2	Rural persons	"	22.03	24.73
	Males	"	11.14	12.60
	Females	"	10.89	12.13
3	Urban Persons	"	7.87	10.50
	Males	"	4.11	5.47
	Females	"	3.76	5.03
4	Decennial population growth rate 1981-1991/1991-2001		21.67	17.59
5	Area (sq.kms.)		7685	-
6	Density of population (per sq.km.)		389	457
7	Sex ratio	PER 1000 MALE	961	949
8	Literacy rate	"		
9	Persons	%	66.94	76.93
	Males	"	80.33	87.47
	Females	"	53.08	66.02
10	Percentage of urban population to total population	"	26.33	29.81
11	SC population to total population	"	12.75	12.76
12	ST population to Total Population	"	0.49	0.60
13	No of Residential Houses	"	5.37	-
14	No of villages	in no.	1203	-
15	Percentage to total population	%		
i	Main workers	"		
	Persons	"	39.13	39.59
	Males	"	53.04	52.15
	Females	"	24.64	26.36
ii	Marginal Workers	"		
	Persons	"	7.01	7.33
	Males	"	1.57	4.45
	Females	"	12.67	10.36
iii	Non Workers	"		
	Persons	"	53.86	53.08

Males	"	45.39	43.40
Females	"	62.69	63.28

The total population of Kolhapur District in 1991, was, 29.90 lakhs, which increased to 35.23 lakhs in 2001, indicating a decadal growth 17.59%. The male population of the district increased from 15.25 lakhs to 18.07 lakhs; while female population also increased from 14.65 lakhs to 17.16 lakhs. The ratio of male population to total population in 1991, was 51% and that of female population 49%; in 2001, the ratio of male population to total population increased to 53% and the ratio of female population declined to 47%.

I. RURAL, URBAN POPULATION:

In 1991, the Urban Population of Kolhapur District was 7.87 lakhs or 26.33% of total population, while the proportion of Rural Population was 73.67% (or 22.03 lakhs). In 2001, the proportion of Urban Population increased to 29.81% (or 10.5 lakhs), while the proportion of Rural Population declined to 70.19%, indicating rise in urbanization.

ii. SC / ST Population:

There was a marginal rise in Schedule Caste Population in Kolhapur District from 12.75 lakhs to 12.76 lakhs between 1991 and 2001. In 2001, the SC Population formed about 36.2% of total population of the district. The Schedule Tribes Population of the district increased from 0.49 lakhs to 0.60 lakhs, during the decade. The proportion of ST Population to total population was found to be only 1.7% in 2001.

iii. Sex Ratio:

The Sex Ratio in Kolhapur District in 1991 was 961 females per 1000 of males; it declined to 949 females per 1000 of males in 2001.

iv. Density of Population:

The Density of Population per sq. km., in the district sharply increased from 389 to 457, during the decade.

v. Literacy Rate:

The general literacy rate in the district improved from 66.94% in 1991 to 76.93% in 2001. The male literacy rate also increased from 80.33% to 87.47% and female literacy rate from 53.08% to 66.02% during the decade.

2. WORKING AND NON-WORKING POPULATION:

The following table No. 3.18 shows the proportion of Main Workers, Marginal Workers and Non-Workers in Kolhapur District for the year 1991 and 2001.

Table No. 3.18
Proportion of Main and Marginal Workers and Non-Workers in
Kolhapur District, 1991-2001

(As % of population)

Sr. No.	Particulars	1991	2001
1.	Main Workers		
i.	Persons	39.13	39.59
ii.	Male	53.04	52.15
iii.	Female	24.64	26.36
2.	Marginal Workers		
i.	Persons	7.01	7.33
ii.	Male	1.57	4.45
iii.	Female	12.67	10.36
3.	Non-Workers		
i.	Persons	53.86	53.08
ii.	Male	45.39	43.40
iii.	Female	62.69	63.28

THE TABLE INDICATES FOLLOWING MAJOR CHANGES: -

I. MAIN WORKERS: -

The proportion of Main Workers to population in Kolhapur District between 1991 and 2001, has remained almost constant around 39% to 40%. Among male main workers it has slightly

declined from 53.04% to 52.15%, while among females, it has increased from 24.64% to 26.36%, during the decade.

iv. MARGINAL WORKERS:-

As regards Marginal Workers, again the proportion has remained constant around 7%; but, in case of male marginal workers, it has sharply increased from 1.57% in 1991 to 4.45% in 2001. On the other hand the percentage of female marginal workers, during this decade has declined from 12.67% to 10.36%.

v. NON-WORKERS: -

The proportion of Non-Workers to population in Kolhapur District has remained constant at 53% to 54% during 1991-2001. But, the proportion of male non-workers has declined marginally from 45.39% to 43.4%, during this period; while the proportion of female non-workers has slightly increased from 62.69% to 63.28%.

3. AREA, LAND UTILIZATION:-

The total geographical area of Kolhapur District is 776300 hectares. The area under forests, in 1994-95, was, 140700 hectares forming about 18% of the geographical area of the district. In 2001-02, the forest area increased to 147200 hectares, a rise of 4.62% over 1994-95.

- i. The total geographical area of Kolhapur District is 776300 hectares; of which forest area constituted 147200 hectares (or 19%) in 2001. Barren land occupied 44100 hectares (5.7%); while land put to non-agricultural use was 36400 hectares (4.7%). Land with Culturable Waste was 36400 hectares (or 4.7%), while permanent pasture and grazing land was 41600

hectares (or 5.3%). Land under current and other fallows was, 12600 hectares & 24600 hectares, respectively.

ii. Net Sown Area / Gross Cropped Area:

The net sown area in Kolhapur District, in 1994-95, was 462800 hectares, which declined to 427000 in 2001, indicating a decline of -7.74%. The gross cropped area increased from 536200 hectares to 741800 hectares or by 38.34% during this period. (See Table No. 3.19)

Table No. 3.19
Area, Land utilization in Kolhapur District 1994-95 to 2000-01
(Area in '00' hact.)

Sr. No.	Classification of Area	Year	Area
1	Geographical Area		7763
2	Forest Area		1472
3	Barren & Unculturable land		441
4	Land put to Non-Agriculture use		364
5	Culturable Waste		364
6	Permanent Pasture and grazing land		416
7	Land under miscellaneous tree crops etc		64
8	Current fallows		126
9	Other fallows		246
10	Net sown area	1994-95	4628
	Net sown area	2000-01	4270
11	Gross cropped area	1994-95	5362
	Gross cropped area	2000-01	7418
12	Change in net sown area %		-7.74
13	Change in gross cropped area %		+38.34

4. IRRIGATION FACILITIES IN KOLHAPUR DISTRICT:

Table No. 3.20, shows irrigation facilities in Kolhapur District from various sources, for the years, 1994-95 and 1998-99. Irrigation Facilities in agriculture helps to raise the productivity of land as well as the incomes and employment of the Farming Community.

Table No. 3.20
Irrigation Facilities in Kolhapur District (1994-95 and 1998-99)

Sr. No.	Source of Irrigation	Year	Irrigated area (00 Ha.)
1.	Surface Irrigation	1994-95	716
		1998-99	663
		% Change	-7.42
2.	Well Irrigation	1994-95	342
		1998-99	625
		% Change	+82.73
3.	Total net area irrigated	1994-95	1058
		1998-99	1288
		% Change	21.74
4.	Gross area irrigated	1994-95	1125
		1998-99	1354
		% Change	20.35

Source: **Commissioner of Agriculture, Govt. of Maharashtra, Pune.**

In 1994-95, the Surface Irrigation in Kolhapur District was 71600 hectares, which declined to 66300 hectares in 1998-99, indicating a decline of -7.42%. But, Irrigation under Wells sharply increased from 34200 hectares to 62500 hectares, during the same period, showing rise of 82.73%. In this way the Total Net Area Irrigated increased from 105800 hectares to 128800 hectares or a rise of 21.74%. The Gross Area Irrigated also increased from 112500 hectares in 1994-95 to 135400 hectares in 1998-99 showing a rise of 20.35%.

5. AREA UNDER MAJOR CROPS:

- i. Area under various Food Crops, like Wheat, Jowar, Rice, Bajra etc., in Kolhapur District during the year 1994-95, was 183700 hectares; which declined to 174500 hectares in 2000-01, indicating a fall of -5.01%.

- ii. Area under pulses, like Tur and Gram, in 1994-95, was 25700 hectares, which increased to 29200 hectares in 2000-01, showing a rise of 13.62% during this period.
- iii. Area under Sugarcane, which is an important cash crop of the district, was 83600 hectares in 1994-95, and 89700 hectares in 2000-01, a rise of 7.3% over the period.
- iv. Area under Cotton was very negligible 100 hectares, during both 1994-95 and 2000-01; with no change.
- v. Area devoted to the cultivation of oil seeds in 1994-95, was 113600 hectares; which increased to 133700 hectares in 2000-01, showing a rise of 17.69%. (See table no. 3.21)

Table No. 3.21
Area under Major Crops in Kolhapur District (1994-95 and 2000-01)

Sr. No.	CROP	Year	Area (00 Ha.)
1.	Total Cereals	1994-95	1837
		2000-01	1745
		% Change	- 5.01
2.	Total Pulses	1994-95	257
		2000-01	292
		% Change	+13.62
3.	Sugarcane	1994-95	836
		2000-01	897
		% Change	7.30
4.	Cotton	1994-95	01
		2000-01	01
		% Change	Nil
5.	Total Oil Seeds	1994-95	1136
		2000-01	1337
		% Change	17.69

Source: **Commissioner of Agriculture, Govt. of Maharashtra, Pune.**

6. OPERATIONAL HOLDINGS & SIZE CLASS OF HOLDINGS IN KOLHAPUR DISTRICT : AGRICULTURE CENSUS (1991):

Table No. 3.22 shows the operational holdings on the basis of size class of holdings in Kolhapur District for the year 1991.

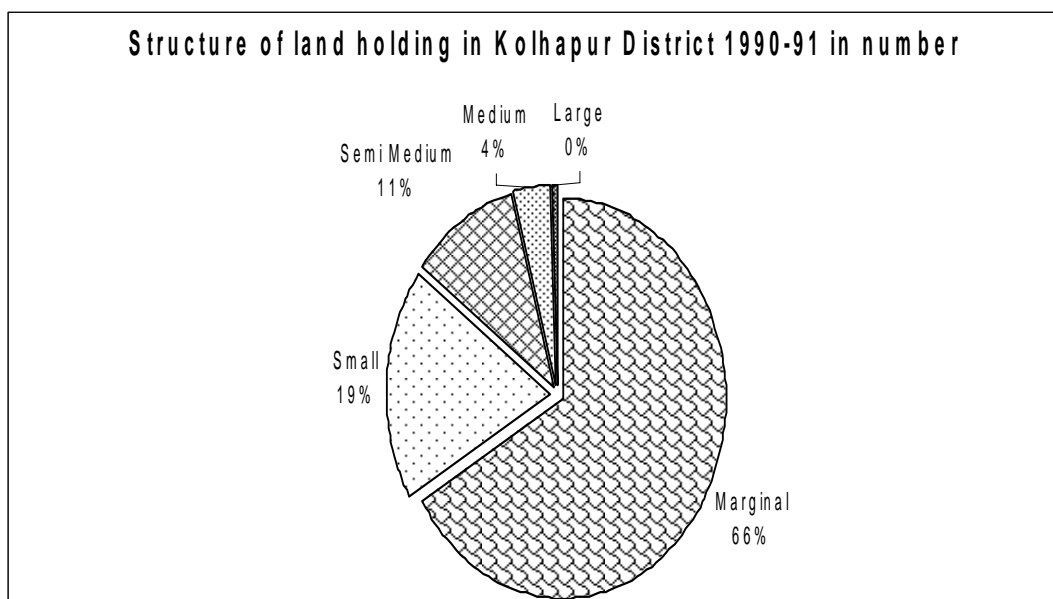
Table No. 3.22
Area of Operational Holding according to Size of Holding in Kolhapur District (1991)

Sr. No.	Category	Size Class (ha.)	Number	Area operated
1.	Marginal	Below 1.00 Ha.	296555 (66.32%)	41898 (19.45)
2.	Small	1.00 Ha. to 1.99 Ha.	84674 (18.94%)	72105 (33.47%)
3.	Semi-medium	2.00 Ha. to 3.99 Ha.	46991 (10.51%)	59981 (27.84%)
4.	Medium	4.00 Ha. to 9.99 Ha.	16901 (3.78%)	37002 (17.17%)
5.	Large	10.00 Above	2003 (0.45%)	4467 (2.07%)
6.	Total Holdings		447124 (100.00%)	494137 (100.00%)
7.	Average Holding (Ha.)			1.10
Figures in bracket are percentage to total				

There are a total number of 447124 cultivators in Kolhapur District, cultivating a total area of 494137 hectares of land, indicating an average land holding 1.10 hectares per cultivator. The distribution of this land among various categories of cultivators is shown in Table No. 3.22. The Marginal farmers operating less than one hectare of land constitute two / thirds (66.32%) of total cultivators, but they operate only one fifth of total operated area. Another category of small farmers with less than 2 hectares of land (small), constitute 19% of cultivators, but operate one third (33.47%) of the total land. Semi-medium farmers constituted 10% of the total landholders, but operated 28% of the land. Similarly, medium and large farmers category

of farmers were 3.7% and 0.45% of the total but operated 17% and 2% of the total land.

Figure – 7



Hence, it may be concluded that, the distribution of land in Kolhapur District was skewed in favour of large farmers.

7. Live Stock Population in Kolhapur District: -

Kolhapur District has a highly developed dairy industry. According to the 16th Live Stock Census, 1997, the district has 655000 (or 51%) Buffaloes; 184000 Sheep (14%); 175000 (14%) goats and other live stock. The total poultry was 1583000, in 1997. The total livestock, excluding poultry, was 1282000.

8. Fisheries:

Fisheries development in Kolhapur plays an important role as a source of income and employment. The total river length in the district is 908 kms., in 1994-95, which increased to 955 kms., in 2003-04, indicating a rise of 5.2%.

In 1994-95, the Fishery Industry in Kolhapur District produced fish to the tune of 2200 M. tonnes valued at Rs. 220 lakhs. In

2003-04, the production of fish increased to 3159 M. tonnes a rise of 43.6%, valued at Rs. 755.17 lakhs or a rise of 243.25% during the period.

9. Collection of Milk and Milk Chilling Centres:

Table No. 3.23, shows the progress of dairy development in Kolhapur district during the decade, i.e. 1994-95 to 2003-04.

Table No. 2.23
Collection of Milk and Milk Chilling Centres in Kolhapur District
(1994-95 and 2003-04)

Sr. No.	Item	Year	
1.	Coop. Dairy Societies	1994-95	1661
		2003-04	3249
	% Change		95.60%
2.	Total number of members	1994-95	17182
		2003-04	19980
	% Change		16.28%
3.	Total Milk collected (in 000 litres)	1994-95	199392
		2003-04	310541
	% Change		55.74%
4.	Average Daily collection (in 000 litres)	1994-95	546
		2003-04	851
	% Change		55.86%
5.	Number of Chilling Plants	1994-95	04
		2003-04	05
	% Change		25%
6	Capacity of Chilling Plants (in 000 litres)	1994-95	507
		2003-04	1070
	% Change		111%

Source: **District Deputy Registrar Coop. Society, Kolhapur.**

The number of coop. dairy societies in the district increased from 1661 in 1994-95 to 3249 in 2003-04, showing an increased of 95.6% during the decade. The total membership of these dairy societies also increased from 17182 to 19980 during this period indicating a rise of 16.3%. The total milk collection also showed an increase of 55.7%, i.e. from 199392000 litres to 310541000 litres. The average milk collection per day increased from 546000 litres to 851000 litres or a rise of 55.9%.

The number of chilling plants increased from 4 to 5 or by 25%, while the capacity of them increased by 111% or from 507000 litres to 1070000 litres, during the decade.

10. Infrastructure Facilities in Kolhapur District:

a. Roads:

Table No. 3.24 shows the development of various categories of roads in Kolhapur District, during the period, 1994-95 to 2003-04.

Table No. 3.24
Development of Roads in Kolhapur District (1994-95 and 2003-04)

Sr. No.	Category of Road	Year	Length Kms
1.	National Highways	1994-95	47.00
		2003-04	64.00
	% Change		36.17%
2.	State Highways	1994-95	956.00
		2003-04	869.00
	% Change		-9.10%
3.	Major District Roads	1994-95	1517.00
		2003-04	1605.00
	% Change		5.85%
4.	Other District Roads	1994-95	1700.00
		2003-04	2110.45
	% Change		24.12%
5.	Village Roads	1994-95	2151.00
		2003-04	3166.01
	% Change		47.19%
6.	Unclassified Roads	1994-95	1144.00
		2003-04	1101.40
	% Change		-3.72%
7.	Total Roads	1994-95	7515.00
		2003-04	8916.59
	% Change		18.65%

It would be observed from this table that there is increase in the road length of various categories of roads in Kolhapur District, during the reference period. For example National Highways have increased by 36%; while the State Highways, have declined by (-9.10%); Major District Roads and Other District Roads, have increased by 5.85% and 24.12% respectively. Village Roads

have increased by 47.2%. But unclassified roads have declined by -3.7%. Considering the total road length in Kolhapur District, it was found that the total road length, which was 7515 kms in 1994-95, it increased to 8916 kms in 2003-04, indicating a rise of 18.65% during the decade.

b. Banking Services:

The number of places with banking places in Kolhapur District has declined from 119 offices in 1995 to 117 place in 2002, a decline of (-1.7%); but the total number of banking offices, increased from 228 to 238 an increase of 4.4% during the same period.

c. Postal and Telegram Offices and Telephones:

Table No. 3.25 shows, the development of posts, telegraphs and telephone connections in Kolhapur District, during 1994-95 and 2003-04.

Table No. 3.25
Development of Posts, Telegraphs and Telephones in Kolhapur District
(1994-95 and 2003-04)

Sr. No.	Sector	Year	Number
1.	Number of Post Offices	1994-95	537
		2003-04	559
	% Change		4.10%
2.	Number of Telegram Offices	1994-95	83
		2003-04	86
	% Change		3.61%
3.	Number of Post Men	1994-95	464
		2003-04	485
	% Change		4.52%
4.	No. of Villages having Postal Services	1994-95	493
		2003-04	515
	% Change		4.46%
5.	No. of Telephone connections	1994-95	40059
		2003-04	231367
	% Change		477.56%

The percentage of post-offices increased by 4.1% in Kolhapur District, while the percentage increase in telegram offices was only 3.6% during the reference year. Popularity of private courier services and use of telephones, cell phones, have

affected the services of the post & telegraph offices. However, the village post offices have increased by 4.5% during this period. There appears tremendous increase in telephone connections in Kolhapur District, a rise of 477.6 % during this period.

d. Consumption of Electricity:

i. Village Electrification:

There were a total no. of 1203 Villages in Kolhapur District in 1994-95; of which 1184 Villages were electrified (or 98.4%). In 2003-04, out of a total no. of 1217 Villages 1194 (or 98-1%) were electrified

ii. Sector-wise Consumption of Electricity:

In 1994-95, the proportion of electric consumption in agricultural sector of the district economy was only 2.37%, but in 2003-04, it increased to 31.95%, indicating a very high development of agricultural sector. On the other hand the consumption of energy by Industrial Sector has declined from 69.98% to 44.13% during the same period. The consumption of energy in other sectors have also shown a decline. (See table No. 3.26)

Table No. 3.26
Sector-wise Consumption of Electricity in Kolhapur District
1994-95, 2003-04 (in %)

Sr. No.	Sector	Year 1994-95	Year 2003-04
1.	Agriculture	2.37	31.95
2.	Industry	69.96	44.13
3.	Domestic Use	18.75	15.44
4.	Commercial Use	5.29	3.58
5.	Street and Public lighting	1.36	1.26
6.	Other Uses	2.27	3.64
	Total	100.00	100.00

11. Industrial Development in Kolhapur District (1996 & 2002):

a. There were a total number of 1292 working factories in Kolhapur District in 1996, employing average daily work force of 49802 workers. But, in 2002, the number of working factories

declined to 1263 or a fall of (-2.26%); Similarly, the employment of average daily workers sharply declined to 45970 workers or a fall of -7.70%, over these years. This might be considered as an impact of the New Industrial Policy of 1991. i.e. rationalization of workforce, to become competitive in the market.

b. Productivity of Capital and Value Added by Manufacturing Sector:

Table No. 3.27 shows, the changes that have taken place in the manufacturing sector of Kolhapur District between 1993-94 and 1996-97. The fixed capital during these four years has increased by 50% in the district indicating an increase in productive capacity of the manufacturing sector. Similarly, the working capital to meet current expenditure of industries has increased by 55%, while the total income has increased by 90%, during this period. The increase in input is 43% while the increase in input cost is only 22%. Hence, the value-added in manufacturing sector has recorded a rise of 111.8% during this reference period. Hence, it may be concluded that the industrial transformation in Kolhapur District during the decade was quite satisfactory.

Table No. 3.27
Productivity of Capital and Value Added by Manufacturing Sector,
as per A.S.I. in Kolhapur District 1993-94 to 1996-97
(In Rs. Thousand)

Sr. No.	ITEM / PARTICULAR	Year 1993-94	Year 1996-97	% Change
1.	Fixed Capital	6096079	9146973	50.05
2.	Working Capital	1387196	2151957	55.13
3.	Total Income	1460113	2779754	90.38
4.	Total Output	18190137	26059053	43.26
5.	Total Input	14967345	3282683	21.93
6.	Value Added	2672544	5660394	111.80

Source: Directorate of Economics and Statistics, Govt. of Maharashtra, Mumbai.

c. Changes in Number of Enterprises and Persons Usually Working: (1990-98) in Kolhapur District:

Table No. 3.28, indicates the changes in number of enterprises in Rural and Urban areas of Kolhapur District between the years 1990 and 1998. In 1990, the total no. of Rural enterprises (all sectors), in Kolhapur District was 147755 units, which increased to 185436 units in 1998, indicating a rise of 25.5% during this period. The rise in no. of enterprises in urban areas of the district was very similar or 25% during the same period. The total change, both rural and urban enterprises in the district was 25.37%.

Table No. 3.28
Number of Enterprises and Persons Usually Working in Kolhapur District (1990-1998) All Sectors

Sr. No.	PARTICULARS	Year 1990	Year 1998	% Changes
I.	Number of Enterprises (All Sector)			
a.	Rural	147755	185436	+25.50%
b.	Urban	41136	51382	+24.91%
c.	Total	188891	236818	+25.37%
II.	Persons Usually Working			
a.	Rural	293684	425943	+45.03%
b.	Urban	156297	168727	+7.95%
c.	Total	449981	594670	+32.15%

Source : Directorate of Economics & Statistics, Govt. of Maharashtra, Mumbai.

Note : Totals may not add due to rounding of figures.

As regards, the number of persons usually working in rural enterprises, it was found that, the no. increased from 293684 persons in 1990 to 425943 persons in 1998, showing a rise of 45.03% over this period. The changes in urban employment was only 7.95%; but for the district as a whole the change was +32.15% during the reference period. We may conclude from this analysis that during the decade 1990-98, Kolhapur District has made very impressive progress in its rural sector.

12. Structure of the District Domestic Product, Kolhapur District:

Table No. 3.29 shows, the structure of the district domestic product of Kolhapur District for the year 2002-03, at constant prices.

The contribution of the Primary Sector to the District Domestic Product, in 2002-03, in Kolhapur District, was found to be 26.85%; while that of the Secondary Sector was 20.81%. The Tertiary Sector contributed 52.34% to the District Domestic Product. The total district domestic product of Kolhapur District was 3.74% of the State Domestic Production in 2002-03.

Table No. 3.29

The Structure of the District Domestic Product and Per Capita Income of Kolhapur District at Constant Price (1993-94) for the year 2002-03 (Rs. Crores)

Sr. No.	SECTOR	Amount Rs. Crores	% to total
1.	Primary Sector	1553.40	26.85
2.	Secondary Sector	1204.44	20.81
3.	Tertiary Sector	3028.89	52.34
	Total : Net District Domestic Product	5786.73	100.00
4.	District Income as % of State Income	3.74	-
5.	Per Capita District Income (Rs.)	16155	

Source : Directorate of Economics & Statistics, Govt. of Maharashtra, Mumbai.

Note : Totals may not add up due to rounding.

The per capita income of Kolhapur District was Rs. 16155/-, during the same year. The Human Development Index (HDI) of Kolhapur District was 0.64 as against the State average of 0.58. The district was categorized as High Human Development Index, indicating a high level of socio-economic development of the district (in 2000).

**COMMON CHARACTERISTIC OF THE DEVELOPED AND UNDER-DEVELOPED
DISTRICTS
(A COMPARISON)**

Sr. No.	Characteristic	Under-developed		Developed	
		Beed	Ratnagiri	Nagpur	Kolhapur
1	Area (sq.kms)	10615	8326	9892	7746
2	Population (2001) (Lakh)	21.61	16.97	40.51	35.15
	Rural Population (Lakh)	17.71 (82%)	15.05 (89%)	14.44 (36%)	24.73 (70%)
	Female Rural Population (Lakh)	8.59	9.02	7.02	12.13
3	Literacy Rate (2001) %	67.99	75.05	84.18	76.93
4	Female Literacy Rate (2001) %	54.52	65.77	77.65	66.02
5	Work Participation rate (Female)	39.2	39.5	22.8	36.7
	Proportion of main workers (F)	31.2	24.4	16.00	26.4
	Proportion of workers marginal (F)	8.0	15.2	6.8	10.4
	Proportion of non- workers (F)	60.8	60.5	77.2	6.3
6	Human Development Index (HDI) (2000)	0.47	0.44	0.71	0.64
7*	Per Capita Income Rs. (1998-99) at constant Prices	9570	10926	19859	15051

* “ HUMAN DEVELOPMENT REPORT- MAHARASHTRA 2002”,
GOVT. OF MAHARASHTRA, MUMBAI, P. 159.

CHAPTER - 4

IMPACT OF TRANSFORMATION OF RURAL ECONOMY ON WOMEN WORKING IN UN-ORGANIZED SECTOR

4.1 Introduction:

In this chapter it is proposed to study the impact of transformation of the rural economy on women working in un-organized sector of the selected districts in the state of Maharashtra. We have already discussed in chapter one, the objectives, hypotheses and methodology adopted for this purpose. Secondly, we have also discussed in chapter 3, the status of transformation of rural economy, during the last decade in selected developed and underdeveloped districts in the state. Therefore, in the light of the objectives and hypotheses, we shall discuss in detail, the findings of this study.

4.2 District-wise coverage of the sample:

Table No. 4.1
District-wise coverage of sample units

Sr. No.	Name of the District	No. of Blocks covered	No. of Villages covered	Categories of coverage		Total
				Entrepreneur	Labour	
(Under-Developed) Districts						
1	Beed	02	20	124	76	200
2	Ratnagiri	02	20	132	68	200
Total		04	40	256	144	400
(Developed) Districts						
3	Nagpur	02	20	120	80	200
4	Kolhapur	02	20	124	76	200
Total		04	40	244	156	400
Grand Total		08	80	500	300	800

Table no. 4.1 shows the district wise coverage of the sample districts, blocks, villages, as well as the number of sample entrepreneurs and women workers. We have selected for this study i] Beed ii] Ratnagiri districts as underdeveloped districts, of which Beed district belongs to the Marathwada

Region, while Ratnagiri district belongs to the Kokan Region of Maharashtra State. Both of these districts have a low Human Development Index. On the other we have selected i] Nagpur and ii] Kolhapur, as developed districts, for comparison. They have a higher Human Development Index.

Similarly, as a second stage, 2 blocks each from of the under-developed districts, i.e.4 blocks, and 2 blocks each from the developed districts, i.e. 4 blocks have been selected for the study i.e. total 8 blocks.

At the third stage, we have selected 20 villages from each block, or 40 villages from under-developed blocks and another 40 villages from developed blocks. In this way the total number of villages covered is 80.

Finally, from 4 under-developed blocks, 256 entrepreneurs and 144 women workers are selected, similarly from 4 developed blocks, 244 entrepreneurs and 156 workers are selected for study.

In this way, in each block, we have covered 200 sample entrepreneurs and workers, making a total of 800. Among these 800 sample, 500 are entrepreneurs while 300 belong to the category of women laborers.

4.3 Population, Households, Average size of Family:

The total population of the 40 sample villages in under-developed block according to the census of 2001 was 95888, with the total number of households at 19229, indicating the average size of the family of 4.99(or 5) persons. On the other hand, the total population of 40 sample villages in developed blocks was found to be 179452 persons, with the total number of households at 37442, indicating an average size of the family at 4.8 persons. (See Table No. 4.2)

Table No. 4.2
District-wise population of coverage Gram Panchayats
(As per 2001 Population Census)

Sr. No.	Particulars		Name of the Districts						Grand Total
			Under Developed			Developed			
			Beed	Ratnagiri	Total	Nagpur	Kolhapur	Total	
1.	No. of Gram Panchayats		20	20	40	20	20	40	80
2.	No. of Households		11436	7793	19229	13494	23948	37442	56671
3.	Population	Total	59204	36684	95888	62043	117409	179452	275340
		Male	30596 (51.68)	17706 (48.27)	48302 (50.37)	32596 (52.54)	61633 (52.49)	94229 (52.51)	142531 (51.77)
		Female	28608 (48.32)	18978 (51.73)	47586 (49.63)	29447 (47.46)	55776 (47.51)	85223 (47.49)	132809 (48.23)
	SC	Total	11391 (19.24)	479 (1.30)	11870 (12.38)	11185 (18.02)	19297 (16.44)	30482 (16.99)	42352 (15.38)
	ST	Total	486 (0.83)	48 (0.13)	534 (0.56)	7135 (11.50)	996 (0.85)	8131 (4.53)	8665 (3.15)
4.	Total Workers	Total	26257 (44.35)	16827 (45.87)	43084 (44.93)	24245 (39.08)	49945 (42.54)	74190 (41.34)	117274 (42.59)
		Male	15234 (49.79)	9632 (54.40)	24866 (51.48)	17577 (53.92)	35348 (57.35)	52925 (56.17)	77791 (54.58)
		Female	11023 (38.53)	7195 (37.91)	18218 (38.28)	6668 (22.64)	14597 (26.17)	21265 (24.95)	39483 (29.73)
5.	Total Main Workers	Total	23102 (39.02)	10066 (27.44)	33168 (34.59)	19332 (31.16)	43894 (37.38)	63226 (35.23)	96394 (35.01)
		Male	14005 (45.77)	6723 (37.97)	20728 (42.91)	15203 (46.64)	33830 (54.89)	49033 (52.04)	69761 (48.95)
		Female	9097 (31.80)	3343 (17.61)	12440 (26.14)	4129 (14.02)	10064 (18.04)	14193 (16.65)	26633 (20.05)
6.	Total Marginal Workers	Total	3155 (5.33)	6761 (18.43)	9916 (10.34)	4913 (7.92)	6051 (5.18)	10964 (6.11)	20880 (7.58)
		Male	1229 (4.02)	2909 (16.43)	4138 (8.57)	2374 (7.28)	1518 (2.46)	38.92 (4.13)	8030 (5.63)
		Female	1926 (6.73)	3852 (20.30)	5778 (12.14)	2539 (8.62)	4533 (8.13)	7072 (8.30)	12850 (9.68)

Sr. No.	Particulars		Name of the Districts						
			Under Developed			Developed			
			Beed	Ratnagiri	Total	Nagpur	Kolhapur	Total	Grand Total
7.	Proportion of Cultivators to total workers	Total	11143 (42.44)	7868 (46.76)	19011 (44.13)	3752 (15.48)	13942 (27.91)	17694 (23.85)	36705 (31.30)
		Male	5977 (39.23)	3627 (37.65)	9604 (38.62)	2352 (13.38)	9048 (25.60)	11400 (21.54)	21004 (27.00)
		Female	5166 (46.87)	4241 (58.94)	9407 (51.64)	1400 (20.99)	4894 (33.53)	6294 (29.60)	15701 (39.77)
8.	Proportion of Agricultural Labours to total workers	Total	9133 (34.78)	3658 (21.74)	12791 (29.36)	7119 (29.36)	10677 (21.38)	17796 (23.99)	30587 (26.08)
		Male	4187 (27.48)	1760 (18.27)	5947 (23.92)	3587 (20.41)	5192 (14.69)	8779 (16.59)	14726 (18.93)
		Female	4946 (44.87)	1898 (26.38)	6844 (37.57)	3532 (52.98)	5485 (37.58)	9017 (42.40)	15861 (40.17)
9.	Proportion of worker in Household Industry to total workers	Total	493 (1.88)	290 (1.72)	783 (1.81)	449 (1.85)	3048 (6.10)	3497 (4.17)	4280 (3.65)
		Male	288 (1.89)	173 (1.80)	461 (1.85)	286 (1.63)	1719 (4.86)	2005 (3.79)	2466 (3.17)
		Female	205 (1.86)	117 (1.63)	322 (1.77)	163 (2.44)	1329 (9.10)	1492 (7.02)	1814 (4.59)
10.	Proportion of other workers to total workers	Total	5488 (20.90)	5011 (29.78)	10499 (24.37)	12925 (53.31)	22278 (44.61)	35203 (47.45)	45702 (38.97)
		Male	4782 (31.39)	4072 (42.28)	8854 (35.61)	11352 (64.58)	19389 (54.85)	30741 (58.08)	39595 (50.90)
		Female	706 (6.40)	939 (13.05)	1645 (9.02)	1573 (23.59)	2889 (19.79)	4462 (20.98)	6107 (15.47)
11.	Non Workers	Total	32947 (55.65)	19857 (54.13)	52804 (55.07)	37798 (60.42)	67464 (57.46)	105262 (58.66)	158066 (57.41)
		Male	15362 (50.21)	8074 (45.60)	23436 (48.52)	15019 (46.08)	26285 (42.65)	41304 (43.83)	64740 (45.42)
		Female	17585 (61.47)	11783 (62.09)	29368 (61.72)	22779 (77.36)	41179 (73.83)	63958 (75.05)	93326 (70.27)

The proportion of female population in under-developed blocks to total population was 49.63%, while it was 47.49% in developed blocks. The percentage of scheduled caste population

to total population in the under-developed blocks was 12.38% while it was 16.99% in developed blocks. Similarly, the proportion of scheduled tribes population to total population in under-developed blocks was 0.56%, and, it was, 0.85% in developed blocks.

4.4 Main and Marginal workers:

1. The total working population, in the under-developed blocks of Beed and Ratnagiri together was observed to be 43084 persons, forming about 44.93 % of the population. On the other hand, the total working population of the developed blocks of Nagpur and Kolhapur together was 74190 persons or 41.34% of total population of these two blocks. The proportion of working population in under-developed blocks appears to be higher than the proportion of working population in developed blocks.

Among total workers, the percentage of male and female workers in under-developed blocks was found to be 51.48% and 38.28% respectively, while for developed blocks, these percentages were 56.17% and 24.95% respectively. Hence, the proportion of female workers in developed blocks is much lower than the proportion of female workers in under developed blocks.

2. Main workers:

The total number of main workers in 40 sample villages of under-developed blocks, was found to be 33168, of which, 20728 or (42.91%) were males, while 12440 (or 26.14%) were females. In 40 sample villages in under-developed blocks 52.04% (or male 49033 workers), but the percentage of female main workers was only 16.65% (or 14193 workers).

3. Marginal workers:

There were 9916 marginal workers in under-developed blocks, and 10964, in developed blocks. Out of these, 4138 (or 8.57%) were male marginal workers in under-developed blocks, while the number of female marginal workers was 5778 (or 12.14%)

In developed blocks, however, the number of male marginal workers was only 1518 (or 2.46%), while the number of female marginal workers was higher at 4533 (or 8.13%).

4.5 Proportion of Cultivators to workers:

There were a total number of 36705 cultivators residing in 80 sample villages or 8 blocks under study, forming about 31.1% of the total working population. Of this total 19011 cultivators (44.13% of total workers), belonged to the under-developed blocks, while the remaining 17694 cultivators (or 23.85%), belonged to the developed blocks.

Among the 19011 cultivators in under-developed blocks female cultivators formed higher proportion at 51.64% (or 9407 cultivators), while the male cultivators were 38.62% (or 9604 cultivators), as proportion of total workers.

Among the 17694 cultivators in the developed blocks, the percentage of female cultivators was 29.6%, while that of male cultivators was lower at 21.54%

It may be concluded from above data, that the proportion of female cultivators to total workers, was higher than the proportion of male cultivators, both in under-developed as well as developed works under study.

4.6 Proportion of Agriculture Labour to total workers:

After cultivators, the second largest category among workers was the group of agriculture labour. It is interesting to note that, both in under-developed as well as in developed blocks, the proportion of female agricultural workers was very high i.e. 37.57% and 42.4% respectively. On the other hand the proportion of male agricultural workers, was relatively very low in both under-developed and developed blocks, i.e. 23.92% and 16.59% respectively.

4.7 Proportion of workers in Household Industry to total workers:

This indicator explains the transformation of rural workers from agriculture to non-farm sector. In under-developed blocks, only 1.81% of workers were engaged in household industry as against the 4.17% workers engaged in household industry in developed blocks. Among developed blocks Kolhapur block had highest proportion of 6.10% workers engaged in household industry.

Let us now compare the proportion of female workers engaged in household industry in under-developed and developed blocks of this study. It may be observed from table-4.4, that only 1.77% of female workers are engaged in household industries in under-developed blocks, while the proportion of female workers engaged in household industries in developed blocks, is higher at 7.02%. this explains the fact that female workers in developed blocks are receiving higher benefits of household industry.

4.8 Proportion of other workers to total workers:

The percentage of other kind of workers was relatively very low in underdeveloped blocks, i.e. 24.37% as against a high

proportion of other workers in developed blocks, which was 47.45% to total workers. It was also observed that only 9.02% of female workers were engaged as other workers, in underdeveloped blocks as against 20.98% female workers in developed blocks.

From the above data it may be concluded that, among female workers, in developed blocks could get higher benefit of employment, than the female workers in underdeveloped blocks.

4.9 Non-workers:

The proportion of population, which is not part of the labour force, is known as non-workers or dependent population, which mostly include children below the age of 15 & persons above the age of 60. It also includes voluntarily unemployed. Table-4.4, shows the number as well as, proportion of non-workers to total population.

There were a total number of 52804 persons (55.07%) as non-workers in under-developed blocks, while there were total number of 105262 persons (or 58.66%) as non-workers in developed blocks. In under-developed blocks 61.72% females were non-workers, while in developed blocks 75.05% were in the non-workers category.

SECTION – A

This section deals with the Impact of transformation of new economic policies in developed and under-developed districts on the level of employment, income and consumption of the rural workers

4.10 Level of Education of the Sample Workers:

The level of education plays a crucial role in employability, efficiency and level of income of a person. Under this background we have attempted to ascertain the level of education of our sample entrepreneurs/workers of this study. The results are presented in table no. 4.3. For comparison, we have estimated the average values of two under-developed blocks, Beed & Ratnagiri, and the average values of the two developed blocks, that is Nagpur & Kolhapur.

Table No. 4.3
District-wise Educational Level of informants

Sr. No.	Name of the District	Illiterate		Up to Primary		Middle		SSC / HSC		Graduation & above		Technical		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
(Under-Developed)															
1	Beed	45	59.21	19	25.00	09	11.84	03	3.95	-	-	-	-	76	100.0
2	Ratnagiri	20	29.41	33	48.53	10	14.70	05	7.36	-	-	-	-	68	100.0
Total		65	45.14	52	36.12	19	13.19	08	5.55	-	-	-	-	144	100.0
(Developed)															
3	Nagpur	20	25.00	17	21.25	19	23.75	19	23.75	05	6.25	-	-	80	100.0
4	Kolhapur	29	38.16	25	32.90	15	19.73	07	9.21	-	-	-	-	76	100.0
Total		49	31.42	42	26.93	34	21.79	26	16.66	05	3.20	-	-	156	100.0
Grand Total		114	38.00	94	31.34	53	17.67	34	11.33	05	1.66	-	-	300	100.0

In under-developed blocks, Beed & Ratnagiri, there are 76 & 68 sample entrepreneurs/workers, making a total of 144. Similarly in developed blocks of Nagpur (80) and Kolhapur (76), there are a total no. of. 156 sample female workers

- i) In under developed blocks the percentage of illiteracy was 45.14%, among the two blocks Beed had a very high percentage of illiteracy at 59.21%. On the other hand, the percentage of illiteracy was relatively low at 38% in developed blocks.
- ii) The proportion of persons reaching upto primary level was 36.12% in under-developed blocks, while it was little lower at 31.34% in developed blocks.
- iii) The percentage of sample persons achieving middle school level education in under –developed blocks was 13.19% and it was little higher at 17.67% in developed blocks
- iv) The proportion of sample persons passing SSC/HSC level was very low in under-developed blocks (5.55%), as against 11.33% in developed blocks.
- v) As regards the percentage of persons achieving graduation level of education, it was observed that there was not a single person achieving this level in under-developed block, but, there were 5 persons or 6.25% achieving graduation level in Nagpur block, but not a single person in Kolhapur block.
- vi) Not a single person in this sample, both in under-developed and developed blocks had any technical education.

4.11 Skill-wise Classification of Labour:

Table no. 4.4, indicates skill-wise classification of the sample workers in under-developed & developed blocks of this study.

Table No. 4.4
Skill-wise Classification of Labour

Sr. No.	Name of the District	Skilled		Un-skilled		Total	
		No.	%	No.	%	No.	%
(Under-Developed)							
1	Beed	-	-	76	100	76	100
2	Ratnagiri	2	3	68	97	68	100
Total		2	1	142	99	144	100
(Developed)							
3	Nagpur	-	-	80	100	80	100
4	Kolhapur	-	-	76	100	76	100
Total		-	-	156	100	156	100
Grand Total		2	1	298	99	300	100

In under-developed block of Beed, there were a total no. of. 76 workers, all of them (100%) reported to be un-skilled workers. In other words, there was not a single skilled worker in Beed block. However, in under-developed block of Ratnagiri, the number of skilled workers was only 2 (or 3% of total), while the remaining 68 workers (or 97%) were classified as unskilled workers.

It is interesting to note that, in both the developed block of Nagpur & Kolhapur, not a single worker was reported as skilled worker; in other words, all the sample workers (156) in these two blocks were 100% unskilled.

4.12 Caste-wise Classification of Informants:

Table No. 4.5, indicates caste wise classification of sample informants both for developed & underdeveloped blocks of this study.

Table No. 4.5
Caste-wise Classification of Informants

Sr. No.	Name of the District	Social status of the Beneficiaries			
		SC / ST	OBC	Others	Total
(Under-Developed)					
1	Beed	27 (35.53)	15 (19.74)	34 (44.78)	76 (100.0)
2	Ratnagiri	17 (25.00)	31 (45.59)	20 (29.41)	68 (100.0)
Total		44 (30.55)	46 (31.95)	54 (37.50)	144 (100.0)
(Developed)					
3	Nagpur	33 (41.25)	40 (50.00)	07 (8.75)	80 (100.0)
4	Kolhapur	20 (26.31)	30 (39.47)	26 (34.29)	76 (100.0)
Total		53 (33.97)	70 (44.87)	33 (21.16)	156 (100.00)
Grand Total		97 (32.53)	116 (38.67)	87 (29.00)	300 (100.0)

Out of a total number of 144 workers in underdeveloped block of Beed & Ratnagiri together, the percentage of SC / ST workers was 30.55% (or 44 workers); while the proportion of other backward castes (OBC), was 31.95% (or 46 workers); & those in the open or 'other' category, was 37.50% (or 54 workers).

On the other hand, in the developed blocks of Nagpur and Kolhapur, there were a total no. of 156 workers of which 33.97% were SC / ST (or 97 workers), 44.87% (or 116 workers) were OBCs, & 21.16% (or 87) were other category workers.

We may conclude from these data that the distribution of sample workers, in developed & underdeveloped blocks was mostly evenly spread.

4.13 Land holding Pattern of the Sample Workers:

Table no. 4.6 indicates the proportion of workers on the basis of their size class of land holdings.

Table No. 4.6
Availability of Land Holding with informants

Sr. No	Name of the District	Land Holding group wise beneficiaries							
		Landless		Up to 2 Hect.		2 to 4 Hect.		Total	
		No.	%	No.	%	No.	%	No.	%
(Under-Developed)									
1	Beed	50	65.78	23	30.26	03	3.94	76	100.0
2	Ratnagiri	50	73.52	18 *	26.48	-	-	68	100.0
Total		100	69.44	41	28.47	09	2.09	144	100.0
(Developed)									
3	Nagpur	68	85	11	13.75	01	1.25	80	100.0
4	Kolhapur	67	88.15	09	11.85	-	-	76	100.0
Total		135	86.23	20	12.83	01	0.64	156	100.0
Grand Total		235	78.34	61	20.53	04	1.33	300	100.0

Out of the total number of 144 workers in the underdeveloped blocks of Beed & Ratnagiri, 100 workers or 69.44%, belonged to the category of land less workers. Another 41 (28.47%) sample workers had landholding up to 2 hectares; they belonged to the category of marginal small farmers group. 9 workers (or 2.09%), had land between 2 hect - 4 hect.

In developed blocks of Nagpur and Kolhapur, there were a total number of 156 workers, of these 135 or (86.23%) workers were landless labour, 20 workers, (12.83%) were marginal & small farmers (below 2 hectares) and only one worker (0.64%) had land between 2 hectares and 4 hectares.

Hence, we may conclude that, of the total 300 workers belonging to both, underdeveloped and developed blocks together, 78.34% workers were landless labour; 29.53% were marginal & small farmers and, 1.33% were holding land between 2 hect and 4 hect.

4.14 Economic Category-wise Coverage of workers:

Table no. 4.7 shows the position of sample workers on the basis of their economic status, viz. below poverty line (BPL) & above poverty line (APL) status.

Out of total number of 144 workers in the underdeveloped blocks of Beed & Ratnagiri, 100 families (59.45%) belonged to the category of BPL families; but the proportion of BPL families was very high (78.95%) in Beed block, when compared to Ratnagiri block where the proportion of BPL families was 58.83%.

Table No. 4.7
Economic Category-wise coverage of informant

Sr. No.	Name of the District	Category					
		APL		BPL		Total	
		No.	%	No.	%	No.	%
(Under-Developed)							
1	Beed	16	21.05	60	78.95	76	100.0
2	Ratnagiri	28	41.17	40	58.83	68	100.0
Total		44	30.55	100	59.45	144	100.0
(Developed)							
3	Nagpur	32	40.00	48	60.00	80	100.0
4	Kolhapur	49	64.47	27	35.58	76	100.0
Total		81	51.92	75	48.08	156	100.0
Grand Total		125	41.66	175	58.34	300	100.0

In developed block of Nagpur & Kolhapur together, there were a total number of 156 workers; of these 75 families (58.34%) belonged to the category of BPL families. Nagpur block had 60% BPL families as against 35.58% in Kolhapur block.

As regards above poverty line (APL) workers, it was found that, out of 144 families in underdeveloped blocks, 44 (or 30.55%) families belonged to APL category, while in developed blocks, out of 156 families 51.92% (or 81 families) belonged to APL category. Considering all the 300 workers together, (developed

+underdeveloped blocks) , 125 families (41.66%) were APL families while 175 families (or 58.34%) were BPL families.

4.15 Nature of Housing Facilities of the Sample Workers:

In this section we shall discuss the nature of housing facilities made available to them, before and after the transformation of the district economy, that is between 1995 and 2005. The changes that have taken place during the decade will be compared between underdeveloped and developed blocks of this study. Table no. 4.8 show this information.

Table No. 4.8
District-wise Status of Housing of informant

Sr. No.	Name of the District	Item	Kachh		Semi-Pakka		Pakka		Total	
			No.	%	No.	%	No.	%	No.	%
(Under-Developed)										
1	Beed	Before	61	80.27	11	14.47	04	5.26	76	100.0
		After	41	53.35	22	28.95	13	17.10	76	100.0
2	Ratnagiri	Before	24	35.30	24	35.29	20	29.41	68	100.0
		After	09	13.23	36	52.95	23	33.82	68	100.0
	Total	Before	85	59.03	35	24.31	24	16.66	144	100.0
		After	50	34.72	58	40.28	36	25.00	144	100.0
(Developed)										
3	Nagpur	Before	34	42.50	36	45.00	10	12.50	80	100.0
		After	21	26.25	41	51.25	18	22.50	80	100.0
4	Kolhapur	Before	32	42.11	18	23.68	26	34.21	76	100.0
		After	15	19.73	30	39.48	31	40.79	76	100.0
	Total	Before	66	42.31	54	34.62	36	23.07	156	100.0
		After	36	23.07	71	45.52	49	31.41	156	100.0
	Grand Total	Before	151	50.34	89	29.66	60	20.00	300	100.0
		After	86	28.66	129	43.00	85	28.34	300	100.0

1. Kachha Houses:

Before the implementation of the various Govt. programmes, out of a total number of 144 workers, as many as 85 families (59.03%), were residing in kachha houses in under-developed blocks of Beed & Ratnagiri. But, after the implementation of housing programmes, the number of families has come down to 50 or to 34.72%. this may be considered as an important change in the standard of living of these families.

However, in developed blocks of Nagpur and Kolhapur, there were a total number of 156 families of these 66 families (42.31%) were residing in kachha houses during the earlier period. After decade and due to implementation of various housing programmes, only 36 families (23.07%) are now residing in kachha houses. The impact is higher in underdeveloped blocks than in developed blocks.

2. Semi-Pakka Houses:

There were 35 families (24.31%) in underdeveloped blocks who were residing in semi-pakka houses, after the programmes, proportion has increased to 40.28%. In developed blocks, the percentage of families living in semi-kachha houses before the decade was 34.62%, which increased to 45.52% at the end of decade.

3. Pakka Houses:

In underdeveloped blocks of Beed & Ratnagiri together, the families residing in pakka houses substantially increased from 16.66% to 25% during the decade. This could be considered as a positive & important change in the standard of living of the sample workers in underdeveloped blocks, of this study.

In developed block of Nagpur & Kolhapur together, the percentage of families residing in pakka houses, increased from 23.07% to 31.41% over the decade.

Hence, we may conclude from this analysis that, the % of families residing in kachha houses, both in underdeveloped as well as developed blocks, has declined sharply, & at the same time, the percentage of families residing in pakka houses, in both type of blocks, has increased considerably by indicating a positive change in their standard of living during the decade 1995-2005.

4.16 Ownership of Housing Facility

Table no. 4.9 shows the nature of ownership of the housing facility of the sample workers of this study.

Table No. 4.9
District-wise Position of Houses

Sr. No.	Name of the District	Item	Own		Rented		Govt. allocated		Total	
			No.	%	No.	%	No.	%	No.	%
(Under-Developed)										
1	Beed	Before	75	98.69	01	1.31	-	-	76	100.0
		After	74	97.38	01	1.31	01	1.31	76	100.0
2	Ratnagiri	Before	65	95.59	03	4.41	-	-	68	100.0
		After	65	95.59	02	2.94	01	1.47	68	100.0
Total		Before	140	97.23	04	2.77	-	-	144	100.0
		After	139	96.54	03	2.08	02	1.38	144	100.0
(Developed)										
3	Nagpur	Before	66	82.50	10	12.50	04	5.00	80	100.0
		After	68	85.00	07	8.75	05	6.25	80	100.0
4	Kolhapur	Before	74	97.38	01	1.31	01	1.31	76	100.0
		After	71	93.43	01	1.31	04	5.26	76	100.0
Total		Before	140	89.75	11	7.05	05	3.20	156	100.0
		After	139	89.12	08	5.12	09	5.76	156	100.0
Grand Total		Before	280	93.34	15	5.00	05	1.66	300	100.0
		After	278	92.68	11	3.66	11	3.66	300	100.0

1. Own Houses:

In underdeveloped blocks of Beed & Ratnagiri, out of total number of 144 sample families, 140 families (or 97.23%) owned their own houses, before the decade, but at the end of the decade their percentage slightly decreased to 96.54%.

In developed blocks of Nagpur & Kolhapur there were a total number of 156 sample families; of which 140 families (89.75%) had their own houses in the earlier period. But, at the end of decade, their percentage slightly declined to 89.12%.

2. Rented Houses:

The proportion of sample families with rented housing declined from 2.77% to 2.08% during the decade in underdeveloped blocks, while the percentage of families with rented housing in developed blocks also declined from 7.05% to 5.12 during the decade.

3. Govt. allocated Housing Facility:

There was not a single family in under-developed blocks, who were allocated Govt. housing facility at the beginning of the decade. However, at the end of the decade one family in Beed & one family in Ratnagiri was allotted IAY Houses. Hence, the percentage of families obtaining housing under Govt. programme in under-developed blocks was very meagre (1.38%).

However, in developed blocks of Nagpur & Kolhapur, 5 families (3.20%) could get Govt. housing before the decade while at the end of decade, their percentage increased to 5.76% (or 9 families).

From the above analysis, we may conclude that most of the sample families in both under-developed & developed blocks (93%) have own houses. Rented housing and Govt. allocated housing is very limited

4.17 Improvement in standard of living of the sample Families

In this section we shall discuss the changes in the standard of living of the sample families in under-developed blocks of Beed & Ratnagiri and sample families in developed blocks of Nagpur & Kolhapur. Table No. 4.10 shows this information.

Table No. 4.10

District-wise Assets possessed by the informants in %

Sr · No	Particulars	Year	Name of the Districts						
			Under-developed			Developed			
			Beed	Ratnagiri	Total	Nagpur	Kolhapur	Total	Grand Total
			F %	F %	F %	F %	F %	F %	F %
1.	Moped / Scooter M. Cycle	1994 - 05	-	-	-	-	1.31	0.64	0.33
		2005 - 06	1.31	-	0.69	2.50	3.95	3.20	2.00
2.	Cycle	1994 - 05	2.63	13.24	7.64	21.25	25.0	23.08	15.67
		2005 - 06	11.84	20.59	15.97	31.25	46.0	38.46	27.67
3.	Radio	1994 - 05	3.95	20.59	11.80	8.75	14.47	11.54	11.67
		2005 - 06	7.89	32.35	19.44	27.50	26.32	26.92	23.33
4.	T.V.	1994 - 05	-	27.94	13.19	6.25	10.53	8.33	10.67
		2005 - 06	21.05	36.76	28.47	37.50	48.68	42.95	31.33
5.	Gas Stove	1994 - 05	-	8.82	4.17	-	5.26	2.56	3.33
		2005 - 06	1.31	14.70	7.64	6.25	14.47	10.26	9.00
6.	Freeze	1994 - 05	-	-	-	-	-	-	-
		2005 - 06	-	1.47	0.69	1.25	1.31	1.28	1.00
7.	Fan	1994 - 05	6.58	33.82	19.44	13.75	10.53	12.18	15.67
		2005 - 06	26.30	39.40	32.64	40.0	42.10	41.03	37.0
8.	Telephone	1994 - 05	-	-	-	-	-	-	-
		2005 - 06	1.31	1.47	1.39	2.50	2.63	2.56	2.00
9.	Sewing Machine	1994 - 05	-	-	-	-	-	-	-
		2005 - 06	-	-	-	-	-	-	-
10	Any Other	1994 - 05	1.31	-	0.69	-	-	-	0.33
		2005 - 06	3.95	-	2.08	-	-	-	1.00

Note : F – Family

1. In 1994-95, there was not a single family which could own a moped/scooter/motor cycles in under-developed blocks of Beed & Ratnagiri; but in 2005-06, 0.69% of the sample families,

owned, either moped or scooter or motorcycle. In developed blocks of Nagpur & Kolhapur however, 0.33% of the sample families owned mopeds / scooter / motor cycles. But in 2005-06, their percentage improved to 2% of families. This could be considered as an improvement in the standard of living of the sample families during the decade.

2. Another important change during the decade relates to the ownership of bi-cycles by the sample families. The percentage of the families owning bi-cycles, increased from 7.64% in 1994-95 to 15.97% in 2005-06, in under-developed blocks, while it increased from 15.67% to 27.67% for sample families in developed blocks, during the same period.
3. Another major change in the use of durable goods by the sample families related to the possession of radio-sets. In 1994-05, 11.80% of families in under-developed blocks possessed radio sets; while in 2005-06, the percentage increased to 19.44%. Similarly, in developed blocks also the proportion of families possessing radio-sets increased from 11.67% to 23.33% during the same period.
4. As regards use of television sets, it was found that, not a single family in Beed block possessed TV set; but in Ratnagiri district, however, 27.94% of the families possessed TV sets. Considering the two under-developed blocks together, 13.19% of the families used TV sets; this proportion increased to 28.47% in 2005-06. In developed blocks of Nagpur & Kolhapur, the percentage of families using TV sets increased from 8.33% to 42.95% during the same period.

5. There was no use of Gas-Stove in Beed district in 1994-95; but in Ratnagiri, Gas-Stoves were used by 8.82% of families. But, in 2005-06, 1.31% of families in Beed block also used gas-stoves. However, in 1994-95 & 2005-06, the percentage of families using gas-stoves increased from 4.17% to 7.64% in under-developed blocks, while in developed blocks, it increased from 2.56% to 10.26% during the decade.
6. Freeze, not a single family, used it both in under-developed as well as in developed blocks in 1994-95. But, in 2005-06, only in Ratnagiri block 1.47% of the families used refrigerators, which is an indicator of prosperity & a high standard living in a backward block. In developed blocks of Nagpur & Kolhapur, 1% of the sample families used refrigerators in 2005-06.
7. Electric fans, are considered as a commodity of comfort. The proportion of sample families possessing electric fans in under-developed blocks, increased from 19.44% in 1994-95 to 32.64% in 2005-06; while in developed blocks, it increased from 12.18% to 41.03%, during the same period.
8. Use of telephones has become very popular in all parts of the State in recent years. It has become a very necessary mode of communications. However, in 1994-95, no family in both under-developed and developed blocks had any telephone connection. But, in 2005-06, 1.39% of families in under-developed and 2.56% of the families in developed blocks, had telephone connections.
9. Not a single family in both, under-developed as well as developed blocks, possessed sewing machines. However, some other commodities were possessed by the families in both type of blocks.

We may conclude from the above discussion, that, the standard living of the sample families, in both, under-developed as well as in developed blocks, has considerably improved between 1994-95 and 2005-06.

4.18 Employment Related Issues: -

In this section we are discussing a very important issue relating to the employment status of the sample workers in developed and under-developed blocks of this study for the years, 1994-95 and 2005-06. The details of the responses given by the sample workers are tabulated in Table No. 4.11

Table No. 4.11
Responses of Laborer regarding wage / Employment Related Practices / Issues (% of Laborer)

Sr No.	Particulars	Year	Under-Developed			Developed			Grand Total
			Beed	Ratnagiri	Total	Nagpur	Kolhapur	Total	
1	Whether you/ your family members get sufficient days of Employment in a year at present place "yes"	Before	54	94	73	75	91	83	78
		After	54	88	70	82	87	85	78
2	Migrated to other place for work yes	Before	16	1	9	-	-	-	4
		After	16	-	8	-	-	-	4
3	Migration to								
	i) with in district	Before	10	1	6	-	-	-	3
		After	9	-	5	-	-	-	2
	ii) out side district	Before	-	-	-	-	-	-	-
		After	3	-	1	-	-	-	1
	iii) out side state	Before	6	-	3	-	-	-	2
After		4	-	2	-	-	-	1	
4	Registered your name in Employment demand Register "yes"	After	14	12	13	5	4	4	9
5	Could you get subsidized rate of ration under PDS "yes"	After	26	25	26	9	26	17	21
6	Availability of sufficient employment to meet family needs "yes"	After	51	71	60	57	84	70	66
7	Problems for getting employment with in village	After	50	37	44	29	30	29	36

Note : Before- 1994-95 After- 2005-06

i. Adequacy of employment at present place:

Asked about the adequacy of employment for the workers in the family at the place of their residence or village, 73% of the respondents in under-developed blocks, stated that, they could get employment in sufficient days in the year, at the place of their residence or village. However, in 1994-95, 54% of the families in Beed Block and 88% families in Ratnagiri Block could obtain sufficient days of employment in a year. But, in 2005-06, 88% of the families could get sufficient employment a year, or there was a fall of 6% percentage points during the year. In Beed Block, however, the position remained constant at 54%. The overall situation suggests that, there is slight fall of 3% percentage points in employment in under-developed blocks, i.e. from 73% to 70% (families).

In developed blocks of Nagpur and Kolhapur, the proportion of families obtaining adequate employment in a year, at the place of their residence has slightly improved from 83% to 85% between 1994-95 and 2005-06. But, at the block level, in Nagpur, the percentage of families having sufficient employment in a year has increased from 75% to 82%; while in Kolhapur Block, it has declined from 91% to 87%, during the same period.

ii. Migration of Labour:

Whenever, the working families in rural areas do not get sufficient days of employment in a year, they are forced to migrate to those places / areas, where employment with higher wages is available. This kind of a situation prevails, especially, in draught-prone areas of the State. We have already discussed in detail, the migration of rural labour in Beed District, to other Districts / States, as cane harvesting labour. They migrate for 6 to 8 months, along with their luggage & family members. Their number ranges between 2 lakhs and 4 lakhs in a year. In this

background, we shall discuss the problem of migration of the sample labour families. Table No. 4.11, shows information relating to employment related issues of the sample women workers.

The percentage of women workers migrating to other places in 1994-95, in under-developed blocks was 9%; while it was lower at zero in developed blocks. But, among under-developed blocks, this proportion was very high at 16% in Beed Block, while it was very low at 1% in Ratnagiri Block.

In 2005-06, the proportion of women workers migrating to other places, slightly declined from 9% to 8%; but in Beed Block, it has remained constant at 16%; in Ratnagiri Block, there was no migration during this period. In 2005-06, there was no migration of women workers to other places.

Migration of women workers was found to be of various levels. For example, in under-developed blocks of Beed and Ratnagiri, migration of labour was 6% within the district, in 1994-95; but it declined to 5% in 2005-06. There was no migration of workers from developed blocks of Nagpur and Kolhapur, at all.

Workers migrating outside the district was nil, in both developed and under-developed blocks. But, in 2005-06, 1% of the women workers had to migrate to other districts.

There was migration of women workers, even outside the state during the years 1994-95 and 2005-06; in under-developed blocks. This migration was 3% in 1994-95, and, 2% in 2005-06. It may be observed from the table that, most of the migration of workers has taken place in Beed Block.

iii. Registration of Names in the Employment Register:

Recently, the Govt. of India, has initiated, in 2005, the National Rural Employment Guarantee Programme, in 200 Districts of the Country. The Govt. of Maharashtra, had started such a scheme long back in 1978-79, guaranteeing employment to rural unemployed. We have made an attempt in this study to know the extent to which, the sample rural women workers, have taken advantage of this Employment Guarantee Scheme, in 2005-06.

Asked as to how many of them had registered their names in the Employment Register, only 13% of the women workers in under-developed blocks and 4% of them in developed blocks had registered their names in Employment Registers. Among the backward blocks, Beed had maximum registration of 14% of sample women workers, in 2005-06.

iv. Receiving Ration under Public Distribution System (PDS):

It was observed in this study that 26% of the sample women workers in under-developed blocks and 17% in developed blocks could take advantage of the Public Distribution System, during the year 2005-06. It appears that majority of these women workers, are kept out of the benefits of the Public Distribution System in these blocks.

v. Employment and Family Needs:

Generally, it is expected that available employment should ensure minimum needs of a family. In this context, our study has revealed that only 60% of the sample women workers stated that, the income obtained from their employment was sufficient to meet their family needs, in under-developed blocks in 2005-06. Among, the backward blocks, the percentage was 51% for Beed and 71% for Ratnagiri block. That means Ratnagiri Block is better placed than Beed Block.

Among developed blocks of Nagpur and Kolhapur, together the proportion of families stating that the income from employment was sufficient to meet their family needs was 70%; which was better than the percentage in under-developed blocks (i.e.60%). Among the developed blocks, Kolhapur block was better placed at 84%, while Nagpur Block had a percentage of 57.

There is a link between employment-wage-family needs. Therefore, in developed blocks, the opportunities of employment are better along with relatively higher wage-rates, than what is available in under-developed blocks, during 2005-06.

vi. Full Time and Part Time Employment:

Table no. 4.12 shows the number of persons obtaining full-time and part-time employment in various economic activities undertaken by the sample women workers/entrepreneurs in both under-developed (Beed and Ratnagiri) and developed (Nagpur and Kolhapur) sample districts. This table shows about 45 economic activities, like dairy goat units, chilly grinding, tailoring, bangle shops, grocery shops, broom making, beauty parlours, STD booths, tea-shops etc. Let us now examine as to what extent these activities have been able to create full time and part-time jobs in both under-developed as well as developed districts of this study.

1. Full Time Jobs / Employment:

Out of the total number of 282 persons in under developed districts of Beed and Ratnagiri together, 229 persons or (81.2%) could get full time employment in various economic activities mentioned above.

Table No. 4.12

Activity- wise Full Time/ Part Time person employed in Sample Districts

Sr no	Name of Activity	Activity-wise Full Time /Part Time person employed in Sample Districts										Grand Total
		Under Developed					Developed					
		Beed		Ratnagiri		Total	Kolhapur		Nagpur		Total	
		F	P	F	P		F	P	F	P		
1	Dairy	5	7	1	-	13	3	-	1	1	5	18
2	Goat Units	3	-	-	-	3	1	-	-	-	1	04
3	Bullock Cart	4	-	-	-	4	-	-	-	-	-	04
4	Chilly Kandap	10	2	1	-	13	8	-	5	1	14	27
5	Flower Mill	8	10	3	-	21	3	-	5	-	8	29
6	Patter	-	-	1	-	1	2	-	4	3	9	10
7	Tailoring	37	8	22	2	69	33	1	48	9	91	160
8	Black Smith	4	2	-	-	6	-	-	-	-	-	06
9	Dorkhand	1	-	-	-	1	1	1	-	-	2	03
10	Milk Processing	6	-	-	-	6	-	-	-	-	-	06
11	Papad Making	-	-	-	-	-	-	-	-	-	-	-
12	Pico Fall	3	-	-	-	3	1	-	-	-	1	04
13	Broom Making	-	-	12	-	12	1	1	-	-	2	14
14	Food Product	-	-	6	-	6	-	-	-	-	-	06
15	Furniture	-	-	1	-	1	-	-	-	-	-	01
16	Plastic Factory	-	-	1	-	1	-	-	-	-	-	01
17	Auto Mobile	-	-	-	-	-	6	-	-	-	6	06
18	Gold Smith	-	-	-	-	-	3	-	-	-	3	03
19	Sevaya Machine	-	-	-	-	-	6	1	-	-	7	07
20	Power Loom	-	-	-	-	-	1	-	-	-	1	01
21	Printing Press	-	-	-	-	-	1	1	-	-	2	02
22	Beauty Parlor	-	-	1	-	1	3	-	2	1	6	07
23	Bangle	10	5	8	-	23	9	-	4	1	14	37
24	Cloth Shop	2	-	3	-	5	6	-	4	1	11	16
25	Hotel	-	-	13	3	16	15	2	4	-	21	37
26	Kirana Shop	4	3	15	5	27	12	2	21	1	36	63
27	Pan Shop	1	-	4	1	6	2	-	-	-	2	08
28	Utencial Shop	1	1	2	-	4	2	-	-	-	2	06
29	Vegetable Shop	7	2	8	-	17	8	-	10	-	18	35
30	Oil Shop	-	-	-	-	-	1	-	1	-	2	02
31	Laundry Shop	1	-	-	-	1	1	-	3	1	5	06
32	Bentex Shop	-	-	-	-	-	1	-	-	-	1	01
33	Electric Shop	-	-	-	-	-	1	-	-	-	1	01
34	General Shop	-	-	4	-	4	1	-	5	1	7	11
35	Egg Center	1	-	-	-	1	-	-	-	-	-	01
36	Shoe Shop	-	2	1	-	3	1	-	-	-	1	4
37	Fish	-	-	8	-	8	-	-	-	-	-	08
38	Fabrication	-	-	3	-	3	-	-	-	-	-	03
39	S.T.D.	1	-	2	-	3	-	-	2	1	3	06
40	Fruit Shop	-	-	-	-	-	-	-	2	-	2	02
41	Medical	-	-	-	-	-	-	-	1	-	1	01
42	Decoration	-	-	-	-	-	-	-	3	1	4	04
43	Tractor	-	-	-	-	-	-	-	3	1	4	04
44	Wood Stall	-	-	-	-	-	1	-	2	-	3	03
45	Hokers	-	-	-	-	-	-	-	2	-	2	02
	Total	109	42	120	11		134	9	142	23		580
		151		131			143		165			

Under Developed

%

Developed

%

i. Full Time Total = 229

81.2

i. Full time Total = 276

89.6

ii. Part time total = 53

18.8

ii. Part Time Total = 32

10.4

iii. Total Persons = 282

100.00

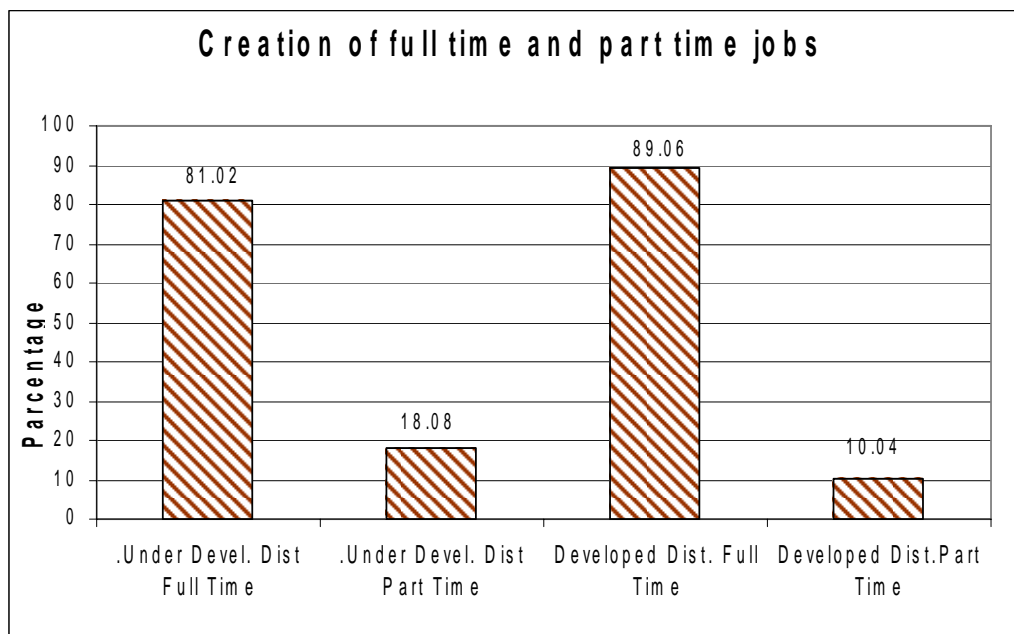
iii. Total Persons = 308

100.00

In developed districts of Nagpur and Kolhapur together, there were a total number of 308 persons or (89.6%) could get full-time employment in various economic activities, during the reference period.

Hence, we may conclude that, the sample of women workers/entrepreneurs could create large number of full time jobs in both underdeveloped as well as developed districts of this study.

Figure -8



2. Part Time Jobs/Employment:

Table no. 4.12 also indicates the creation of part-time employment in various economic activities undertaken by the sample women entrepreneurs, in both under developed and developed districts of this study. For example, in under-developed districts of Beed and Ratnagiri a total number of 53 persons (or18.8%) could get part-time jobs; while in developed districts of Nagpur and Kolhapur 32 persons (or10.4%) could get part time employment during the reference period.

vii. Problems of obtaining Employment in the Village:

It was observed that, 44% of the women workers in under-developed blocks, and 29% in developed blocks had to face various difficulties in obtaining employment in their own villages. In Beed District, maximum of 50% women workers faced this problem.

4.19 Impact on Levels of Family Incomes:

To assess the impact of the transformation, during the decade, is one of the major and important objectives of this study. Table No. 4.13 shows data relating to the annual family income of the sample women workers, in both, under-developed and developed blocks of this study. The incomes are measured at two points of time, that is, 1994-95 and 2005-06, at current prices.

Table No. 4.13
Annual Family Income of Sample Women Labourers in
Under-developed and Developed Blocks (1995 and 2005)
(at current prices)

Sr. No	Income Group Rs.	Under-developed Blocks (Beed and Ratnagiri) No. of Families		Developed Blocks (Nagpur and Kolhapur) No. of Families	
		Before	After	Before	After
1	Up to Rs. 6000/-	12	04	10	02
2	Rs. 6001/- to Rs. 12000/-	36	21	33	10
3	Rs. 12001/- to Rs. 18000/-	38	22	54	20
4	Rs. 18001/- to Rs. 24000/-	33	27	36	38
5	Rs. 24001/- to Rs. 30000/-	10	21	13	21
6	Rs. 30001/- to Rs. 36000/-	05	21	05	23
7	Rs. 36001/- to Rs. 48000/-	05	15	05	27
8	Rs. 48001/- to Rs. 60000/-	02	05	-	12
9	Rs. 60001/- to Above	03	08	-	03
	Total	144	144	156	156
	Median Income Rs.	15789	23556	15889	26286
	% Change over 1995	-	+ 49.2%	-	+ 65.4%
10	St. Deviation Rs.	12090	15160	8228	13474
11	Co efficient of variation	69.25%	57.66%	49.0%	46.7%

The impact of transformation on the levels of family incomes of the rural women worker, is measured by combining the two under-developed blocks of Beed and Ratnagiri together, and, similarly by combining the two developed blocks of Nagpur and Kolhapur together. The results are as follows: -

- a. The median income of the sample families, in under-developed blocks of Beed and Ratnagiri Blocks, in 1995 (before was Rs. 15789/-), which increased to Rs. 23556/-, in 2005; indicating a rise of Rs. 7767/-, over the decade, or a rise of 49.2% over the period).
- b. The median income of the sample women workers, in developed blocks of Nagpur and Kolhapur, together, was observed to be Rs. 15889/- in 1995, which increased to Rs. 26286/- in 2005, indicating a rise of Rs.10397/- over the decade, or a rise of 65.4% over the period.
- c. It may be concluded that, during the decade of transformation women workers, both in under-developed as well as developed blocks have benefited in their wages or incomes. However, the women workers in developed blocks have obtained higher level of incomes (65.4%), than the women workers in under-developed blocks (49.2%).

4.20 : IMPACT ON LEVEL OF INCOMES (WOMEN WORKER)

In this section we are presenting the impact of transformation on the level of incomes of the rural women workers in both under-developed (Beed and Ratnagiri) and developed districts (Nagapur and Kolhapur), of this study. This impact is measured in terms of Standard deviation and Coefficient of variation in incomes of the sample workers before

transformation (1994-95) and after the transformation (2004-05). The results are tabulated as follows : Table (4.14)

Table No 4.14
Impact of Transformation on Levels of incomes of
The Sample Rural Women Workers

Sr. No	Measure	Under Developed Area		Developed Areas	
		Before	After	Before	After
1.	Standard Deviation (Rs)	12090	15160	8228	13474
2.	Coefficient of Variation (%)	69.25	57.66	49.00	46.70

- i. In under developed districts the value of standard deviation has increased from Rs. 12090 (before transformation) to Rs. 15160 after transformation, indication rising inequality from average income. But, the coefficient of variation has declined from 69.25% (before transformation) to 57.66% (after transformation) indication more stability and lower deviation from average.
- ii. Similarly in developed districts also, the standard deviation of the average income of the women workers, before transformation was Rs. 8228 while it increased to Rs.13474 after transformation. But, the coefficient of variation which was 49% before transformations, has further declined to 46.7% indicating that the level of incomes are more state with less deviation in developed districts when compared to undeveloped districts.

4.21 Change in Occupation:

We have made an attempt to know whether the sample workers, in both under-developed as well as developed districts had to change their occupations, during the decade, for various reasons. The relevant data is given in table No. 4.15.

Table No. 4.15
District-wise change in occupation by informants

Sr. No.	Name of the District	Whether your family changed the occupation		
		Yes	No	Total
(Under-Developed)				
1	Beed	15 19.74	61 80.26	76 100.0
2	Ratnagiri	06 8.82	62 91.18	68 100.0
Total		21 14.58	123 85.42	144 100.0
(Developed)				
3	Nagpur	10 12.50	70 87.50	80 100.0
4	Kolhapur	08 10.53	68 89.47	76 100.0
Total		18 11.54	138 88.46	156 100.0
Grand Total		39 13.0	261 87.0	300 100.0

- i. In Beed Block, out of 76 workers, 15 workers (or 19.7%) had to change their occupation, while in another under-developed block of Ratnagiri, out of 68 sample workers, only 6 workers (or 8.8%) had to change their occupations during the decade. Considering both Beed and Ratnagiri Blocks together 15% (or 21 workers) of the 144 workers, had to change their occupations.
- ii. As regards change of occupations in developed blocks of Nagpur and Kolhapur, it was found that, in Nagpur District, out of a total number of 80 sample workers, 10 workers (or 12.5%) had to change their occupations; while in Kolhapur block only 10.5% of (8 workers) the total workers had to change occupation.

Considering, both Nagpur and Kolhapur blocks together, it was found that, 18 sample workers (11.5%), out of 156 workers had to change their occupations during the reference decade.

We may conclude from this data that, in backwards blocks the proportion of the change of occupations by workers, is higher than in developed blocks.

4.22 Impact of Transformation on Level of Incomes and Below Poverty Line Families:

Table No. 4.16 shows, the number of families crossing the poverty line of Rs. 24000/- per annum, over a period of one decade i.e. 1994-95 to 2005-06. The Impact is as follows: -

- i. In under-developed Beed Block, out of 76 sample workers families, 21 families (or 27.6%) could cross the poverty line during the decade. Similarly in another backward block of Ratnagiri, out of 68 sample families 35.3% (or 24 families) could cross the poverty line. Therefore, within these two blocks, Ratnagiri has performed relatively better than Beed Block.
- ii. In developed block of Nagpur, out of a total number of 80 sample families, 29 families (or 36.3%) could cross the poverty line during the reference decade.

Table No. 4.16
Table showing percentage of Sample Workers Families Crossing the Poverty Line of Rs. 24000/- p.a.

Sr. No	Name of Block		Total families	BPL (No)	%	APL (No)	%
A. Under-developed Districts							
1.	Beed	Before	76	66	86.8	10	13.2
		After	76	45	59.2	31	40.8
		Change	-	- 21	-	21	27.6
2.	Ratnagiri	Before	68	53	77.9	15	22.1
		After	68	29	42.6	39	57.4
		Change	-	-24	-	24	35.3
	Total	Before	144	119	82.6	25	17.4
		After	144	74	51.4	70	48.6
		Change	-	45	-	45	31.3

B. Developed Districts							
1.	Nagpur	Before	80	71	88.8	09	11.2
		After	80	42	52.5	38	47.5
		Change	80	29	-	29	36.3 5
2.	Kolhapur	Before	76	62	81.6	14	18.4
		After	76	28	36.8	48	63.2
		Change	-	34	-	34	44.8
	Total	Before	156	133	85.3	23	14.7
		After	156	70	44.9	86	55.1
		Change	156	63	-	63	40.4

On the other hand, in Kolhapur Block, out of 76 sample families, 34 families (or 44.8%) could cross the poverty line.

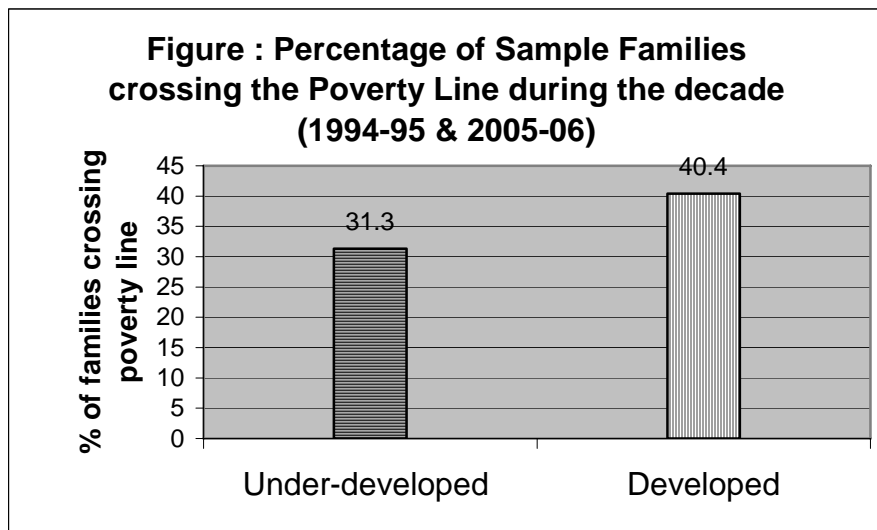
4.23 Total Under-developed Blocks:

Figure No. 4.16 also shows, the combined impact of transformation on the family incomes, crossing the poverty line. (i.e. Beed + Ratnagiri Blocks together)

- i. In two under-developed blocks, there are a total number of 144 sample families; of these 45 families (or 31.3%) could cross the poverty line during the decade.
- ii. On the other hand, in two developed blocks of Nagpur and Kolhapur, there are a total number of 156 sample families. Of these 40.4% (or 63 families) could cross the poverty line during the decade. (see figure 1)

From these data, we may conclude that among the sample blocks, developed blocks have performed better than under-developed blocks, regarding the proportion of sample families crossing the poverty line.

Figure - 9



SECTION – B

IMPACT OF TRANSFORMATION ON RURAL WOMEN ENTREPRENEURS IN UNDER-DEVELOPED AND DEVELOPED BLOCKS

In this B Section, we shall discuss the impact of transformation on the levels of employment, income and standard of living of the sample rural entrepreneurs of developed & under developed districts in Maharashtra State. In this section we shall discuss the main characteristics of the sample households.

1. Caste-wise Classification of Sample Entrepreneurs:

Table No. 4.17, shows Caste-wise Classification of rural women entrepreneurs of this study. There were a total no. of 256 sample families in Beed and Ratnagiri Blocks (under-developed). Of these 50 families (19.53%) belonged to the SC / ST categories; while another 84 families belonged to the category of OBC (Other Backward Castes) (or 32.81%). The remaining 122 families (47.66%) were open category families.

Table No. 4.17

Caste-wise Classification of Informants

Sr. No.	Name of the District	Social status of the Beneficiaries			
		SC / ST	OBC	Others	Total
(Under-Developed)					
1	Beed	26 20.97	35 28.22	63 50.81	124 100.0
2	Ratnagiri	24 18.18	49 37.12	59 44.70	132 100.0
Total		50 19.53	84 32.81	122 47.66	256 100.0
(Developed)					
3	Nagpur	33 27.50	78 65.00	9 7.50	120 100.0
4	Kolhapur	14 11.29	45 36.29	65 52.42	124 100.0
Total		47 19.26	123 50.41	74 30.33	244 100.0
Grand Total		97 19.40	207 41.40	196 39.20	500 100.0

In developed blocks of Nagpur and Kolhapur, the total no. of rural women entrepreneurs was 244. Of these, 47 families (19.26%) belonged to the category of SC / ST; while 123 families were OBCs (or 50.41%). The remaining 74 families (30.33%) belonged to the open category.

2. Economic Status of the Sample Entrepreneurs:

Table No. 4.18, shows the economic status of the sample rural women entrepreneurs of under-developed and developed blocks of this study i.e. APL and BPL status.

Table No. 4.18

Economic Category-wise coverage of informant

Sr. No.	Name of the District	Category					
		APL		BPL		Total	
		No.	%	No.	%	No.	%
(Under-Developed)							
1	Beed	40	32.26	84	67.74	124	100.0
2	Ratnagiri	87	65.91	45	34.09	132	100.0
Total		127	49.61	129	50.39	256	100.0
(Developed)							
3	Nagpur	83	69.17	37	30.83	120	100.0
4	Kolhapur	111	89.52	13	10.48	124	100.0
Total		194	79.51	50	20.49	244	100.0
Grand Total		321	64.20	179	35.80	500	100.0

In under-developed blocks of Beed and Ratnagiri, out of a total no. of 256 sample families, 127 families (or 49.61%) belonged to the APL (Above Poverty Line) category, while the remaining 129 families (50.39%) belong to the BPL (Below Poverty Line) category.

In developed blocks of Nagpur and Kolhapur the total no. of sample families was 244. Of these 194 families (79.51%) were APL families, while the remaining 50 families (20.49%) belonged to the category of BPL families.

3. Occupation-wise Classification of Sample Entrepreneurs:

Table No. 4.19 shows the Occupational Classification of the sample rural women entrepreneurs or their families in both under-developed and developed blocks of this study. There were a total no. of 256 rural women entrepreneurs in the under-developed blocks of Beed and Ratnagiri together. Of these 66 families (or 25.78%) had agriculture as their occupation; while only 4 (or 1.56%) had non-agricultural occupation. Another 21 families (or 8.2%) were working as rural artisans. The remaining 165 (or 64.46%) women were working in different type of non-farm activities.

Table No. 4.19
Occupation-wise Classification of Informants

Sr. No.	Name of the District	Agriculture		Non-Agriculture		Rural Artisan		Other		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
(Under-Developed)											
1	Beed	43	34.68	-	-	8	6.45	73	58.87	124	100
2	Ratnagiri	23	17.42	4	3.03	13	9.85	92	69.70	132	100
Total		66	25.78	4	1.56	21	8.20	165	64.46	256	100
(Developed)											
3	Nagpur	12	10.0	1	0.83	5	4.17	102	85.0	120	100
4	Kolhapur	25	20.16	-	-	6	4.84	93	75.0	124	100
Total		37	15.16	1	0.41	11	4.51	195	79.92	244	100
Grand Total		103	20.60	5	1.00	32	6.40	360	72.0	500	100

In developed blocks of Nagpur and Kolhapur, the total no. of women entrepreneurs was 244. Of these 37 families (15.16%) had agriculture as their occupation, while only 1 family (0.41 %) had non-agriculture as their occupation. 11 Sample families were engaged in activities like rural artisans (4.51%). The remaining 195 families were engaged in other non-farm activities (or 79.92%).

4. Level of Education:

Table No. 4.20, shows the level of education of the sample rural women entrepreneurs, in both under-developed and developed blocks of this study. It is a well known fact that, productivity and efficiency of any productive unit depends upon the level of education.

Table No. 4.20
District-wise Educational Level of informants

Sr. No.	Name of the District	Illiterate		Up to Primary		Middle		SSC / HSC		Graduation & above		Technical		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
(Under-Developed)															
1	Beed	43	34.68	33	26.61	22	17.74	26	20.97	-	-	-	-	124	100
2	Ratnagiri	24	18.18	29	21.97	40	30.30	33	25.00	6	4.55	-	-	132	100
Total		67	26.17	62	24.22	62	24.22	59	23.05	6	2.34	-	-	256	100
(Developed)															
3	Nagpur	6	5.00	22	18.33	28	23.33	52	43.34	12	10.00	-	-	120	100
4	Kolhapur	21	16.93	17	13.71	31	25.00	43	34.68	12	9.68	-	-	124	100
Total		27	11.06	39	15.98	59	24.18	95	38.94	24	9.84	-	-	244	100
Grand Total		94	18.80	101	20.20	121	24.20	154	30.80	30	6.00	-	-	500	100

In under-developed blocks, the percentage of illiterate women entrepreneurs is higher at 26.17%, when compared to the percentage of illiteracy in developed blocks, which was 18.8%. The proportion of sample women entrepreneurs attaining primary level education was 24.22% in under-developed blocks, while it was little lower at 15.98% in developed blocks. The percentage of entrepreneurs attaining middle school level education was almost same (24.2%) in both under-developed and developed blocks.

As regards, attaining education upto SSC / HSC, it was found that 23% of entrepreneurs in under-developed blocks and 30.8% in developed blocks had attained that level. Only 2.34% of sample entrepreneurs in under-developed blocks and 9.8% in

developed blocks had received education upto degree level. Surprisingly, not a single women entrepreneur both in under-developed and developed blocks could attain technical education.

Relatively speaking the proportion of sample entrepreneurs in developed blocks had better educational background than the entrepreneurs in under-developed blocks.

5. Structure of Land Holding of the Sample Entrepreneurs:

Table No. 4.21, shows the structure of the size of land holding of the sample women entrepreneurs in developed and under-developed blocks of this study.

Table No. 4.21
Availability of Land Holding with informants

Sr. No	Name of the District	Land Holding group wise beneficiaries									
		Landless		Up to 2 Hect.		2 to 4 Hect.		4 Hect. to above		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
(Under-Developed)											
1	Beed	71	57.26	48	38.71	5	4.03	-	-	124	100
2	Ratnagiri	95	71.97	27	20.45	6	4.55	4	3.03	132	100
Total		166	64.84	75	29.30	11	4.30	4	1.56	256	100
(Developed)											
3	Nagpur	95	79.17	19	15.83	6	5.00	-	-	120	100
4	Kolhapur	89	71.78	20	16.13	5	4.03	10	8.06	124	100
Total		184	75.41	39	15.98	11	4.51	10	4.10	244	100
Grand Total		350	70.00	114	22.80	22	4.40	14	2.80	500	100

- i. Of the total no. of 256 sample entrepreneurs of the under-developed blocks of Beed and Ratnagiri, 166 (or 64.84%) were landless; while the proportion of landless families in developed blocks of Nagpur and Kolhapur was quite higher at 75.41% (out of 244 families).

The percentage of families owning upto 2 hectares of land in under-developed blocks was 29.3% (or 75 families), while it was lower at 15.98% (or 39 families) in developed blocks. Similarly, the percentage of sample families holding land between 2 hectares and 4 hectares, was 4.3% in under-developed and 4.51% in developed blocks. Finally, the percentage of families holding more than 4 hectares of land in under-developed blocks was only 1.56% and 4.10% in developed blocks.

Hence, it may be concluded that a high proportion of landlessness was observed among the rural women entrepreneurs, in both developed and under-developed blocks.

6. Status of Housing Facilities:

Improvement in housing facilities indicates a better standard of life. Therefore, in this section an attempt is made to measure the relative position of the sample women entrepreneurs, about their housing facilities in 1994-95 and 2005-06. These changes are given in table No. 4.22.

Out of a total number of 256 sample families in under-developed blocks of Beed and Ratnagiri, 87 families (33.98%) were residing in Kaccha houses; but in 2005-06, this percentage has declined to 17.19% (or 44 families). In developed blocks of Nagpur and Kolhapur, the total no. of sample families was 244. Out of these 66 families (27.05%) were residing in kaccha houses in 1994-95; this percentage declined to 7.79% (or 19 families) in 2005-06.

Table No. 4.22
District-wise Status of Housing of informant

Sr. No	Name of the District	Item	Kachh		Semi-Pakka		Pakka		Total	
			No.	%	No.	%	No.	%	No.	%
(Under-Developed)										
1	Beed	Before	72	58.06	23	18.55	29	23.39	124	100.0
		After	39	31.45	23	18.55	62	50.0	124	100.0
2	Ratnagiri	Before	15	11.36	63	47.73	54	40.91	132	100.0
		After	5	3.79	57	43.18	70	53.03	132	100.0
Total		Before	87	33.98	86	33.59	83	32.43	256	100.0
		After	44	17.19	80	31.25	132	51.56	256	100.0
(Developed)										
3	Nagpur	Before	37	30.83	35	29.17	48	40.0	120	100.0
		After	10	8.33	34	28.33	76	63.34	120	100.0
4	Kolhapur	Before	29	23.39	45	36.29	50	40.32	124	100.0
		After	9	7.26	33	26.61	82	66.13	124	100.0
Total		Before	66	27.05	80	32.79	98	40.16	244	100.0
		After	19	7.79	67	27.46	158	64.75	244	100.0
Grand Total		Before	153	30.60	166	33.20	181	36.20	500	100.0
		After	63	12.60	147	29.40	290	58.00	500	100.0

On the other hand, the proportion of families living in Semi-pacca houses in under-developed blocks declined from 33.59% in 1994-95 to 31.25% in 2005-06. In developed blocks also, the proportion of families residing in Semi-pacca houses, declined from 32.79% to 27.46% during the same period.

The proportion of families residing in Pakka houses in under-developed blocks, considerably improved from 32.43% (or 83 families) in 1994-95 to 51.56% (or 132 families) in 2005-06.

In developed blocks also the proportion of families living in Pacca houses increased from 40.16% (or 98 families) in 1994-95 to 64.75% (or 158 families) in 2005-06.

This data clearly indicate a significant improvement in the availability of better housing facilities for the sample families in both developed and under-developed blocks of this study. Relatively speaking, the proportion of families getting better housing facilities is higher in developed blocks when compared to the proportion in under-developed blocks.

7. Possession of Durable Household Goods:

Table No. 4.23, shows the possession of durable household goods by the sample rural women entrepreneurs in both developed as well as under-developed blocks of this study. These durable goods include, Scooters / Motor Cycles; Bicycles, Fans, T. V. Sets, Radio Sets, Refrigerators, Gas Stove, Telephones, etc. All these goods represent a high standard of living and goods of comforts. The changes in the use of these goods are shown during the period of about one decade, i.e. 1994-95 and 2005-06.

- i. **Use of Bicycles:** Use of bicycles is the popular mode of transport and travel in rural India. It is also the cheapest mode. In 1994-95, 15% of the sample families in under-developed blocks and 40% families in developed blocks, used bicycles as an important mode of transport and travel. But, in 2005-06, this percentage increased to 27% in the under-developed and to 54% in developed blocks.

- ii. Use of Mopeds / Scooter / Motor Cycles by the sample families indicates their improvement in the standard of living. In 1994-95, only 6% of the families in under-developed blocks, used scooters / motor cycles as mode of travel; but, in 2005-06, the percentage of families using motor cycles in under-developed blocks increased to 15% and to 24% in developed blocks.

Table No. 4.23
District-wise Percentage of House holds Possessing the Assets by the informants

Sr. No	Particulars	Year	Beed	Ratnagiri	Total	Nagpur	Kolhapur	Total	Grand Total
			Family In %	Family In %	Family In %	Family In %	Family In %	Family In %	Family In %
1.	Moped/Scooter M. Cycle	1994 -95	2	10	6	8	10	9	7
		2005 - 06	6	23	15	22	27	24	19
2.	Cycle	1994 - 95	17	14	15	29	50	40	27
		2005 - 06	31	22	27	44	63	54	40
3.	Radio	1994 - 95	6	22	14	16	36	26	20
		2005 - 06	13	39	27	30	46	38	32
4.	T.V.	1994 - 95	23	39	31	36	56	46	38
		2005 - 06	53	64	59	78	77	78	68
5.	Gas Stove	1994 - 95	6	15	11	18	24	21	16
		2005 - 06	11	54	33	54	67	61	47
6.	Freeze	1994 - 95	2	6	4	7	6	6	5
		2005 - 06	5	27	16	15	18	16	16
7.	Fan	1994 - 95	34	39	36	51	50	50	43
		2005 - 06	61	71	66	86	70	78	72
8.	Telephone	1994 - 95	2	6	4	4	10	7	5
		2005 - 06	14	33	23	20	35	27	26
9.	Any Other	1994 - 95	1	1	-	1		-	-
		2005 - 06	3	1	2	2		1	2

- iii. **Radio Sets:** Use of radio sets is a major source of entertainment in rural areas. It is also an important source of obtaining information and news. In 1994-95, 14% of the families in under-developed blocks and 26% families in developed blocks used radio sets as a source of entertainment. This percentage increased to 27% in the former blocks and to 38% in the latter blocks.
- iv. **Television Sets:** use of Television sets in recent years has become very popular not only in urban areas but also in rural area of the state. The use of T.V. is an indicator of a high standard of living of a family. It is no doubt, very powerful medium of influencing peoples life; a major source of entertainment and knowledge. In 1994-95, 31% of the sample families in under-developed blocks and 46% of the families in developed blocks possessed television sets. In 2005-06, this percentage increased to 59% in under-developed blocks and 78% in developed blocks.
- v. **Gas Stove:** Use of gas stove for cooking purposes also indicates an improved standard of life in rural areas. In 1994-95, only 11% of the families in under-developed blocks and 21% of the sample families in developed blocks used gas stores as a source of cooking; this percentage increased to 33% in under-developed blocks and to 61% in developed blocks.
- vi. **Refrigerator:** Use of refrigerator is a sign of prosperity and a very high standard of life. Rich families in rural areas are also using refrigerators as a symbol of status. In 1994-95, only 4% of the sample families in under-developed blocks and 6% of the families in developed blocks used refrigerators. But, in 2005-06, this percentage increased to 16% in both under-developed as well as developed blocks.

- vii. **Fans:** Electric fans is yet another durable good used by common people both in rural and urban area. In fact, it has become a necessity of every family today. In 1994-95, 36% of the sample families in under-developed blocks and 50% of the families in developed blocks possessed electric fans. In 2005-06, this percentage increased to 66% in under-developed blocks and to 78% in developed blocks.
- viii. **Telephones:** Use of telephones, today, is a major mode of quick communication all over the country. In rural area possession of a telephone is regarded as a status symbol. In 1994-95, only 4% of the sample families in under-developed blocks and 7% in developed blocks, possessed telephones. But in 2005-06, this percentage increased to 23% in under-developed blocks and to 27% in developed blocks.

FROM THIS ANALYSIS WE CAN DRAW TWO MAJOR CONCLUSIONS:

- a. During the decade, between 1994-95 and 2005-06, the standard of living of the sample entrepreneurs, both in under-developed as well as in developed blocks has, considerably improved.
- b. The changes in the standard of life of the sample families in developed blocks are much higher when compared to be changes that have occurred in case of sample families in under-developed blocks.

8. Nature of Activities of the Sample Entrepreneurs:

Table No. 4.24, shows the nature of economic activities undertaken by the sample women rural entrepreneurs of this study. That is whether the activity is perennial or seasonal.

Table No. 4.24
District-wise type of Activities

Sr. No	Particulars	Name of the District						
		Under Develop			Develop			Grand Total
		Beed	Ratnagiri	Total	Nagpur	Kolhapur	Total	
1.	Perennial	120 96.77	102 77.27	222 86.72	110 91.67	117 94.35	227 93.03	449 89.80
2.	Seasonal	4 3.23	30 22.73	34 13.28	10 8.33	7 5.65	17 6.97	51 10.20
3.	Total	124 100	132 100	256 100	120 100	124 100	244 100.0	500 100

Of the 256 rural women entrepreneurs in under-developed blocks, 222 entrepreneurs (or 86.72%) had a perennial type of economic activity; while the remaining 34 entrepreneurs were engaged in seasonal type of economic activities (or 13.28%).

In developed blocks, however, of the total no. of 244 rural women entrepreneurs, 227 (or 93.03%) entrepreneurs were engaged in perennial type of economic activities, while the remaining 17 entrepreneurs (or 6.97%) were engaged in seasonal type of economic activities.

Hence, it may be concluded that a major percentage of rural women entrepreneurs (more than 85%), were engaged in perennial type of economic activities, both in under-developed as well as developed blocks.

9. Location-wise Economic Activity:

Table No. 4.25, shows the location of the premises of the economic activity initiated by the rural women entrepreneurs in both under-developed and developed block of this study. Out of the total no. of 256 sample entrepreneurs in under-developed blocks of Beed and Ratnagiri, 202 entrepreneurs had proper premises to initiate their activities (or 78-91%), while the remaining 54 entrepreneurs (21.09%) had no proper building

premises. On the other hand, in developed blocks of Nagpur and Kolhapur, out of the total no. of 244 women entrepreneurs 210 entrepreneurs (86.06%) had proper premises to start their economic activity; while the remaining 34 entrepreneurs (13.94%) had no proper premises.

Table No. 4.25
Location-wise of Activity

Sr. No.	Particulars	Name of the District					Total	Grand Total
		Under Developed			Developed			
		Beed	Ratnagiri	Total	Nagpur	Kolhapur		
1.	With Premises	100 80.65	102 77.27	202 78.91	104 86.67	106 85.48	210 86.06	412 82.40
2.	Without Premises	24 19.35	30 22.73	54 21.09	16 13.33	18 14.52	34 13.94	88 17.60
3.	Total	124 100	132 100	256 100	120 100	124 100	244 100	500 100

10. Type of Power Used for Running the Activity:

Table No. 4.26, shows the type of energy used by the sample rural women entrepreneurs, in under-developed and developed blocks to run their economic activities.

Table No. 4.26
Type of Power Used for running the Activity

Sr. No.	Particulars	Name of the District					Total	Grand Total
		Under-Developed			Developed			
		Beed	Ratnagiri	Total	Nagpur	Kolhapur		
1.	Electricity Supply	27 21.77	26 19.70	53 20.70	24 20.0	32 25.81	56 22.95	109 21.80
2.	Oil	-	-	-	1 0.83	1 0.80	2 0.82	2 0.40
3.	Fuel	6 4.84	-	6 2.34	7 5.83	-	7 2.87	13 2.60
4.	Not required	91 73.39	106 80.30	197 76.96	88 73.34	91 73.39	179 73.36	376 75.20
5.	Total	124 100	132 100	256 100	120 100	124 100	244 100	500

- i. In under-developed blocks of Beed and Ratnagiri, out of a total no. of 256 entrepreneurs, 53 entrepreneurs (20.7%) used electric energy as a source of power to run their activity. Another 6 entrepreneurs (2.34%) used other fuels to run their activity. But a majority of them, 197 entrepreneurs (76.96%), required no energy or power to run their economic activity.
- ii. In developed blocks of Nagpur and Kolhapur, out of the total no. of 244 women entrepreneurs, 56 entrepreneurs (22.95%) used electric energy to run their activities. Only 2 entrepreneurs (0.82%), used oil as a source of energy; 7 entrepreneurs used other fuels (2.87%). The remaining 179 entrepreneurs (73.36%) required no energy to run their economic activities.

11. Availability of Infrastructure Facilities:

To improve the level of productivity and efficiency of an economic unit, availability of adequate raw material, repairs and maintenance services, skilled workforce, marketing services and regular electric supply, etc. are important. In this context, table No. 4.27, indicates the availability of such infrastructure facilities engaged by the sample women entrepreneurs in both under-developed and develop blocks of this study.

Table No. 4.27
Availability of Infrastructure Facilities only 'yes'

Sr. No.	Item	District-wise no. of Benef.						Grand Total
		Beed	Ratnagiri	Total	Nagpur	Kolhapur	Total	
1.	Availability of Inputs / Raw Material	71 57.26	126 95.45	197 76.95	110 91.67	114 91.93	224 91.80	421 84.20
2.	Marketing of Output / Services	108 87.10	131 99.24	239 93.36	121 97.58	114 91.93	235 96.31	474 94.80
3.	Availability of Repair / Maintenance facility	29 23.39	57 43.18	86 33.59	113 94.17	72 58.06	185 75.82	271 54.20
4.	Other infrastructure support-like, work force easily available	54 43.55	60 45.45	114 44.53	98 81.67	47 37.90	145 59.43	259 51.80
5.	Has the beneficiary been given regular electric supply	60 48.38	25 18.94	85 33.20	9 7.50	17 13.71	26 10.65	111 22.20

- i. There were a total no. of 256 rural women entrepreneurs in under-developed blocks of Beed and Ratnagiri. Of these, 76.95% reported that they had adequate amount of raw material and other inputs required by them. Similarly, 93.36% of them stated that they had good marketing services. But, only 34% reported that they could get repairs and maintenance facilities; and 45% of them stated that they could get adequate work force. But, the problem of regular electric supply appears to be serious as only 33.2% stated that they could get regular electric supply to their units.
- ii. In developed blocks of Nagpur and Kolhapur, the total no. of women entrepreneurs was 244. As regards availability of inputs raw material, 91.8% of them reported that they had adequate supply of raw materials. 96.3% of them stated that they had

good marketing services; 76% of them reported satisfactory maintenance & repairs services. But, only 59.4% of them stated that the availability of proper workforce was satisfactory. Only 10.7% reported that the supply of regular electric power was good.

Hence, in both under-developed and developed blocks supply of skilled labour and regular electric power, were the main constraints on their level of output and productively.

12. Type of Training Provided:

Training in the relevant vocation plays a crucial role in improving the efficiency of an economic unit. It also improves the competitiveness in a market economy. In this, context, we have made an attempt to know the type of training that has been imparted to the sample rural women entrepreneurs of this study.

Table No. 4.28
Type of Training Provided

Sr. No.	Item	District-wise no. of Benef.						Grand Total
		Under Develop			Develop			
		Beed	Ratnagiri	Total	Nagpur	Kolhapur	Total	
1.	Training imparted							
a.	Yes	48 38.71	31 23.48	79 30.86	56 46.67	35 28.27	91 37.30	170 34.00
b.	No	52 41.94	35 26.52	87 33.98	30 25.0	52 41.94	82 33.60	169 33.80
c.	Not required	24 19.35	66 50.00	90 35.16	34 28.33	37 29.84	71 29.10	161 32.20
	Total	124 100	132 100	256 100	120 100	124 100	244 100	500 100
2.	If 'Yes' type of Training provided							
a.	Formal	30 62.50	29 93.55	59 74.68	39 69.64	23 65.71	62 68.13	121 71.18
b.	Informal	18 37.50	2 6.45	20 25.32	17 30.36	12 34.29	29 31.87	49 28.82

- i. Table No. 4.28, indicates the nature of training imparted to the women entrepreneurs in under-developed as well as developed blocks of this study. There were 256 women entrepreneurs in under-developed blocks: of which only 31% received training

relevant to their economic activity; while another 35% of them stated that they required no training at all. The remaining 34% of them did not receive any training relating to their economic activity.

Of those who received training (79 or 31%), 75% of them (59) obtained formal training; the remaining 20 (or 25%) could obtain only informal training.

- ii. In developed blocks of Nagpur and Kolhapur, the total no. of women entrepreneurs was 244. Of these 91 (or 37.3%) could receive training relating to their economic activity. 71 persons (or 29.1%) required no training and 82 persons or (33.6%) did not receive any training at all.

Those who could receive training (91 persons), 68% of them obtained formal training while 32% of them received only informal training.

i. Coverage of Economic Activities of the Sample Women Entrepreneurs:-

The Survey has covered various type of economic activities undertaken by the Sample Rural Women Entrepreneurs in selected, under-developed (2 blocks), and developed (2 blocks), of Beed & Ratnagiri; and, Nagpur & Kolhapur Districts respectively. The Economic Activities include: i. Primary Sector, ii. Secondary Sector, and iii. Tertiary Sector, of the selected district economics. Table – 4, shows various economic activities undertaken by the Sample Entrepreneurs.

- Table No. 4.29, shows the number and proportion of economic activities undertaken by the Sample Rural Women Entrepreneurs in both under-developed and developed blocks of this study. The proportion of Primary Sector economic activities

is both, developed and under-developed blocks is very low, i.e. 2.0% and 7.5% respectively.

- However, the number as well as proportion of Secondary Sector Economic Activities is very high in both type of blocks i.e. 48.4% in under-developed and 49.6% in developed blocks.
- In Tertiary Sector also the proportion of economic activities is very high in both areas, i.e. 44.1% in under-developed blocks and 48.4% in developed blocks.
- Considering all the 4 Blocks together, it is observed that out of 500 Sample Entrepreneurs, 24 Activities (4.8%) belong to Primary Sector; 245 (or 49.0%) belong to Secondary Sector and 231 (or 46.2%) belong to the Tertiary Sector.

Hence, we may conclude that, out of the 500 Entrepreneurs of this study 96.2% activities belong to non-farm sector, while only 4.8% belong to farm-sector activity. Figure -1, shows this information.

Table No. 4.29
District-wise No. of Economic Activities Covered Under Sample

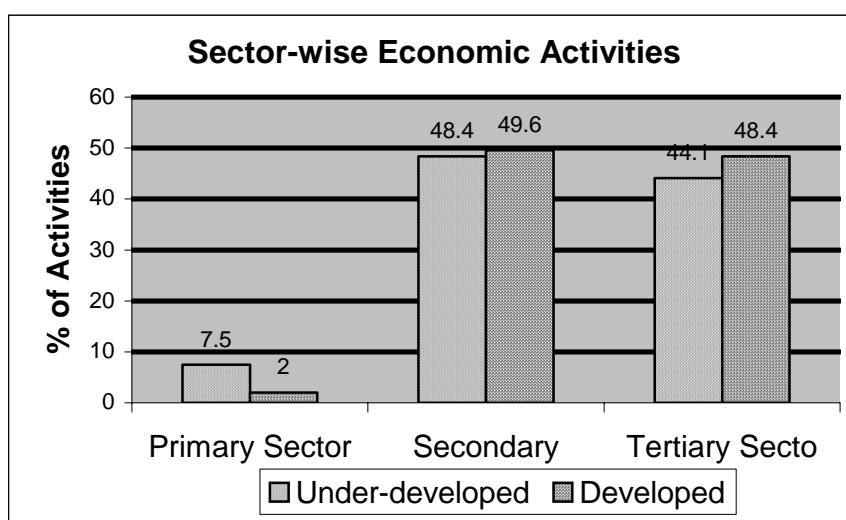
Sr. No.	Name of the Activity	No. of Economic Activities Covered Under Sample						Grand Total
		Under Developed			Developed			
		Beed	Ratnagiri	Total	Nagpur	Kolhapur	Total	
Primary Sector								
1.	Dairy	8 6.45	1 0.76	9 3.52	1 0.83	3 2.42	4 1.64	13 2.60
2.	Bullock cart	3 2.42	-	3 1.17	-	-	-	3 0.60
3.	Goat Rearing	7 5.65	-	7 2.73	-	1 0.81	1 0.41	8 1.60
	Total	18 14.52	1 0.76	19 7.42	1 0.83	4 3.23	5 2.05	24 4.80
Secondary Sector								
4.	Chilli Grinder/ Flour Mill	20 16.13	4 3.03	24 9.38	8 6.67	11 8.87	19 7.79	43 8.60
5.	Potterer	-	1 0.76	1 0.39	3 2.50	1 0.81	4 1.64	5 1.00
6.	Black Smith	2 1.61	-	2 0.78	-	-	-	2 0.40
7.	Carpenters	-	1 0.76	1 0.39	-	-	-	1 0.20
8.	Rope Weaving	2 1.61	-	2 0.78	-	1 0.81	1 0.41	3 0.60
9.	Broom Making	-	12 9.09	12 4.69	-	1 0.81	1	13 2.60
10.	Jewellery Shop	-	-	-	-	3 2.42	3 1.23	3 0.60
11.	Tailoring/ Pieco Fall	48 38.71	24 18.18	72 28.13	51 42.50	35 28.23	86 35.24	158 31.60
12.	Milk Processing	3 2.42	-	3 1.17	-	-	-	3 0.60
13.	Food Processing Unit	1 0.81	6 4.55	7 2.43	-	5 4.03	5 2.05	12 2.40
14.	Power loom	-	-	-	-	1 0.81	1 60.41	1 0.20
15.	Printing Press	-	-	-	-	1 0.81	1 0.41	1 0.20
	Total	76 61.29	48 36.36	124 48.44	62 51.67	59 47.58	121 49.59	245 49.00
Tertiary Sector								
16.	Grocary Shop	4 3.23	20 15.15	24 9.38	16 13.33	12 9.67	28 11.48	52 10.40
17.	Tea Stall	-	16 12.12	16 6.25	3 2.50	11 8.87	14 5.74	30 6.00
18.	Vegetable/ Fruit/ Fish/ Egg	6 4.84	17 12.88	23 8.98	10 8.33	7 5.65	17 6.97	40 8.00
19.	Bangle Shop	12 9.68	8 6.06	20 7.81	4 3.33	8 6.45	12 4.92	32 6.40
20.	Cloth Shop	2 0.01	3 2.27	5 1.95	4 3.33	9 7.26	13 5.33	18 3.60
21.	General Store	1 0.81	6 4.55	7 2.73	5 4.17	5 4.03	10 4.10	17 3.40
22.	Beauty Parlour	-	2 1.52	2 0.78	8 6.67	3 2.42	11 4.51	12 2.40
23.	Fabrication	-	3 2.27	3 1.17	-	-	-	3 0.60
24.	S.T.D	1 0.81	2 1.52	3 1.17	2 1.67	-	2 0.82	5 1.00
25.	Others	4 3.23	6 4.55	10 3.91	5 4.17	6 4.84	11 4.51	21 4.20
	Total	30 24.19	83 62.88	113 44.14	57 47.50	61 49.19	118 48.36	231 46.20
	Grand Total	124 100.0	132 100.0	113 100.0	57 100.0	61 100.0	118 100.0	231 500

Note :- 1) General store includes : 1) Utensil Shop, ii) Bentex Shop, iii) Electric Shop, iv) General Store, v) Shoe Shop, vi) Medical Shop
2) Other Includes : i) Pan shop, ii) Laundry, iii) Decoration iv) Tractor & Wood stall

Table No. 4.30

Sector-wise Economic Activities

Sr. No.	Particular	Under-developed Block	Develped Block	Total
1	Primary Sector	19 (7.5%)	05 (2.0%)	24 (4.8%)
2	Secondary Sector	124 (48.4%)	121 (49.6)	245 (49.0%)
3	Tertiary Sector	113 (44.1%)	118 (48.4%)	231 (100.0%)
	Total	256 (100.0%)	244 (100.0%)	500 (100.0%)

Figure - 10**ii. Primary Sector:**

There are 3 major economic activities undertaken by the Rural Women Entrepreneurs under primary sector, which include, Dairy, Bullock Carts and Goat Rearing. The total no. of units under primary sector forming about 4.8% of the total economic activities. (See table no. 4.30)

- There are a total no. of 13 Dairy Units in the Sample, of which 9 are located in under-developed blocks (or 69%) and the remaining 4 (or 31%) are located in developed blocks. Beed Block appears to have major share (62%) in total no. of dairies.

- Bullock Carts activity is undertaken only in one block of Beed, i.e. under-developed. There are 3 women entrepreneurs in Beed, which have undertaken this type of economic activity.
- Goat Rearing activity is also concentrated in Beed Block as out of 8 units, 7 units (88%) are located in Beed Block while only one unit is located in Kolhapur District.

Hence, we may conclude that among primary sector economic activities, Beed Block has a dominant position.

iii. Secondary Sector:

The Secondary Sector has to play an important role in enhancing the regular incomes of the rural families. It also absorbs the surplus labour in various types of farm activities in the villages. During the transformation of the district economy, rural industrialization has to play a key role. It may be noted that, the secondary sector in rural areas, has to cater to the needs of the rural masses. The following type of economic activities, in both, under-developed and developed blocks of this study are shown in table 4.31. For example, these activities include, Chilli Grinding, Flour Mills, Pottery, Carpentry, Rope wearing, Broom making, Tailoring, Pieco falls, Milk Processing, Food Processing units, Power-looms, Printing Press etc.

- i. There are a total number of 245 rural women entrepreneurs who have undertaken various economic activities, under the Secondary Sector. Of these 245, 124 entrepreneurs belong to the under-developed blocks of Beed (76 or 61%) and Ratnagiri (48 or 39%). Similarly, there are a total no. of 121 women entrepreneurs in developed blocks of Nagpur (62 or 52%) and, Kolhapur (59 or 48%).
- ii. Out of a total no. of 124 Women entrepreneurs in under-developed blocks, Tailoring / Pico falls, appears to be the major

economic activity as 28% (or 72 entrepreneurs) have taken to this activity; in developed blocks also, out of 121 entrepreneurs, 86 women (35%) have started tailoring firms.

- iii. Chilli Grinding / Flour Mills is the second largest economic activity undertaken by the sample women entrepreneurs of the study. Out of a total no. of 43 units, 24 units (9.38%) are located in under-developed blocks and 19 (7.79%) are located in developed blocks.
- iv. There are 12 food processing units; of which 7 are located in under-developed and 5 are located in developed blocks. Their % to total is 2.43% and 2.05% respectively.
- v. There are 5 pottering units; of which only one in under-developed and 4 are in developed blocks.
- vi. There are only 2 black smithy units and there are located only in Beed Block; and only one carpentry unit in Beed block.
- vii. Out of a total no. of 3 Rope wearing units; 2 are located in under-developed Beed block and one unit is developed Kolhapur Block.
- viii. Broom making is yet another economic activity. Out of 13 broom making units, 12 units are located in backward Ratnagiri Block and only one unit in developed Kolhapur District.
- ix. Three Jewelry Shops are located only in developed Kolhapur Block. Similarly, power-loom units (one) is also located in Kolhapur block only. One printing press is working in Kolhapur block.
- x. Similarly, there are 3 milk processing units operating in backward Beed block only.

We may conclude from the above data, that, there are a total no. of 245 manufacturing units started by the rural women

entrepreneurs in the 4 blocks under study. Of these 51% (124 units) are located in under-developed blocks and 49% (or 121 units) are located in developed blocks.

iv. Tertiary or Services Sector:

There are a total no. of 231 rural women entrepreneurs engaged in various types of Tertiary Sector economic activities in both under-developed and developed blocks of this study. Of these, 113 units (or 48.9%) are located in the under-developed blocks of Beed (30 units) and Ratnagiri (83 units); while, 188 units (51.1%) are located in the developed blocks of Nagpur (57 units) and Kolhapur (61 units).

There are a total no. of 9 major economic services undertaken by these women entrepreneurs, viz; Grocery Shops, Tea Stall, Vegetable / Fruit / Fish / Egg Stalls, Bangle Shops, General Stores, Beauty Parlors, Fabrication, S.T.D booths, and other economic activities, like Pan Shops, Laundry, Shoe Shops, Medical Store, etc.

i. Grocery Shop:

This appears to be the major service sector activity undertaken by the women entrepreneurs of this study, as 52 women out 500 (or 10.4%) have taken this business. Out of these 52, 24 (or 46%) units are located in under-developed blocks while the remaining 28 units (54%) are located in developed blocks.

ii. Vegetable / Fruit Stalls:

This is the second major economic service undertaken by the sample women entrepreneurs. There are a total no. of 40 vegetable / fruits stalls; of which 23 stalls (57.5%) are located in under-developed blocks of Beed and Ratnagiri, while 17 stalls

(42.5%) are located in developed blocks of Nagpur & Kolhapur. They also sold fish and eggs.

iii. Tea Stalls:

Tea Stalls are also popular among women entrepreneurs, as they have started a total no. of 30 Tea stalls; of which 16 units (53%) are located in Ratnagiri block, but here is not a single tea stall in Beed block. The remaining 14 tea stalls have been started in developed blocks (47%).

iv. Bangle Shops:

Bangle shops, is yet another important service activity under taken by the women entrepreneurs. There are a total no. of 32 bangle shops, of which 20 units (or 62.5%) are located in under-developed blocks while the remaining 12 units (or 37.5%) are located in developed blocks.

v. Cloth Shops:

Cloth shops have been started by a total no. of 18 women entrepreneurs; of which 5 shops (28%) are located under-developed blocks and 13 shops (72%) in developed blocks.

vi. General Stores:

General Stores have been started by a total no. of 17 women entrepreneurs, meeting various day-to-day needs of the rural community. Of these, 7 stores (41%) are located in under-developed blocks and 10 stores (59%) in developed blocks.

vii. Beauty Parlors:

It appear that beauty parlors are becoming popular among rural women folk as well. There are 13 beauty parlors started by them, of which 2 are in under-developed and remaining 11 in developed blocks.

viii. Fabrication:

Fabrication works have been undertaken by 3 Women Entrepreneurs and all of them have been located in backward Ratnagiri Block.

ix. S.T.D Booths:

S.T.D Booth is a new economic service started by 5 women entrepreneurs, of which 3 booths are located in under-developed blocks and 2 booths in developed block.

x. Other Service Activities:

There are a total no. of 21 other service activities, which include, Pan Shops, Medical Stores, Laundries, Decoration, Tractor Service etc. Of these 21, 10 units are located in under-developed while the remaining 11 units are located in developed block.

From the above discussion, we may conclude that, sample women entrepreneurs in both, under-developed as well as developed blocks have undertaken various service activities, based on the needs of the Rural Community.

13. Investments, Income and the Rate of Return:

Table No. 4.31 shows the data relating to per unit investment, income and the rate of return on such investments, of only functioning units, undertaken by the rural women entrepreneurs of the study. We have given these data for under-developed and developed blocks separately, for comparison.

Table No. 4.31
Average Investment, Average Income and Rate of Return
on Investment on functioning sample units

Sr. No.	Sector	Under-Developed Blocks			Developed Blocks		
		Average per unit investment (Rs.)	Average income Rs. per unit	Rate of Return %	Average per unit investment (Rs.)	Average income Rs. per unit	Rate of Return %
I.	Primary Sector						
i.	Dairy	35571	11000	30.9	42500	30250	71.2
ii.	Bullock cart	20000	7000	35.0	-	-	-
iii.	Goat Rearing	12667	3333	26.3	11000	3000	27.3
II.	Secondary Sector						
i.	Chilli Grinding/Four Mills	19250	13833	71.9	30895	20895	67.6
ii.	Pottery	9000	10000	111.1	41750	34750	83.2
iii.	Black Smith	8500	8500	100.0	-	-	-
iv.	Carpenters	200000	80000	40.0	-	-	-
v.	Rope wearing	2000	3000	150.0	11000	15000	136.4
vi.	Broom making	6083	11583	190.4	32000	66000	206.3
vii.	Jewelry shop	-	-	-	187333	48667	26.0
viii.	Tailoring / Pieco falls	9268	13535	146.0	7314	16070	219.7
ix.	Milk Processing	47333	19000	40.1	-	-	-
x.	Food Processing	88286	24857	28.2	24200	11600	47.9
xi.	Power Loom	-	-	-	102000	14000	13.7
xii.	Printing press	-	-	-	155000	85000	54.8
III.	Tertiary Sector						
i..	Grocery Shop	41125	34042	82.8	63393	30464	48.0
ii.	Tea Stall	53312	40500	76.0	36929	31500	82.3
iii.	Vegetable/Fruit/Fish/ Egg	16696	22956	137.5	19176	23588	123.0
iv.	Bangle Shop	19050	10650	55.9	23917	14800	60.6
v.	Cloth Shop	41600	12000	28.8	98308	77923	79.3
vi.	General Store	57714	55000	95.3	41900	29800	71.1
vii.	Beauty Parlor	17500	10000	57.1	27909	25000	85.6
viii.	Fabrication	87333	87333	100.0	-	-	-
ix.	S.T.D. Booth	27667	24333	88.0	46500	25500	54.8
x.	Others Activities	15700	11100	70.7	69091	19091	27.6

I. Primary Sector:

There were a total no. of 20 operating units, of which 15 were operating in under-developed blocks and 5 units in developed blocks. Dairy, Bullock Cart and Goat Rearing were the economic activities under this sector.

The per unit average income from these three type of activities were observed to be as fallows: -

- i. In dairy units, the average in under-developed blocks was Rs. 11000/-, while it was higher at Rs. 30250/- in developed block. Similarly, the rate of return was 30.9% in the former and 71.2% in the latter case.

Bullock cart was operated only in under-developed block of Beed; it earned are income of Rs. 7000/- per annum and a rate of return of 35%.

- ii. Goat rearing earned an average income of Rs. 3333/- in under-developed blocks, while it earned Rs. 3000/- in developed blocks. The rate of return was 26.3% in former and 27.3% in the latter.

Although, the rates of return in these activities are better, even than the average income earned by them is not adequate to feed their families.

II. Secondary Sector:

This is the major sector of the non-farm activities. There were a total no. of 243 operating units; of these 122 were operating in under-developed blocks while 121 units were operating in developed blocks.

The Capital investment per unit is much higher in this sector than what is required in the Primary Sector. For example minimum capital per unit was observed to be in case of Rope-wearing (Rs. 2000/-) and maximum in case of carpentry (Rs. 2

lakhs). There were a total no. of 12 economic activities undertaken in this sector.

We shall examine the level of incomes and rates of return, relating to a few major activities.

i. Tailoring / Piecofalls:

This appears to be a major economic activity undertaken by women entrepreneurs of the study. A total no. of 157 units were operating, of which 71 units were in under-developed blocks and 86 units in developed blocks. The average capital employed per unit in under-developed blocks was Rs. 9268/-; and per unit income was Rs. 13535/-, while the rate of return was 146%. In developed blocks, the per unit capital, income and rate of return were, Rs. 7314/-, Rs. 16070/- and 219.7% respectively. Therefore, tailoring activity appears to be quite satisfactory and suitable for women entrepreneurs.

ii. Chilli Grinding / Flour Mills:

This is the second major non-farm activity, which was operated by 43 women entrepreneurs; of which 24 units were located in under-developed blocks and 19 units were operated in developed blocks.

The average capital employed per units in chilli grinding in under-developed blocks was Rs. 19250/-; while it earned an annual income of Rs. 13833/-, and a rate of return of 79.9%. In developed blocks, the capital, income and rate of return was Rs. 30895/-, Rs. 20895/- and 67.6% respectively.

iii. Brom-making units were 13, of which 12 were located in under-developed block and only one in developed block. The per unit capital required was only Rs. 2000/- in under-developed blocks and Rs. 11000/- in developed blocks. It is a labour intensive economic activity. Per unit income in under-developed blocks

was Rs. 3000/- indicating a rate of return of 150%. In developed block however the income per unit was much higher at Rs. 11000/- and a rate of return of 136.4%.

- iv. There were a total no. of 12 food processing units, of which 7 units were located in under-developed blocks and 5 units in developed blocks. Per unit capital employed in food processing unit in under-developed blocks was Rs. 88286/-; it earned an annual income of Rs. 24857/- and a rate of return of 28.2%. Similarly, in developed blocks, the per unit capital, income and rate of return were, Rs. 24200/- Rs. 11600/- and 47.9% respectively.

Other Non-farm Activities: -

There were a few other non-farm activities undertaken by the women entrepreneurs, both in under-developed and developed blocks.

The per unit or average rates of return on these investments made are as follows: -

- i. Pottery, 111% in under-developed blocks only. The level of income is low at Rs. 10,000/- p.a.
- ii. Black smithy, rate of return 100%, but the level of income is low at Rs. 8500 p.a. (only in under-developed block.)
- iii. Carpentry, required larg capital of Rs. 2 lakhs per unit. But is earned high level of income of Rs. 8000/-, p.a. The rate of return was 40%. (only in under-developed block.)
- iv. Jewelry shop was located only in developed block with an investment of Rs. 187333/-; it earned an income of Rs. 48667/- indicating a rate of return of 26%.
- v. Milk processing units (3) were operated only in under-developed blocks, with an average capital investment of Rs. 47333/- . It

earned an average income of Rs. 19000/- per unit, indicating a rate of return of 40.1%.

III. Tertiary or Services Sector:

There were a total no. of 231 Service Sector units operating in both under-developed and developed blocks together. Of these 133 units were functional in under-developed blocks and 118 units in developed blocks. These units included 9 type of major Service unit like, grocery shops, vegetable stalls, tea stalls, bangle shops, general stores etc.

i. Grocery shops:

There were a total no. of 52 grocery shops; of which 24 shops were located in under-developed blocks and 28 shops in developed blocks. The average per unit investment in grocery shop in under-developed blocks was Rs. 41125/-; it earned an annual income of Rs. 34042/- showing a rate of return of 82.8%, which was quite high. In developed blocks, however, per unit investment in grocery shop was Rs. 63393/-, it earned Rs. 30464/- per year, indicating a rate of return of 48%.

ii. Tea Stall:

There were a total no. of 30 tea stalls started by women entrepreneurs; of these 16 stalls were located in under-developed blocks and 14 stalls in developed blocks. The per unit capital cost of tea stalls was Rs. 53312/- in under-developed blocks; it earned an annual income of Rs. 40500/- per unit, showing a rate of return of 76%. In developed blocks, the average per unit capital cost was Rs. 36929/-; it earned an annual income of Rs. 31500/-, indicating a rate of return of 82.3%.

iii. Vegetable / Fruit Shops:

There were a total no. of 40 Vegetable stalls operated by women entrepreneurs; of these 23 shops were operating in under-developed and 17 shops in developed blocks. The average investment per unit of vegetable shops in under-developed blocks was Rs. 16696/-; it earned per shop income of Rs. 22956/-. Per annum, indicating a rate of return of 137.5%.

In developed blocks, investment per shop was Rs. 19176/-; which earned an annual income of Rs. 23588/-, showing a rate of return of 123%.

iv. Bangle Shops:

This is yet another service sector activity under taken by a total no. of 32 women entrepreneurs of this study. Of these, 20 units were located in under-developed block and 12 units in developed block.

Per unit investment in bangle shop in under-developed blocks was Rs. 19050/-; it earned an annual income of Rs. 10650/-, indicating a rate of return of 55.9%. Similarly, in developed blocks, per unit investment in bangle shop was Rs. 23917/-; it earned per units annual income of Rs. 14500/-; showing a rate of return of 60.6%.

v. Cloth Shops:

Another popular service sector activity was starting cloth shops by sample women entrepreneurs of this study. These were 5 cloth shops in under-developed blocks and 13 shops in developed blocks. The per unit investment in the former was Rs. 41600/-, and if earned income of Rs. 12000/- p.a., showing a rate of return of 28.8%. In developed blocks, the units cost of investment was Rs. 98308/- while its annual income was Rs. 77923/-, indicates a rate of return of 79.3%.

vi. General Shop:

There a total no. of 17 functioning general stores; of which 7 general stores were operating in under-developed blocks and 10 general stores in developed blocks. The per unit capital investment in general stores, in under-developed blocks was found to be Rs. 57714/-; while it earned an annual income of Rs. 55000/-, indicating a rate of return of 95.3%. In developed blocks, the per unit capital investment was Rs. 41900/-; and it earned an annual income of Rs. 29800/- indicating a rate of return of 71.1%.

vii. Beauty Parlours:

There were two beauty parlors in under-developed blocks and 11 in developed blocks or a total of 13 beauty parlors run by the sample women entrepreneurs. The average per unit capital investment in beauty parlors in under-developed blocks was Rs. 17500/-. It earned an annual income of Rs. 10,000/-; indicating a rate of return of 57.1%.

In developed blocks capital investment per units was Rs. 27909/-, and annual income generated was Rs. 25000/-, indicating a rate of return of 85.6%.

viii. Fabrication:

There were a total no. of 3 fabrication units operating only in under-developed blocks. The per unit investment in fabrication was Rs. 87333/-. It earned an annual income of Rs. 87333/-, showing a rate of return of 100%.

ix. S.T.D. Booths:

There were a total no. of 5 S.T.D. booths started by women entrepreneurs; of which 3 booth were functioning in under-developed blocks and 2 booths in developed blocks. The per unit investment each booth was Rs. 27667/-, in under-

developed blocks and it earned an annual income of Rs. 24333/-, indicating a rate of return of 88%. In developed blocks the per unit investment in S.T.D. booth was Rs. 46500/-; it earned an annual income of Rs. 25500/-; indicating a rate of return of 54.8%.

x. Other Activities:

The sample women entrepreneurs had also undertaken various other service activities like, pan shops, laundry services, decoration, tractor services etc. The total no. of such services, was, 21. Of these 10 Services ere operating in under-developed blocks and 11 services in developed blocks. The average investment in these services in under-developed blocks was Rs. 15700/-; and it earned an income of Rs. 11100/-, indicating a rate of return of 70.7%. In developed blocks, the per unit investment was found to be Rs. 69091/-; it earned an average income of Rs. 19091/-, indicating a rate of return of 27.6%.

Conclusion:

It may be concluded from the above discussion that, the sample rural women entrepreneurs in both, developed as well as under-developed blocks are successfully operating their economic activities in all the three sectors (i.e. Primary, Secondary and Tertiary) of the district economies. The annual incomes earned by them and the rates of return on their investments are quite satisfactory.

Social Security Covered by the Sample Women Entrepreneurs:

In This Section, we are discussing the important issue of social security covered by the sample rural women entrepreneurs of this study. Table No.. Shows information about the social security enjoyed by the sample entrepreneurs. These social security measures covered are, (i) Insurance of

establishment / enterprises against the risk of fire, theft, etc. (ii) Insurance against accidents, death, illness, (iii) Social Security benefits with respect to (a) Maternity benefits, (b) Family benefits.

I. Insurance against Risk of Fire / Theft:

This is the most important part of the insurance coverage against the risk of fire, theft, in the business enterprises or establishment / building. But, surprisingly, only 28 entrepreneurs (10.9%) in under-developed blocks of Beed and Ratnagiri together had insured their establishments against the risk of fire and theft. On the other hand, 21 Women Entrepreneurs (or 8.6%) in the developed blocks had insured their enterprises against the risk of fire and theft.

II. Insurance Against Accidents, Illness & Death:

Out of a total number of 256 rural women entrepreneurs in under-developed blocks, 39 entrepreneurs (or 15.2%) had insured against the risk of accidents, illness and death. In developed blocks of Nagpur and Kolhapur, out of a total number of 244 women entrepreneurs, 52 entrepreneurs (or 21.3%) had insured against the risk of accidents, illness and death.

III. Social Security Benefits:

It is surprising to note that social security benefits with respect to maternity benefits are enjoyed by 7 women entrepreneurs (2.7%) in only under-developed blocks; while family benefits are also enjoyed by 7 entrepreneurs (or 2.7%) in under-developed block only (Beed only). Social security benefits of these nature were completely absent in developed blocks of Nagpur and Kolhapur.

From this analysis, we may conclude that, the coverage of social security benefits among the sample women entrepreneurs in both under-developed and developed blocks is very poor. The concerned authorities need to disseminate information relating to various social security benefits available to these women entrepreneurs.

In this regard, we shall now discuss the proposed social security system drafted by the National Commission, for Enterprises in Unorganized Sector (NCEUS), in 2005.

Impact of Transformation on the average annual incomes of the sample rural women entrepreneurs:

In this section, we shall discuss the impact of the transformation on the annual incomes of the rural women entrepreneurs operating their enterprises in under-developed and developed blocks of this study. Table No.... shows, data relating to the average annual incomes of the rural women entrepreneurs, for the decade, that is, 1994-95 and 2005-06; both for under-developed blocks of Beed and Ratnagiri together; and for developed blocks of Nagpur and Kolhapur blocks together.

- i. The impact of transformation on the levels of annual average incomes of rural entrepreneurs in under-developed blocks of Beed and Ratnagiri, shows that, during the year 1994-95, the average annual income of these 256 rural enterprises was found to be Rs. 12625/-. But, after a decade, that is, in the year 2005-06, their average annual income increased to Rs. 24870/-. The net increase in annual income, per enterprises was observed to be (Rs. 24870 - Rs. 12645) = Rs. 12245/-, which may be considered quite substantial. The percentage change of average income, per enterprises over the decade was found to be +97%.

- ii. Table No. 4.32 also shows the impact of transformation on average annual incomes of the rural women entrepreneurs operating in developed blocks of Nagpur and Kolhapur, during the same decade, that is, 1994-95 and 2005-06. Their total number was 244. The average annual income of this class of rural women entrepreneurs, in the year 1994-95, was found to be Rs. 12946/-. But, in 2005-06, their average annual income increased to Rs. 36615/-. This indicates a rise of net income of $(Rs. 36615 - Rs. 12946) = 23669/-$, over the decade. The percentage change over the decade was quite high at +183%, during the reference period.

From the above analysis we may draw the following conclusions:

- a. During, the period of transformation, that is, 1994-95 and 2005-06, the impact on levels of incomes of the sample rural women entrepreneurs in both, under-developed as well as in developed blocks has been quite good and satisfactory.
- b. Relatively speaking, the impact on level of income of entrepreneurs in developed blocks is much higher at +183%, when compared to the changes in levels of incomes of the rural entrepreneurs in under-developed blocks, which was +97%, during the same period.

Crossing the Poverty Line:

In the section, an attempt is made to estimate the proportion of rural women entrepreneurs, who could cross the poverty line of an annual income of Rs. 24000/-, during the decade. This may be considered as very important impact of the transformation on their levels of incomes. Table no. 4.34 shows data relating to such impact on the levels of incomes, of the

sample women entrepreneurs both in under-developed blocks as well as developed blocks under study. The results are as follows: -

i. Under-Developed Blocks:

In under-developed blocks of Beed and Ratnagiri together, the total number of rural women entrepreneurs was 256. In 1994-95, the total number of BPL entrepreneurs, was 161 (or 62.9%) of the total; while the proportion of APL entrepreneurs was (37.1%) or 95 entrepreneurs indicating a very high proportion of BPL entrepreneurs. But, after a decade in 2005-06, the number of BPL entrepreneurs declined to 81 (or 31.6%); while the proportion of APL entrepreneurs increased to 68.4% (or 175 families). Hence, the number of women entrepreneurs crossing the poverty line of Rs. 24000/- was observed to be 80, or 31.3% of the total entrepreneurs (i.e 256). This should be considered as an important impact of transformation.

ii. Developed Blocks:

In developed blocks of Nagpur and Kolhapur together, the total number of sample rural women entrepreneurs was 244. In 1994-95, the total number of BPL entrepreneurs in these blocks was 127 (or 52%) of the total entrepreneurs.

The remaining 117 entrepreneurs belonged to the category of Above Poverty Line (APL) category (or 48.0%). After a decade in 2005-06, the number of entrepreneurs in BPL category drastically declined to 35 (or 14.3% of the total); while the number of APL entrepreneurs increased to 209 (or 85.7% of total). Hence, from these data, the following important conclusion may be drawn: -

- a. During, the decade of transformation, the proportion of rural women entrepreneurs families, crossing the poverty line in under-developed blocks, was observed to be 31.3% of the total; or in other words, 80 entrepreneurs, out of the total of 256, could cross the poverty line of Rs. 24000/- p.a.
- b. During, the same period, the proportion of rural women entrepreneurs in developed blocks of Nagpur and Kolhapur, crossing the poverty line was found to be 37.7%; or in other words, out of a total number of 244 women entrepreneurs, 92 entrepreneurs or 37.7% could cross the poverty line of Rs. 24000/- p.a.
- c. The proportion of women entrepreneurs crossing the poverty line in developed blocks (Nagpur & Kolhapur) was much higher at 37.7%, when compared to the entrepreneurs crossing the poverty line under-developed blocks (Beed & Ratnagiri), which 31.3%.

Table No. 4.32

Impact of transformation on average annual income of the sample entrepreneurs:
(1995 and 2005) Amount in Rs. At current prices

Income Group Rs.	Under-Developed Blocks		Developed Blocks	
	Before (Number)	After (Number)	Before (Number)	After (Number)
Upto Rs. 12000/-	73	18	34	7
Rs. 12001/- to Rs. 24000/-	88	63	93	28
Rs. 24001/- to Rs. 36000/-	41	54	54	55
Rs. 36001/- to Rs. 48000/-	9	40	25	52
Rs. 48001/- to Rs. 60000/-	16	21	19	27
Rs. 60001/- to Above	29	30	19	75
Total	256	256	244	244
Median Income Rs.	12625	24870	12946	36615
Increase (+) Decrease (-) Rs.	+12245		23669	
% change over 1995	+97%		+183%	
Standard Deviation (Rs)	25032	17063	27984	17988
Coefficient of Variation (%)	77.56	48.99	61.02	40.68

Note : Before : 1994 – 95 After : 2005 - 06

Table No. 4.33

The Impact of transformation on families of women entrepreneurs crossing the poverty line during 1994-95 to 2005-06

Sr. No.	Region / Blocks	Before		After		Crossing poverty line (No)
		BPL (No)	APL (No)	BPL (No)	APL (No)	
I.	Under-developed	161	95	81	175	80
	Total : 256					
	% to total	62.9	37.1	31.6	68.4	31.3
II.	Developed	127	117	35	209	92
	Total : 244					
	% to total	52.0	48.0	14.3	85.7	37.7

- Note : i. **Before** : 1944-95 **After** : 2005-06
 ii. **BPL**: Below Poverty Line **APL** : Above Poverty Line
 iii. **Poverty Line** : Rs. 24000/- per annum per family.

i. Under –developed Districts.

Interpretation (1) Standard deviation : the value of Standard deviation with reference to average incomes of the rural women entrepreneurs in under developed districts (Beed & Ratnagiri) before the transformation period was found to be Rs. 25032 ; while the coefficient of variation (C.V.) during the same year was observed to be 77.56%, which indicates a high level of instability within the group.

But after a decade of transformation, the value of standard deviation has declined considerably level of inequality from the average income. Similarly, the value of coefficient of variation has also declined from 77.56% to 48.99% during the decade which shows movement towards stability of the income level of the rural women entrepreneurs.

ii. Developed Districts :

The Value of standard deviation of the level of income of the rural women entrepreneurs in developed districts of Nagpur and kolhapur was found to be Rs. 27984, before the period of transformation. After the decade of transformation the value of standard deviation has declined to Rs. 17988, indicating to yedaced level of deviation from the average income. Similarly, during the same period the value of coefficient of variation (C.V.), which was 61.02% beore the transformation, indicating to movement towards stability of the level of income.

- iii. The coefficient of variation (C.V.) of the incomes in developed areas, after the transformation (2005-06) was observed to be much steeper (40.68%), then what was found in income-group, after transformation i.e. 48.49%. This indicates that the income levels in developed areas are more stable and show less deviations from the average incomes, than what was observed in under developed areas.

Investment made by Sample Women Entrepreneurs:

In this section, we shall discuss the investment pattern adopted by the sample entrepreneurs in both under-developed as well as developed blocks of this study. These investments are made by them out of their savings. This information is shown in table No. 4.34.

Table No. 4.34
% Of Entrepreneur Investment Trend in the Selected items
(Rs. in 000)

Sr. No.	Item	Unit Yes/ No	District-wise no. of Family in %										Total		Grand Total	
			Beed		Ratnagiri		Total		Nagpur		Kolhapur		F %	AA	F %	AA
			F %	AA	F %	AA	F %	AA	F %	AA	F %	AA				
1.	Construction / Repairs of House	Yes	40	0.14	20	06	30	11	29	10	11	48	20	21	25	15
2.	Improvement in Agricultural Land	Yes	8	14	2	103	5	28	1	02	1	35	1	19	3	27
3.	Purchase of new Agricultural Land	Yes	2	80	2	45	2	62	-	-	-	-	-	-	1	63
4.	Purchase of Residential Plot	Yes	2	140	2	55	2	98	3	100	4	44	4	69	3	78
5.	More investment in existing Business	Yes	11	18	5	137	8	53	7	10	6	20	7	96	7	36
6.	Purchasing of Domestic items	Yes	24	0.04	11	06	17	05	33	03	8	16	20	06	19	05

(F – Family In %, AA – Average Amount In Rs.)

Total families: Under-developed blocks : 256 Developed blocks : 244

Nature of Investments:

a. Construction / Repairs to old houses:

We have already stated that, there are 256 sample rural women entrepreneurs in the under-developed blocks of Beed and Ratnagiri; while in the developed blocks, the number is 244.

In under-developed blocks, 30% of the women entrepreneurs have spent on an average Rs. 11000/-, on construction or repairs to their old houses. In developed blocks, however, 20% of the total entrepreneurs, have spent, on an average Rs. 21000/- on repairs / construction.

b. Purchase of Domestic Goods:

This is the second major item of expenditure as 17% of the sample women entrepreneurs in under-developed blocks have spent on an average Rs. 5000/-, on the purchase of domestic goods. In developed blocks 20% of them have spent, on an average, Rs. 6000/- on purchase of domestic items.

c. Investment in Existing Business:

With a view to expand their existing business, 8% of the rural women entrepreneurs in under-developed blocks, have invested, on an average Rs. 53000/-, in their own business. In developed blocks, 7% of the total entrepreneurs have invested, on an average Rs. 96000/- to expand their existing business.

d. Improvement to Agriculture lands:

5% of the total rural women entrepreneurs in under-developed blocks have also invested, on an average, Rs.28000/-, to improve their agriculture lands to raise their productivity. However, in developed blocks only one percent sample entrepreneurs, could spent, on an average Rs. 35000/-, for improvement to agricultural lands.

e. Purchase of Residential Plots:

2% of the total entrepreneurs under-developed blocks had invested, on an average, Rs. 98000/- for purchase of residential plots. In developed blocks 4% of them had invested, on an average Rs. 69000/- for this purpose.

f. Purchase of New Agriculture lands:

2% of the total rural entrepreneurs in under-developed blocks had purchased new agriculture lands, by spending, on an average Rs. 62000/-. In developed blocks, no such investment has taken place.

From, the above analysis, we may conclude that, the sample rural women entrepreneurs in both under-developed, as well as in developed blocks, have invested their surplus income or saving, with two major objectives: -

- i. To improve the standard of living by investing in purchase of domestic goods, improvement in housing conditions.
- ii. To raise their annual income, they have also invested in various productive activities.

OPINION OF NGO'S AND EMPLOYERS ENGAGED IN RURAL AREAS

During survey under Study on "Transformation in the Rural Economy", during last one decade and its Impact, we have made an attempt to study the impact of transformation on Rural Women Working in Un-organized Sector. We have covered 100 NGO's and Employers who were engaged in empowering women in Rural Areas. The views expressed by them relating to the impact on rural women are as follows : -

Previously no women was forth coming for any kind of labour work or undertaking any economic activity to support the family. Now the scene has changed to some extent as with the support of NGO's and other agencies, they are coming forward to engage themselves, in various economic activities.

The quality of leadership is also growing to some extent and improvement of their skill development is also encouraging.

Their capacity of judgement and self-confidence has also been note worthy.

Particularly in rural areas SGSY Groups were forthcoming in large numbers to establish economic activity for generating income through the advances from SHG Groups.

These SHG Groups mostly cover the activities under Primary, Secondary and Tertiary Sectors. Under Primary Sector, Dairy Development, Goat rearing, Bullock & Bullock cart, Mushroom, Vermi Compost activities were preferred. In the case of Secondary Sector, Broom making, Candle manufacturing, Masala Products and Fruit Processing units were mostly observed. Tertiary Sector was mainly in Tailoring, Beauty Parlor, STD/PCO, Grocery Shops, Cloth Store, Electric Shop etc.

Generally, it was noticed by the NGOs that less stress is given to Training as well as to IEC Programme, which presently needs more attention under globalization. Vulnerable sections of society, particularly women need not be exposed to liberalization at the initial slag. Capabilities of a large section of women need to be enhanced. Which can be done if proper educational methods are adopted. During formation of SHG at the stage of revolving fund, the role of Banks was not encouraging.

Lastly, comparatively women in the earlier decade were feeling shy to come forward and fall in line with the Social stream. But, presently due to IEC programme on various governmental projects, the women category has gained confidence and become bold enough to come forward for their rights and fight for their well-being and up-grading the education of their children, Awareness on health and sanitation problems was also noticed.

A limited impact on the Rural Artisans business due to Globalization was also observed. A sense of competitiveness in all types of activities was observed, but still women, if given, financial support and inputs, can improve their performance.

Women NGO's working in rural areas expressed the opinion that the basic amenities were not provided to women workers on work-sites, resulting hampering of their work to some extent.

Awareness among, the rural women folk, regarding self-confidence, motivation to do some economic activity to support their family income is noteworthy. They have also understood the importance of education of their children for the future progress of their families, and a status in the society.

UN-ORGANIZED LABOUR AND SOCIAL SECURITY:

The unorganized labour forms about 93% of the total workforce in India. This sector is likely to expand in the years to come. As pointed out by Shailendra Sharma, "As agriculture work opportunities continue to shrink, the informal sector will grow rapidly". To cope up with such expected trends, strategies are needed to promote labour intensive and capital saving technologies, and a simple but broad based Social Security System will have to be developed to improve quality of employment in a scenario where migrant workers will be rapidly growing *.

Another eminent economist, Amit Bhandur ** has made the following remarks about the condition of labour in informal sector. "The informal sector is informal in terms of the length of the working day, the sources of earning, and the right and securities of those who work there. And these informalities by and large work largely against the workers in that sector. There is no more telling example of this than millions of child labourers in the Country". He has defined full employment under Indian condition as follows: "Full employment in the Indian context should mean that all Indian Citizens will have opportunities for employment under these conditions. The natural first step in the process is to offer wage employment opportunities to all at a legally stipulated minimum wage". ***

With this background let us discuss the Social Security System drafted by the National Commission for Enterprises in Unorganized Sector (NCEUS) in 2005.

* Shailendra Sharma, 'Employment in Indian Vision 2020' India Vision 2020 Planning Commission (2004). New Delhi P. 238.

** Amit Bhanduri, 'Development with Dignity. A case for full Employment', National Book Trust, New Delhi, 2005, P. 58.

*** I bid P. 59.

SOCIAL SECURITY FOR UN-ORGANIZED WORKERS (2005) :

The National Commission for enterprises in the unorganized sector has drafted the "Unorganized Workers' Social Security Bill - 2005", proposing a universal coverage for the unorganized workers in the country. In order to fulfill its commitment to the welfare and well-being of the workers, especially, those in the unorganized sector, as laid down in the "Common Minimum Programme" (CMP) of the Central Government, has taken several radical steps in recent years. This Commission has submitted its first report on Social Security for unorganized workers, to the Govt. of India, in May 2006. The objective is to institute, with legislative backing a national minimum social security that will act as a floor level to the estimated 30 crores unorganized workers with independent earnings. The salient features of the scheme are presented in table no. 4.35 It has adopted an inclusive definition of the unorganized workers, "all those who are working in the unorganized sector without any employment security and social security provided by the employer". This definition includes, "all un-incorporated private enterprises owned by individuals or households engaged in the production and sale of goods and services and operate on a proprietary or a partnership basis and employing less than 10 workers".

Table No. 4.35
Salient Features of Social Security Scheme

Sr. No.	Items	Details
1.	Coverage	30 Crores unorganized workers to be covered in 5 years.
2.	Benefits	For self and family, cover for hospitalization upto Rs. 15000/-; maternity upto Rs. 1000/- per delivery; disability allowance upto 15 days at Rs. 50/- per day; accidental death cover for workers of Rs. 25000/-.
3.	Life Insurance	Rs. 15000/-
4.	Old age Security	All workers above 60 years belonging to Below Poverty Line Households to receive pension at Rs. 200/- per month. Other workers will have a provident fund.
5.	Contribution	Re. One per day or Rs. 365/- per year by workers, employer and Government. In view of the difficulty in identifying employer, Government to pay employers contribution, also, i.e. Rs. 730/- per year in the ratio of 3:1 by Central and State Govt. The Contribution of workers belonging to BPL Household, to be paid by the Central Govt.
6.	Financing	Through a ... or Social Security tax.
7.	Additional Commitments by Central Govt.	Payment of Rs. 200/- as old age pension to BPL workers plus administrative expenses.
8.	Organization	National Social Security Board at the Central Level to manage National Social Security Fund; State Level Boards to manage State Social Security Fund; and workers Facilitation Centre (WEC) at the local level for registration etc. Dept of post to collect contribution and book keeping.

IMPLEMENTATION OF SCHEME:

When all the informal workers are covered, the contribution of the Central Govt.; including pension of BPL workers plus administrative expenses, would amount to Rs. 20583/- crores, while the contribution of State Governments would be Rs. 4819/- crores. As a percentage of GDP, it works out of 0.48% in the fifth year. The whole scheme is to be covered within a period of 5 years, covering one fifth of the eligibility workers every year. The financing impact of the scheme, phase-wise, is shown in table No. 4.36

Table No. 4.36

Financial Implication of the Scheme : (2006-07 to 2010-11) Rs. Crore

Year	Number of Worker (Crores)			Central Govt. Exp.		State Govt. contribute (Rs.)	Cpst as % of GD at Market Price	
	APL	BPL	BPL (Old age)	Contributory Scheme (Rs.)	(Pension of old age) BPL (Rs.)		Adm. Exp.	State Centre Adm.
2006-07	4.62	1.38	1.35	3140	3244	964	290	0.20
2007-08	9.24	2.76	1.37	6280	3293	1928	579	0.29
2008-09	13.86	4.14	1.39	9420	3340	2892	869	0.36
2009-10	18.48	5.52	1.41	12580	3387	3856	1158	0.43
2010-11	23.10	6.90	1.43	15701	3232	4819	1448	0.48

Note : GDP at market prices is expected to grow at 8% per year in the next 5 years.

Source : I bid.

Except the old age security, all other Social security benefits are based on the insurance model. It will be the responsibility of the National Board as well as State Boards to ensure the best possible deal by selecting the appropriate service provider. In case of provident fund for Above Poverty Line (APL) workers, it may be managed by a mutual fund. For them a guaranteed annual return of 10 percent has

been proposed. As mutual funds can not guarantee a 10% return, such a guarantee has to be provided by the National Social Security Fund, in case, if there is a deficit in the yield below 10%.

The real challenge in this scheme is of collecting the contribution of informal workers from spread over the entire country and ensuring timely delivery of services. After careful consideration and discussions with the Department of Posts, the Commission has recommended this job to 156000 Post Offices in the Country. They will function as book keepers to the Social Security System by maintaining accounts as well as making payments to the service providers.

Conclusion:

Finally, we may conclude that the objective of full employment or at least near full employment should be given top priority by the Govt. of India, while framing its economic policy under the 11th Five Year Plan (2007 - 2012). We cannot now pursue a policy of "Jobless Growth" any longer. This may lead us to a conflict between, a moderate inflation with full employment (with rising fiscal deficit), or low fiscal deficit accompanied by high rate of unemployment; out of these two options, the former is certainly preferable to the latter. To achieve this goal we may have to amend the Fiscal Responsibility and Budget Management Act, as suggested by Prof. Amit Bhaduri. He says, "The fear that budget deficit would cause inflation has been empirically groundless in India. A similar fear is voiced at times that a full employment policy would tighten the labour market to such an extent that it would trigger of inflation through higher wage claims".*

* Amit Bhaduri (2005) Development with Dignity, National Book Trust India, New Delhi. P. 93

REFERENCE:

1. Planning Commission (2004) Shailendra Sharma, "Employment in India 2020", India Vision 2020, Academic Foundation, New Delhi
2. Amit Bhaduri (2005) Development with Dignity, A case for full Employment, National Book Trust, India, New Delhi.
3. Economic and Political Weekly (August 12/18/2006), Social Security for unorganized workers: NCEUS Report.

CHAPTER - 5

CONCLUSIONS AND RECOMMENDATIONS

Based on the findings of the survey, we are presenting here some major conclusions of this study. These conclusions are based on the objectives and hypotheses, measurable and monitorable objectives of this study, as stated in Chapter – 1.

The basic objective of this study is to study the impact of economic transformation that has occurred during the post-reform period, on rural women labourers and rural women entrepreneurs, working in under-developed, as well as developed districts of the State of Maharashtra. Specifically, the impact has to be studied on the rural women working in the un-organized sector of the rural economy. The under-developed districts selected are Beed and Ratnagiri, while developed districts selected are Nagpur and Kolhapur.

1. Impact on growth of Infrastructure in rural areas:

It was observed that during the period of transformation (decade), there has been a satisfactory growth of rural infrastructure, both in under-developed as well as developed districts; i.e. development of roads, electricity, irrigation, telephones, etc. There was tremendous increase in the consumption of electric energy for agricultural production (pumps).

2. Adequacy of Employment :

Adequacy of employment for the workers in the family at their residence or village, was an important aspect of this study. 73% of the sample women workers could get employment in their own villages in underdeveloped blocks while in 2005-06 this proportion declined slightly to 70%. But, in developed blocks

this percentage of employment increased from 83% to 85% during the same period.

3. **Migration of Labour :**

Whenever, the rural workers do not get employment in their own villages they migrate to other villages or even blocks to get employment. Migration is also possible when higher wages are available in other places. In our study we have observed huge seasonal migration in beed block, where about 2 to 4 lakh families of cane- cutters, migrate to other block/districts or even State. Our survey results are as follows:

In 1994-95 the percentage of women workers migrating to other places, in underdeveloped blocks (Beed and Ratnagiri) was 9%; while it was zero in developed blocks. But in 2005-06, it slightly declined to 8% in underdeveloped blocks. In Beed district women workers have migrated within the district (5%) and outside the district (3%), and outside the State (4%) after the transformation. Till date no solution could be found this huge migration in Beed district.

4. **Skill- development and Training Programmes :**

To find out the relation between skill development and employment, was yet another important objective of this study. It was found that, as far as rural women labourers was concerned, there were only 3% skilled labour in Ratnagiri and Zero% in Beed Districts (under-developed). Surprisingly, there was zero percent skill development in developed blocks of Nagpur and Kolhapur. In other words, all the sample women workers were unskilled.

However, as regards training provided to rural entrepreneurs, it was found that 75% of women in under-

developed blocks and 68% in developed blocks received formal training; while the remaining 25% women in under-developed and 32% in developed blocks received in formal training relating to their economic activity.

5. **Impact on level of Incomes**

Another major objective of this study was to assess the impact of transformation on the level of incomes and quality of life of women working in un-organized sector, of this study.

- a. **Impact on level of incomes:** It was observed that average or median annual income of the women labourers in under-developed blocks was Rs. 15789/- in 1994-95; which increased to Rs. 23556/- in 2005-06, indicating an increase of 49.2% over the decade. Similarly in developed blocks the average income of women workers increased from Rs. 15889/- or Rs. 26280/-, during the decade, indicating a rise of 65%.

- b. As regards, impact of transformation on level in incomes of the rural women entrepreneurs, it was observed that, their average income (annual) increased from Rs. 12245/- in 1994-95 to Rs. 24870/- in 2005-06, indicating a rise of 97% in under-developed blocks; while if increased from Rs. 12946/- to Rs. 36615/- in developed blocks during the same period, indicating a rise of 183%.

6. **Crossing the Poverty line :**

- a. **Crossing the Poverty line :** Between 1994-95, and 2005-06, the proportion of families crossing the poverty line of Rs. 24000/- p.a., in under-developed blocks was 31.3%, while it was higher at 40.4% for women workers in developed blocks.

- b. Crossing the Poverty Line:** Between 1994-95 and 2005-06, 31.3% of the rural women entrepreneurs could cross the poverty line (Rs. 24000/-) in under-developed blocks, while 37.7% of the total in developed blocks could cross the poverty line during the decade.

7. Rate of return on Capital Invested :

The impact of transformation on the level of incomes and rates of return on investments made by the sample women entrepreneurs has been quite impressive. The rates of return varied between a minimum of 26% in goat rearing and a maximum of 190.4% in broom making in under-developed blocks, while it was minimum of 13.7% in power-looms and maximum of 206% in broom making in developed blocks.

8. Impact on Standard of Life/Quality of life :

As regards, the impact of transformation on standard of living of the sample women workers / entrepreneurs, it was found that, their housing facilities have improved as the proportion of families residing in Kaccha houses has declined sharply while the proportion of families residing in semi-pacca and pacca houses has increased.

Secondly, the quality of goods & services consumed by the rural women families both in developed as well as under-developed blocks has improved. Many are using motor-cycles, T.V. sets, Radio sets, Gas stoves, Fans and Telephones as well.

9. Impact on Growth of New Industries :

We have also observed that there has been the growth of new industries or new economic activities both in developed, as well as, under-developed blocks of this study, during the transformation period. For example, Beauty Parlours have

become popular among rural women folk; similarly, S.T.D booth have been established by rural women entrepreneurs, in both developed and under-developed blocks. Tea stalls run by women entrepreneurs is yet another new area chosen by them.

RECOMMENDATIONS:

We may suggest a strategy to equip women in rural areas to utilize the opportunities created by economic reforms.

I. Skill development:

The women workers are mostly unskilled, (almost 97%) there is a need to provide them some skill relating to their activities so as to make them more productive and employable.

II. Illiteracy:

i) It was found that, 26% of the rural women entrepreneurs in under-developed blocks and 19% in developed blocks were illiterates. There is an urgent need to make them literate so that they may be able to understand and manage their business efficiently.

ii) The proportion of illiterate women workers in under-developed blocks was quite high at 45%, while it was 38% in developed blocks. Hence, it is necessary to improve the rate of literacy among them.

iii) There appears to be difficulty faced by rural women entrepreneurs, in getting adequate electric supply, supply of raw materials, etc. These difficulties need to be addressed.

iv) Social Security:

Our survey has revealed that there is a very weak social security cover enjoyed by rural women workers / entrepreneurs of this study. For example there is very meager insurance risk

against fire, theft, similarly, the insurance against accidents, illness and death is also very limited. Social security benefits for women, with respect to maternity was found to be very meager.

Hence, these in an urgent need to introduce a comprehensive social security scheme for all women workers / entrepreneurs, in India.

III. Testing the hypotheses:

We have to test the following three hypotheses of this study:

- i. The process of rural transformation has been a supporting factor for development of women workers, as well as, women entrepreneurs in the un-organized sector, has been proved positive, in both developed and under-developed blocks of this study.
- ii. It has also been tested that women in rural areas have proved to be partners in the development process of the society or community. They have ventured into new areas of economic activities like, Beauty Parlours, S.T.D Booths and establishing Tea stalls.
- iii. The socio-economic conditions of rural women have greatly improved, which is evident from the pattern of consumption of various goods & services enjoyed by them. They have also been empowered along with their rights.

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Annexure – “A”

**UN-ORGANIZED SECTOR:
VILLAGE LEVEL SCHEDULE**

1. Identification:

- 1.1 State Name : Maharashtra
- 1.2 District Name : _____
- 1.3 Block Name : _____
- 1.4 Village Name / Gram Panchayat : _____
- 1.5 Geographical area of the Village (in Hect.) : _____

II. General information about Gram Panchayat:

- 2.1 Whether there is elected Gram Panchayat (Yes-1, No-2)
- 2.2 If yes, Headed by (Male-1, Female-2)
- 2.3 Population of the Gram Panchayat / Village Total _____
- i. Male : _____
- Female : _____
- ii. SC : _____
- ST : _____
- iii. No. of Households : _____
- iv. No. of BPL Households : _____
- 2.4. Whether Village is electrified Yes / No
- 2.5 If yes, year of electrification : _____
- 2.6 Available infrastructure facilities in the Gram Panchayat / Village : **Yes / No**

Sr. No.	School facilities available	Before 1994-95	As on today	If not available, Nearest distance
1.	Primary			
2.	Middle			
3.	High School			
4.	Higher Secondary School			
5.	College			
6.	Technical Institute			
7.	No. of Anganwadies			

Sr. No.	Facilities available	Before	As on today	If not available, Nearest distance
	Medical facilities			
1	P.H.C. / Sub Centre			
2.	Private Dispensary (No.)			
	Veterinary Services			
1.	Veterinary Hospital			
2.	Veterinary Sub-Centre			
3.	Insemination Centre			
	Communication facilities			
1.	Whether Permanent (All weather road)			
2.	Bus Stand			
3.	Railway Station			
4.	Post Office			
5.	Telegram Office			
6.	S.T.D. / P.C.O.			
7.	If yes, number of P.C.O. & S.T.D. booths available			
	Commercial / Co-operative Bank			
1.	Commercial Bank No.			
2.	Co-operative Bank No.			
3.	Primary Agriculture Credit Co-op. Society			
	Other Facilities			
1.	Dairy Society available			
2.	If yes, total milk collection per day (in lits.)			
3.	Weekly Bazar			
4.	Cattle Market			
5.	Whether RWS available			
6.	If no, other source of Drinking Water			
i.	Hand Pump No.			
ii.	Bore Well No.			
iii.	Open Well No.			

- 2.6 No. of SHG's Groups in the village
- 2.7 No. of functioning groups in the village
- 2.8 Activities carried out by the SHGs groups:- i. _____
 ii. _____
 iii. _____
3. Is there any religious place located in the village or nearby (Yes-1, No-2)
 If yes 'Yatra' or like programme carried out in the village. i. _____
 ii. _____
4. Is there any tourist spot located in the village. (Yes-1, No-2)
 If yes, (No. of approximate tourist visited in the year) No. _____
5. Whether Labour component migrated in search of work (Yes-1, No-2)
 If yes, approximately how many family migrated No _____
 or
 Members of the family No _____
- i. With in district No _____
- ii. Outside the district No _____
- 6. General Information : (Pertaining to one decade)**
- i. Average Rain fall position i. Satisfactory
 ii. In adequate
 iii. Drought Prone Position
- ii. Cropping Pattern -Yeild rate (food-grains) i. Increased
 ii. Decrease
 iii. Constant
- iii. Productivity i. Increased
 ii. Decrease
- iv. Whether adoption of new technology in Agriculture sector (Yes-1, No-2)
- v. Whether use of (proper dosage)Balance/Unbalanced inputs in Agriculture
 Practices followed by the farmers (Yes / No)
 If no, reason thereby _____

7. Can you observed whether public Investment increase: (Yes-1, No-2)
 If No, reason there of _____
8. Can you observed weakness in credit delivery system: Yes /No
 IF yes, reason thereof
 i. _____
 ii. _____
 iii. _____ -
9. Traditional SSI Units/ Households industries increased (Yes-1,NO-2)
 If yes, reason there of _____
10. Availability of Trade & business in the Gram Panchayat (please specify)

Remarks:

Date: / /

Place:

Signature

(Name of the Investigator)

**UN-ORGANIZED SECTOR
ENTREPRENEUR / ESTABLISHMENT LEVEL SCHEDULE**

1. INTRODUCTION:

- 1.1 Name of the District : _____
- 1.2 Name of the Block : _____
- 1.3 Name of the Gram Panchayat : _____

2. GENERAL INFORMATION:

2.1 Name of the Informant : _____

2.2 Social Status :
(SC-1, ST-2, VJNT-3, OBC-4, OTHER-5)

2.3 Land Holding (in Acres) : Total _____
Irrigated _____
Source of Irrigation _____

2.4 Economic Category : APL / BPL

3. Present Family Details :

Sr. No.	Name	Sex	Age	Edu.	Marital status	Relation to informant	Occupation		Working months	Per day earning
							Principal	Subsidiary		
1	2	3	4	5	6	7	8	9	10	11
1										
2										
3										
4										
5										
6										
7										
8										

Col. 3: Male-1, Female- 2.

Col. 5: Illiterate-1, Litterate-2, Upto Primary-3, Middle-4, SSC/HSC-5, Graduate-6, PostGraduate-7, Technical-8.

Col. 6: Unmarried-1, Married-2, Widow/Widower-3, Separated-4, Divorce-5.

Col. 7: Self-1, Husband-2, Son-3, Daughter-4, Mother/Mother-in-law.5, Father/Father-in-law-6, Brother-in-law-7, Daughter-in-law-8.

Col.8-9: Cultivator-1, Agri. Labour-2, Non-Agri. Labour-3, Rural Artisan-4, Small Business-5, Other (Specify) – 6.

3.1.1 Ownership of House : Before After
(Own-1, Rented-2, Govt. allotted-3)

3.1.2 Housing structure : Before After
(Hut-1, Kutcha-2, Partly Kutcha- partly pukka-3, Pukka-4).

3.2. Live stock :

Sr. No.	Particular	Number			
		Local		Improved	
		1994-95	2005-06	1994-95	2005-06
a.	Buffalos				
b.	Bullock				
c.	Cows				
d.	Sheeps & Goats				
e.	Poultry				
f.	Other specify				

3.3 Asset / Possession : Yes / No

Sr. No.	Particular	1994-95	2005-06
i.	Moped / Scooter / M. Cycle		
ii.	Cycle		
iii.	Radio		
iv.	T.V.		
v.	Fan		
vi.	Gas Stove		
vii.	Freeze		
viii.	Telephone / Mobile		
ix.	Any Other (Specify)		

3.4 Annual Income of the Family : i. Principal Rs _____
(Before 5 to 7 years) ii. Subsidiary Rs _____
Only Informant Income (From All Sources) Rs _____

3.5 Present total Income of the family from all sources : Rs _____

3.6 Whether your family income is increased / decreased: _____

3.7 Main reasons for increased / decreased in your family income :

3.8 Whether your family changed present occupation? : Yes / No

3.9 If yes, reasons for changing the occupation? :

3.10 Whether you belong to this village? Yes / No

3.11 If no, since when you migrated to this village (Year) : _____

3.12 Reasons for migration _____

3.13 Whether you or your family member received any assistance earlier under Govt. / Corporations Schemes. Yes / No

If Yes, Name of the Scheme:

Sr. No.	Name of the Scheme	Amount	
		Loan	Subsidy
1.			
2.			
3.			
4.			
5.			

4. Name of Economic Activity _____

4.1. Year of Establishment : _____

4.2. Type of Ownership. :
 (Private-1, Co-operative-2, Public undertaking-3)

4.3. Whether the activity is perennial? Yes / No

4.3.1 If no, how many months it is in function _____ months.

4.3.2 If the activity is seasonal, what is your subsidiary occupation _____

4.4 Location of the activity : i. With premises ()
ii. Without premises (open space)

4.5 What type of power used for running the activity?
 (Electricity Supply-1, Oil-2, Fuel-3, Not required-4, Other (Specify)-5)

4.6 Whether you get regular Electricity supply to run the activity: Yes / No

4.6.1 If no, whether it affects your production : Yes / No

4.7. The number of persons employed :

Sr. No.	Particulars	Own				Hired			
		Full time		Part time		Full time		Part time	
		Male	Female	Male	Female	Male	Female	Male	Female
i.	i. Skilled								
	ii. Un-skilled								

4.8 Whether you received any assistance / loan for your activity: Yes / No

4.8.1 If yes, from which source?

(Loan from Bank-1, Barrowed from friends, relatives-2, Money lender-3, From Govt. scheme-4, Others-5)

4.8.2 If no, how did you manage it?
 (Own source-1, SHG-2, Help from friends, relatives-3)

4.9 Whether any difficulties faced while getting the loan? Yes / No

4.9.1 If yes, what type of difficulties faced?:

(Delay on the part of the Bank-1, Lack of Co-ordination among the concern Agency-2, Delay in collecting the documents for the loan & subsidy purpose-3, Indifferent attitude of Bankers towards full disbursement-4, Beneficiaries is interested in taking subsidy benefit only-5, Other (Specify)-6)

5. **Total fixed investments** : Rs. _____

(Buildings, Machinery, Tools etc.)

5.1 Whether you need working capital to run the activity? Yes / No

5.2 If yes, how much – Rs. _____

5.3 How is the working capital raised :

(Own saving-1, SHG-2, Relatives and friends-3, Village money lender-4, Any other source-5)

5.4 Is the present level of Investment is adequate for : Yes / No
 smooth running of activity?

5.4.1 If no, how much additional requirement? Rs. _____/-

5.5 Current Status of activity?
 (Intact-1, Partly perished-2, Sold-3, Perished-4,
 Transfer to other-5, defunct-6, Other specify-7).

5.5.1 If not intact, reasons there of: -
 (Non-availability of Electricity-1, Power cut-2, Load shading-3, Shortage of
 capital-4, Non-availability of raw material-5, Marketing not available for
 products-6, Other (Specify)-7).

5.5.2 If intact, position of the activity:
 (Expanding-1, Stagnant-2, Other specify-3.)

6. Training :

6.1. Whether any type of training provided : Yes / No / Not
 required for handling the asset:

6.2 If yes, nature of training : Formal / In formal

6.3 Infrastructure facilities in respect of following are adequate (Yes-1, No-2)

6.3.1 Availability of inputs / raw material

6.3.2 Marketing of out put / services

6.3.3 Availability of repair / maintenance facility

6.3.4 Other infrastructure support like, work force easily available.

6.3.5 Has the beneficiary been given regular electric supply

7. What is the total output of your enterprise in (Gross) (Last year)

	Production	Value	Gross Receipts
i. Daily	_____	_____	_____
ii. Weekly	_____	_____	_____
iii. Monthly	_____	_____	_____
iv. Annual	_____	_____	_____

- 7.1 Total expenditure incurred on Production / Activity)
- i. On maintenance of assets : Rs. _____
 - ii. Repayment of Loan : Rs. _____
 - iii. On salaries and wages : Rs. _____
 - iv. On inputs / raw material : Rs. _____
 - v. On other items. : Rs. _____
 - vi. Total expenditure : Rs. _____

7.2 Annual Income from the asset / establishment (Net) Rs. _____
(7 iv – 7.1 vi)

7.3 Annual Income from the other sources Rs. _____
Total Income (7.2+7.3) Rs. _____

- 7.4 Entrepreneurs opinion about the activities :
- i) What are the advantages of the : i)
: ii)
: iii)
 - ii) What are the disadvantages of the : i)
: ii)
: iii)
 - iii) General view including suggestions : i)
: ii)
: iii)

7.5 Have facilities & other benefits provided to female workers : Yes / No

7.5.1 If yes, what type of facilities provided (Multiple Answers) :

--	--	--	--

 (Maternity Leave-1, Sick Leave-2, Palna Ghar-3, Other (Specify)-4)

7.5.2 Whether increase in employment opportunities? : Yes / No

7.5.3 If No reasons, specify : _____

: _____

: _____

8. Insurance covered:

8.1 Have you insured your Enterprise / Establishment against risk like, fire, theft etc : Yes / No

8.2 Have you insured your own life against, accident death, illness . : Yes / No

8.3 If not, what is the Annual Expenditure incurred by you on illness and accident : Rs. _____

8.4 How did you meet this expenditure on accidents, illness, (by own saving-1, borrowing from relative-2, other sources-3.)

9 Existing Social Security benefits of Central Govt. for BPL families:

9.1 Do you obtain social security benefits: Yes / No

If yes, what type of benefits you received
(Maternity benefits-1, Family benefits-2)

10. Investment Trend (After) :

Major expenses incurred by the Beneficiaries during last 2 years on the following Items:

1. Construction / Repairs of the House : Rs. _____

2. Improvement in Agricultural Land : Rs. _____

3. Purchase of New Agricultural Land : Rs. _____

4. Purchase of Residential plot : Rs. _____

5. More Investment in existing Business : Rs. _____

6. Purchasing of Domestic Items : Rs. _____

(Cot, Watch, Furniture, Utensil etc.)

11. Socio – Economic Position of the Beneficiary:

- | | |
|---|--------------------------|
| 1. Position of Clothing
(Good quality-1, Medium quality-2, Ordinary quality-3) | <input type="checkbox"/> |
| 2. Cleanliness (Good-1, Average-2, Worst-3) | <input type="checkbox"/> |
| 3. Membership of Cooperative / Other Society (Yes-1, No-2) | <input type="checkbox"/> |
| 4. Handicapped (Yes-1, No-2) | <input type="checkbox"/> |

12. General comments of Investigators:

Date :

Signature

Place :

(Name of the Investigator)

RESEARCH STUDY ON ‘TRANSFORMATION IN THE RURAL ECONOMY DURING LAST ONE DECADE AND IMPACT ON RURAL WOMEN WORKING IN UNORGANIZED SECTOR’

LABOUR SCHEDULE

1. INTRODUCTION:

- 1.1 Name of the District : _____
- 1.2 Name of the Block : _____
- 1.3 Name of the Gram Panchayat : _____

2 GENERAL INFORMATION:

- 2.1. Name of the Informant : _____
- 2.2. Social Status :
 (SC-1, ST-2, VJNT-3, OBC-4, OTHER-5)
- 2.3. Land Holding (in Acres) : Total _____
 Irrigated _____
 Source of Irrigation _____
- 2.4 Economic Category : APL / BPL

3. Family Details at present :

Sr. No.	Name	Sex	Age	Edu.	Marital status	Relation to informant	Occupation		Working months	Per day earning
							Principal	Subsidiary		
1	2	3	4	5	6	7	8	9	10	11
1										
2										
3										
4										
5										
6										
7										
8										

Col. 3: Male-1, Female- 2.

Col. 5: Illiterate-1, Litterate-2, Upto Primary-3, Middle-4, SSC/HSC-5, Graduate-6, PostGraduate-7, Technical-8.

Col. 6: Unmarried-1, Married-2, Widow/Widower-3, Separated-4, Divorce-5.

Col. 7: Self-1, Husband-2, Son-3, Daughter-4, Mother/Mother-in-law-5, Father/Father-in-law-6, Brother-in-law-7, Daughter-in-law-8.

Col.8-9: Cultivator-1, Agri. Labour-2, Non-Agri. Labour-3, Rural Artisan-4, Small Business-5, Other (Specify) – 6.

3.1.1 Ownership of House : Before After
(Own-1, Rented-2, Govt. allotted-3)

3.1.2 Housing structure : Before After
(Hut-1, Kutcha-2, Partly Kutcha-Partly pukka-3, Pukka-4).

3.2 Live stock :

Sr. No.	Particular	Number			
		Local		Improved	
		1994-95	2005-06	1994-95	2005-06
a.	Buffalos				
b.	Bullock				
c.	Cows				
d.	Sheeps & Goats				
e.	Poultry				
f.	Other specify				

3.3 Asset / Possession : Yes / No

Sr. No.	Particular	1994-95	2005-06
i.	Moped / Scooter / M. Cycle		
ii.	Cycle		
iii.	Radio		
iv.	T.V.		
v.	Fan		
vi.	Gas Stove		
vii.	Freeze		
viii.	Telephone / Mobile		
ix.	Any Other (Specify)		

3.4 Annual Income of the Family : i. Principal Rs_____ (Before 5 to 7 years) ii. Subsidiary Rs_____ Only Informant Income (From All Sources) Rs_____

3.5 Present total Income of the family from all sources : Rs._____

3.6 Whether your family income is increased / decreased: _____

3.7 Main reasons for increased / decreased in your family income :

3.8 Whether your family changed present occupation? : Yes / No

3.9 If yes, reasons for changing the occupation? :

3.10 Whether you or your family member received any assistance earlier under Govt. / Corporations Schemes. Yes / No

If Yes, Name of the Scheme:

Sr. No.	Name of the Scheme	Amount	
		Loan	Subsidy
1.			
2.			
3.			
4.			
5.			

4. Nature of work :

(Agriculture labour-1, Non-Agri. Labour-2, Industrial worker-3, Others-4)

4.1 Type of work : Skilled work / Unskilled work

4.2 Whether you belong to this village? Yes / No

4.3 If no, since when you migrated to this village (Year) : _____

4.4 Reasons for migration _____

4.5 Whether you or your family members get sufficient days of employment in a year at present place? (Y/N) Before After

4.6 If no, whether you migrate anywhere for employment (Y / N) : Before After

4.7 How many months you or your family migrate for work : Before After

4.8 Place of migration : Before After (1. Within District, 2. Outside District, 3. Outside State)

Distance of migration in kms. _____

4.9 Whether you or your family members registered your name under EGS / Employment Demand Register : Yes / No

4.10 Whether you would prefer employment of private farms? : Yes / No

4.10.1 If no, then under which Govt. Schemes like : _____
(EGS / SGRY / Other Govt.'s Schemes)

4.10.2 If prefer private, give reasons (Multiple Answer) :

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1. Wages on private farm are higher
2. Maximum days of employment got in private sector
3. Timely receipt of wages
4. Wages received in only cash form
5. Involvement of contractor

4.11 Prevailing wage rate for female in the village?

	On Govt. work	On Other work
i. Rainy season	<input style="width: 50px; height: 20px;" type="text"/>	<input style="width: 50px; height: 20px;" type="text"/>
ii. Winter	<input style="width: 50px; height: 20px;" type="text"/>	<input style="width: 50px; height: 20px;" type="text"/>
iii. Summer	<input style="width: 50px; height: 20px;" type="text"/>	<input style="width: 50px; height: 20px;" type="text"/>

4.12 Can you get subsidized rate of ration : Yes / No

4.13 What type of facilities provided at work site? (Multiple Answer):

--	--	--	--

1. Drinking water
2. Palna Ghar
3. Shed for small kids
4. Other facilities if any, specify.
5. Not received any facility

4.14 Whether wages received to you were sufficient to : Yes / No
feed your family comfortably.

4.15 Whether you or your family member facing any : Yes / No
problem for getting employment in the village.

1. If yes, reason thereof (Please Specify) :

4.16 Whether Govt. works are supporting your family for : Yes / No
wage employment?

4.17 Whether outside labourers are employed on the Govt.: Yes / No
work in your village?

1. If yes, reason: 1.

2.

3.

5. Social Security:

5.1 Whether you are aware about group Life Insurance Scheme : Yes / No

5.2 If yes, whether you are nominated under the scheme : Yes / No

6. Existing Social Security benefits of Central Govt. for BPL families?

6.1 Do you obtain social security benefits:

Pension benefits Yes / No

Maternity benefits Yes / No

Family benefits Yes / No

7. Are you willing to contribute regularly to the Social Security Schemes if implemented by Govt.?

i. Rs. 1 per day Yes / No

ii. Rs. 5 per day Yes / No

iii. Any maximum amount you are willing to pay Yes / No

8. The bill covers: Health, Old age, Maternity and Death, would you like to add other risks : -

9. Socio-Economic position of the Beneficiaries:

1. Purchase of Agriculture Land :Rs. _____

2. Purchase of Residential Plot : Rs. _____

3. Purchase of Domestic Items : Rs. _____
4. Improvement in Agriculture Land : Rs. _____
5. Position of clothing :
(Good quality-1, Medium quality-2, Ordinary quality-3)
6. Cleanliness (Good-1, Average-2, Worst-3) :
7. Membership of Cooperative Society : _____

10. Remarks:

Date: / /

Place:

Signature

(Name of the Investigator)

**UN-ORGANIZED SECTOR
EMPLOYER SCHEDULE**

1. INTRODUCTION:

- 1.1 Name of the District : _____
- 1.2 Name of the Block : _____
- 1.3 Name of the Gram Panchayat : _____

2. GENERAL INFORMATION:

- 2.1 Name of the Employer : _____
- 2.2 Social Status of Employer :
(SC-1, ST-2, VJNT-3, OBC-4, Other-5)

2.3 Name of the Economic Activity : _____

2.4 Economic Category : NDME / DME

2.5 Educational Qualification of Employer : _____

2.6 Technical qualification acquired : _____

2.7 Year of Establishment : _____

2.8 Experience gained in year : _____

2.9 Type of Ownership.
(Private-1, Co-operative-2, Public undertaking-3)

2.10 Type of Activity : Perennial / Seasonal

2.11 Location of the activity : i. With premises ()
ii. Without premises (open space)

3. Current Status of activity?
(Intact-1, Partly perished-2, Sold-3, Perished-4,
Transfer to other-5, defunct-6, Other specify-7).

4. Whether Entrepreneur has framed the rules and regulation for its workers? Yes / No

4.1 If yes, is it followed by the Unit? Yes / No

5. Whether muster register maintained? Yes / No
6. Whether contributed professional tax of worker remitted to The Govt.? Yes / No
7. Whether any facilities & other benefits provided to female workers? Yes / No
- 7.1 If yes, what type of facilities provided (Multiple Answer)
(Maternity leave-1, Sick leave-2, Casual leave-3, Palna ghar-4, Other (Specify)-5)
8. Existing Social Security benefits received by the employee, Yes / No
- 8.1 If yes,
- i. General provident fund @ 6%
- ii. Contributory providend fund
- iii. Compulsory saving scheme
- iv. Pension Fund Regulatory and Development Authority (PFRDA) 2005 follow
- v. Type of Accident covered
9. Insurance covered: Yes / No
10. Has the unit insured against risk like, fire, theft, other if any? i. _____
ii. _____
iii. _____
11. Whether female work force easily available? Yes / No
12. Infrastructure facilities in respect of following are adequate?
- a. Availability of inputs / raw material Yes / No
- b. Marketing of output / services Yes / No
- c. Availability of repair / maintenance facility Yes / No
13. Total workers : _____
14. Total female worker : _____
15. Work Category of Female : _____
- | | Nos | Salaries / Wage Payment |
|----------------------|-------|-------------------------|
| a. Administrative | _____ | Rs. _____/- |
| b. Skilled workers | _____ | Rs. _____/- |
| c. Unskilled workers | _____ | Rs. _____/- |

16. How is the performance of female workers?
- a. Sincere work : _____%
 - b. Productivity : _____%
 - c. Regularity / Punctuality : _____%
 - d. Behavioural approach : _____%
 - e. Poor performance : _____%

17. Performance of the unit during the last decade:
- i. Expanding
 - ii. Stagnant
 - iii. Contracting

18. **Union of female workers:**

- 18.1 Whether there is female worker's union in your unit? Yes / No
- 18.2 If yes, what is the role of this union?
- i. Positive
 - ii. Negative

19. What is the total output of your enterprise in (Gross) last year? **Rs.** _____
(including by product)

20. Total expenditure incurred on production / activity **Rs.** _____
(On maintenance of assets-1, Repayment of loan-2,
On salaries and wages-3, On inputs / raw material-4)

21. Annual Income from the asset / establishment (Net) **Rs.** _____
(19 - 20)

22. General Observation of Investigator: -

Date: / /

Place:

Signature

(Name of the Investigator)