

A

REPORT ON

A SOCIO ECONOMIC STUDY - SELF-EMPLOYMENT AND ENTREPRENEURIAL  
OPPORTUNITIES FOR PEOPLE BELOW POVERTY LINE IN SATARA CITY.

PREPARED BY

Dr. Sarang S. Bhola

Research Cell

Karmaveer Bhaurao Patil Institute of Management Studies and Research, Satara.

APRIL 2010.

April 17, 2010

Dr. Sarang Shankar Bhola,  
Assistant Professor,  
Karmaveer Bhaurao Patil Institute of  
Management Studies and Research,  
Satara - 415 001

To,  
Dr. B.S. Sawant,  
Director,  
KBPIMSR,  
Satara

Sub: Report titled, 'A Socio Economic Study - Self-Employment and Entrepreneurial Opportunities for People below Poverty Line in Satara City'.

Dear Sir,

Apropos to above, kindly find enclosed herewith report titled, 'A Socio Economic Study - Self-Employment and Entrepreneurial Opportunities for People below Poverty Line in Satara City'.

This report is an outcome of empirical research study conducted by the Research Cell of our Institute. Fifteen (15) students studying in MBA-II had participated in this research guided by two faculty members.

It is a request to your kind-selves to forward this report to the Collector of Satara District since the empirical findings and prescriptions given in report may be of some benefit to the targeted population.

Kindly acknowledge the receipt of report.

Thanking you,

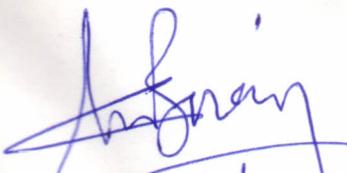
Regards,

Yours faithfully,



Dr. Sarang S. Bhola  
Research Cell, KBPIMSR, Satara.

Encl: 1. Report.

  
17/4/2010



## TEAM OF RESEARCHERS

**Project Title:** A Socio Economic Study - Self-Employment and Entrepreneurial Opportunities for People Below Poverty Line in Satara City

**Project Duration:** January – April 2010

Sr.	Name of Researcher	Nature of work
1.	Monali Mohan Shinde	Data Management, Analysis and Interpretation.
2.	Sneha Rajendra Jadhav	Data Management, Analysis and Interpretation.
3.	Snehal Manik Matarar	Data Management, Analysis and Interpretation
4.	Ganesh Dhanappa Burkul	Field Investigation
5.	Hrishikesh Gajanan Charankar	Field Investigation
6.	Nitin Vishnu Masane	Field Investigation
7.	Dattatray Popat More	Field Investigation
8.	Pravinkumar Hindurao Panaskar	Field Investigation
9.	Pravin Shamrao Pawar	Field Investigation
10.	Sagar Mahadev Powar	Field Investigation
11.	Amol Anandrao Salte	Field Investigation
12.	Shrikant Hanamant Shinde	Field Investigation
13.	Swapnil Sudhakar Solunkhe	Field Investigation
14.	Parag Shirishkumar Subhedar	Field Investigation
15.	Rohan Nandkumar Suryavanshi	Field Investigation

Dr. Sarang Bhola

Assistant Professor,

Karmaveer Bhaurao Patil Institute of Management Studies and Research, Satara.

## INDEX

<b>Sr.</b>	<b>Contents</b>	<b>Page No.</b>
I	Introduction and Methodology	1-4
II	Profile of Satara	5-11
III	Profile of Samples	12-21
IV	Prescriptions	22-32

**CHAPTER I**  
**INTRODUCTION AND METHODOLOGY**

# CHAPTER NO. I

## INTRODUCTION AND METHODOLOGY

### **1.1. Introduction:**

Government of India and respective state Governments are putting considerable efforts to eradicate Poverty. World over economists and social scientist are working on same issue. While floating various schemes like PMRY, Swarna Jayanti Gramin Rojgar Yojana, Swarna Jayanti Shahari Rojgar Yogana and the like beauracrats making an acute attempt to help people below poverty line (BPL). In addition to the same NGO's and social activists putting their efforts to the same cause while extending different activities like stimulating, supporting and sustaining BPL for quality employment, self employment and entrepreneurship. They extend helping hands for identifying business opportunities provide training and follow up for this noble cause. Meeting hands with beauracrats, these NGO's help BPL to form self help group (SHG) to boost up their earnings and enhance quality of life.

Present report is an effort to identify and offer different employment, self-employment and entrepreneurial avenues to BPL.

### **1.2 Objectives:**

Present study is focused on down trodden strata i.e. people residing below poverty line (BPL).

The study has been undertaken with certain objects as follows:

1. To study socio-economic status of people below poverty line.
2. To find out ways to empower BPL: People have utmost three legitimate alternatives to earn for their livelihood i.e. employment, self-employment and entrepreneurship. The objectives lead to find out present status of earnings and potential earning inclinations.
3. To find out avenues of self-employment and entrepreneurship for BPL: The area as opportunities is to find out for BPL on the basis of their socio economic status. Some qualitative aspects will also be considered viz. competencies, capacities that are observed during field investigation.

The outcome of this study lies in prescription. This prescription is bunch of capsules which has to offer targeted group i.e. BPL.

Focus is to develop different capsules with the acute training components on the basis of findings.

### **.3 Scope:**

The study is restricted to socio-economic evaluation of people below poverty line residing in Satara City, Maharashtra, India.

Focus is to elicit present and potential employment, self employment and entrepreneurial avenues. The data collected is qualitative and quantitative in nature to be classified, tabulated and analyzed using percentages.

### **Methodology:**

To meet set objectives following methodology has been adopted.

Data regarding socio economic status of people BPL is required, which is moreover quantitative in nature. Data that depicts competencies, capacities and desire towards self-employment and entrepreneurship for targeted people is required.

Concepts and definitions regarding poverty, employment, self-employment and entrepreneurship are required. Some resolutions, notifications, press notes published by respective Government is also required to direct the study.

Data regarding socio-economic aspects of targeted group and their competencies and capacities is collected through primary source. Required definitions and Government notifications are collected through secondary source.

In-depth discussions with academicians, industrialists, entrepreneurs, social activists, professionals, executives in private sector, representatives of NGO's has been done as groundwork before execution of schedule and preparation of check lists for possible alternatives for BPL empowerment.

A structured schedule has been developed to collect primary data. Schedule consists of different structures viz. introduction, family background, future opportunities; self help groups, observations and check list code.

Trained field investigators have executed the said schedule on targeted group. Samples unit was family that is marked as family below poverty line. In defined geography i.e. Satara

City, State of Maharashtra, India the pockets are identified where targeted group resides. 240 individuals representing their family were selected and interviewed. Samples were selected on the basis of field investigators convenience. Besides these samples 175 family members are also interviewed.

Data is analyzed after classification and tabulated to draw the meaningful findings to understand socio-economic status of BPL.

### **1.5. Concepts:**

It was the thirst of study to define and take base of few concepts, which directs this study. The definitions of these concepts are as follows:

1. BPL: As per the notification by Ministry of Co-operation and Textile, Government of Maharashtra, person whose total income in rupees or in terms is less than 20,000 in rural region and less than 25,000 in urban region is said to be person below poverty line.
2. Employment: “A person is said to be in the employment of an organization when he undertakes to render personal services under a contract of employment or service for which he/she receives wages or salary, allowances, bonus and other employment benefits”.
3. Self-employment: Self-employment can be referred to a person who works for himself/herself instead of as an employee of another person or organization drawing income from a trade or business. Self-employed person is not working for an employer but finding work for himself/herself or having own business.
4. Entrepreneurship: Many times the concepts entrepreneur and entrepreneurship used interchangeably. Entrepreneur is one who starts an industry, undertakes risks, bears uncertainties and also performs the managerial functions of decision making and coordination”.

Entrepreneurship is the process of initiating a business venture, organizing the necessary resources, and assuming the associated risks and rewards.

5. Self Help Groups (SHG): Self-help groups are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem and bringing about desired

social and/or personal change. The initiators of such groups emphasize face-to-face social interactions and the assumption of personal responsibility by members. They often provide material assistance, as well as emotional support; they are frequently "cause" oriented, and promulgate an ideology or values through which members may attain an enhanced sense of personal identity.

### **1.6. Organization of Report:**

Study titled, "A Socio Economic Study, Self-Employment and Entrepreneurial Opportunities for People below Poverty Line in Satara City" is presented in the form of report includes four chapters.

Chapter one titled as introduction and methodology contents objectives and methodology adopted for study.

Chapter Two housed profile of Satara encompassing profile of Satara District, state of Maharashtra.

Chapter Three portrays sample profile of BPL in Satara City.

Chapter Four articulates prescription on problem under study.

Report is appended with references.

**CHAPTER II**  
**PROFILE OF SATARA**

## **CHAPTER- II**

### **PROFILE OF SATARA**

Present chapter depicts profile of Satara City.

#### **1. Introduction and History:**

Satara District, an agricultural district, is known for its rich history, culture and picturesque landscapes. The city of Satara was the seat of the former Maratha Maharajas, the nominal rulers of the Maratha Empire until its conquest by Britain in 1818. The Maratha Empire was founded by Chh. Shivaji Maharaj in the 17th century. His descendants had lost effective control of the Maratha state by the mid-18th century, which had passed to the Peshwas, who moved the capital to Pune in 1749. After their victory in the Third Anglo-Maratha War in 1818, the British annexed most of the Maratha territory to Bombay Presidency, but restored the Titular Raja, and assigned to him the principality of Satara, with an area much larger than the present district. As a result of political intrigues, he was deposed in 1839, and his brother was placed on the throne. This prince, dying without male heirs in 1848, Satara was annexed by the British Government, and added to Bombay Presidency.

Satara is a town and district of Maharashtra state of India. The name is derived from the seven walls, towers and gates which the town was supposed to possess. At present Satara district has 4 Sub-Divisions namely Satara, Wai, Karad and Phaltan, 11 Talukas and 1727 villages.

#### **2. Location of Satara District:**

The district of Satara is located in the western Indian state of [Maharashtra](#). Spread across an area of almost 10484 square kilometers, the district is bordered by [Solapur](#) in the east, [Ratnagiri](#) in the west, [Pune](#) in the north and [Sangli](#) in the south. The Satara District Map clearly shows that the Rivers Krishna and Koyna flow through this place. Panchgani, Mahabaleshwar, Karad, Wai, Koregaon and, Koyananagar are the chief towns of Satara District.

The town is 2320 ft. above sea-level, near the confluence of the Krishna River (Kistna) and its tributary the Venna, 56 mi south of Pune.

### 3. Geographical Details:

Sr.	Description	Measurement
1	Geographical location	North Latitudes 17.5 to 18.11 East Longitude 73.33 to 74.54
2	Climate	Min.Temp - 11.6 Celsius Max.Temp - 37.5 Celsius
3	Rainfall	1426 mm ( Average )
4	Geographical Area	10484 Sq. Km.

### 4. Statistical Details

Sr.	Particulars	Description/Details
1	Population	27,96,906
	Male	14,02,301
	Female	13,94,605
2	Literacy	78.52 %
	Male	88.45 %
	Female	68.71 %
3	Density	266.77 Per Sq.Km.
4	Sex Ratio	995 ( For 1000 Male)
5	Tahasil's -( 11 )	1. Satara 2.Karad 3.Wai 4.Mahabaleshwar 5. Phaltan 6.Man 7.Khatav 8.Koregaon 9.Patan 10.Jaoli 11.Khandala
6	Nagar Palika (8)	1.Satara 2.Karad 3.Wai 4.Mahabaleshwar 5.Panchagani 6.Rahimatpur 7.Phaltan 8.Mhaswad
7	Gram Panchayat	1487
8	Tot. Villages	Rural - 1707, Urban – 43
9	Police Station	25
10	Police outpost	28

### 5. Agriculture Details:

Sr.	Particulars	Description/Details
1	Major Crops	Bajra,Jowar,Wheat,Rice,Ghewada Gram,Sugarcane,Groundnut, Potato,Soyabean
2	Annual Crop	Sugarcane
3	Area under cultivation	Irrigated - 1,81,700 Hector Non-Irr. - 6,12,000 Hector
4	Forest	1,42,000 Hector

**6. Fisheries:**

Sr.	Particulars	Description/Details
1.	Total. No. of Tanks/Reservoir	753
2.	Total. Water spread Area	14,371 Hect.
3.	Area Under Fish Culture	14,000 Hect.
4.	Total. Fish Production	3,900 M.T.
5.	Total. No. of Co-op. Societies	47
6.	No. of Fisher men	5,000
7.	Govt. Fish Seed Farm	1 (Dhom)
8.	Fish Seed Rearing Centers	2

**7. Irrigation:**

Sr.	Particulars	Description/Details
1.	Major Projects	2
2.	Medium Projects	9
3.	Krishna Khore: - There are 10 Major, 13 Medium and 80 minor projects (total - 103) are in progress by Krishna Valley Development Corporation. In future 2, 43,392 Hector land will be irrigated.	

**8. Cooperative Sector :**

Sr.	Particulars	Description/Details
1.	Total Co-op. Societies	5,059
2.	P.A.C.S	873
3.	Members in Co-op.Soc.	17,40,000
4.	Sugar Factories	12
5.	Spinning Mills	8

**9. Industrial Sector:**

Sr.	Particulars	Description/Details
1.	Reg.Small scale Ind.(P)	2,842
2.	Reg.Small scale Ind(T)	2548
3.	Co-op.Ind.Estate	5

**10. Power Sector:**

Sr.	Particulars	Description/Details
1.	Pump Sets(electrified)	84,701
2.	Domestic Consumers	3,91,389
3.	Villages Electrified	1522

**11. Public Health:**

Sr.	Particulars	Description/Details
1.	General Hospital	1
2.	Cottage Hospital	2
3.	Primary Health Center	71
4.	Pry Health Sub Center	309
5.	Z.P.Dispensaries	2
6.	Rural Hospital	10
7.	Ayurvedic Desp.	17

**12. Transport & Communication:**

Sr.	Particulars	Description/Details
1.	Total Railway track	124 Km.
2.	Villages Conn by roads	1166
3.	Total Road Length	10,367 Km
4.	National Highway	130 Km
5.	State Highway	963 Km
6.	Dist. Roads	1886 Km
7.	State Highway	963 Km
8.	Tot. Reg. Vehicles	1,59,619

**13. Education Section:**

Sr.	Particulars	Description/Details
1	Primary Schools	Zilla Parishad - 2406
		Private - 754
		Nagar palika - 122
2	Secondary Schools	Zilla Parishad - 1
		State Govt. - 3
		Central Govt. - 2
		Private - 414
3	Jr. & Sr. Colleges	145
4	D.Ed./B.P.Ed.	12 + 1
5	Law Colleges	2
6	Medical Colleges	2
7	Engineering College	2
8	Polytechnic	2
9	Pharmacy	2

**14. Vocational Education & Training:**

Sr.	Particulars	Description/Details
1	Ind. Training Institutes	1.Satara, 2.Karad 3.Wai 4.Mahabaleshwar 5.Phaltan 6.Man 7.Khatav 8.Koregaon 9.Patan 10.Jaoli 11.Khandala

**15. Soils:**

The soils of the Satara district fall under the Deccan trap. As in other parts of the Deccan, the hills in this district are composed of soft layers of amygdaloidal trap, occasionally separated by hard basalt and capped by laterite or iron clay. The soils of the district fall under following three main categories: -

- a. Medium black to deep black soils on the plane lands.
- b. Lighter soils on slopes and in the eastern part of the district.

- c. Laterite soils in the hilly region on the western side and on the small hillock on the eastern side.

The soils of the district are also classified, on the basis of crops taken, into the following three zones:-

1. Paddy zone comprising Mahabaleshwar, western parts of Jaoli, Wai, Khandala, Patan, and Satara talukas. The area under this zone measured about 1, 07,000 acres in 1956-57. The soils in this zone are laterite, and mostly light with a depth varying between 3' and 6'.
2. Jowar zone comprising eastern parts of Jaoli, Wai, Khandala, Satara, Patan, Karad and Koregaon talukas. The area under this zone measured about 14, 35,000 acres in 1956-57.
3. Bajri zone comprising Khatav, Man, Phaltan and eastern part of Khandala talukas. The area under this zone measured 10, 63,500 acres.

#### **16. Rivers in Satara District:**

The main rivers of Satara district are Koyna and Krishna. The Krishna is one of the three largest sacred rivers of southern India. Approx. 172 kms. of the river course falls inside the district. The Krishna river begins on the eastern brow of the Mahabaleshwar plateau and the source is about 4500 ft. above sea level. Kudali, Urmodi, Venna and Tarali are small feeder rivers of Krishna. Koyna is the largest tributary of the Krishna in the district. Neera and Manganga rivers are the two representative of the Bhima drainage in the north and north-eastern parts of the district respectively.

#### **17. Tourist Attractions in Satara District:**

Some of the most beautiful places of Maharashtra form part of Satara District, thereby making it one of the prime tourist destinations of the state. [Mahabaleshwar](#), one of the most beautiful [hill stations of India](#), is located in this very district. Besides this, there are several places of interest located in the different cities of the district. The main attractions include:

1. Shivaji Museum, Satara Town
2. Shri Bhavani Museum, Anudh

3. Siddhanath Temple, Mhaswad
4. Wai Ganpati Temple
5. Kuraneshwar
6. Ajinkyatra Fort
7. Thosegarh Water Fall
8. Kas Lake

Popular excursion from Satara includes [Panchgani](#), Mahabaleshwar, Mayani and Anudh.

**CHAPTER III**  
**PROFILE OF SAMPLES**

## **CHAPTER NO. III PROFILE OF SAMPLES**

Present chapter narrates socio-economic profile of sample BPL.

Figures are mentioned in percentages. Few samples did not respond to few of the questions. While calculating percentages these non respondents are considered hence the total does not come to 100%.

### **1. Sample Size:**

Sample size was 240 families which consist of 951 individuals (483male and 468 female). Average age of respondent was 42.5 years.

### **2. Family Size:**

Average family size is 4 and male to female ratio is 100:97. For every 100 male members in family, there are 97 female members.

### **3. Occupation Categories of BPL:**

BPL's found engaged in all occupational categories. 56.67% samples are employees, 43.33 % are self employed and no sample BPL found engaged in entrepreneurship and SHG.

### **4. Occupation of BPL:**

The individual samples found engaged in different occupational categories i.e. employment and self employment. They are engaged in driving, carpenter, farming, fruit stall, gardening, labour work, house work, product prepared from bamboo, worker, painter, scrap collection, shopkeepers, vegetable processing, selling and vegetable vendor and the like.

### **5. Shifting in Occupation:**

It has been found that individual continue with the occupation which they accepted to start their career. 3.75% individuals only changed their previous position Marginal shift in occupation is found.

**6. Present Occupation of Sample BPL:**

9.58 % sample BPL are working as housemaid, 11.25% are pure laborers, 4.58% are painters, 7.91% are drivers, 2.08% samples has shops, 1.67% are carpenters, 2.08% are farmers, 3.33% are doing vegetable business 2.5% are dealing in scrap market, 0.83% are dealing with leather products, 5.41% samples are making bamboo products, 16.67%are workers 1.25%are in fruit selling, gardening, cleaners each.

**7. Present Occupation of Sample Family Members BPL:**

The data of family members has been collected. The population of BPL families in Satara is 951 family members out of which present research constitutes 240 BPL families as samples. From these sample families 175 family members preferably first generation family members' data is collected. From that 64 have reported their occupation. Out of these 64 samples 75% sample family members are in employment while 25 % are in self employment. Out of these 64 samples 3.12% sample family members are working as caterer.10.93% are drivers, 3.12% in farming and laborers, 6.28% are maidens, 3.12% are painters,3.12% are in tailoring occupation.3.12% are traders, 34.37% are workers, 4.62% are preparing products from Bamboo. 0.56% are dealing in vegetable business, 0.56% are teachers, 0.56% are plumbers, 0.56% are in paper delivery, 0.56% are distributing milk, 0.56% are manufacturing brooms,0.56%are in job. 0.56% is electrician, 0.56% is driving student, and 0.56% is selling agarbatti.

**8. Land Holding:**

It has found that sample BPL holds some piece of land. 7.91% samples owned the land where as 0.41% has taken land on rent. The land is basically non agricultural in nature. 89.58% sample BPL has no land. While 2.08%have both owned as well as rented land.

**9. House Type:**

Classification of type of house is done on the guidelines given by Government. 11.67% samples resides in finished house, 57.91% and 30.41% samples resides in semi finished and unfinished house respectively.

**10. Ownership of House:**

56.25 % samples owned their house and 43.75% resides in rented house.

**11. Commuting Mode:**

24.16% sample BPL travel through cycle and 4.5% owned petrol two wheeler vehicle.

**12. White Goods:**

It has found that 77.5% and 5.83% samples owned television and refrigerator respectively whereas 37.5% and 16.67% samples use mixer and iron.

**13. Educational Qualification:**

Out of recorded 86.25% sample BPL are literate. 19.17% have learnt upto 4<sup>th</sup> std., 22.91% between 5<sup>th</sup> to 7<sup>th</sup>, 14.58% between 8<sup>th</sup> and 9<sup>th</sup> std. and 18.75% have done SSC. Only 6.66% and 4.58% samples have done HSC and graduation respectively. 13.75 % samples are reported illiterate.

**14. Income Per Month:**

53.75% samples earn between Rs.1500-2500 per month. 22.5% earn Rs. 500-1499 and 1.67% earns Rs. 250-499 per month. 0.83% samples earn Rs.250 and less per month. While 21.25%are earning Rs.2500 or more than that.

**15. Inclination Towards Sector:**

The effort has been made to ascertain the inclination of BPL towards different sectors of economy in which they are interested to deal in i.e. manufacturing, trading or service. Out of total samples 58.33% samples are interested in employment or providing various services to trade, industry and civilization. 17.91% samples are interested in trading and 23.75% samples desire to go for manufacturing.

**16. Future Occupation Preferences:**

It has been found that 4.58% samples wish to prepare products from bamboo i.e. locally known as, patya and topalya, 18.33% samples wish to be in any job.5.41% want to open a shop. While 2.08% samples want to open vegetable stall. 2.08% samples wish to become mechanic. 3.33% samples are interested in masala, papad and pickles business. 2.08% samples are interested in fabrication. 3.75% samples wish to deal in construction-painting

contracting. 2.91% samples have inclination towards Construction-building supervisor. 3.33% samples wants to enter in laundry. 6.66% samples are reported to be in driving 2.91% samples wish to be house maids. 5% and 5.83% samples have inclination towards bag manufacturing and vegetable processing respectively. While 2.08% wish to open poultry.

**17. Help Expected:**

Through this sample survey effort has been made to find out help expected by sample BPL towards initiating employment, self employment, entrepreneurship and SHG. The help required classified in two groups in first group help required towards stimulation, support and sustaining to take up desired occupation is ascertained. And in second group help in the form of finance, training and marketing is ascertain. It has found that BPL requires some kind of help from external agencies which may be Government, semi Government and NGO's. 22.5%, 66.25% and 11.25% BPL does require stimulation, support and sustaining help respectively. Stimulation refers to some kind of motivation, support i.e. 360 degree support which a common person expects to initiate career and sustaining help refers to help during occupation is in progress. 91.25%, 7.08% and 1.6% BPL does require financial, training and marketing help respectively.

**18. Self help Group:**

The knowledge about self help group had been assessed. 40% samples know about self help group out of which 25% samples are members of self help groups and 8.33% of group are functioning out of sample covered. SHG is not considered as main source of income.

**19. Observation Regarding Capacity to Enter in Occupation:**

The observation is made during sample survey as to capacity and confidence of sample BPL to enter in self employment, entrepreneurship and SHG and it is 92.91 %, 5.8 % 0.8 % and 0.4 % respectively. It has been observed that 42.15%, 20.62% and 37.21% samples have moderate, strong and very strong capacity to enter in self employment respectively. 28.57%, 14.28 and 57.14 samples have moderate, strong and very strong capacity to enter in entrepreneurship respectively. Only two samples are found interested in SHG and very strong capacity to enter in SHG activity and only one sample has moderate attitude to enter in all the stated avenues.

## **20. Attitude Towards Occupation:**

Observation also has been made on attitude towards occupation i.e. attitude towards self employment, entrepreneurship, SHG's and all the mentioned options, which is 92.08%, 6.7%, 0.41% & 0.83% respectively. It has been observed that 21.26%, 25.79%, 52.94% have moderate, strong and very strong positive attitude towards self employment respectively. 31.25%, 0% and 68.75% samples have moderate, strong and very strong positive attitude towards entrepreneurship. Only one sample was found having moderate attitude towards SHG. 2 samples were found having very strong positive attitude towards all stated occupational categories.

## **21. Future Intended Opportunities:**

During designing of this research discussion with learned and experienced personalities has been taken who have been associated with the field of entrepreneurship directly or indirectly. Through this discussion 30 self employment, entrepreneurial and SHG opportunities have been identified. Samples have been exposed to this list of opportunities to select one intended opportunity. 51.66% samples have responded to this intended opportunity list. Out of which 5.64% samples are interested in construction and building supervising area. 11.29% are interested in vegetable processing, 7.25% are interested in construction painting contracting 4.03% samples are interested to become two wheeler mechanics. 6.45% in laundry business, 13.70% in driving, 5.64% in housemaids, 9.83% are interested in bag manufacturing, 4.83% are in fabrication business, 4.03% in poultry business, 6.45% are interested in preparing papad, masala, pickle. Rest BPL are intended to go for motor rewinding, electrician, home appliances repairing, industrial helper, mobile repairing, beauty parlor, bakery, lather product articles, animal husbandry, fishery tanks, flower mart, cattle farming and plumbing.

## **22. Occupational Dominance:**

It has found that male is dominant in driving, carpenter, labourer, preparing products from Bamboo i.e. patya and topalya, manufacturing of brooms, workers, painters, plumbers, scrap collection, shopkeepers, traders, vegetable processing, watch maker, farmers, fruit sellers, and gardener. Female is dominant in catering, grass buying, hawkers and housemaid.

### **23. Age and Occupation:**

It has been found that youth i.e. sample respondents up to the age of 25 are engaged as workers, painter, plumber, trader and farmer. The male aged between 26 to 40 is engaged in labor work, preparation of Bamboo Based products like patya and topalya, workers, painters, drivers, and fruit sellers. Male above age of 40 found in watch making, driving, farming, labour work, preparation of Bamboo based products viz. patya and topalya, broom manufacturing, workers, and painter. The females are found engaged in working as housemaid.

### **24. Present and Future Preferred Occupation:**

This aspect depicts comparison between present and future occupations. Out of existing driving self employed samples 52.63% samples who are now in driving do not want to shift their profession. 63.63% samples who are now in painting do not want to shift. 75% samples who are now in vegetable processing do not want to shift. 40% samples who are now shopkeepers and plumbers each do not want to shift. 30.33% samples who are now in scrap collection do not want to shift. 33.33% samples who are now in making patya and topalya, and farming each do not want to shift. 21.7% samples who are now maiden do not want to shift. 50% samples who have their fruit stalls do not want to shift.

Almost all sample labor wish to shift for other occupation preferably in poultry, laundry, painting business and in service sector.

Almost all sample workers wish to shift for other occupation preferably in driving, construction, preparing patya and topalya, and in service sector.

Almost all samples who are providing their services to different sectors wish to shift their occupation. Their preferences are to painting, poultry, laundry, driving, fabrication and vegetable shops.

- 25.** It has also found that sample BPL have high desire to shift from employment to self employment like few sample painters wish to have their own painting contracts, vegetable sellers to vegetable processing, auto driver to own a auto and the like.
- 26.** Manufacturing sector is preferred by 77.19% of male and 22.81% female. Service sector is preferred by 82.14% of male and 17.85% female. Trading sector is preferred by 81.39% of male and 18.60% female.

## Annexure No. 1

### Occupational Scenario of BPL

Following table shows present and intended occupation of BPL family head and present and intended occupation of first generation of BPL.

Sr. No.	Occupation	Family Head		First Generation	
		Present	Intended	Present	Intended
1	Agarbatti Selling	1	0	1	0
2	Black Smith	1	0	0	0
3	Business Of Old Cloth	1	0	0	0
4	Carpenter	4	1	0	0
5	Caterer	2	0	2	2
6	Cattle Farming	1	4	0	4
7	Centering Work	1	1	0	0
8	Cleaner	3	0	0	0
9	Cook	1	0	0	0
10	Cycle Repairing	2	1	0	0
11	Driver	19	17	7	10
12	Driving Teacher	1	0	0	0
13	Drycleaner	1	1	0	0
14	Egg Selling	1	0	0	0
15	Electrician	2	1	1	5
16	Farmer	6	0	0	0
17	Food Maker	1	0	0	0
18	Fruit Stall	6	3	0	1
19	Gardening	3	1	0	0
20	Grass Buying	1	0	0	0
21	Hawker	1	0	0	0
22	Home Appliances Repairing	1	2	0	0
23	Keymaker	1	0	0	0
24	Kooli	1	0	0	0
25	Labourer	27	0	2	0
26	Laundry	3	8	0	4
27	Machine Operator	1	0	0	0
28	Maiden	23	7	11	2
29	Making Of Leather Product	2	4	0	3
30	Bamboo Products	21	11	3	12
31	Manufacturing Of Brooms	4	2	1	1
32	Mechanic	1	5	0	3
33	Milk Distribution	1	0	1	0

34	Motor Rewinding	1	1	0	0
35	Painter	11	11	2	3
36	Plumber	5	4	1	2
38	Printing Press	1	1	0	0
39	Saloon	1	1	0	0
40	Scrap Collection	6	2	0	0

		Family Head		First Generation	
		Present	Intended	Present	Intended
41	Selling Leather Product	1	0	0	0
42	Shoe Repairing	1	1	0	0
43	Shopkeeper	5	13	0	7
44	Tin Maker	1	0	0	0
45	Trader	3	2	2	1
46	Veg. Processing	2	14	1	14
47	Veg. Selling	5	0	0	0
48	Vegetable Vendor	1	0	0	0
49	Waiter	2	0	0	0
50	Watch Maker	2	2	0	0
51	Watchman	3	0	0	0
52	Wiving Of Rope	1	0	0	0
53	Worker	43	0	22	0
54	Building Supervisor	0	7	0	3
55	Industrial Helper	0	1	0	1
56	Computer Embroidery	0	0	0	0
5	Bag Manufacturing	0	12	0	7

7					
5 8	Mobile Repairing	0	2	0	0
5 9	Beauty Parlor	0	1	0	6
6 0	Fabrication	0	6	0	1
6 1	Bakery	0	2	0	1
6 2	Animal Husbandry	0	1	0	1
6 3	Fishery Tank	0	1	0	1
6 4	Flower Mart	0	2	0	5
6 5	Poultry	0	5	0	3
6 6	Masala Papad Pickle	0	8	0	38
6 7	Auto Garage	0	1	0	0
6 8	Brass Brand	0	1	0	0
6 9	Wooden Articles	0	1	0	0
7 0	Furniture	0	1	0	0
7 1	Compounder	0	1	0	0
7 2	Dairy	0	1	0	0
7 3	Farsana Maker	0	1	0	1
7 4	Farming	0	2	2	0
7 5	Floor Mill	0	1	0	0
7 6	Hotel	0	2	0	0
7 7	Job	0	44	1	7
7 8	Meat Shop	0	1	0	0
7 9	Pan Stall	0	1	0	0
8	Vegetable Stall	0	5	0	1

0					
---	--	--	--	--	--

		Family Head		First Generation	
		Present	Intended	Present	Intended
81	Vada Pav Maker	0	2	0	3
82	Turner Machinist	0	1	0	0
83	Tea Stall	0	2	0	1
84	Tailoring	0	1	2	10
85	Stone Cutter	0	2	0	0
86	Paper Delivery	0	0	1	0
87	Teacher	0	0	1	0
88	Bangles Store	0	0	0	4
89	Mess	0	0	0	1
90	Packing	0	0	0	1
91	Stitching & Fashion	0	0	0	4
92	Toy Making	0	0	0	1
		240	240	64*	175

\* Other samples are pursuing education.

**CHAPTER IV**  
**OBSERVATIONS & PRESCRIPTIONS**

## **CHAPTER NO. IV OBSERVATIONS & PRESCRIPTIONS**

This chapter is presented in two parts contains observations and prescriptions.

### **Observations of Field Investigators**

Following are the observations of field investigators. The observations are qualitative and are not based on any statistics. These observations are recorded by a team of field investigators who have interviewed sample BPL during the study.

1. Lack of information is the basic reason for unemployment as well as unawareness of self employment.
2. Some samples that were in BPL are now crossing poverty line since the number of earners in such families has increased.
3. Some people are enjoying the facilities of BPL even though they are actually not in BPL. Most of people in BPL are totally unaware about SHG. The samples who are aware about SHG think that SHG is only meant for females.
4. People do not prefer self employment and entrepreneurship because of lack of capital. They anticipate financial support from Government.
5. The sources of information about work or SHG are limited in fact negligible.
6. Most of the women are interested in tailoring and packaging spices.
7. Some people wish to continue their family business with financial support from Government.
8. Average family size of BPL is 4-5 individuals and among them 3-4 individuals are below 35 years of age.
9. Maximum numbers of literate young people are not employed yet and few have left their education half way for earning.
10. Shifting Occupations is observed at very low frequency among people in BPL.
11. Average income of BPL people is Rs. 1500-2500 per month.
12. Most of samples from BPL belong to reserve categories.
13. House type is average semi finished where maximum people in BPL stay.
14. Majority of People in BPL have their own Land. Some of them own small pieces than too non irrigated.
15. Most BPL samples have given preference to enter in to service and trading sector.

16. The people in BPL do not think out of box and also they are satisfied in whatever they possess.
17. BPL people are found reluctant to provide information.
18. Few BPL really need facilities provided by Government but due to ignorance they are not able to make any use of Government facilities available.

### **Prescriptions**

On the basis of analysis of sample BPL, Profile of Satara and Observations made during the survey, some prescriptions have been thought of which are depicted in present chapter. The articulations of the prescriptions has been done with the help of points such as course title, target group (for whom the course should be imparted), rationale (Importance to impart the said course), contents of the course (likely contents to be imparted during course which are subject to change as experts in respective fields) followed by practical exposure in the field.

1. **Course Title:** Capacity Building.

**Target Group:** BPL participants to all courses.

**Rationale:** It has been observed that people below poverty lines are engaged in jobs, which requires manual labour. 43.33 % samples are found engaged in self employment as compared to employment i.e. 56.67%.

In employment two extremes have been found, one is exclusive labour work which may be of any nature. Nature of work may vary. Second type of employment is helping entrepreneurs directly. In this type labour gets hands on experience and even an opportunity to experience the management of business.

BPL's are found confident to take up self employment and employment of their choice. It has been observed that these people lacking competencies required for self employment and employment. They were found lagging in competencies regarding marketing, sales, general management, communication, legal aspects of business, general taxation and the like. Hence, common course, which encompasses above stated modules, should be imparted along with every course.

BPL must also be sensitized on different schemes floated by state and Central Government, introduction on functioning of Government, semi Government and NGO's working for self employment and entrepreneurship development, bank loans schemes.

**Contents of Course:** The course should comprise of achievement motivation, case studies based on preferable local entrepreneurs and self employed people, management, communication, marketing, sales management, legal aspects of business.

**Exercise:** It should consists of IQ tests, EQ tests, entrepreneurial aptitude, clips on successful entrepreneurs and self employed people who basically hail from BPL and excelled in life. Achievement motivation games, visits to units to successful entrepreneurs and live interactions with them should also form part of curriculum.

2. **Course Title:** Driving

**Target Group:** Male

**Rationale:** 6.66 % samples have recorded their interest for driving in future intended occupation. Out of these samples 52.63 % drivers do not want to shift. 13.70% samples shown interest in driving as future intended opportunity. Moreover auto driver which do not own their auto have strong desire to purchase it. Few samples are interested to purchase their own tourist van and the others are interested in purchasing ambulance.

The growth of city and district demands fast commuting facility. Though city buses are playing regularly they have restrictions as to the routes of the journey. Auto provides customized services. Besides for the movement of goods and luggage auto, mini four wheelers are used frequently. Mini goods carriages are used more by manufactures and traders.

Corporatives are now permanently recruiting drivers for this reason demand of skilled drivers is growing

**Contents of Course:** Driving techniques, RTO rules and regulations, general mechanism of vehicle i.e. three wheeler and four wheeler, Preventive Maintenance, Breakdown Maintenance.

**Exercise:** On road training. Discussions with RTO officials to know about road traveling rules and regulations.

3. **Course Title:** Vegetable Processing

**Target Group:** Male and female labour preferably age above 35 years

**Rationale:** Out of the samples which responded to intended opportunity list, 5.83 % samples have recorded their interest in vegetable processing. Average age of the samples that preferred this occupation is 42.5 years and it consists of both gender samples i.e. male and female. At present 21.42 % female samples are dealing in vegetable business. The nature of their current business is retail vegetable shop. The samples that are currently dealing with the same business out of that 75 % of the samples want to retain in the same business. Laborers are interested to shift in this occupation.

Vegetable is the necessity of every household, caterers, hotels, hostels, hospitals and the like. It is regular item of consumption.

In the changing life style, growth of the nuclear culture, increasing habits of hotelling, vegetable retailing demands value addition. These value additions are in terms of cleaned, chopped and packed vegetable, which may be supplied at home delivered on telephonic order.

**Contents of Course:** Vegetable selection, procurement, process, packaging of vegetables, techniques of preserving vegetables, ready to cook vegetables, hygiene, cleaning.

**Exercise:** Procurement and selection of vegetables, auctions of vegetables, preservation. Visit to vegetable processing unit.

#### 4. **Course Title:** Laundry

**Target Group:** Male and Female

**Rationale:** Nuclear family culture, increase in double income group and fast life leads to outsourcing few services, laundry is one of them. Earlier housewives had to shoulder the responsibility to wash and press the clothes but now a days seldom washing is done at home and pressing of clothes is outsourced. Few clothes like blankets, bed covers are outsourced for washing.

Roughly for 500 families one laundry is required.

Out of the samples which responded to future intended opportunities, 3.33 % of samples have recorded their interest to laundry as an occupation.

**Contents of Course:** Introduction to laundry equipments, washing techniques, cloth pressing techniques, types of cloths and laundry applications, washing chemicals and

their applications, accessories for laundry business, record keeping, general management, packaging and delivery of clothes.

**Exercise:** On job training, visit to an automated laundry. Discussions with successful laundryman to know business tactics, business dealings.

5. **Course Title:** Housemaid and Catering

**Target Group:** Female who are at present working as house maid and house wives.

**Rationale:** Catering services are required for varied purposes. In our culture, people believed in cooking food themselves along with their family members on special occasions. They had lot of time at their disposal and less money to spend. But as the time progressed and with the evolution of double income families, nuclear families where time are a constraint, the house maid service evolved.

Catering can be of various types i.e. caterers specializing in one particular range of food, caterers providing any type and range of food as needed by the customer, caterers who provide catering services to organizations, schools or institutions on regular basis etc.

This module is an effort to empower the housewives and housemaids.

This SHG is expected to provide variety of services. Regular housemaids, incidental housemaids, preparation of food on specific occasions (with material without material), and the like.

2.91 % samples are presently working as housemaid.

55.42 % samples are house wives.

**Contents of Course:** Different trends in catering, different menus, preparation of menus, market research, costing, accounting, general management, record keeping, hygiene, cleaning, legitimate aspects of food and drug administration.

**Exercise:** Market Research, Preparation of delicacies, beautification of dishes, fruit carving, combination of menus, menu requirements of special/ religious occasions.

6. **Course Title:** Construction – Building Supervisor

**Target Group:** Male between the ages of 18 to 30

**Rationale:** 2.91% samples have responded to the intended opportunity list developed for this project. 25.92% of male who are currently working as laborers and fall in age between 20 years to 35 years wish to shift to building supervising. Samples dealing in painting also wish to shift to building supervising. Satara district in general and city in specific is on a trajectory of economic development. All sectors are growing at rapid pace. The demand for residential apartments, business complexes and industrial construction is growing day by day which has boosted up construction sector at Satara.

No formal course is available which imparts training to develop building supervisor. The person becomes supervisor by experience hence lacks in some capacities and competencies. Building supervisor is a person who works on an assigned project and handles all day-to-day activity under the directions of civil engineers and architectures. Supervisor has to plan for day-to-day activity, manage inventory, handle site clients, and manage human capital at work, record maintenance, procurement of material, managing work at related Government officials, measurements and the like. These supervisors, after getting enough experience can handle building repairs work and such small projects independently. Generally engineers do not show interest in building repairs work and consequently this segment can be focused.

**Contents of Course:** Building management, inventory management, procurement techniques, communication techniques, record keeping of human resource and accounting techniques, introduction to raw material required for construction, introduction to plumbing, material, quality control in construction etc.

Introduction to the document required for construction business, Government office and legal aspects related with construction business etc.

**Exercise:** On site work, discussions with building supervisors to understand work profile, discussion with engineers to understand expectations from building supervisors.

7. **Course Title:** Construction – Painting Contractor

**Target Group:** Male with the age group of 18 to 30 years.

**Rationale:** 3.75% samples have responded to the intended opportunity list developed for this project. 4.58% of male who are currently engaged in building painting occupation

Construction-painting industry and construction industry go hand in hand. Painting industry has few added advantages. Construction is done once but painting is required at specific intervals say once in a five years. Indian culture advocates painted of buildings on few occasions as festival, marriage and the like hence, this occupation has perpetual life.

**Contents of Course:** Painting management, application of paints-paints on walls, metal surface like iron, aluminum, polishing wooden furniture etc. Types of paints viz. distemper, oil paint, oil bound, cement paint, plastic paint and polyurethane paints etc. mixing techniques, application of paints on object, artistic views in painting, quality control, manpower management, record keeping, accounting and communication.

**Exercise:** On site training, visiting painting contractors, discussions with painters and painting contractors, lectures by paint technologies, visit to powder coating, anodizing and polyurethane coating plants to sensitize participants on different types of paintings.

## 8. **Course Title:** Two Wheeler Mechanic

**Target Group:** Male

**Rationale:** 2.08% samples have responded to the intended opportunity list developed for this project.0.41% samples are currently working as mechanic.

Needless to quote the growth of two wheeler industry in India. Every vehicle needs some sort of maintenance. Though respective companies have their own service stations their reach is limited. In the vicinity mechanics play vital role. It has been observed that two wheeler owners obtain service from authorized service station during guarantee period and to the limit of free service coupons issued to the customers at the time of purchase.

For regular maintenance, servicing and washing people prefer mechanics. Mechanics are of various types like general mechanic dealing with all kinds of two wheelers, specialty mechanics deals with only one product line of company. Few specialty

mechanics are successful to create parlor service station competing with company's services station while providing value added services to customers. Few mechanics are specialized in ancillary business as only washing of vehicles, rim repairing and the like.

Mechanics have excelled on one psychological advantage. They are in personal touch with clients and can establish formal and informal relations. Service station of company can establish formal relations only.

On many instances people refer to their known mechanic for purchase of two wheeler from second hand market. This conveys importance of mechanics in purchase decision

**Contents of Course:** The standard syllabi of two wheeler repair and maintenance.

**Exercise:** Practical on two wheeler repairing.

9. **Course Title:** Manufacturing Masala, Papad and Pickles.

**Target Group:** Female presently working as house wives and housemaid

**Rationale:** Almost all female samples which are involved in laborious jobs are interested in papad and pickles manufacturing. The products are of regular use. It was a trend to prepare these products in home in summer season but the trend has shifted to purchase of these products from open market. Quality products at reasonable rates have good market with individual customers. The product has demand at institutional level as well. Caterers, hotels, hostels, subsidized canteens have bulk requirement of these products..3.33% samples have recorded their interest in manufacturing of said products as future occupational preference.

Instead of limiting focus for self-help group to manufacturing papad and pickles allied product line of masala can also be introduced, this will help to enrich product width and minimizes risk.

Also they can get into manufacturing of Khakra, Chikki and even group can reap the benefit of local agricultural resource to manufacture product like turmeric powder, chilly powder, ginger powder, dry ginger powder, Shatawari Powder, Shikakai Powder and the like.

**Contents of Course:** Manufacturing process of products, Manual and automated manufacturing, General management, record keeping, hygiene, quality control, marketing and sales of products, FPO/Food Dept Certificate.

**Exercise:** Practical on manufacturing products, marketing research, training on sales, visit to manufacturing plant. Discussions with self employed people and entrepreneurs dealing in same area.

10. **Course Title:** Fabrication

**Target Group:** Male

**Rationale:** Fabrication industry has many applications. It also goes hand in hand with construction.

2.08% male samples have recorded their interest to fabrication as an occupation.

The scope of fabrication can be enriched to produce 'industrial helper' while imparting some additional modules on different mechanical aspects and cleaning.

It is expected that industrial helper should work as semi skilled labour and should be able to perform supportive role to supervisors and skilled labour.

**Contents of Course:** Welding, machining, drilling, cutting, fitter, grinding etc., use of lubricants, coolants etc., cleaning of machines, oiling and greasing up of machines.

**Exercise:** Practical on contents of course, industrial visit, discussions with techno entrepreneurs to understand their expectations.

11. **Course Title:** Bag Manufacturing

**Target Group:** Male and female with the age group of 18 to 35 years.

**Rationale:** 5% samples have responded to the intended opportunity list developed for this project. Scope of bag manufacturing has widened a lot. Presently more focus is laid on use of shopping bags, baby bags, bottle bags, paper bags and corporate bags instead of simple one. However the people involved in this occupation lack some competencies regarding marketing, sales, general management, legal aspects of business, general taxation. Hence common course which encompasses above stated modules should be imparted.

**Contents of Course:** Inventory management, techniques of bag manufacturing, quality control and marketing and sales of bags, manual and automated bag manufacturing, customized bag manufacturing.

**Exercise:** Basic bag manufacturing training, practical on manufacturing products, marketing research visit to manufacturing plant, discussions with entrepreneurs dealing in same area.

12. **Course Title:** Poultry

**Target Group:** Male and female with the age group of 18 to 30 years.

**Rationale:** 2.08% samples have responded to the intended opportunity list developed for this project. Earlier poultry was considered as source of supplementary income but now a day as population going on increasing, demand for eggs and chicken is also increasing so now days it is consider as a main occupation. Demand of chicken and eggs in hotels tremendously increased.

**Contents of Course:** Training regarding how to hatch chicks, grow chickens, lend money, diagnose the diseases of chickens and operate the complicated transportation logistic regarding of chickens.

**Exercise:** On site training, discussions with entrepreneurs dealing in same area

13. **Course Title:** Shopkeeper

**Target Group:**

**Rationale:** 5.41% samples have responded to the intended opportunity list developed for this project. 2.08% of sample are working as shopkeepers. 40% of samples do not want to shift. Presently with increase in the competition the number of shops has increased significantly.

Due to changed lifestyle and dual working group the demand for the packed items has increased significantly and hence scope of shops has increased.

Shopkeepers are involved in selling and providing servicing relating to product to customers, participating in day-to-day store operations and required the management skills for successful operations. Hence common course which encompasses above stated modules should be imparted.

**Contents of Course:** Inventory Management, financial management, communication skills to retain the customers, Sales and Business Growth Development and legal aspects.

**Exercise:** Onsite training.

14. **Course Title:** Bamboo based products (the products made up of Bamboo locally popular named as, patya and topalya etc. )

**Target Group:** Male and female with the age group of 18 to 30 years.

**Rationale:** 4.58% samples have responded to the intended opportunity list developed for this project. 4.62% of samples family members are also in this occupation. From

those samples 33.33% samples are currently engaged in preparation of patya and topalya, and do not want to shift. Making patya and topalya, is a traditional business of these people. So there is need to encourage the people involved in this business.

**Contents of Course:** The course should comprise of motivation, management, communication, marketing, sales management, legal aspects of business, more improved techniques.

**Exercise:** On site training, discussions

15. **Course Title:** Job

**Target Group:** Male and female with the age group of 18 to 35 years.

**Rationale:** Due to financial constraint and lack of other resources most of the samples i.e. 18.33% samples have responded to the intended opportunity list developed for this project. Both male and female want permanent type of job. All sample who are now in different occupations want a secure job. Out of these samples 6.81 % are graduates, 36.36 % samples have completed their education up to HSC and 27.27 % of samples are below SSC, while 4.54 % are illiterate but are willing to do job.

**Contents of Course:** For graduates, the computer and general management training should be imparted so that they would be eligible to work as clerk. Some of the samples with education up to HSC, the training regarding office assistant should be imparted while the remaining samples should be given training of peon for which a special course is designed.

**Exercise:** On site work.