

ROLE OF WOMEN IN THE RURAL NON-FARM SECTOR: A SOCIO-ECONOMIC PERSPECTIVE IN RAMNAGAR DISTRICT OF KARNATAKA

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Abstract

Women in Ramnagar district play an essential role in the rural non-farm sector, making significant contributions to household incomes and community development. They constitute a substantial workforce, predominantly among young to middle-aged individuals, participating in handicrafts, small trade, and related agricultural activities. Numerous women encounter obstacles such as limited access to credit (with 87.5% lacking it), education, and formal markets, which are further exacerbated by socio-cultural constraints and caste-based marginalization. Support primarily derives from family and NGOs, while government initiatives and self-help groups remain underutilized. Challenges include insufficient skills, lack of training, inadequate infrastructure, and difficulties in embracing technology. Housing and family dynamics also influence women's economic involvement and responsibilities. Addressing these challenges through targeted policies focused on financial inclusion, skill enhancement, equitable market access, and technology integration can economically empower women. This empowerment is in line with sustainable rural development and broader gender equality objectives. Ultimately, unlocking the potential of women in the rural non-farm sector is crucial for fostering inclusive growth and enhancing rural resilience in Ramnagar district.

1.01. Introduction

Rural development in India has long been tied to agriculture, but in recent decades, the non-farm sector has stepped into the spotlight as a key player in supporting rural livelihoods. This rural non-farm sector (RNFS) encompasses a variety of activities, including trade, services, handicrafts, manufacturing, and small-scale businesses. It opens up vital avenues for diversifying income and lessening reliance on farming. Amidst this evolving landscape, the role of women stands out, showcasing the increasing involvement of female labor in transforming the rural economy. Women in these areas take on a range of non-farm roles, often juggling household duties with self-employment or wage work. Their contributions not only boost family income but also play a significant part in community development and local economies. However, their experiences are still influenced by social norms, limited educational opportunities, and economic hurdles that can hinder their mobility and independence. The intersection of gender and rural employment patterns highlights both the opportunities and inequalities present in the non-farm economy. Research shows that when women engage in the non-farm sector, it enhances family well-being, encourages entrepreneurship, and supports inclusive growth. Yet, many encounter obstacles related to skill development, access to credit, market connections, and ownership rights. Therefore, policies that foster microenterprise growth, improve rural infrastructure, and offer gender-sensitive training programs are crucial. This study aims to delve into the socio-economic aspects of women's involvement in the rural non-farm sector, looking at their contributions, challenges, and

empowerment outcomes. It emphasizes how women's economic roles are intertwined with education, social standing, and institutional support. Grasping these elements is vital for crafting policies that advance gender equity and promote sustainable rural development.

1.01. Literature Review

1.02.01 Saroj Sunil & et al. (2022) highlight that Rural Non-Farm Employment (RNFE) is crucial for diversifying livelihoods and alleviating poverty in India. Since many small farmers have limited resources, RNFE serves as a vital source of non-agricultural income. Unfortunately, disruptions like COVID-19 have had a significant impact on RNFE, resulting in job losses, fewer working hours, and a rise in casual labor. By analyzing data from the nationally representative Periodic Labour Force Survey (PLFS), this study explores RNFE's importance and the socioeconomic effects of the pandemic. It compares workers across various employment states to uncover potential impacts after the shock. The results indicate that changes in RNFE employment are closely linked to poverty and income levels. Despite the setbacks, this sector is still crucial for recovery, thanks to its inclusivity and growth potential. RNFE supports economic resilience, empowers women, and fosters social inclusion. It plays a key role in stabilizing rural areas by providing diverse income sources and reducing vulnerability. In summary, bolstering RNFE is essential for achieving sustainable rural development in post-pandemic India.

1.02.02 Kulwa Mwita Mang'ana (2024) points out that Agribusiness Small and Medium Enterprises (Agri-SMEs) are vital players in global food production and trade, yet many struggle with performance issues stemming from poor financial management practices (FMPs). A survey involving 427 Agri-SMEs in Tanzania looked into how managers perceive and implement FMPs. The study utilized descriptive statistics and Structural Equation Modeling (SEM) to evaluate perceptions of usefulness and ease of use. The findings revealed that when managers have a positive view of FMPs, it significantly boosts organizational performance. Those who find financial practices useful and easy to adopt tend to achieve better business results. However, it's concerning that 62 percent of Agri-SMEs still don't have Enterprise Resource Planning (ERP) systems in place. Moreover, 63 percent of managers lack sufficient exposure to financial management training. These limitations really hold back operational efficiency and the potential for growth. The study highlights the urgent need for better adoption of financial technology. By providing ongoing financial training and improving the use of ERP systems, Agri-SMEs could boost their sustainability and competitiveness.

1.02.03. Khurana Nitish, Prof. Gandhar Harsh, and Dr. Kumar Sumit (2023) stress the significance of a vibrant rural non-farm sector for the overall economic growth of rural areas. They analyzed data from the National Sample Survey, focusing on rural households in Punjab across various employment categories, including self-employed, casual labor, and regular wage earners. Using logit regression models, they identified the factors that influence participation in non-farm activities. The findings reveal a significant increase in rural non-farm employment from 1993-94 to 2011-12, with a growing share of casual laborers in this sector. There has also been a notable diversification in occupational choices within the non-farm sector. Key drivers of participation include education, skill levels, and the level of development in the district. Households led by educated individuals and those with skilled members are more inclined to take part in non-farm work. Additionally, districts that are more developed tend to have a higher intensity of non-farm employment. The study concludes that investing in education and developing rural infrastructure are crucial for fostering the growth of Punjab's non-farm sector.

1.02.04. Kantono Esther, Nakalema Kuluthum, and Namujogo Elizabeth (2021) highlight that nonfarm employment is growing rapidly in rural areas of Sub-Saharan Africa, creating essential income opportunities. In Uganda, women often face limited land ownership due to customary laws, which has pushed many towards nonfarm work. A lot of rural and semi-urban women have taken the initiative to start their own businesses and engage in self-employment. This study looks into how such employment impacts women's social and economic empowerment. The findings reveal that nonfarm activities significantly boost women's income levels. They also promote leadership roles, particularly in savings and self-help groups. Gaining economic independence from men enhances women's decision-making power within their households and communities. Successful women in nonfarm sectors become role models for others, and their achievements inspire more women to get involved in income-generating activities. Overall, nonfarm employment plays a crucial role in elevating the social status and ongoing empowerment of rural Ugandan women.

1.02.05. Rantšo Tšepiso A. (2016) dives into the important role of the non-farm sector in boosting rural development in Lesotho. While agriculture has long been the main source of income, a drop in productivity has led to rising poverty and food insecurity. Challenging agro-climatic conditions have nudged many rural families to explore non-farm activities. Now, income from these sources is vital for maintaining livelihoods and lessening vulnerability. However, despite this shift, policymakers haven't paid much attention to bolstering this sector. Through quantitative analysis, the research reveals a growing reliance on non-farm jobs. The findings indicate that a significant number of rural residents depend on these incomes for their survival. The study underscores the sector's potential as a solid development strategy and suggests that the government should prioritize policy support, skill training, and investment in non-farm businesses. By strengthening the rural non-farm economy, we can promote inclusive growth and tackle poverty in Lesotho.

1.02.06. Ghuman P.K., Singh Bhupinder, Chhina R.S., and Singh Bikramjit (2016) in a study conducted in Gurdaspur district, Punjab, explored how rural women engage in both farm and non-farm activities, as well as their influence on household decision-making. They gathered data from 100 households, which included 70 farm families and 30 agricultural labor households. The findings revealed that female literacy rates lagged behind those of men in all household types. Women were found to be actively involved in various domestic and agricultural tasks. Farm women primarily took care of cattle, processed milk, and engaged in related activities, while labor women contributed by working in the fields or as domestic helpers. On average, women dedicated between 4,600 and 5,700 hours each year to their work, with labor women logging the most hours. Approximately one-third of the time spent by farm women and 18.93 percent of agricultural labor women's time was allocated to farm work. The bulk of their hours, however, went towards domestic and non-farm responsibilities like cooking, cleaning, tailoring, and childcare. Typically, these women worked between 12 to 16 hours a day, reflecting a significant workload. Despite their substantial contributions, their involvement in family financial decisions was quite limited.

1.03. Research Gap

There's a notable gap in research regarding the role of women in the rural non-farm sector, especially when we look at it from a socio-economic angle. One major issue is the lack of attention given to how systemic barriers—like time poverty, limited land ownership, restricted access to technology, and gender wage disparities—affect women's involvement and empowerment in non-farm activities. A lot of existing studies tend to overlook the subtle yet significant contributions of women engaged in unpaid or informal work, which often gets excluded from formal employment statistics and policy considerations. Additionally, there's a

shortage of empirical research exploring how social norms, education levels, and infrastructure availability influence women's decision-making power and economic independence in these non-farm settings. We really need to dig deeper into targeted interventions—like training programs designed for women, better access to credit, and collective enterprise models—to help close the gap between what women can achieve and their actual economic outcomes in rural non-farm sectors.

.04. Objectives of the Study

This study has two main goals focused on understanding the role of women in the rural non-farm sector from a socio-economic viewpoint:

1. To explore the nature and trends of employment in the rural non-farm sector among households in the Ramnagar district of Karnataka.
2. To investigate how women participate in and impact household decision-making, especially when it comes to financial and agricultural issues.

1.05. Hypothesis for the Study

1. Null Hypothesis (Ho): The number of people or households involved in the rural non-farm sector is on the rise in the Ramnagar district of Karnataka.
1. Alternative Hypothesis (H1): The number of people or households involved in the rural non-farm sector is not increasing in the Ramnagar district of Karnataka.

1.06. Research methodology

In the Ramnagar district of Karnataka, we conducted a study involving 135 rural women, utilizing a structured interview schedule and personal interviews throughout 2024–25. We randomly selected one village from each of the blocks (three villages in total), and from each village, we chose 15 women, which brought our total to 45 women per block and 135 for the entire study. To gather primary data, we carried out direct interviews using a pre-tested questionnaire, ensuring that our sampling was random to accurately represent the diverse rural populations in the district.

- **Research Design:** We adopted a descriptive and analytical approach, blending both quantitative and qualitative methods to explore women's participation and the socio-economic impact.
- **Sampling:** The sample selected a representative sample of rural households, including both farm and non-farm households, using random or stratified sampling techniques.
- **Data Collection:** Primary data was collected through structured surveys or interviews with the women participants, focusing on their involvement in farm and non-farm activities, their income contributions, decision-making roles, and various socio-economic factors. We may also incorporate secondary data from government reports or labor surveys to enrich the study.
- **Data Analysis:** We employed statistical tools like averages, percentages, and hypothesis testing to analyze the outcomes.
- **Variables Studied:** We considered socio-demographic variables (such as age, education, and household size), economic variables (like income and land ownership), and social variables (including decision-making power and cultural constraints).
- **Ethical Considerations:** We prioritized voluntary participation, ensured respondent confidentiality, and adopted culturally sensitive approaches during data collection.

This methodology provides a thorough understanding of the roles and challenges faced by women in rural non-farm sectors, paving the way for evidence-based policy recommendations.

1.0. Data Analysis and Interpretation

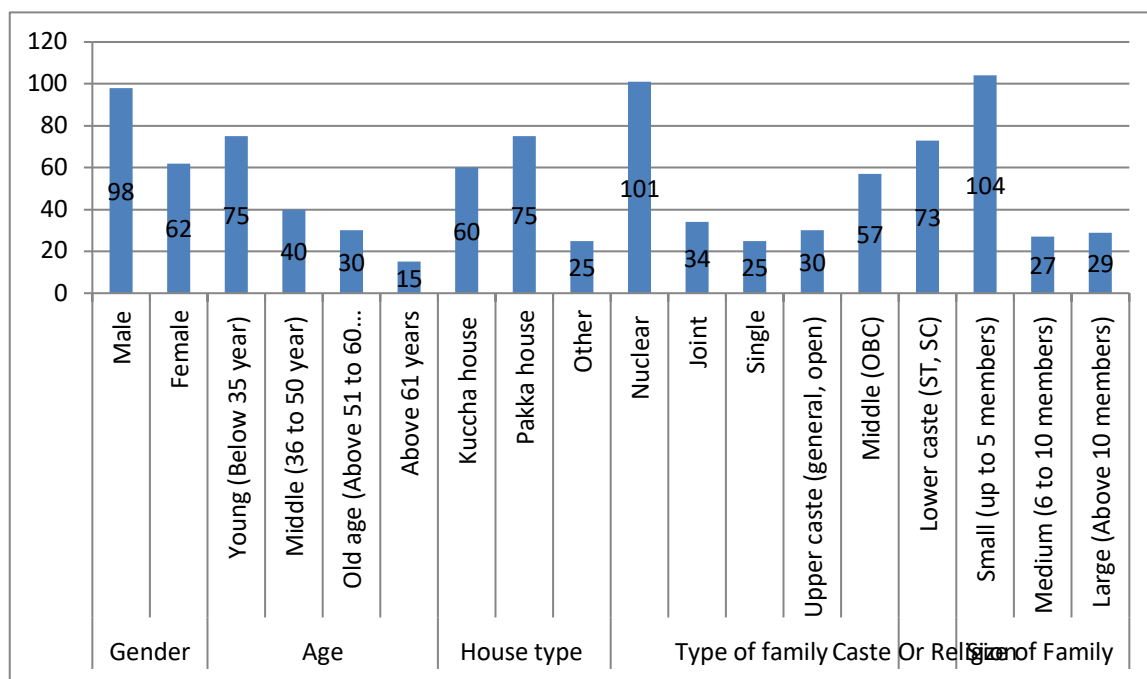
1.07.01. The Demographic Profile and Work-Related Characteristics of Respondents in the Ramanagara district, which includes five taluks: Ramanagara, Channapatna, Magadi, Kanakapura, and Harohalli. The initial section of the study presents the demographic profile of the participants. It covers aspects like Age, House type, Type of family, Caste or Religion, and Credit acquisition among the tribal population in the Ramanagara district of Karnataka. Table 1.01 illustrates the frequency and percentage of the respondents.

Table No 1.01: Demographic Profile of Respondents

| Descriptive Statistics | Particulars | No. Of Respondents | Percentage | Cumulative frequency |
|-------------------------------|-------------------------------|---------------------------|-------------------|-----------------------------|
| Gender | Male | 98 | 61.00 | 61.00 |
| | Female | 62 | 39.00 | 100.00 |
| | Total | 160 | 100.00 | |
| Age | Young (Below 35 year) | 75 | 47.00 | 47 |
| | Middle (36 to 50 year) | 40 | 25.00 | 72 |
| | Old age (Above 51 to 60 year) | 30 | 19.00 | 91 |
| | Above 61 years | 15 | 9.00 | 100 |
| | Total | 160 | 100.00 | |
| House type | Kuccha house | 60 | 37.50 | 37.50 |
| | Pakka house | 75 | 46.87 | 84.37 |
| | Other | 25 | 15.63 | 100.00 |
| | Total | 160 | 100.00 | |
| Type of family | Nuclear | 101 | 63.12 | 63.12 |
| | Joint | 34 | 21.25 | 87.37 |
| | Single | 25 | 15.63 | 100.00 |
| | Total | 160 | 100.00 | |
| Caste Or Religion | Upper caste (general, open) | 30 | 10.37 | 10.37 |
| | Middle (OBC) | 57 | 42.23 | 52.60 |
| | Lower caste (ST, SC) | 73 | 47.40 | 100.00 |
| | Total | 160 | 100.00 | |
| Size of Family | Small (up to 5 members) | 104 | 65.00 | 65.00 |
| | Medium (6 to 10 members) | 27 | 16.88 | 81.88 |
| | Large (Above 10 members) | 29 | 18.12 | 100.00 |
| | Total | 160 | 100.00 | |

Source: Primary data

Diagram No 1.01: Demographic Profile of Respondents



Source: Primary data

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The above Table No 1.01 and Diagram No 1.01. the Work-Related Characteristics of Respondents in the Ramanagara district, which includes five taluks: Ramanagara, Channapatna, Magadi, Kanakapura, and Harohalli. The initial section of the study presents the demographic profile of the participants. It covers aspects like Age, House type, Type of family, Caste or Religion, and Credit acquisition among the tribal population in the Ramanagara district of Karnataka.

- Males make up 61% of the sample, while females account for 39%. This highlights a noticeable gender gap in representation, likely reflecting traditional gender roles and the limited opportunities available to women in certain non-farm sectors. Nevertheless, a 39% participation rate among women is quite significant for rural non-farm economic activities, indicating that women are actively involved despite facing various challenges.
- The largest demographic group consists of young adults under 35 years old (47%), followed by middle-aged individuals (25%), older adults aged 51-60 years (19%), and seniors over 61 years (9%). The dominance of younger to middle-aged individuals suggests a potentially vibrant workforce that can adapt to a range of rural non-farm employment options, including entrepreneurial ventures or wage labour.
- About 46.87% of the population lives in pakka houses, while 37.5% reside in kuccha houses, with the remaining 15.63% in other types of housing. This mix of housing types indicates varying socio-economic statuses, where many families enjoy relative stability, but a significant number may experience economic vulnerabilities that could hinder women's ability to invest in non-farm economic activities.

- A majority (63.12%) belong to nuclear families, with joint families making up 21.25% and single-person households at 15.63%. The prevalence of nuclear families might be linked to increased participation of women in activities outside the home, but it could also mean that women face greater domestic responsibilities, which may affect their engagement in non-farm work.
- Lower caste groups (ST, SC) represent the largest segment (47.40%), followed by OBC at 42.23%, while upper castes account for only 10.37%. These demographics point to social marginalization, with women from lower castes encountering additional hurdles such as limited access to credit, land, and markets, which restricts their empowerment in non-farm economic roles.

1.08. Rural Non-Farm Sector in Ramnagar district of Karnataka

Work-Related Characteristics of Respondents in the Ramanagara district, which includes five taluks: Ramanagara, Channapatna, Magadi, Kanakapura, and Harohalli. The initial section of the study presents the Credit acquisition, Educational Background, current occupation, and do you own any agricultural land? How long have you been involved in non-farm economic activities, and what kinds of support or assistance do you receive for them? What challenges do you encounter while working in the non-farm sector, and which specific activities would you like to expand or pursue in the future? What form of improvement or assistance would help you enhance your non-farm work? Additionally, are you facing any difficulties in using technology for agricultural activities, and what problems do farmers generally experience in applying such technology? in the Ramanagara district of Karnataka. Table 1.02 illustrates the frequency and percentage of the respondents.

Table No 1.02: Rural Non-Farm Sector in Ramnagar district of Karnataka

| Descriptive Statistics | Particulars | No. Of Respondents | Percentage | Cumulative frequency |
|-------------------------------|-----------------------|---------------------------|-------------------|-----------------------------|
| Credit acquisition | Not acquired | 140 | 87.50 | 87.50 |
| | Acquired (Short term) | 0 | 0.00 | 87.50 |
| | Medium term | 5 | 3.13 | 90.62 |
| | Long term | 15 | 9.38 | 100.00 |
| | Total | 160 | 100.00 | |
| Educational Background | Literate | 72 | 45.00 | 45.00 |
| | Illiterate | 26 | 16.25 | 61.25 |
| | Primary school level | 11 | 6.88 | 68.13 |
| | High school level | 18 | 11.25 | 79.38 |
| | PU | 25 | 15.62 | 95.00 |
| | Any other | 8 | 5.00 | 100.00 |
| | Total | 160 | 100.00 | |
| Occupation | Agriculture | 122 | 76.25 | 76.25 |
| | Private jobs | 0 | 0.00 | 76.25 |
| | Government jobs | 0 | 0.00 | 76.25 |
| | Any other | 38 | 23.75 | 100.00 |
| | Total | 160 | 100.00 | |

| | | | | |
|----------------------------------------------------------------------------------|----------------------------------------------------|------------|---------------|---------------|
| Do you have your own land? | Yes | 124 | 77.50 | 77.50 |
| | No | 36 | 22.50 | 100.00 |
| | Total | 160 | 100.00 | |
| How long have you been engaged in non-farm economic activities? | Less than 1 year | 8 | 5.00 | 5.00 |
| | 1-3 years | 25 | 15.63 | 20.63 |
| | 4-6 years | 63 | 39.38 | 60.01 |
| | More than 6 years | 64 | 40.00 | 100.00 |
| | Total | 160 | 100 | |
| What forms of support do you receive for your non-farm activities? | Government schemes | 13 | 8.13 | 8.13 |
| | Self-help groups | 26 | 16.25 | 24.38 |
| | Family support | 75 | 46.88 | 71.26 |
| | NGOs/Community organizations | 38 | 23.75 | 95.00 |
| | No support | 8 | 5.00 | 100.00 |
| | Total | 160 | 100 | |
| What challenges do you face while working in the non-farm sector? | Lack of credit/finance | 56 | 35.00 | 35.00 |
| | Limited market access | 32 | 20.00 | 55.00 |
| | Social/cultural restrictions | 20 | 12.50 | 67.50 |
| | Lack of training and skills | 45 | 28.13 | 95.62 |
| | Time constraints due to household responsibilities | 7 | 4.38 | 100.00 |
| | Total | 160 | 100 | |
| What type of non-farm activity would you like to pursue or expand in the future? | Handicrafts and textile work | 30 | 18.75 | 18.75 |
| | Food processing or dairy | 56 | 35.00 | 53.75 |
| | Retail or trade | 67 | 41.88 | 95.63 |
| | Other (please specify) | 7 | 4.38 | 100.00 |
| | Total | 160 | 100 | |
| What improvements or assistance would help you most in your non-farm work? | Better training and skill development | 24 | 15.00 | 15.00 |
| | Access to credit and finance | 60 | 37.50 | 52.50 |
| | Market linkages and fair prices | 39 | 24.38 | 76.88 |

| | | | | |
|--------------------------------------------------------------------------------|--------------------------------------------|------------|------------|---------------|
| | Government support and policies | 32 | 20.00 | 96.88 |
| | Childcare and household support facilities | 5 | 3.12 | 100.00 |
| | Total | 160 | 100 | |
| Are you facing any problem/s in applying technology in agricultural activities | Yes | 122 | 76.25 | 76.25 |
| | No | 38 | 23.75 | 100.00 |
| | Total | 160 | 100 | |

| | | | | |
|-----------------------------------------------------------------------------|----------------------------------------------------------|------------|------------|---------------|
| Problems faced by farmers in applying technology in agricultural activities | Financial problem | 77 | 48.13 | 48.13 |
| | Lack of awareness of the latest technology and equipment | 40 | 25.00 | 73.13 |
| | Lack of education | 15 | 9.38 | 82.51 |
| | Lack of skilled labour | 24 | 15.00 | 97.50 |
| | Small land holdings | 4 | 2.50 | 100.00 |
| | Total | 160 | 100 | |
| Suggestions provided | Financial support | 42 | 26.25 | 26.25 |
| | New equipment and Market | 75 | 46.88 | 75.13 |
| | information | 43 | 26.87 | 100.00 |
| | Total | 160 | 100 | |

Source: Primary data

From the above Table No 1.02 the study on the Role of Women in the Rural Non-Farm Sector in Ramnagar district. Here is a summary and interpretation of the data with socio-economic insights

- Credit Acquisition: A staggering 87.5% of individuals haven't managed to secure any credit, which points to a significant lack of financial inclusion and limited access to formal credit options. Only 9.38% have access to long-term credit, which really hampers investment in non-farm businesses and stifles growth potential.
- Educational Background: Literacy rates sit at 45%, but there's a noticeable lack of formal education beyond primary school. A considerable number of people remain illiterate (16.25%) or have only received basic education, underscoring the urgent need for better educational and skill development programs to boost employability and productivity.
- Occupation Distribution: Agriculture is the dominant sector, employing 76.25% of the population, while 23.75% are involved in various non-farm activities. The lack of participation in private or

government jobs highlights the limited diversification and formal employment opportunities available in rural areas.

- **Land Ownership:** About 77.5% of people own land, which is a vital asset for their livelihoods. While land ownership provides economic security, the 22.5% who don't own land may find themselves relying more on non-farm sector activities.
- **Experience in Non-Farm Sector:** Roughly 79% have more than three years of experience, indicating a level of stability in non-farm work. This ongoing involvement can lead to enhanced skills and greater economic resilience.
- **Support Systems:** Family support (46.88%) and NGOs/community organizations (23.75%) make up the majority of assistance available. Government schemes (8.13%) and Self-Help Groups (16.25%) are not being fully utilized, revealing gaps in the formal support systems.
- **Challenges in Non-Farm Work:** The main obstacles include a lack of credit/finance (35%), insufficient training and skills (28.13%), and limited market access (20%). Social and cultural barriers also restrict participation (12.5%), particularly for women.
- **Preferred Non-Farm Activities:** Retail or trade (41.88%) and food processing/dairy (35%) are the most popular choices, followed by handicrafts/textiles (18.75%). These preferences reflect a growing entrepreneurial spirit.
- **Needed Improvements:** The analysis highlights some crucial areas for improvement in the agricultural sector. Access to credit and finance is a significant concern for 37.5% of respondents, while 24.38% emphasize the need for better market linkages and fair pricing. Government support and policies are also vital, with 20% pointing to this as a critical need. Although training and skill development are mentioned by a smaller group (15%), they are still essential for boosting productivity.
- **Technology Improvements:** When it comes to technology adoption in agriculture, a staggering 76.25% of individuals report facing challenges, primarily due to financial constraints (48.13%) and a lack of awareness about new technologies (25%). Additionally, shortages in education and skilled labor further hinder technological progress.

This analysis reveals that while agriculture continues to be the main source of livelihood, there's a growing interest in non-farm activities, indicating a shift towards economic diversification. However, both women and men in the rural non-farm sector of Ramnagar encounter obstacles such as limited access to credit, educational disparities, and infrastructural issues. By providing support in areas like financial inclusion, skill development, technology access, and market linkages, we can significantly enhance their socio-economic status and broaden non-farm opportunities. Targeted interventions in these key areas can empower both women and men, paving the way for more sustainable livelihoods in the rural non-farm sector of Ramnagar district.

1.09. Hypothesis for the study

A null hypothesis (Ho) : There is a significant difference in the awareness of Women in the Rural Non-Farm Sector with respect to the Gender

An alternative hypothesis (H1) : There is no significant difference in the awareness of Women in the Rural Non-Farm Sector with respect to the Gender

Table 1.03 Table showing proportion of the awareness of Women in the Rural Non-Farm Sector with respect to the Gender

| | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
|-----------------------------|-----------------------------------------|------|------------------------------|--------|-----------------|-----------------|-----------------------|-------------------------------------------|-------|
| | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | Lower | Upper |
| Equal variances assumed | 2.662 | .105 | -.840 | 158 | .402 | -.214 | .255 | -.718 | .290 |
| Equal variances not assumed | | | 1.012 | 28.768 | .320 | -.214 | .212 | -.648 | .219 |

From the above Table 1.03 it can see that the P value is 0.105, which is more than 0.005. So that we can accept the null hypothesis that there is no significant difference in the awareness of Women in the Rural Non-Farm Sector with respect to the Gender.

1.09. Findings of the study

The findings from the study reveal some important insights about the demographic and socio-economic landscape of Ramnagar district in Karnataka, particularly regarding the crucial yet often tough role that women play in the rural non-farm sector. Despite facing significant gender gaps, women make up 39% of the sample and actively engage in various roles alongside men, mostly within a youthful to middle-aged demographic that shows a remarkable ability to adapt to different non-farm jobs. The mix of pakka and kuccha homes in the area reflects the diverse economic conditions that impact women's capacity to invest in non-farm activities. While predominantly living in nuclear families can empower women to join the workforce, it also tends to increase their domestic responsibilities. Many women from lower caste backgrounds experience additional social and economic challenges that limit their access to credit, land, and markets. They are heavily involved in handicrafts, small trade, and related agricultural activities, but face obstacles like limited formal education, a lack of credit (with a staggering 87.5% lacking access), and skills shortages that hinder their empowerment and economic advancement. Although agriculture remains the main occupation, there are signs of stable diversification into non-farm work. Support mainly comes from family and NGOs, while government schemes and self-help groups are underutilized, which further limits growth opportunities. The constraints they face include social and cultural restrictions, limited training, and poor market access, highlighting the

urgent need for better access to credit (sought by 37.5%), skill development, fair pricing, and supportive policies. Challenges in adopting technology—due to financial constraints and a lack of awareness—also impede productivity improvements. Overall, the data point to the necessity for targeted policy interventions aimed at enhancing financial inclusion, education, skills training, market connections, and technology adoption to unlock greater economic contributions and empower women in Ramnagar’s rural non-farm sector, ultimately promoting inclusive and sustainable rural development.

1.10. Conclusion

The study highlights that to truly empower women in the rural non-farm sector of Ramnagar, we need to improve their access to credit and financial services that cater specifically to their needs. This will enable them to invest more and grow their businesses. It's also crucial to expand educational and skill development opportunities to close literacy gaps and enhance vocational skills. Raising awareness about government schemes and self-help groups can provide stronger institutional support for women. Tackling socio-cultural barriers through community engagement can boost women's participation and decision-making power. Strengthening market connections and ensuring fair pricing will help sustain rural women entrepreneurs. Providing access to the right technology and training can significantly enhance productivity and competitiveness. Additionally, support services like childcare and household assistance can help ease the dual burden that women often face. Collaborative efforts among NGOs, government agencies, and community organizations are essential for creating comprehensive support systems. Ultimately, fostering a supportive environment through policy reforms that focus on gender-inclusive rural economic development will lead to sustainable empowerment and better livelihoods for women in Ramnagar's non-farm sector.

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