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One of the main hurdles for creating self-employment is often thought to be financial investment. But there are, in fact, several fields of self-employment where only a small or worth the name, financial investment is involved. In cities one has a wide choice for adopting self-employment. One can choose the field of production, distribution, selling or marketing of goods.

Self-employment in Selling Career: As fast as production is concerned, it certainly involves money but in the field of selling there is provision of commission. One can sell things on commission basis. There is hardly any need for training in the field of selling as far as small consumer goods are concerned. Of course, for selling professional goods, machinery, equipment, instruments etc.

one has to undergo special training. There is a good scope of earning in the field of selling. Attractive commission is offered. If one is capable, has impressive personality, possesses communication skill and persuasive power, one can make a decent income. Efforts are rewarded by means of handsome income. As compared to the salary of a clerk a selling agent's income is much more.

Apart from selling products on commission basis, one can earn livelihood by working as an insurance agent. Insurance companies give commission for securing insurance cases. Here again, no special training or qualification is required. If one has the ability to talk convincingly, to make and develop contacts, one has ample chances of growth in this field. Since independence there has been constant increase in the number of persons taking to this

field. Though income is always proportionate to the efforts put in by the workers, numerous persons have made decent living. Similarly, there are other opportunities of selling services to the clients, like property dealers, property agents, brokers, share market valuers, estate brokers, securities and shares etc. No specific training is required for these professions.

By experience one can establish good earning source. Self-employment Opportunities in Free-lancing: A free-lancer is one who works at his own house, studio or office and sells his work of art to a person, company or group without any contractual obligation. He is paid for his work on piece basis. Free-lancing opportunities exist in the following fields: Journalism, photo-journalism, writing of books, writing scripts, translation work, interpreting work, language specialist, painting, commercial art, fine art, sculptor, cartoonist, copy writing, music, dance, music composing, singing, etc. There is freedom to work as and when one likes or needs.

Return depends on the quality and quantity of work. Reputation has a definite impact on the income of a free-lancer. If one is able to establish one's name in the market, demand for his work grows and he is paid well. Freelancing can be done with little investment.

Credit facilities are offered by banks for setting up an office or studio, buying tools, typewriters etc. Other Opportunities at Home: There are several other opportunities of self-employment both for men and women which can be taken up at home itself. Teaching, beauty parlours, taking classes in cooking, tailoring, embroidery, painting, interior decoration, commercial art, modelling etc. are some of them. The usefulness of these opportunities is

proved by the growing number of such services in the metropolitan cities of Delhi, Bombay, Madras, Calcutta etc.

Self-employment in Trade and Business: There are vast opportunities in trade, and business for self-employment. One can start a business by setting a shop or even by starting as a vendor. The activities of trade men are stocking, distribution, selling and marketing. One can choose the line of one's choice, depending upon his capability and resources.

Self-employment Opportunities for Craftsmen: With the growing unemployment in the white-collar jobs, it is better to go in for a full-time training or apprenticeship course in a trade. There are a large number of Industrial Training Institutes in our country imparting training in 32 engineering and 26 non-engineering trades to young men and women in the age group 15-26. Now, recently 7 new trades have also been introduced under the craftsmen training scheme. After completing courses many ITI students do not get paid employment.

Self-employment is the best alternative for them. There are yet other self-employment opportunities for the educated unemployed, for ex-servicemen, for women, for scheduled castes and scheduled tribes and for rural self-employment. Since they are not relevant to the present study they have been left out. **Self-Employment Opportunities in Small Scale Industries:** There are numerous opportunities of self-employment in small scale industry. They offer a promise of decent living.

It is not surprising to learn that an enterprising young man in New Delhi was able to make a handsome earning by selling dust, after mixing it with some

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cleaning detergent, to the housewives. He procured dust left out of burnt coal and wood free of cost. Thus he did not make a large investment.

Likewise, in many of the small scale industrial units only marginal investment is required.