

Study OF women entrepreneurial behavior IN self help group through krishi vigyan kendra, kasturba gram indore District of m.p.

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ABSTRACT: *Global changes have created economic opportunities and women entrepreneurs have emerged as a distinct class. Their contribution to national economy is now substantial. Women entrepreneurship directly or indirectly decides the Nation's economy and its growth. In India too, the women entrepreneurship development had come a long way since it was systematically initiated in 1979. It was estimated that presently women entrepreneurs comprise about 11 per cent of the total entrepreneurs in India. (Singh, 2000) In order to ameliorate the poor socio economic conditions of the farmers, farm women and rural youth in rural India by raising the level of farm productivity, income and employment with application of agricultural innovation generated at research stations, an innovative extension education institutions i.e. Krishi Vigyan Kendra (KVKs) was introduced by Indian Council of Agricultural Research (ICAR). The study was conducted in KVK , Kasturba Gram ,Indore, MP. Two villages viz Datoda and Shivrager has been adopted by KVK Kasturba Gram for constituting SHG's .These two villages will be selected purposively for the purpose of study. Five SHG's are constituted by KVK Kasturba Gram in each adopted village since 2006-07. Each SHG comprises 15 to 20 women members. All the members will selected for the study. Majority of respondents had medium level followed by low level and high level of entrepreneur behavior of self help groups respectively. There is significant relationship between Krishi Vigyan Kendra and Entrepreneur behavior of Self Help Groups.*

Keywords— *Entrepreneurship, Entrepreneur behavior, Self Help Groups, Krishi Vigyan Kendra*

Global changes have created economic opportunities and woman entrepreneur have emerged as a distinct class. Their contribution to national economy is now substantial. Women entrepreneurship, directly or indirectly decides the nation's economy and its growth. In India, women with varied social, economic, political, regional and linguistic backgrounds constitute half of population of nation .The socio economic condition of women is the key for overall growth and development of country. About 56 per cent of the women are unemployed. Hence, development of women entrepreneurship is essential to provide economic opportunities to women.

Entrepreneurship is the dynamic process of creating incremental wealth. The wealth is created by individuals who take the major risks in terms of equity, time and career commitment of providing value to some product or service (Kuratko and Richard, 2001). In developed countries, entrepreneurship has gained attention in the last century. But in developing countries, it has gained original consideration only in the recent decades. In these countries, entrepreneurship development is considered as the way to promote self-employment, the panacea not only for chronic unemployment among the educated youth but also to sustain economic development and to augment the competitiveness of industries in the eve of globalization and liberalization. Social scientists and economists are in the search of this factor as a competent agency for the coherent integration of resources to stimulate sustainable and balanced socio-economic development. In industrial and agricultural sectors, threshold of new generation entrepreneurs has been welcomed for they carry out radical and tremendous changes in the arena of production and distribution. Subrahmanyeswari *et al.* (2007) conducted a study followed by ex-post- facto research design and random sampling technique in Chittor district of A. P. The results revealed that majority of the dairy women possessed medium entrepreneurial behavior. Jain and Patel (2008) revealed that the majority of vegetable growers possessed medium level of entrepreneurship. They also reported that the large holding farmers possessed higher entrepreneurship as compared to medium and small holding farmers.

SHG's – The definition of Self help group (SHG) as approved by National Bank for Agriculture and Rural Development (NABARD) The group provides a base for self employment and employment through dynamics

these mutually help based groups are known as SHG. The SHG is an association of people belonging to similar socio-economic characteristics residing in the same location.

Krishi Vigyan Kendra (KVK) is designed to impart need based and skill oriented vocational training to the practicing farmers, in-service field level extension workers and to those who wish to go in for self employment. The KVK project is sponsored by ICAR and is implemented by the ICAR institutes, agriculture universities, selected voluntary organizations and some state departments of agriculture. Sharma *et. al.* (2011) found that SHG serve to be a platform for saving and loaning purpose for different activity. Thus SHG serve as micro financing agency for FW of Balaghat district of M.P. Jasuja Seema (2005) summarized that women entrepreneurs were much productive and efficient, not only in providing vital support to their families but also give a new direction to economic development of nation.

(Since (1997-2002) the ninth five year plan was emphasized on the women empowerment through SHG's. The KVKs play a vital role to enhance the economic independency through the income generating activity)

Objectives of Study:

- 1- To measure the entrepreneurial behavior of SHG's members
- 2- To evaluate the role of KVK in functional promoting entrepreneurial behavior.

I. METHODOLOGY

The study was conducted in KVK , Kasturba Gram ,Indore, MP. Two villages viz Datoda and Shivrager has been adopted by KVK Kasturba Gram for constituting SHG's .These two villages was selected purposively for the purpose of study. Five SHG's are constituted by KVK Kasturba Gram in each adopted village since 2006-07. Each SHG comprises 15 to 20 women members. All the members will selected for the study.

The data were collected with the help of interview schedule which was prepared on the basis of objectives of the study. Before the actual collection of the data the interview schedule were subjected to pre-testing.

The data was collected personally by the researcher through a well structured and pre-tested interview schedule. The researcher personally meets the respondents and explains to them about the purpose of this study. After establishing rapport with the respondents they were interviewed and their responses recorded in interview schedule, for analysis of data.

II. RESULT & DISCUSSION

To measure the entrepreneurial behavior of SHG's members

Entrepreneur behavior of respondents was determine into 6 components that's risk bearing ability, owning responsibility, time use pattern, marketing facility, regularity in saving, and awareness & group success. The data were collected in to two villages Datoda and Shivrager. Entrepreneurial behavior of respondents in these village with the component of entrepreneur behavior is given as follow-

Table-1.0 Entrepreneurial behavior of SHG's members

S. No.	Component	Datoda (mean score)	Shivrager (mean score)	Mean Difference
1	Risk bearing ability	9.86	9.61	0.25
2	Owning responsibility	9.08	7.78	1.3
3	Time use pattern	5.71	5.47	0.24
4	Marketing facility	6.1	6.47	-0.3
5	Regularity in saving	5.16	5.00	0.16
6	Awareness & group success	9.0	8.81	0.19

In this study the entrepreneurial behavior was constituted with six component risk bearing ability, owning responsibility, time use pattern, marketing facility, regularity in saving, and awareness & group success. The data were collected in to two villages Datoda and Shivrager. The mean score of each component of both villages were similarly more or less equal. It shows that the entrepreneurial skill of respondents is progressively enhance in both the group and they had equally avail the given opportunities.

To evaluate the role of KVK in functional promoting entrepreneurial behavior.

It is necessary to evaluate the role of KVK with the entrepreneur behavior of SHGs members. The role of KVK in term of training received, type of enterprises, marketing opportunity, Technical skill & competency, marketing agreement, technical skill and competency, marketing agreement and facility with entrepreneurial behavior of respondents was determine through direct questions with the component of risk bearing ability, owning responsibility, time use pattern, marketing facility, regularity in saving, and awareness &

group success. The respondents were asked by the researcher about the role of KVK & entrepreneur behavior of respondents which was categorized as low, medium and high done as follow.

Table-1.1 Krishi vigyan Kendra & entrepreneurial behavior of women entrepreneur in SHGs

Category	Entrepreneurial behavior			Total	X ²
	Low	Medium	High		
Low	5 (20%)	6 (24%)	14 (56%)	25	19.05**
Medium	17 (44.73%)	16 (42.10%)	5 (13.15%)	38	
High	8 (22.85%)	20 (57.14%)	7 (20%)	35	
Total	30	42	26	98	

Level of significance.01

Table (1.1) reveal that the calculated value of chi-square at 0.01 percent level of significance and 4 degree of freedom is 19.05, therefore the result comes significantly found high and null hypothesis is rejected. Hence, it is seems that KVK is an effectively organizing the entrepreneur behavior of respondents. The role of KVK in term of training received, type of enterprises, marketing opportunity, Technical skill & competency, marketing agreement, technical skill and competency, marketing agreement and facility with entrepreneurial behavior of respondents was determine through direct questions with the component of risk bearing ability, owning responsibility, time use pattern, marketing facility, regularity in saving, and awareness & group success. Categorizations of role of KVK & entrepreneur behavior of respondents as low, medium, high as follow.

III. IMPLICATIONS

The findings of this investigation are expected to provide an overall picture about the entrepreneurial behavior of rural women. Further the results can be utilized to plan and execute the programmes for boosting up these entrepreneur and to give backup to their enterprise. The study is of a great value to extension workers, scientists, administrators, planners and policy makers towards attainment of national objective of raising the national income by making them aware of profit making policies.

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