“An Analysis of Entrepreneurship Development of Women through Madhya Pradesh Consultancy Organization Limited (MPCON) in Jabalpur district "

THESIS

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In

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By

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CERTIFICATE – I

This is to certify that the thesis entitled, **"An Analysis of Entrepreneurship Development of Women through Madhya Pradesh Consultancy Organization Limited (MPCON) in Jabalpur district"** submitted in partial fulfillment requirement for the degree of **MASTER OF SCIENCE IN AGRICULTURE EXTENSION** of Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur is a record of the bonafide research work carried out by **Ms. Priya Shrivastava** under the guidance and supervision. The study of the thesis has been approved by the Student's Advisory Committee and the Director of Instructions.

No part of the thesis has been submitted by any other degree or diploma (certificate awarded, etc.) or has been published/published part has been fully acknowledged. All the assistance and help received during the course of the investigation has been duly acknowledged by him.

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Chairman of Advisory Committee.

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CERTIFICATE - II

This is to certify that the thesis entitled**, "An Analysis of Entrepreneurship Development of Women through Madhya Pradesh Consultancy Organization Limited (MPCON) in Jabalpur district"** submitted by M**s. Priya Shrivastava** to the Jawaharlal Nehru Krishi Vishwa Vidyalaya, in partial fulfillment requirement for the degree of **MASTER OF SCIENCE IN AGRICULTURE** in the department of **Extension Education**, has been approved by the external examiner(s) and by the student's Advisory committee after an oral examination of the same.

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C O N T E N T S

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V I T A

The author of this thesis **Priya Shrivastava** was born on 28th July, 1988 at Raigarh (C.G.). She has passed the High School Certificate Examination and Higher secondary School Certificate Examinations from Joy Senior Secondary School, Jabalpur (M.P.).

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INTRODUCTION

"Women is the builder and moulder of nation's destiny. Though delicate and soft as lily, she has a heart, far stronger and bolder than of man... she is supreme inspiration of man's onward march" - Rabindranath Tagore.

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society is the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economical or political progress of a country will be stagnated.

Time immemorial, women are described as the better half of men. But in reality, the women in developing countries do not tally with this description. It is well known fact that women have played and continue to play a key role in conservation of basic life support systems such as land, water, flora and fauna. Women have to play a dual role, as a housewife and as income earners. Women have the burden of preparing food for the family, besides fulfilling their fundamental role of nurturing and caring for the children and tending to elderly members of the household. Even then they suffer from being economically and socially invisible. There is continued inequality and vulnerability of women in all fields like socio-economic, political, education, health care, nutrition *etc*.

The specialists in economic development have considered entrepreneurship development as a possible approach to empowerment of women. A women as an entrepreneur is economically more powerful than as a mere worker, because ownership not only confers control over assets but also gives her the freedom to take decision. This will also uplift her social status in the society.

"Freedom depends on economic condition even more than political. If a woman is not economically free and self-earning, she has to depend on her husband or son or father or someone-else and dependents are never free" said India's first Prime Minister, Pandit Jawaharlal Nehru.

The word entrepreneurship appeared first in French. In the early 16th Century men engaged in leading Military expeditions were referred as entrepreneur. Around 17th century, the term was used for architects and contractors of public works. Later it was coated by Mark Casson (1991) as 'an entrepreneur is a person, who specializes in taking judgmental decisions about the coordination of scarce resources'.

Entrepreneur is an innovative agent, who introduces something new into the economy – a new method of production or a new product, a new source of material or new markets. An entrepreneur's function is to revolutionize the pattern of production by exploiting an invention or introducing an untried technological possibility for producing a new commodity (Schumpeter, 1971). Thus, entrepreneurship is a purposeful activity indulged in initiating and maintaining economic activities for the production and distribution of wealth. It has been recognized as an essential ingredient of economic development and an integral part of socio-economic transformation.

But the insufficient progress of this sector however made the planners to realize that facilities and incentives were necessary but not sufficient in themselves to ensure adequate entrepreneurial response. In fact, entrepreneurial growth required focus on the human resource development more than anything else did. Since then entrepreneurship development programmes became an integral part of our economic development programmes. The main objectives of these Entrepreneurship Development Programmes (EDPs) could be broadly put as follows :

1. Increasing the number of entrepreneurs who start new business units,
2. Diversifying the social base of entrepreneurs from non-conventional sources,

3. Improving the quality of entrepreneurship to reduce the incidence of industrial sickness,
4. Reducing the incidence of unemployment by creating opportunities for self-employment.

The above objectives are attempted to be achieved through a well-designed EDP, which has three important stages like :

1. Pre-training,
2. Training, and
3. Post-training

The aspirants for entrepreneurial training are selected on the basis of certain psychological variables like,

1. The need for achievement
2. Ability to take calculated risk
3. Self confidence
4. Problem solving nature
5. Awareness of available alternatives
6. Leadership qualities

Government of India established National Institute for Entrepreneurship and Small Business Development in 1983. Likewise, many such governmental and non-governmental training institutes were established to organize and conduct training programmes for entrepreneurs to impart necessary skills and knowledge about financial, technical and managerial aspect of business and also giving infrastructural support for establishing new business enterprise.

A large number of governmental and nongovernmental institutions are engaged in conducting training activities directed towards developing entrepreneurship. In this regard, many agencies and institutions are working

towards organizing Entrepreneurship Development Programmes (EDP). Some of the important institutions working in this regard are District Industries Centre (DIC), Madhya Pradesh Consultancy Organization (MPCON) , Centre for Entrepreneurship Development Madhya Pradesh (CEDMAP) ,Rural Development & Self Employment Training institute (RUDSETI), Council for Advancement of People's Action and Rural Technology (CAPART), etc. Frequent evaluation is necessary to assess the impact of any training programme on the trainees and give workable suggestions to the sponsors and organizers of those training programmes and to modify the programmes in the right direction. Keeping all these facts in view, the present investigation was an attempt to analyze the entrepreneurship development in women through Entrepreneurship Development Programme trainings, imparted by Madhya Pradesh Consultancy Organisation Limited. MPCON Ltd. is a professionally managed Technical Consultancy Organization Promoted by Apex Financial Institutions, PSU Banks and various State Government Corporations. Established in 1979, it is the premier consulting organization in Central India, and has consistently endeavoured to provide quality consulting services and created a niche market for itself. The key element of MPCON's progress has been to constantly diversify its portfolio and add new services with the requisite competence. Over the years, it has reached a turnover of over INR 70 million and is growing.

The core expertise of the company lies in executing project consultancy assignments and training and capacity building in the field of livelihoods promotion. MPCON promotes entrepreneurship in the state of M.P. and Chhattisgarh and provides need-based consultancy services including Consultancy on IT, Environment and Energy Projects, Rehabilitation Studies for Sick Units, Consultancy on Agro-based and Food processing industries.

Various promoters of MPCON are :

- IFCI Ltd.
- SIDBI

- ICICI Bank Ltd.
- M.P. State Industrial Development Corporation, Bhopal (MPSIDC)
- M.P. Financial Corporation, Indore (MPFC)
- M.P. Laghu Udyog Nigam, Bhopal (MPLUN)
- M.P. State Industries Corporation, Bhopal (MPSIC)
- Public Sector Banks: State Bank of India, Punjab National Bank of India, Bank of Baroda, Union Bank of India, Central Bank of India, Bank of India, UCO Bank, Allahabad Bank and Dena Bank.

Objectives of the study :

1) To study the profile of the women trainees of Madhya Pradesh Consultancy Organization Limited (MPCON) in Jabalpur district.
2) To analyze the impact of entrepreneurship development training programme on income & employment generation.
3) To assess the association between dependent and independent variables.
4) To study the factors which hinders the establishment and development of enterprise.

Scope of the study :

The development of any nation depends primarily on the important role played by entrepreneurs. Thus, in all economic development activities more attention is being given to entrepreneurship development. Capacity building of women is a must for development of entrepreneurship among women. Therefore, entrepreneurship development programme trainings are organized by a host of institutions. Appropriate feed back is of immense help in planning and conducting EDP trainings. In this backdrop, this study will bring out the hard facts about rate of success of EDP trainings and extent of income and employment generation by the women entrepreneurs who have undergone

EDP trainings. Moreover, this study will also generate information about factors which facilitate establishment and development of an enterprise. This will be of immense help to the training programme organizers and planners to take up improvement in their activities which is necessary for the effective entrepreneurship development.

Limitations of the study :

1) As the study was conducted by a student researcher who had limited time and other resources at her disposal, it was confined to only Jabalpur district. Therefore, the findings of the present investigation have the limitation of wider generalization.
2) Only 90 respondents were selected from Jabalpur district for the study due to lack of time and resource in the hand of researcher.
3) The study was restricted to only few variables due to limited time and resources and the variables were measured by putting questions to each woman.

Organization of the study :

The study has been organized in six chapters. The first chapter deals with introduction which covers objectives, significance, and limitation of the study. Review of literature has been discussed in second chapter. The third chapter describes the material and methods which includes sampling techniques used such as locale of study, selection of blocks, selection of respondents, variables, their operationalization and measurement, tool and techniques used for collection of relevant data, statistical analysis of data, and derivation of hypotheses. The fourth chapter is analysis and interpretation of data. In terms of result discussion has been included in chapter fifth ad chapter sixth i.e. summary, conclusion, and suggestion for future research work has been mentioned in the study.

* * *

REVIEW OF LITERATURE

This chapter presents the findings of the past research work related to present research problem by viewing the research journals, articles, magazines, published books, theses and records in order to put up to date information, under the following sub-heads :-

A. Profile of selected women trainees

B. Women empowerment in terms of income and employment generation.

C. Association between dependent and independent variables

D. Problems reported by the respondents which hinders the establishment and development of enterprise.

A. Profile of selected women trainees :

1) Age :

Sharma (1992) found that highest percentage of respondents (66%) belonged to middle age, 59.12 per cent trainees cumulatively were having big family. They further reported that majority of trainees belonged to small farm size group.

Desai *et al.* (1996) found that majority of trainees (75.50%) were young in age of up to 35 years, completed middle level of education (59.50%), had agriculture as their main occupation (86.50%), owned 1.01 to 4.00 ha land (60.10%), had farming experience up to 10 years (63.20%), obtained annual income up to Rs. 12,000/- (68.70%) and participated in formal social organization (54.60%).

Eboh (2001) reported that the majority of women were in the 31 to 51 year age bracket and only 6.25 per cent were over 50 years old.

Kour and Gill (2001) reported that 70.64 per cent respondents were in young age category, whereas 19.50 per cent and 9.50 per cent were in middle and old age categories, respectively.

Kalyani *et al.* (2002) found during the study of involvement of women entrepreneurs that maximum respondents belonged to the age group of 31 to 40 years.

Tabasum (2002) reported that vocational training had a positive effect on 50 to 90 per cent had started doing crewel embroidery and golden thread work, respectively and majority of them were from young age group.

Raghu *et al.* (2003) concluded in a study on effectiveness of training on knowledge that majority of the respondents belonged to middle age group.

Rajput *et al.* (2005) reported that majority (58.33%) of the farm women belonged to young age group (20 to 35 years). They further reported that maximum farm women (55.84%) were illiterates, followed by 22.50 per cent educated up to primary level. Majority (78.33%) of farm women belonged to nuclear family and half of the farm women belonged to small (below 2 ha) land holding.

Sahai (2005) reported that maximum respondents (59%) were belonged to young age group, 53 per cent belonged to nuclear family, 58 per cent respondents had small size of family and maximum (64%) respondents belonged to marginal farmers' category. Majority (80%) had attended one training on mushroom production technology. Highest percentage (66%) trainees had farming + business as main occupation for their livelihood and majority (70%) had high economic motivation.

Daver (2009) reported that the majority of respondents belonged to middle age group.

Rana (2010) reported that higher percentage of the respondents (48.33%) were from 25 to 30 years age group.

Chaturvedi (2011) found that higher percentage of respondents (57.78%) were from middle age group.

2) Education :

Dahiya (1999) concluded that low literacy rate and poor skill level of women constraining them to stay in the farm sector.

Antoniadas (2000) reported that younger women had a higher level of education and improved opportunities to choose their own employment.

Sharma and Singh (2000) reported while studying the impact of training on the knowledge and adoption of crop production technologies of farmers trained by KVK that agriculture training had good impact on farmers with higher education.

Vichare (2000) reported that development of agriculture sector might hamper through the improper education.

Kaur *et al.* (2001) reported that majority of the trainees were matriculate, followed by middle and only 17.10 per cent were graduate.

Narmatha *et al*. (2001) reported that 50 per cent of the respondents had education up to secondary level.

Samakhya (2003) concluded that education and employment were the twin process for women.

Daver (2009) reported that majority of the farm women were literate and among them literate majority of farm women can read only.

Rana (2010) reported that higher percentage of the respondents (34.17%) were illiterate.

Chaturvedi (2011) found that maximum number of respondents (56.67%) had education up to higher secondary level.

3.Caste:

Khan and Ayesha (1982) found that schedule caste women constituting the bulk of women labour in agriculture.

Singh (1986) observed that most of the agricultural labourer had belonged to lower caste in the rural areas.

Kaur (1987) concluded that women belonging to lower caste participated more and devoted more time as labourers in other's farms because they were landless or with small holding.

Sharma (1992) concluded that maximum of the respondent belonged to other backward class.

Jaiswal (1997) found that the maximum number of respondents belonged to Schedule caste and Schedule tribe category.

Khare (2003) found that the maximum number of respondents belonged to Schedule caste and Schedule tribe category .

Choubey (2009) found that maximum number of respondents belonged to other backward class.

Khan (2010) found that maximum number of respondents belonged to other backward class.

Chaturvedi (2011) found that maximum number of respondents belonged to other backward class.

4) Occupation :

Trifle *et al.* (1985) found majority of the respondents had subsidiary occupation as their main occupation.

Awasthi *et al.* (2000) analyzed in a study on ensure empowerment for development of farm women – a challenge task in five villages of Sehora block at Jabalpur, M.P. They found that majority of women were literate, married

and worked for agriculture and allied enterprises. The employment of farm women needed gradation of their knowledge and skill through training.

Lyaqet (2001) found majority of the respondents had subsidiary occupation as their main occupation

Rajput *et al.* (2005) reported that majority of the farm women had agriculture as their main occupation.

Patel (2007) reported that maximum respondent had agriculture as their main occupation.

Nemade (2010) reported that maximum respondents had agriculture and subsidiary as their main occupation.

Chaturvedi (2011) reported that maximum respondent had agriculture as their main occupation.

5) Mass media exposure :

Niranjan *et al.* (2002) reported in a study of the effect on knowledge of Front Line Demonstrations on beneficiaries of Krishi Vigyan Kendra, Chhindwara that in personal-psychological attributes, the higher percentage of beneficiaries were young in age, educated up to primary level, higher percentage of them were having medium size of land holding, having no membership in any organization, beneficiaries were having medium cosmopoliteness, medium mass media exposure and contact with development agencies.

Roy *et al.* (2006) reported that most of the participants belonged to the age group of above 30 years, but less than equal to 50 years (52.63%). There was no illiterate person in the workshop, most of them (51.13%) were college/university educated. Most of the participants had medium mass media exposure (67.67%).

Patel *et al.* (2007) revealed that majority of the participating farmers were from middle age, belonged to general caste and had above primary level of education. Majority of them had large size family and belonged to small farmers' category. Most of the participating farmers had high social participation and received more than five training on paddy production technology. Majority of them had high economic motivation, medium scientific orientation, high knowledge and medium adoption level of improved package of practices of paddy crop. In case of communicational variables, majority of participating farmers utilized more than four information sources, had frequent contact with development agencies and medium level of mass media exposure.

Rana (2010) reported that higher percentage of the respondents (40.00%) had low mass media exposure.

Chaturvedi (2011) found that higher percentage of the respondents (47.77%) had low mass media exposure.

6) Number of trainings attended :

Mankar *et al.* (1992) concluded that 79 per cent of village extension workers expressed that the subject matter specialists who trained them, should have sound technical knowledge.

Rao and Dipox (2000) found that the number of training received is predictable variable for the development of entrepreneurship of the trained farm women.

Sahay (2005) reported that majority of the respondents had attended one training regarding mushroom cultivation.

Tiwari (2005) reported that majority of farm women attended 6 to 10 training courses.

Rana (2010) reported that higher percentage of the respondents (43.33%) had medium number of trainings attended.

Chaturvedi (2011) found that majority of the respondents (80.00%) were from low number of trainings attended.

7 Attitude towards training :

Rawana and Vijayalakshmi (2006) reported that most of the respondents were having positive attitude towards training programme organized by Women Youth Training Extension Project (WYTEP) Karnataka.

Chaturvedi (2011) found that higher percentage of the respondents (47.77%) had medium attitude towards training.

8. Aspiration level:

Ahirwal (1999) reported that maximum respondent i.e. 40.52 per cent had low aspiration level.

Choubey (2009) reported that maximum respondent i.e.55.56 per cent had medium aspiration level.

Chaturvedi (2011) found that majority of the respondents (55.56%) had medium aspiraton level.

9. Economic motivation:

Rajput *et al.* (2005) reported that maximum farm women i.e. 47.50 per cent were having medium economic motivation.

Svita and Gowda (2006) found the economic problem to be the major constraint in the symbolic adoption of ragi biscuit. Thus such training programmes must be conducted in the pre-dominant traditional ragi growing belts, which could help in improving production.

Baghel (2009) reported that the majority of the respondents were economically motivated to the low extent

Choubey (2009) reported that maximum respondents i.e.60.00 per cent had medium level of economic motivation.

Daver (2009) reported that majority of the farm women i.e. 70.00 per cent medium economic motivation.

Nemade (2010) reported that the maximum respondents i.e. 57.50 per cent had medium economic motivation.

Rana (2010) reported that the maximum respondents i.e. 45.00 percent had low economic motivation.

Chaturvedi (2011) found that majority of the respondents (60.00%) had medium economic motivation.

10. Market orientation:

Choubey (2007) reported that majority of the respondents i.e.64.44 per cent had low level of market orientation.

Chaturvedi (2011) found that higher percentage of the respondents (44.44%) had medium market orientation.

11. Level of knowledge:

Mahale (1991) reported that providing training to the rural women at institution is found to be helpful in increasing the knowledge level.

Joshi and Thorat (1992) reported that nutrition training had positive impact on respondents with regard to knowledge index and adoption index of consumption aspect of nutritious food.

Shrivastava *et al.* (1996) reported that level of knowledge of home practices increased cent per cent after the training of female farmers belonging to middle standard.

Amudha and Veerabhadraiah (2000) found that majority of the women were found to possess medium level of knowledge.

Sharma and Singh (2000) reported while studying the impact of training on the knowledge and adoption of crop production technologies of farmers

trained by K.V.K. that agriculture training had good impact on farmers with higher education.

Kanaujia *et al.* (2003) concluded that training impact by KVK have enhanced knowledge of participating rural women as compared to non-participating untrained women.

Prasad (2003) observed that gain in knowledge of farm women about post harvest technology ranged from 6.76 to 28.47 per cent.

Dixit (2005) reported that maximum percentage of respondents i.e. 59 per cent gain medium extent of knowledge regarding fruit and vegetable preservation.

Sahai (2005) reported that highest percentage of respondents i.e. 64 per cent possessed high level of knowledge regarding mushroom production.

Pandey (2006) reported that training had good impact on women with higher education. He further reported that value addition, renewable energy utilization and rural entrepreneurship trained by technology transfer division that training had good impact on women with higher education.

Belwanshi (2007) reported that maximum respondents i.e. 50 per cent had medium level of knowledge about post harvest technology.

Namdeo (2007) reported that the majority of the respondents were possessing low level of knowledge regarding Mushroom production, Jute, Sesal fibre, Croatia item making and Jardoji work.

12. Risk bearing ability:

Sahay (2005) reported that majority of the respondents i.e. 70 per cent were having high risk taking ability.

Belwanshi (2007) reported that maximum respondents, i.e. 52.94 per cent had preferred medium risk orientation.

Choubey (2007) reported that maximum respondents i.e.53.33 per cent had low level of risk preference.

Baghel (2009) reported that the maximum trained farmers i.e. 47.50 per cent had medium risk orientation.

Rana (2010) reported that the maximum respondents i.e. 43.33 percent had medium risk orientation.

Chaturvedi (2011) found that higher percentage of the respondents i.e 44.44 percent had medium risk bearing ability.

2. Extent of income and employment generation:

2.1 Income generation :

Singh *et al*. (1993) reported that there was a significant change in the extent of income of the beneficiaries of Krishi Vigyan Kendra.

Sharma *et al.* (1996) conducted a study to determine the impact of Chhindwara KVK upon 30 beneficiaries and found that those who had benefited from KVK had higher annual income, tended to utilize longer-term credit, consulted farm literature more frequently and were more receptive about change.

Chouhan (1999) reported that the share of women in farm and off-farm income to the extent of 27 per cent and 12 per cent of the total household income respectively, making an overall contribution of 24 per cent on an average in the household income which did not include their contribution as homemaker.

Nashine and Kirar (2001) revealed that training programme was very useful and gave economic benefit after selling their product.

Chandre *et al.* (2003) reported that KVK has facilitated the group members to have a market of their own by arranging place and logistics for weekend markets. On an average, 42 members took part in the marketing on each day with an average transaction of Rs. 16,400/-. They further reported that the qualitative changes resulting from the group organization has

enhanced the income generating capacity of the women by way of gainful employment that proved to be an additional source of income to the family. Sixteen members of a group who are agricultural labours in Harte village took Rs. 20,000/- as a loan from the bank during kharif 2000. They leased two acres of land and cultivated green gram and jowar crop. They worked collectively on the farm with the technical guidance from the KVK and realized a net profit of Rs. 9,000/- in one crop season.

Rajput (2005) reported that 39.17 per cent of the farm women belonged to low income group (Rs. 15,001 to 30,000), while 27.50 per cent, 17.50 per cent and 15.83 per cent of them belonged to medium (Rs. 30,001 to 45,000/-), high (above Rs. 45,000/-) and very low (up to Rs. 15,000/-) annual income groups, respectively.

Santhi *et al*. (2005) conducted a study in Kanchiupuram district of Tamil Nadu to know the impact of employment generating technologies on empowerment of rural women. Trainings on mushroom cultivation, fruits and vegetables preservation and home made products were offered by Krishi Vigyan Kendra. Maximum (83%) of the women trainees advocated that all the three employment generating technologies were able to earn an income of Rs. 750 an above. Seventy per cent of the women who had cultivated mushroom had earned Rs. 750 and above per month. The women who engaged in manufacturing of home made products earned less, compared to the other women. This might be due to lack of market facility.

Roy *et al.* (2006) reported that most of the participants were categorized to higher income group.

Tripathy *et al.* (2006) found that only 30 per cent respondents were earning Rs. 10,000/- or more per annum.

Sajjanar *et al*. (2007) reported in a study of 60 KVK trained and 40 untrained poultry farmers that net return was found to be more in trained farmers as compared to untrained farmers.

Daver (2009) reported that majority of the farm women belonged to low income group.

Rana (2010) reported that medium income generation was observed among trained rural youth in higher percentage (45%).

2.2 Employment generation :

Birari *et al*. (1999) reported that about 50 per cent of the labour requirement for agriculture activities was contributed by women.

Dahiya and Saraswat (1999) concluded that the participation of a women worker in production was 176 days against 182 days for male workers in low zone. It was higher at 225 days for women labour in mid hills as against 176 days for male workers.

Mishra *et al.* (1999) reported that the use of women labour (both family and hired) in paddy cultivation constituted 53 per cent of total human labour employed.

Sahai (2005) reported that majority of men and women engaged in income and employment generation through mushroom production were belonged to low income and less employment category.

Rana (2010) reported that higher percentage of the trained rural youth (45.83%) belonged to medium employment generation category.

3. Relation between independent variables of respondents with income and employment generation :

Singh and Rathore (1994) found that the age of the farmers had no relationship with annual net income of farming system.

Annapurna *et al*. (1996) reported that the Krishi Vigyan Kendra in Ranebennur Taluka, Dharward district, Karnataka has organized several training programmes for women on household, craft and farming activities. A

study was conducted of the innovativeness of 120 women who had received one-day on-campus training at KVK during 1991-92 and the relationship between innovative proneness and various socio-economic characteristics. The results revealed that 40 per cent of the women had a high level of innovative proneness. Among the variables studied, age had a negative and significant relationship with innovative proneness. Education, annual income, mass media participation and extension participation exhibited a positive, significant relationship with innovative proneness. It was suggested that the relationship established between innovative proneness and socio-economic characteristics can be of use in making the training programme more effective.

Khare *et al.* (1996) revealed that more than 50 per cent trainees were unemployed and young (between 19 to 25 years) age group.

Snehalata and Reddy (1997) reported that additional income generation showed positive significant relation with educational achievement, motivation, food intake and health care and education of children.

Rajput *et al.* (2005) reported that characteristics namely, education, land holding, annual income and socio-economic status were positively and significantly related with training needs.

Santhi and Sathyavathy (2005) reported that age did not influence the type of employment generating technologies adopted by the women trainees, educational level had a significant impact on fruit preservation, whereas the impact on mushroom cultivation and home made products was significant, the family income had direct influence on the different technologies for fruits and vegetable, mushroom cultivation and 1% level for home made products.

Rana (2010) reported that age of the respondents, their extension participation and mass media exposure had non-significantly associated with their employment and income generation.

4. Problems faced by rural women :

Desai *et al.* (1996) observed that about 69 per cent trainees expressed lack of adequate workshop facilities and 55 per cent mentioned lack of adequate library facility at the KVK centre as the important constraints. Other important constraints encountered by some of the trainees were difficulty in understanding instructions in Marathi to tribal trainees, training venue too long from home village, lack of recreational facilities and inadequate use of audio-visual aids. For making training programme more effective and purposeful, majority of the respondents suggested that the training period may be extended up to 5 days, the training may be arranged at the time of pre-seasonal period, sequential training be repeated twice or thrice during one agricultural year, and provision of workshop and library facilities.

Jondhale and Sangle (1996) reported different constraints faced by the respondents while attending the training programme. More than 75 per cent respondents expressed the problem of transportation, while 63.83 per cent told that their routine work was affected while attending the training. About 50 per cent of the respondents expressed that the amount of stipend was insufficient. The data also revealed that there was a need to provide breakfast to the trainees and involve them in the practical work.

Sharma *et al.* (2000) found that there were some limitations at both the sides, trainers and trainees, which reduced the effectiveness of transfer of technology. Farmers did not have proper financial support besides their low educational background and social binding and hence, were not in a position to adopt improved techniques.

Badodiya *et al.* (2004) a study conducted in the Rana Hanuman SinghKrishi Vigyan Kendra, Badgaon showed that lack of cooperation was found among the 61.66 per cent farmers; high cost of inputs and lack of capital were found among 91.66 per cent and 71.66 per cent farmers, respectively; lack of contact with extension agency, while other constraints included non-

availability of labour, inadequate facilities for marketing and irrigation, ranging from 70 to 60 per cent farmers.

Santhi and Sathyavathy (2005) conducted a study in Kanchipuram district of Tamil Nadu to know the impact of employment generating technologies on empowerment of rural women. Among the different trainings offered by the Krishi Vigyan Kendra, training on Mushroom cultivation was adopted by 58 per cent of the women trainees. Also, marketing and economic problems were the major constraints to adopt mushroom cultivation. Fruits and vegetables preservation and home made products were stated by more than 80 per cent of the women trainees.

* * *

MATERIALS AND METHODS

This chapter deals with the method and procedure used for the data collection and its analysis, which is discussed under the following sub heads:-

1. Locale of the study,
2. Sampling design,
3. Variables, operationalization and their measurement,
4. Instruments and method of data collection,
5. processing and statistical analysis of data,
6. Derivation of Hypothesis.

1. Location of the study:

The study was carried out in Jabalpur district of Madhya Pradesh. The district is located in the centre of the state. It lies between latitude 22^0 49' and 24^0 08' north and longitude 79^0 21' and 80^0 53' east at the height of 394 meter from the mean sea level. The tropic of cancer passes through the south of district. It is surrounded in the west by Damoh and Narshinghpur districts, in the north by Katni and Panna districts, in the east by Shahdol and Mandla districts and in the south by Seoni and Balaghat districts.

The population of Jabalpur district is 21, 51,203 out of which 11, 27,307 are male and 10, 23,899 are female. The average density of the population is 380 per sq km. The literacy percentage level is 75.68. The total geographical area of the district is 5, 19,757 ha. The Kharif and Rabi crops area is about 1, 34,700 ha and 2, 40,000 ha, respectively. The total irrigated area of the district is 1, 11,075 ha. The district has 1508 villages. There are three important

agricultural seasons viz., Kharif, Rabi and Zayad. In Kharif season soybean and paddy and in Rabi season wheat and gram are grown as the main crop

2.Sampling Design :

The samples of the study were selected by three stage sampling method. These were –

(1) Selection of the training institute

(2) Selection of trainings

(3) Selection of respondents

(1) Selection of the training institute :

Various organizations are running in Jabalpur district imparting various trainings for empowering the women. Madhya Pradesh Consultancy Organization is a premier consulting Organization in Madhya Pradesh and Chhattisgarh. The company has branches at Indore, Gwalior, Jabalpur and Raipur. The corporate Office of the Company is located at Bhopal. MPCON was established in the year 1979 to offer its services to entrepreneurs in the Cottage and Tiny, Small and Medium as well as Large Industrial Units.

(2) selection of trainings

Year	Name of the training	Duration	Number of women participants
2003-2004	**Food processing**	**15**	**20**
2003-2004	Tailoring and stitching	20	30
2004-2005	Agarbatti nirman	05	20
2004-2005	Nursery management	15	30
2004-2005	**Food processing**	**15**	**20**
2005-2006	Candle formation	05	20

2005-2006	Tailoring and stitching	10	30
2005-2006	**Food processing**	**15**	**30**
2006-2007	**Food processing**	**20**	**30**
2006-2007	**Food processing**	**20**	**30**
2006-2007	Tailoring and stitching		30
2007-2008	**Food processing**	**15**	**30**
2007-2008	Nursery management	10	40
2007-2008	**Food processing**	**15**	**40**

(3) Selection of respondents:

90 respondents which is the **45**% out of total 200 respondents were selected from food processing training purposely as maximum number of women had participated in food processing training during the period 2003-2008.

S.No	Name of the area	Total no. of trainees
1.	Panagar	09
2.	Suhagi	08
3.	Adhartal	10
4.	Karmaita	05
5.	Gwarighat	04
6.	Khamaria	11
7.	Civil lines	23
8.	Bilhari	10
9.	Ghamapur	06
10.	Gadha	04
	Total	**90**

3. Variables, Operationalization and their measurement :

s.no	Variables	Measurement
A.	**Independent variables**	
1	Age	Actual chronological age in years
2	Education	Actual education obtained
3	Caste	Actual caste
4	Occupation	Actual occupation
5	Mass media participation	Scale of Byara Reddy (1977)
6	Number of trainings received	Self scoring
7	Attitude towards training	Self scoring
8	Aspiration level	Scale of Sagar (1983)
9	Economic motivation	Scale of Supe and Singh (1969)
8	Market orientation	Scale of Samantha (1977)
9	Level of knowledge	Self scoring
10	Risk bearing ability	Scale of Supe and Singh (1969)
B.	**Dependent variables :**	
1	Income generation	Self scoring
2	Employment generation	Self scoring

Operational definitions of variables:

a) Independent variables :

1. Age :

It refers to the number of years an individual has completed at the time of investigation and was measured as per chronological age of the respondents and three categories were formulated as –

S.No.	Categories
1.	Young (18 to 35 years)
2.	Medium (36-55 years)
3.	Old (Above 55 years)

2. Education :

It refers to the ability or inability of individual to read and write and their attainment of formal schooling. The information of educational level was obtained by questioning the respondent to mention whether she had been to school and up to what level and measured by giving self scores. The educational levels of respondents were divided in following categories ,

S.No.	Categories
1.	Illiterate
2.	Up to primary level
3.	Middle and above

3. Caste :

Caste has been theoretically defined as heredity indigenous group having a traditional association with an occupation and a particular position in hierarchy of the caste. Following categories were formulated accordingly –

S.No.	Categories
1.	General
2.	Other backward classes (OBC)
3.	SC/ST

4. Occupation of family :

It refers to the occupation of respondents' father or husband as main source of livelihood. Following categories were developed –

S.No.	Categories
1.	Agricultural
2.	Subsidiary

5. Mass media participation:

It was operationalised as the degree to which a respondent was exposed to the information of different trainings from various mass media and was measured with the help of Scale of Byara Reddy (1977). Responses were recorded on three-point continuum often, sometimes and never and were given 2, 1 and 0 scores, respectively. The theoretical scores range was from 1 to above 8. The total scores revealed the degree of exposure of a respondent. On the basis of range of scores, the respondents were categorized into low (1 to 4 scores), medium (5 to 8 scores) and high (above 8) groups.

S. No.	Categories	Scores
1.	Low	1 to 4
2.	Medium	5 to 8
3.	High	9 to 12

6. Number of trainings received :

Operationally, training has been defined in this study as a kind of learning process where selected groups of individuals undergo learning experience to internalize the skills, resulting in the modification of behavior towards specific job performance. The respondents had been divided into 3 categories, depending upon number of trainings received.

S.No.	Categories	scores
1.	Low (one training)	1
2.	Medium (two training)	2
3.	High (three training)	3

7. Attitude towards training :

It was operationalized as the degree to which a respondents attitude towards different training programmes. The variables were measured by an index comprised of nine statements and answers were obtained as 5-point continuum as strongly agrees, agree, undecided, disagree and strongly disagree, were given 5 ,4, 3, 2,and 1scores, respectively. Maximum possible score was above 45 and minimum was 9. Following three categories were formed on the basis of scores obtained by the respondents:

S. No.	Categories	Scores
1.	Low	9 to 21
2.	Medium	22 to 33
3.	High	34 to 45

8. Aspiration level :

Aspiration can be conceived as future level of achievements .it is the achievable level of set goal,the matter for progress and prosperity. The

aspiration level of tribal beneficiaries was assessed by an index, which consisted of three statements, representing past, present and future standard of living. The score was obtained and summed up. The score range zero to twelve to minimum and maximum score obtained by the women trainees. The variable was categorized into three categories :-

S.No	Categories	Scores
1.	Low (up to 17)	1
2.	Medium (18 to 22)	2
3.	High (above 22)	3

9. Economic motivation :

It refers to occupational success in terms of profit maximization and relative value on individual places on economic and it was measured with the help of "Economic Motivation Scale" developed by Supe and Singh (1969). The responses were recorded on 5-point continuum and scores were given as suggested in the scale. On the basis of range of scores the respondents were categorized into low, medium and high:-

S. No.	Categories	Scores
1.	Low	6 to 18
2.	Medium	19 to 30
3.	High	31 to 42

10 Market orientation :

It refers to the knowledge about marketing conditions, prices, expected demand, mode of transportation, grading and storage, etc by women of self

help groups. The variables were measured by an index comprised of six statements and answers were obtained as 5-point continuum as strongly agree, agree, undecided, disagree and strongly disagree, were given 7, 5, 4, 3 and 1 scores, respectively. Maximum possible score was 42 and minimum was 6. Following three categories were formed on the basis of scores obtained by the respondents:-

S. No.	Categories	Scores
1.	Low	6 to 18
2.	Medium	19 to 30
3.	High	31 to 42

11. Level of knowledge :

It refers to the acquisition of information related to the recommended technology of different trainings received by the respondents. The responses were recorded on three-point continuum as complete, partial and no knowledge, and were given 3, 1 and 0 scores, respectively. On the basis of range of scores, the respondents were categorized into low, medium and high groups.

S. No.	Categories	Scores
1.	No knowledge	0
2.	Partial knowledge	1
3.	Complete knowledge	2

12. Risk bearing ability :

It was operationlized as the degree to which a respondent was oriented towards risk uncertainty and shows courage to face the problems in enterprise. This was measured with the help of scale developed by Supe and Singh (1969). The scale consists of 6 items, of which statement number six was negative. Reponses were recorded on 5-point continuum as strongly

agree, agree, undecided, disagree and strongly disagree, were given 7, 5, 4, 3 and 1 scores, respectively. The theoretically score ranges from 6 to 42. On the basis of scores obtained, the respondents were categorized into following:-

S. No.	Categories	Scores
1.	Low	6 to 18
2.	Medium	19 to 30
3.	High	31 to 42

B. Dependent variables and their operationalization :

1. Income generation :

Income generation referred to the total income earned by the beneficiaries as the result of establishing enterprise in which they had received training. The beneficiaries were categorized in three income group as under :-

S. No	Categories	Score range
1.	Low income (up to Rs.12000)	1
2.	Medium income (Rs.12001 to 24000)	2
3.	High income (Rs.24001 to 36000)	3

Measurement of income generation from selected trainings :

1. Net income = Gross income - gross expenses

2. Employment generation:

It refers to the total number of days in which the respondents were engaged and served themselves for producing the products for which they had

been trained. The categories for days of employment generation were made as follows:-

S. No.	Categories	Employment generation
1.	Low	100 to 130 days
2.	Medium	131 to 250 days
3.	High	251 to 360 days

3. Instruments for data collection :

The data were collected with the help of pre-tested structured schedule by personal interview method. The schedule was specially designed so as to cover all the objectives set forth for the investigation. The interview schedule comprised of set of questions related to following objectives :-

1) To study the profile of the women trainees of Madhya Pradesh Consultancy Organization limited (MPCON) in Jabalpur district.
2) To analyze the impact of entrepreneurship development training programme on income & employment generation.
3) To assess the association between dependent and independent variables.
4) To study the factors which hinders the establishment and development of enterprise.

Before collecting the data, the respondents were informed about the purpose of collecting information. The responses were recorded in free and frank manner on the schedule itself.

4. Statistical methodology :

The quantitative data were interpreted in terms of percentage and qualitative data were tabulated on the basis of categorization methods. The following statistical techniques were used in the study:-

1. Percentage
2. Chi Square Test

1. Percentage:

$$P = \frac{X}{N} \times 100$$

Where,

P = Percentage,

X = Frequency of respondents

N = Total number of respondents

2. Chi Square Test:-

To test the association between dependent and independent variable, Chi Square test was applied:-

$$\chi^2 = \Sigma \frac{(O-E)^2}{E}$$ With d.f. (r-1) x(c-1)

Where,

χ^2 = Chi Square

O = Observed frequency of cell

E = Expected frequency of cell

Σ = Summation

c = Number of columns

r = Number of rows

Expected frequency in a cell :

$$Ei = \frac{Ri\ Ci}{N}$$

Where,

E = Expected frequency of any one cell

R = Total number of frequency in row one

C = Total number of frequency in column one

N = Total number of frequency (either row or column)

Note:- In case of 2X3 or more than 2X2 contingency table, if any cell frequency was less than 5, then that row or column has been merged with subsidiary row or column maintaining degree of freedom one or more than one, then the calculated value of chi square was compared with table value 0.05 level of probability to know the significance.

6. Derivation of Hypotheses:

Relevant hypotheses were formulated on the basis of the objectives and were tested in the null form, these were as follows:

1. There is no significant association between age of respondents and income generation of trained women through food processing practices.
2. There is no significant association between education and income generation of trained women through food processing practices.
3. There is no significant association between caste and income generation of trained women through food processing practices.

4. There is no significant association between occupation and income generation of trained women through food processing practices.
5. There is no significant association between mass media exposure and income generation of trained women through food processing practices.
6. There is no significant association between number of training received and income generation of trained women through food processing practices.
7. There is no significant association between attitude towards training and income generation of trained women through food processing practices.
8. There is no significant association between aspiration level and income generation of trained women through food processing practices.
9. There is no significant association between economic motivation and income generation of trained women through food processing practices.
10. There is no significant association between market orientation and income generation of trained women through food processing practices.
11. . There is no significant association between level of knowledge and income generation of trained women through food processing practices
12. There is no significant association between risk bearing ability and income generation of trained women through food processing practices
13. There is no significant association between age of respondents and employment generation of trained women through food processing practices.
14. There is no significant association between education and employment generation of trained women through food processing practices.
15. There is no significant association between caste and employment generation of trained women through food processing practices.

16. There is no significant association between occupation and employment generation of trained women through food processing practices.
17. There is no significant association between mass media exposure and employment generation of trained women through food processing practices.
18. There is no significant association between no. of training received and employment generation of trained women through food processing practices.
19. There is no significant association between attitude towards training and employment generation of trained women through food processing practices.
20. There is no significant association between aspiration level and employment generation of trained women through food processing practices.
21. There is no significant association between economic motivation and employment generation of trained women through food processing practices.
22. There is no significant association between market orientation and employment generation of trained women through food processing practices.
23. . There is no significant association between level of knowledge and employment generation of trained women through food processing practices
24. There is no significant association between risk bearing ability and employment generation of trained women through food processing practices.

* * *

R E S U L T S

The collected data are presented as per the objectives of the study under the following sub-heads :

1. Profile of women trainees of Madhya Pradesh Consultancy Organisation limited (MPCON)
2. Level of women empowerment in terms of income and employment generation.
3. Association between dependent and independent variables.
4. Problems made by the selected women trainees which hinders the establishment and development of enterprise.

1. Profile of women trainees of Madhya Pradesh Consultancy Organisation limited (MPCON) :

Profile of respondents of Jabalpur district has been studied and presented here.

(i) Age :

Table 4.1 : Distribution of respondents according to their age

S. No.	Categories	Respondents (N = 90)	
		Frequency	Percentage
1.	Young age group (18 to 35 years)	20	22.22
2.	Middle age group (36 to 55 years)	60	66.67
3.	Old age group (Above 55years)	10	11.11
Total		90	100.00

The data presented in table 4.1 shows the distribution of respondents according to their age. Out of the total 90 respondents, huge majority

(66.67%) were from middle age group, followed by young (22.22%) and old age group (11.11%).

It is, therefore, concluded that majority of respondents belonged to middle age group.

(ii) Education level :

Table 4.2 : Distribution of respondents according to their educational level

Categories	Frequency	percentage
1. Illiterate	10	11.11
2. Up to primary	24	26.67
3 Middle school and above	56	62.22
Total	90	100.00

It is clear from table 4.2 that out of the total 90 respondents, 62.22 per cent were having middle school and above education, followed by respondents having education up to primary (26.67%), and illiterates (11.11%).

Thus, it can be concluded that majority of women were formally educated.

(iii) Caste :

Table 4.3 : Distribution of respondents according to caste

Categories	Frequency	Percentage
1. General	30	33.33
2. OBC	18	20.00
3. SC/ST	42	46.67
TOTAL	90	100.00

It is clear from table 4.2 that out of the total 90 respondents, 33.33 per cent were from general category, 20.00 per cent respondents belong to OBC category and SC/ST together comprises 46.67 %. Thus, it can be concluded that the respondents for present study were from all categories of caste.

(iv) Occupation:

Table 4.4 : Distribution of respondents according to occupation:

Categories	Frequency	Percentage
1. Agriculture	36	40.00
2. Subsidiary	54	60.00
TOTAL	90	100.00

The data presented in table 4.4 shows the distribution of respondents according to their occupation. Out of the total 90 respondents, 40.00 percent respondents had agriculture as their main occupation and 60.00 percent had subsidiary occupation.

Thus, it may be concluded that majority (60.00%) of respondents family had subsidiary as occupation.

(v) Mass Media Exposure:

Table 4.5: Distribution of respondents according to their mass media exposure

S.NO.	Categories	Frequency	Percentage
1.	Low (1 to 4)	39	43.33
2.	Medium (5 to 8)	41	45.55
3.	High (9 to 12)	10	11.11
TOTAL		**90**	**100.00**

The table 4.5 shows that 43.33 per cent of total respondents were having low mass media exposure, 45.55 per cent had medium, and 11.11 per cent of them having high mass media exposure. Thus, it can be concluded that maximum (45.55%) of them had medium mass media exposure.

(vi) Number of trainings attended :

Table 4.6 : Distribution of respondents according to their number of trainings attended by them

S. No.	Categories	Frequency	Percentage
1.	Low (one training)	24	26.68
2.	Medium (two training)	40	44.44
3.	High (three training)	26	28.88
TOTAL		**90**	**100.00**

Data in Table 4.6 revealed that out of 90 respondents, 26.68 per cent attended one training, 44.44 per cent attended 2 trainings and only 28.88 per cent respondents attended 3 or above trainings from MPCON.

Therefore, it may be concluded that maximum respondents had attended two trainings from MPCON Jabalpur .

(vii) Attitude towards training :

Table 4.7: Distribution of respondent according to their attitude towards training

S.No.	Categories	Frequency	Percentage
1.	Low (9 to 21)	25	27.77
2.	Medium (22 to 33)	36	40.00
3.	High (34 to 45)	29	32.22
TOTAL		**90**	**100.00**

The data presented in the above table 4.7 indicates that 40.00 per cent of respondents were having medium attitude towards training, 27.77 per cent of respondents had low, and 32.22.per cent had high attitude towards training. Therefore, it can be concluded that most of respondents (40.00%) belongs to the medium attitude towards training.

(viii) Aspiration level:

Table 4.8: Distribution of respondent according to their aspiration level :

S.No.	Categories	Frequency	Percentage
1.	Low (up to 17scores)	19	21.11
2.	Medium(18 to 22 scores)	44	48.89
3.	High (above 22 scores)	27	30.00
TOTAL		**90**	**100.00**

The data presented in the above table 4.8 indicates that 21.11 per cent of respondents were having low aspiration level, 48.89 per cent of respondents had medium, and 30.00per cent had high aspiration level.

Therefore, it can be concluded that most of respondents (48.89%) belongs to the medium aspiration level category.

(ix) Economic Motivation:

Table 4.9: Distribution of respondents according to their economic motivation

S.No.	Categories	Frequency	Percentage
1.	Low (6 to 18 scores)	22	24.44
2.	Medium(19 to 30 scores)	43	47.78
3.	High (31 to 42 scores)	25	27.78
TOTAL		**90**	**100.00**

Table 4.9 shows that 24.44 per cent of the respondents were having low economic motivation, 47.78 per cent of them had medium and 27.78 per cent had high economic motivation.

Therefore, it can be concluded that highest percentage of the respondents (47.78 %) were having medium economic motivation.

(x) Market Orientation :

Table 4.10 : Distribution of respondents according to their market orientation

S. No.	Categories	Frequency	Percentage
1.	Low (6 to 18)	25	27.78
2.	Medium (19 to 30)	40	44.44
3.	High (31 to 42)	25	27.78
TOTAL		90	100.00

Table 9 shows that out of total respondents, 27.78 per cent showed low market orientation, 44.44 per cent had medium and 27.78 per cent respondents showed high market orientation.

Hence, it can be concluded that maximum (44.44%) of them showed medium market orientation.

(xi) Level of Knowledge :

Table 4.11 (a): Distribution of respondents according to their level of knowledge regarding cake making:

S. No.	Categories	Frequency	Percentage
1.	Low (1 to 6)	22	24.44
2.	Medium (7to 12)	54	60.00
3.	High (13 to 18)	14	15.55
TOTAL		**90**	**100.00**

Table 4.11(a) shows that out of total respondents, 60.00 per cent had medium level of knowledge, 24. 44 per cent had low and 15.55 per cent had high level of knowledge regarding cake making.

Therefore, it may be concluded that majority of respondents had medium level of knowledge regarding cake making.

Table 4.11 (b): Distribution of respondents according to their level of knowledge regarding potato chips making

S. No.	Categories	Frequency	Percentage
1.	Low (1 to 4)	20	22.22
2.	Medium (5 to 8)	50	55.55
3.	High (9 to 12)	20	22.22
TOTAL		**90**	**100.00**

Table 4.11 (b) shows that out of total respondents, 55.55per cent had medium level of knowledge, 22.22 per cent had low level of knowledge and 22.22 per cent had high level of knowledge regarding potato chips making.

Therefore, it may be concluded that maximum 55.55 per cent of respondents had medium level of knowledge regarding potato chips making.

Table 4.11(c): Distribution of respondents according to level of knowledge regarding banana chips making

S. No.	Categories	Frequency	Percentage
1.	Low (1 to 5)	20	22.22
2.	Medium (6 to 10)	52	57.77
3.	High (11 to 15)	18	20.00
TOTAL		**90**	**100.00**

Table 4.11 (c) shows that out of total respondents, 57.77 per cent had medium level of knowledge, 22.22 per cent had low level of knowledge and 20.00per cent had low level of knowledge regarding banana chips making.

Therefore, it may be concluded that the highest 57.77 per cent respondents had medium level of knowledge regarding banana chips making.

Table 4.11 (d): Distribution of respondents according to level of knowledge regarding biscuit making

S. No.	Categories	Frequency	Percentage
1.	Low (1to 5)	25	27.78
2.	Medium (6 to 10)	48	53.33
3.	High (11 to 15)	17	18.89
TOTAL		**90**	**100.00**

Table 4.11(d) shows that out of total respondents, 53.33per cent had medium level of knowledge, 27.78 per cent had low level of knowledge and 18.89 per cent had high level of knowledge regarding biscuit making.

Therefore, it may be concluded that higher percentage (53.33%) of respondents had medium level of knowledge regarding biscuit making.

Table 4.11 (e): Distribution of respondents according to their level of knowledge regarding vermicelli making

S. No.	Categories	Frequency	Percentage
1.	Low (1 to 5)	20	22.22
2.	Medium (6 to 10)	50	55.55
3.	High (11 to 15)	20	22. 22
TOTAL		**90**	**100.00**

Table 4.11 (e) shows that out of total respondents, 55. 55per cent had medium level of knowledge, 22.22 per cent had high level of knowledge and 22.22per cent had low level of knowledge regarding vermicelli making.

Therefore, it may be concluded that maximum (55.55%) of respondents had medium level of knowledge regarding vermicelli making.

Table 4.11 (f): Distribution of respondents according to their level of knowledge regarding jam making

S. No.	Categories	Frequency	Percentage
1.	Low (1 to 4)	25	27.77
2.	Medium (5 to 8)	45	50.00
3.	High (9 to 12)	20	22.22
TOTAL		**90**	**100.00**

Table 4.11 (f) shows that out of total respondents, 50.00 per cent had medium level of knowledge, 27.77per cent had low level of knowledge and 22.22 per cent had high level of knowledge regarding jam making.

Therefore, it may be concluded that higher percentage (50.00%) of respondents had medium level of knowledge regarding jam making.

Table 4.11 (g): Distribution of respondents according to level of knowledge regarding jelly making

S. No.	Categories	Frequency	Percentage
1.	Low (1to 4)	25	27.77
2.	Medium (5 to 8)	45	50.00
3.	High (9 to 12)	20	22.22
TOTAL		**90**	**100.00**

Table 4.11 (g) shows that out of total respondents, 50.00 per cent had medium level of knowledge, 27.77 per cent had low level of knowledge and 22.22per cent had high of knowledge regarding jelly making.

Therefore, it may be concluded that higher (50.00%) respondent had medium level of knowledge regarding jelly making.

Table 4.11 (h): Distribution of respondents according to their level of knowledge regarding papad making

S. No.	Categories	Frequency	Percentage
1.	Low (1 to 5)	25	27.77
2.	Medium (6to 10)	50	55.55
3.	High (11 to 15)	15	16.67
TOTAL		**90**	**100.00**

Table 4.11(h) shows that out of total respondents 55.55, per cent had medium level of knowledge, 27.77per cent had low level of knowledge and 16.66 per cent had low high of knowledge regarding papad making.

Therefore, it may be concluded that the highest 55.55 per cent respondents had medium level of knowledge regarding papadmaking.

Table 4.11 (i) : Distribution of respondents according to their level of knowledge regarding food processing practices

S. No.	Categories	Frequency	Percentage
1.	Low (1 to 38)	23	25.55
2.	Medium (39 to 76)	43	47.77
3.	High (77 to114)	24	26.67
TOTAL		**90**	**100.00**

Table 4.11 (i) shows that out of total respondents, 47.77 per cent had medium level of knowledge, 26.67 per cent had high level of knowledge and only 25.55 per cent had low level of knowledge.

Therefore, it may be concluded that the maximum 47.77 per cent of respondents had medium level of knowledge.

Table 12: Distribution of respondents according to their risk bearing ability

S.No.	Categories	Frequency	Percentage
1.	Low (6 to 18 scores)	15	16.67
2.	Medium (19 to 30 scores)	37	41.11
3.	High (31 to 42 scores)	38	42.22
TOTAL		**90**	**100.00**

Table 12 showing data regarding risk bearing ability of the respondents. The data indicates that out of the total respondents 42.22per cent of respondents have high risk bearing ability , 41.11 percent prefer to take risk moderately, and 16.67 percent had low risk bearing ability..

Therefore, it can be concluded that higher percentage (42.22%) of the respondents belongs to high risk bearing ability category.

II. Level of women empowerment in terms of income / employment generation :

Table 13: Distribution of respondents according to their level of income generation :

Net Income	Before	%	After	%	%change
Up to Rs.12000	56	62.22	30	33.34	28.88
Rs.12001 to 24000	28	31.11	46	51.11	20.00
Rs. 24001 to 36000	6	6.67	14	15.55	51.12
Total	90	100.00	90	100.0	100.00

Table 13 shows that out of total respondents, 33.34 per cent had low level of income generation, 57.11 per cent had medium level of income generation and 15.55 per cent had high level of income generation.

Therefore, it may be concluded that the majority 57.11 per cent of respondents had medium level of income generation.

Table 14: Distribution of respondents according to their Employment generation

S. No.	Categories	Frequency	Percentage
1.	Low (100 to 130)	23	25.55
2.	Medium (131 to 250)	44	48.89
3.	High (251 to 360)	23	25.55
TOTAL		**90**	**100.00**

Table 14 shows that out of total respondents, 25.55 per cent had low level of employment generation, 48.89 per cent had medium level of employment generation and 25.55per cent had high level of employment generation.

Therefore, it may be concluded that the higher percentage i.e. 48.89 per cent of respondents had medium level of employment generation.

III. Relationship between dependent variable with independent variables:

Table 15: Association between age and Income generation of the respondents

Categories	Income generation			Total
	Low	Medium	High	
Young	11 (55.00)	07 (35.00)	02 (10)	20 (100.00)
Middle	14 (23.33)	35 (58.33)	11 (18.34)	60 (100.00)
Old	05 (50.00)	04 (40.00)	01 (10.00)	10 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage*)*

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating Chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Young	11	09	20
Middle	14	46	60
Old	05	05	10
Total	30	20	90

χ^2= 8.175*, Significant at 5% level with 2d.f ,

Table 15 shows the association between age and income generation of the respondents. It was observed that in the category of young age, majority of 60.00 per cent respondents belonged to category of high, while 55.00 per cent and 35.00 per cent of them belonged to category of low and medium income generation, respectively. Similarly, out of total middle age group of respondents, 58.33 per cent of them were having medium income generation, 23.33 per cent had low and 18.33 had high income generation. While in case of old age category of the respondents, 50.00 per cent of them had low and 40.00 per cent had medium and 10.00 percent of them had high income generation.

The Chi-Square value of 8.175 was found to be significant at 2 degree of freedom thereby indicating that the age of respondents had associated with income generation of women.

Table 16: Association between EDUCATION and Income generation of the respondents

Categories	Income generation			Total
	Low	Medium	High	
LOW	05 (50.00)	05 (50.00)	0 (0.00)	10 (100.00)
MeDIUM	14 (58.30)	5 (20.80)	05 (20.80)	24 (100.00)
High	11 (19.65)	36 (64.30)	09 (16.05)	56 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage*)*

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating Chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	05	**05**	10
Medium	14	**10**	24
High	11	45	56
Total	30	60	90

χ^2= 12.723, Significant at 1% level with 2d.f ,

Table 16 shows the association between education and income generation of the respondents. It was observed that in the category of respondents who were illiterate, 50.00 percent respondents had low and

medium income generation each and 0 (zero) per cent had high income generation. In the category of respondents educated up to middle level, majority of 58.30 per cent respondents had low income generation, while 20.80 percent had medium and 20.80 percent had high income generation. In the category of respondents having high education level, majority of 64.30 percent respondent had medium income generation and 19.65 per cent had low income generation and 16.05 percent had high income generation.

The Chi-Square value 12.723 was found to be significant at 2 degree of freedom thereby indicating that the age of respondents had associated with income generation of women.

Table 17: Association between caste and Income generation of the respondents

Categories	Income generation			Total
	Low	Medium	High	
General	09 (30.00)	14 (46.65)	07 (23.35)	30 (100.00)
OBC	07 (38.88)	8 (44.44)	03 (6.68)	18 (100.00)
SC/ST	14 (33.33)	24 (57.14)	04 (9.53)	42 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage*)*

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating Chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	09	**21**	30
Medium	07	11	18
High	14	28	42
Total	30	60	90

χ^2= 0.400, Non Significant with 2d.f ,

Table 17 shows the association between caste and income generation of the respondents. It was observed that in the general category, majority of 46.65 per cent respondents belonged to category of medium while 30.00 per cent and 23.35 per cent of them belonged to category of low and high income generation, respectively. Similarly, respondents from OBC category, 44.48 per cent of them were having medium income generation, 38.88 per cent had low and 6.68 had high income generation. While in case of SC/ST category of the respondents, 57.14 per cent of them had medium and 33.33 per cent had low and 9.53 per cent of them had high income generation.

The Chi-Square value 0.400 was found to be non-significant at 2 degree of freedom thereby indicating that the caste of respondents had no association with income generation of women.

Table 18: Association between occupation and Income generation of the respondents

Categories	Income generation			Total
	Low	Medium	High	
Agriculture	13 (36.11)	16 (44.44)	07 (19.45)	36 (100.00)
Subsidiary	17 (31.50)	30 (55.55)	07 (12.95)	54 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage)

$\chi^2 = 1.244$, Non-Significant with 2 d.f.

Table 18 shows the association between occupation and income generation of the respondents. It was observed that out of total respondents having agriculture as their main occupation, majority of respondents 44.44 per cent had medium income generation, while 36.11 per cent and 19.45 per cent had low and high level of income generation, respectively. Similarly, the respondents having subsidiary as their main occupation majority of 55.55 per cent had medium income generation and 31.50 per cent and 12.95 per cent had low and high level of income generation.

The Chi-Square value 1.244 was found to be non significant at 2 degree of freedom thereby indicating that the occupation of respondents had no association with income generation of women.

Table 19: Association between Mass media exposure and Income generation

Categories	Income generation			Total
	Low	Medium	High	
Low	18 (46.15)	17 (43.60)	4 (10.25)	39 (100.00)
Medium	08 (19.51)	23 (56.09)	10 (24.40)	41 (100.00)
High	04 (40.00)	06 (60.00)	0 (0.00)	10 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	18	21	39
Middle+ high	12	39	51
Total	30	60	90

χ^2= 5.090, significant at 5% level with 1d.f,

Table 19 shows the association between mass media exposure and income generation of the respondents. It was observed that in the category of

low mass media exposure, that the majority 46.15 per cent respondents belonged to category of low while43.60 per cent medium and 10.25 per cent belonged to category of high income generation. Similarly, out of total medium group of respondents, 56.09 per cent of them were having medium income generation, 24.40 high and 19.51 per cent had low income generation. While in case of high mass media exposure category, majority of 60.00 percent had medium income generation, and 40.00 per cent of them had low and 0.00 percent had high income generation.

The Chi-square value 5.090 was found to be significant at 5 per cent with 1 degree of freedom thereby indicating that the mass media exposure of respondents highly associated with income generation of women trainees.

Table 20: Association between Number of Trainings received and Income generation

Categories	Income generation			Total
	Low	Medium	High	
Low	15 (62.5)	07 (19.00)	02 (8.5)	24 (100.00)
Medium	12 (30.00)	26 (65.00)	02 (5.00)	40 (100.00)
High	03 (11.50)	13 (50.00)	10 (38.50)	26 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	15	09	24
Middle + high	15	51	66
Total	30	60	90

χ^2= 12.528, significant at 1% level with 1d.f,

Table 20 shows the association between no. of training received and income generation of the respondents. It was observed that in the category of low number of training received, that the majority 62.50 per cent respondents belonged to category of low while 19.00 per cent medium and 8.50 per cent of belonged to category of high income generation. Similarly, out of total medium no. of training received group of respondents, 30.00 per cent of them were having low income generation, 65.00 had medium and 5.00 per cent had low income generation. While in case of high no. of training received category, majority of 50.00 percent had medium income generation 38.50 percent had high income generation and 11.50 per cent of them had low income generation.

The Chi-square value 12.528 was found to be highly significant at 1 degree of freedom thereby indicating that the number of training received of respondents associated with income generation of women.

Table 21: Association between Attitude towards training and Income generation

Categories	Income generation			Total
	Low	Medium	High	
Low	17 (68.00)	07 (28.00)	01 (4.00)	25 (100.00)
Medium	07 (19.5)	26 (72.22)	03 (8.28)	36 (100.00)
High	06 (20.69)	13 (44.83)	10 (35.01)	29 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	17	08	25
Middle	07	29	36
High	06	23	29

Total	30	60	90

χ^2= 18.731, significant at 1% level with 1d.f,

Table 21 shows the association between attitude towards training and income generation of the respondents. It was observed that in the category of low attitude towards training, 68.00 per cent respondents belonged to category of low while 28.00 per cent and 4.00 per cent of them belonged to category of medium and high income generation, respectively. Similarly, out of total medium attitude towards training group of respondents, 72.22 per cent of them were having medium income generation, 19.50 per cent had low and 8.28 percent had high income generation. While in case of high attitude towards training category, 44.83 percent had medium income generation, 35.01 had high and 20.69 had low income generation.

The Chi-Square value 18.731 was found to be significant at 1 degree of freedom thereby indicating that the attitude towards training of respondents associated with income generation of women.

Table 22: Association between Aspiration level and Income generation

Categories	**Income generation**			**Total**
	Low	**Medium**	**High**	
Low	10 (52.63)	06 (31.59)	03 (15.78)	19 (100.00)
Medium	17 (38.63)	27 (61.36)	0 (0.00)	44 (100.00)
High	03 (11.11)	11 (40.74)	13 (48.15)	27 (100.00)
Total	30	44	16	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	10	09	19
Middle+ high	20	51	71
Total	30	60	90

χ^2= 4.036, significant at 5% level with 1d.f,

Table 22 shows the association between aspiration level and income generation of the respondents. It was observed that in the category of low aspiration level, 52.63 per cent respondents belonged to category of low while 31.59 per cent and 15.78 per cent of them belonged to category of medium and high income generation, respectively. Similarly, out of total medium aspiration level group of respondents, 61.36 per cent of them were having medium income generation, 38.63 per cent had low and none had high income generation. While in case of high aspiration level category, 48.15 per cent of them had high and 40.74 per cent and 11.11 per cent of them had medium and low income generation.

The Chi-Square value 4.036 was found to be significant at 1 degree of freedom thereby indicating that the aspiration level of respondents associated with income generation of women.

Table 23: Association between Economic Motivation and Income generation

Categories	income generation			Total
	Low	Medium	High	
Low	16 (72.73)	06 (27.27)	0 (0.00)	22 (100.00)
Medium	13 (30.23)	27 (62.79)	03 (6.98)	43 (100.00)
High	01 (4.00)	13 (52.00)	11 (44.00)	25 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	16	06	22
Middle **+ high**	14	54	68
Total	30	60	90

χ^2= 20.334, significant at 1% level with 1d.f,

Table 23 shows the association between economic motivation and income generation of the respondents. It was observed that in the category of low economic motivation, 72.73 per cent respondents belonged to category of low while 27.77 per cent and 0.00 per cent of them belonged to category of

medium and high income generation, respectively. Similarly, out of total medium economic motivation group of respondents, 62.79 per cent of them were having medium income generation, 30.23 per cent and 6.98 per cent had low and high income generation. While in case of high economic motivation category, 52.00 per cent of them had medium and 11.00 percent and 4.00 per cent of them had high and low income generation respectively.

The Chi-square value 20.334 was found to be significant at 1 degree of freedom thereby indicating that the economic motivation of respondents have association with income generation of women.

Table 24: Association between Market orientation and Income generation

Categories	Income generation			Total
	Low	Medium	High	
Low	08 (32.00)	14 (56.00)	03 (12.00)	25 (100.00)
Medium	09 (22.50)	25 (62.50)	06 (15.00)	40 (100.00)
High	13 (52.00)	07 (28.00)	05 (20.00)	25 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	08	17	25
Middle	09	31	40
High	13	12	25
Total	30	60	90

χ^2=6.053, significant at 5% level with 2d.f,

Table 24 shows the association between market orientation and income generation of the respondents. It was observed that in the category of low market orientation, 56.00 per cent respondents belonged to medium category, 32.00 per cent and 12.00 per cent of them belonged to category of low and high income generation, respectively. Similarly, out of total medium market orientation group of respondents, 62.50 per cent of them were having medium income generation, 22.50 and 15.00 per cent had low and high income generation. While in case of high market orientation category, 52.00 per cent of them had low income generation, 28.00 per cent had medium and 20.00 per cent had low income generation.

The Chi-square value 6.053 was found to be significant at 2 degree of freedom, thereby indicating that the market orientation of respondents associated with income generation of women.

Table 25: Association between Level of knowledge and Income generation

Categories	Income generation			Total
	Low	Medium	High	
Low	12 (52.17)	10 (43.49)	01 (4.34)	23 (100.00)
Medium	16 (37.20)	27 (62.79)	0 (0.00)	43 (100.00)
High	02 (8.33)	09 (37.5)	13 (54.17)	24 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	12	11	23
Middle**+ high**	18	49	67
Total	30	60	90

χ^2= 4.935, significant at 5% level with 1d.f

Table 25 shows the association between level of knowledge and income generation of the respondents. It was observed that in the category of

low level of knowledge, 52.17 per cent respondents belonged to category of low while 43.49 per cent and 4.34 per cent of them belonged to category of medium and high income generation, respectively. Similarly, out of total medium level of knowledge group of respondents, 62.79 per cent of them were having medium income generation, 37.20 per cent had low income generation and none cent had low and high income generation. While in case of high level of knowledge category, 54.17 per cent of them had high, 377.50 per cent and 8.33 per cent of them had medium and low income generation.

The Chi-square value 4.935 was found to be significant at 1 degree of freedom thereby indicating that the level of knowledge of respondents had associated with income generation of women.

Table 26: Association between risk bearing ability and Income generation

Categories	Income generation			Total
	Low	Medium	High	
Low	10 (66.66)	04 (26.66)	01 (6.68)	15 (100.00)
Medium	15 (40.54)	21 (56.76)	01 (2.7)	37 (100.00)
High	05 (13.16)	21 (55.26)	12 (31.58)	38 (100.00)
Total	30	46	14	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Income generation		Total
	Low	Medium+ high	
Low	10	05	15
Middle	15	22	37
High	05	33	38
Total	30	60	90

X ²=15.325, significant at 1% level with 2d.f,

Table 26 shows the association between risk bearing ability and income generation of the respondents. It was observed that in the category of low risk bearing ability, 66.66 per cent respondents belonged to category of low, while 26.66 per cent and 6.68 per cent of them belonged to category of medium and high income generation, respectively. Similarly, out of total medium risk bearing ability group of respondents, 56.76 per cent of them were having medium income generation, 40.54 per cent had low and 2.70 per cent had high income generation. While in case of high risk bearing ability category, 55.26 percent had medium income generation while 31.58 per cent and 13.16 percent of them had high and low income generation, respectively.

The Chi-square value 15.325 was found to be significant at 2 degree of freedom thereby indicating that the risk bearing ability of respondents had association with income generation of women.

Table 27: Association between age and Employment generation of the respondents

Categories	Employment generation			Total
	Low	Medium	High	
Young	07 (35.00)	05 (25.00)	08 (40.00)	20 (100.00)
Middle	12 (20.00)	34 (56.66)	14 (24.34)	60 (100.00)
Old	04 (40.00)	05 (50.00)	01 (10.00)	10 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating Chi-square test and table be as follows:-

Categories		Employment generation		Total
	Low	Medium	high	
Young	07	05	08	20
Middle + old	16	39	15	60
Total	23	44	23	90

χ^2= 5.999, Significant at 5% level with 2d.f ,

Table 27 shows the association between age and employment generation of the respondents. It was observed that in the category of young age, higher percentage (40.00%) of respondents belonged to category of high employment generation, while 35.00 per cent and 25.00 per cent of them

belonged to category of low and medium employment generation, respectively. Similarly, out of total middle age group of respondents, 56.66 per cent of them were having medium employment generation, 24.34 per cent and 20.00 per cent had high and low employment generation. While in case of old age category of the respondents, 50.00 per cent of them had medium and 40.00 per cent had low and 10.00 percent of them had high employment generation.

The Chi-Square value 5.999 was found to be significant at 2 degree of freedom thereby indicating that the age of respondents had association with employment generation of women.

Table 28: Association between education and Employment generation of the respondents

Categories	Employment generation			Total
	Low	Medium	High	
LOW	05 (50.00)	03 (30.00)	02 (20.00)	10 (100.00)
Medium	09 (37.5)	09 (37.5)	06 (25.00)	24 (100.00)
High	09 (16.07)	32 (57.14)	15 (26.79)	56 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating Chi-square test and table be as follows:-

Categories	Employment generation		Total
	Low	Medium+ high	
Low	05	**05**	10
Medium	09	**15**	24
High	09	47	56
Total	23	67	90

χ^2=7.588, Significant at 5% level with 2d.f ,

Table 28 shows the association between education and employment generation of the respondents. It was observed that in the category of illiterate group, majority (50.00%) respondents belonged to category of low while 30.00 per cent and 20.00 per cent of them belonged to category of medium and high economic employment generation, respectively. Similarly, out of total respondents having up to primary education, 37.50 per cent of them were having low employment generation, 37.50 per cent had medium and 25.00 percent had high employment generation. While in case of middle and above education group of the respondents, 57.14 per cent of them had medium and 26.79 per cent had high and 16.07 per cent of them had low employment generation.

The Chi-Square value 7.588 was found to be significant at 2 degree of freedom thereby indicating that the education of respondents had associated with employment generation of women.

Table 29: Association between caste and Employment generation of the respondents

Categories	Employment generation			Total
	Low	Medium	High	
General	06 (20.00)	12 (40.00)	12 (40.00)	30 (100.00)
OBC	05 (27.78)	08 (44.44)	05 (27.78)	18 (100.00)
SC/ST	12 (28.57)	24 (57.14)	06 (14.29)	42 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

χ^2=6.621, Non Significant with 4d.f ,

Table 29 shows the association between caste and employment generation of the respondents. It was observed that in the general category 40.00 per cent respondents belonged to category of medium and 40.00 per cent belonged to category of high, while 20.00 per cent belonged to category of low employment generation, respectively. Similarly, out of total respondents from OBC category, 44.44 per cent of them were having medium employment generation, 27.78 per cent had low and high employment generation. While in case of respondents from SC/ST category, 57.14 per cent of them had medium and 28.57 per cent had low and 14.29 percent of them had high employment generation.

The Chi-Square value 6.261 was found to be non significant at 4 degree of freedom thereby indicating that the caste of respondents had no association with employment generation of women.

Table 30: Association between occupation and Employment generation of the respondents

Categories	Employment generation			Total
	Low	Medium	High	
Agriculture	05 (13.89)	18 (50.00)	13 (36.11)	36 (100.00)
Subsidiary	18 (33.33)	26 (48.14)	10 (18.53)	54 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

Table 30 shows association between occupation and employment generation of the respondents. It was observed that in the category of the respondents having agriculture as their main occupation 50.00 per cent of the respondents had medium employment generation while 36.11 per cent and 13.89 percent had high and low employment generation respectively. Similarly, from the respondents having subsidiary as their main occupation, 48.14 per cent had medium employment generation while 33.33 per cent and 18.53 per cent had low and high employment generation, respectively.

The Chi-Square value 6.250 was found to be significant at 2 degree of freedom thereby indicating that the occupation of respondents had association with employment generation of women.

Table 31: Association between Mass media exposure and Employment generation

Categories	Employment generation			Total
	Low	Medium	High	
Low	18 (46.15)	17 (43.59)	4 (10.26)	39 (100.00)
Medium	03 (7.31)	22 (53.66)	16 (39.03)	41 (100.00)
High	02 (20.00)	05 (50.00)	03 (30.00)	10 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Employment generation		Total
	Low	Medium+ high	
Low	18	21	39
Middle+ high	05	46	51
Total	23	67	90

χ^2= 15.349, significant at 5% level with 1d.f,

Table 31 shows the association between mass media exposure and employment generation of the respondents. It was observed that in the

category of low mass media exposure, majority 46.15 per cent respondents belonged to category of low while 43.59 per cent medium and 10.26 per cent belonged to category of high employment generation. Similarly, Out of total medium group of respondents, 53.66 per cent of them were having medium employment generation, 39.03 per cent and 7.31 per cent had high and low employment generation. While in case of high mass media exposure category, 50.00 per cent had medium employment generation while 30.00 per cent and 20.00 per cent of them had high and low employment generation respectively.

The Chi-square value 15.349 was found to be significant with 1 degree of freedom thereby indicating that the mass media exposure of respondents highly associated with employment generation of women trainees.

Table 32: Association between No. of Trainings received and Employment generation

Categories	Employment generation			Total
	Low	Medium	High	
Low	10 (41.67)	09 (37.50)	05 (20.83)	24 (100.00)
Medium	08 (20.00)	25 (62.50)	07 (17.50)	40 (100.00)
High	05 (19.23)	10 (38.46)	11 (42.31)	26 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

χ^2=10.139, significant at 5% level with 4d.f,

Table 32 shows the association between number of training received and employment generation of the respondents. It was observed that in the category of low no. of training received, that the majority 41.67 per cent

respondents belonged to category of low, while 37.50 per cent medium and 20.83 per cent of belonged to category of high employment generation. Similarly, Out of total medium number of training received group of respondents, 62.50 per cent of them were having medium employment generation, 20.00 per cent and 17.50 per cent had low and high employment generation. While in case of high number of training received category, 42.31 per cent had high and 38.46 per cent and 19.23 per cent of them had medium and low employment generation, respectively.

The Chi-square value 10.139 was found to be significant at 4 degree of freedom thereby indicating that the number of training received by the respondents had association with employment generation of women.

Table 33: Association between Attitude towards training and Employment generation

Categories	Employment generation			Total
	Low	Medium	High	
Low	12 (48.00)	08 (32.00)	05 (20.00)	25 (100.00)
Medium	06 (16.66)	17 (47.22)	13 (36.12)	36 (100.00)
High	05 (17.24)	19 (65.52)	05 (17.24)	29 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

χ^2= 12.601, significant at 1% level with 4d.f,

Table 33 shows the association between attitude towards training and employment generation of the respondents. It was observed that in the category of low attitude towards training, 41.67 per cent respondents belonged to category of low employment generation, while 37.50 per cent and 20.83 per cent of them belonged to category of medium and high employment

generation, respectively. Similarly, out of total medium attitude towards training group of respondents, 62.50 per cent of them were having medium employment generation, 20.00 per cent had low and 17.50 percent had high employment generation. While in case of high attitude towards training category, 42.31 per cent of them had high and 38.46 per cent and 19.23 per cent of them had medium and low employment generation.

The Chi-Square value 10.139 was found to be significant at 4 degree of freedom thereby indicating that the attitude towards training of respondents associated with employment generation of women.

Table 34: Association between Aspiration level and Employment generation

Categories	Employment generation			Total
	Low	Medium	High	
Low	05 (26.31)	09 (47.37)	05 (26.31)	19 (100.00)
Medium	13 (29.54)	26 (59.09)	05 (11.37)	44 (100.00)
High	05 (18.52)	09 (33.33)	13 (48.15)	27 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

χ^2=11.948, significant at 1% level with 4d.f,

Table 34 shows the association between aspiration level and employment generation of the respondents. It was observed that in the category of low aspiration level, 47.37 per cent respondents belonged to category of medium, while 26.31 per cent and 26.31 per cent of them belonged to category of low and high employment generation, respectively. Similarly, out of total medium aspiration level group of respondents, 59.09 per cent of them were having medium employment generation, 29.54 per cent and

11.37 per cent had low and high employment generation. While in case of high aspiration level category, 48.15per cent of them had high and 33.33 per cent and 18.52 per cent of them had medium and low employment generation respectively.

The Chi-Square value 11.948 was found to be significant at 4 degree of freedom thereby indicating that the aspiration level of respondents was associated with employment generation of women.

Table 35: Association between Economic Motivation and Employment generation

Categories	employment generation			Total
	Low	Medium	High	
Low	12 (54.54)	07 (31.82)	03 (13.64)	22 (100.00)
Medium	11 (25.58)	29 (67.44)	03 (6.98)	43 (100.00)
High	0 (0.00)	08 (32.00)	17 (68.00)	25 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Employment generation		Total
	Low	Medium+ high	
Low	12	10	22
Middle **+ high**	11	57	68
Total	23	67	90

χ^2=11.663, significant at 1% level with 1d.f,

Table 35 shows the association between economic motivation and employment generation of the respondents. It was observed that in the category of low economic motivation, 54.54 per cent respondents belonged to category of low while 31.82 per cent and 13.64 per cent of them belonged to category of medium and high employment generation, respectively. Similarly, out of total medium economic motivation group of respondents, 67.44 per cent of them were having medium employment generation, 25.58 per cent and 6.98 per cent had low and high employment generation. While in case of high economic motivation category, 68.00 per cent of them had high and 32.00 per cent of them had medium employment generation.

The Chi-square value 11.663 was found to be significant at 1 degree of freedom thereby indicating that the economic motivation of respondents had association with employment generation of women.

Table 36: Association between Market orientation and Employment generation

Categories	Employment generation			Total
	Low	Medium	High	
Low	08 (32.00)	10 (40.00)	07 (28.00)	25 (100.00)
Medium	09 (22.50)	26 (65.00)	05 (12.50)	40 (100.00)
High	06 (24.00)	08 (32.00)	11 (44.00)	25 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

χ^2= 10.943, significant at 5% level with 4d.f,

Table 36 shows the association between market orientation and employment generation of the respondents. It was observed that in the category of low market orientation, 40.00 per cent respondents belonged to category of medium while 32.00 per cent and 28.00 per cent of them belonged to category of low and high employment generation, respectively. Similarly, out of total medium market orientation group of respondents, 65.00 per cent of them were having medium employment generation, 22.50 and 12.50 per cent had low and high employment generation. While in case of high market orientation category, 44.00 per cent had high and 32.00 per cent and 24.00 per cent of them had medium and low employment generation, respectively.

The Chi-square value 10.943 was found to be significant at 4 degree of freedom, thereby indicating that the market orientation of respondents had association with employment generation of women

Table 37: Association between Level of knowledge and employment generation

Categories	Employment generation			Total
	Low	Medium	High	
Low	12 (52.17)	09 (39.14)	02 (8.69)	23 (100.00)
Medium	08 (18.60)	27 (62.80)	8 (18.60)	43 (100.00)
High	03 (12.50)	08 (33.33)	13 (54.17)	24 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	**Employment generation**		**Total**
	Low	**Medium+ high**	
Low	12	11	23
Middle**+ high**	11	56	67
Total	23	67	90

χ^2=11.506, significant at 1% level with 1d.f

Table 37 shows the association between level of knowledge and employment generation of the respondents. It was observed that in the category of low level of knowledge, 52.17 per cent respondents belonged to category of low, while 39.14 per cent 8.69 per cent of them belonged to category of medium and high employment generation, respectively. Similarly, out of total medium level of knowledge group of respondents, 62.80 per cent of them were having medium employment generation, 18.60 per cent both in low and high employment generation. While in case of high level of knowledge category, 54.17 per cent of them had high, 33.33 per cent and 12.50 per cent of them had medium and low employment generation, respectively.

The Chi-square value 11.506 was found to be significant at 1degree of freedom thereby indicating that the level of knowledge of respondents had association with employment generation of women.

Table 38: Association between risk bearing ability and Employment generation

Categories	Employment generation			Total
	Low	Medium	High	
Low	10 (66.66)	04 (26.66)	01 (6.68)	15 (100.00)
Medium	12 (32.43)	21 (56.76)	04 (10.81)	37 (100.00)
High	01 (2.63)	19 (50.00)	18 (47.37)	38 (100.00)
Total	23	44	23	90

(Figures in parentheses indicate percentage)

As some of the cell frequencies were less than five, therefore, it was pooled for the purpose of calculating chi-square test and table be as follows:-

Categories	Employment generation		Total
	Low	Medium+ high	
Low	10	05	15
Middle**+ high**	13	62	75
Total	23	60	90

χ^2=15.991, significant at 1% level with 1d.f,

Table 38 shows the association between risk bearing ability and employment generation of the respondents. It was observed that in the category of low risk bearing ability, 66.66 per cent respondents belonged to category of low while 26.66 per cent and 6.68 per cent of them belonged to category of medium and high employment generation, respectively. Similarly, out of total medium risk bearing ability group of respondents, 56.76 per cent of them were having medium employment generation, 32.43 per cent and 10.81 per cent had low and high employment generation. While in case of high risk bearing ability category, 50.00 per cent had medium and 47.37 per cent and 2.63 per cent of them had high and low employment generation.

The Chi-square value 15.991 was found to be significant at 1 degree of freedom thereby indicating that the risk bearing ability of respondents had association with employment generation of women.

(iv) Factors which hinders the establishment and development of enterprise :

Table 39 : Distribution of respondents on the basis of reported constraints

S. No	Constraints	Respondents		Rank
		Frequency	Percentage	
1.	**Personal Constraints**			
	i) increased work burden	60	66.66	II
	ii) lack of family support	55	61.11	III
	iii) lack of education	45	50.00	V
2.	**Group Constraints**			
	i) Group conflicts	40	44.45	VI(a)
	ii) irregularities in attendance	50	55.55	IV(a)
	Situational constraints			
3.	i) Marketing constraints	50	55.55	IV(b)
	ii) Scientific constraints	40	44.44	VI(b)
	Organizational constraints			
4.	i) Delay in loans and subsidy	90	100.00	I (a)
	ii) Lack of support and financial	90	100.00	I(b)

	agencies			

The constraints identified in the study were classified into four categories viz., Personal, group, situational, and organizational constraints, as presented in Table 39.

1) Personal Constraints :

i) Increased work burden:

Due to dual responsibilities, women have to devote time in home as well as on work, 60 respondents i.e. 66.66 per cent expressed that they felt burden of work and had lack of time for family and for work.

ii) Lack of family support :

Family did not support and motivate women to participate and in entrepreneurial activities. This decreased their confidence level and hindered ability and enthusiasm to achieve more, 55 women i.e. 61.10 per cent expressed the same.

iii) Lack of education :

About 45 respondents, i.e.50.00 per cent of the total respondents expressed that illiteracy has been a big constraints in understanding the policies and programmes related to entrepreneurship development. They

could not take advantages of various financial benefits available to them through Government programmes.

2) Group Constraints :

i) Group conflicts :

Group conflicts impede in smooth functioning of groups formed by the women entrepreneurs. This resulted in splitting of the groups. About 40 respondents i.e. 44.45 per cent expressed about group conflicts.

ii) Irregularity in attendance :

Majority i.e. 50 respondents (55.55%) viewed that the attendance of members should be compulsory, in order to seek participation and involvement of all members of groups.

3) Situtational constraints :

i) Marketing constraints :

The study indicated that more than half 50 respondents i.e.55.55 per cent expressed that they did not have orientation about marketing. Therefore, the commodities were sold at lower prizes in the nearby market. The transportation of the produce was another constraint.

ii) Scientific constraint :

About 40 respondents i.e. 44.45 per cent reported that they were unaware of scientific technologies regarding their enterprises. They lack in technical know how and support.

4) Organizational constraints :

i) Delay in loan and subsidy :

All 90 respondents i.e. cent per cent reported that even they completed all the formalities, there were always delay in sanctioning loan and subsidy.

ii) Lack of support of financial agencies :

This problem was also reported by all 90 respondents i.e. cent per cent expressed that the financial agencies does not provide proper support.

* * *

DISCUSSION

This chapter deals with scientific discussion of data to draw valid conclusion with appropriate justifications of the study. The chapter has been divided into four sub heads: -

1. Profile of selected women trainees.
2. Level of women empowerment in term of income and employment generation.
3. Association between dependent & independent variables.
4. Problems made by the selected women trainees which hinders the establishment and development of enterprise.

1. Profile of selected women trainees:

The result of the present study shows that maximum respondents i.e. 66.67 per cent belonged to middle age groups. This finding is also supported by Mathailagen and Manivannan (2006) and Gupta Rashi (2007).

Majority of respondent i.e. 62.22 per cent had middle school and above education. This finding is also supported by Seth (1999).

As regards the caste of respondents is concerned, almost in all the categories the percentage did not vary much as all the respondents caste got equal opportunity to get the trainings.

Majority of the family of the respondents i.e. 60.00 per cent had subsidiary (agriculture + labour +other) as their main occupation. The work of Trifle *et al.* (1985), Rajlakshmi and Heerawani (1988), Gupta (1988), Patel (1999), Yerpude (2000) and Lyaqet (2001) confirm this finding.

Majority of the respondents i.e. 45.55 per cent had medium mass media exposure. The work of Namdeo (2007) confirms this finding.

Majority of respondents i.e. 44.44 per cent attended medium number of training. The work of Namdeo (2007) and Rana (2010) confirms the finding.

Majority of the respondents i.e. 40.00 per cent had medium attitude towards training. The work of Chaturvedi and Monika (2011) confirms this finding.

Majority of respondents i.e. 48.89 per cent had medium aspiration level. The work of Muthayya (1971), Ankush (1993), Ahirwal (1999), Patel (1999) and Choubey (2009) and Chaturvedi (2011) confirm this finding.

Majority of respondents i.e. 47.78 per cent had medium level of economic motivation. The work of Gupta Rashi (2007), Choubey (2009), Daver (2009) and Namde (2010) and Chaturvedi (2011) confirms this finding.

Majority of respondents i.e. 44.44 per cent had medium level of market orientation as majority of the respondents assess market trend for selling the produce.

Majority of respondents i.e. 47.77 per cent had medium level of knowledge. The work of Amudha and Veerabhadraiah (2000), Dixit (2005) and Belwanshi (2007) confirms this finding.

Majority of respondents i.e 42.22 per cent had preferred high risk orientation. The work of Sahay (2005) confirms this finding.

2. Level of women empowerment in term of income/ employment generation :

The study pointed out that majority of the respondents had medium income generation. Such finding may be due to the reason that there were moderate demands of their products, availability of the market, liable to take risk ,high aspiration level and proper management of their enterprise. The work of Ahuja *et al.* (1984), Jain *et al.* (1984), Nashine *et al.* (2001), Gowda (2003) and Belwanshi (2007) confirms this finding.

The study further pointed out that majority of the trained respondents had employment of 131 to 250 days in a year which was medium category of employment generation. Such a finding may be due to the reason that respondents were oriented towards training, adopting new techniques, liable to take risk, high aspiration level, market oriented and comparatively high level of knowledge. Secondly, increasing number of organizations were imparting training to get employment. The finding of Dahiya and Saraswat (1999) and Rana (2010) confirms this finding.

3. Association between dependent & independent variables:

The study attempted to determine the association between various attributes of respondents like age, education, caste, occupation, mass media exposure, number of trainings received ,attitude towards training ,aspiration level ,economic motivation, market orientation level of knowledge, risk bearing ability with women empowerment of through training programme.

Age of respondents was found significant with income generation, as these variables contribute much in income generation, hence the hypothesis is accepted. The work of Sharma (2000) confirms this finding.

Education of respondents was found to be significant with their contribution in income generation, hence the hypothesis is accepted. The work of Kaur (1988), Jyothi (1999) and Choubey (2009) confirms this finding.

The association between caste and its contribution in income generation was found non significant. It was found that every caste has equal opportunity to get training and to start their enterprise,hence the hypothesis is rejected. This finding is also supported by Gupta Rashi (2007).

The association between occupation and its contribution in income generation was found to be non significant. It was observed to start an enterprise related to food processing occupation of the family was not important, hence the hypothesis is rejected.

Mass media exposure was significantly associated with income generation, as these variables contribute much in income generation, hence the hypothesis is accepted. The works of Rana (2010) confirm the present study.

Number of trainings received was significant association with income generation, as these variables contribute much in income generation, hence the hypothesis is accepted. The work of Rana (2010) confirms the present study.

Attitude towards training was significantly associated with income generation, as these variables contribute much in income generation, hence the hypothesis is accepted.

Aspiration level was significant association with income generation, as these variables contribute much in income generation, hence the hypothesis is accepted. The work of Ahirwal (1999) and Baghel (2003) confirm the present finding.

Economic Motivation was significantly associated with income generation, as these variables contribute much in income generation, hence the hypothesis is accepted. The work of Rana (2010) confirms the present study.

Market orientation had significant association with income generation, as these variables contribute much in income generation, hence the hypothesis is accepted.

Level of knowledge was significantly associated with income generation, as these variables contribute much in income generation, hence the hypothesis is accepted. The work of Ali (2001) confirms the present study.

Risk bearing ability had significant association with income generation, as these variables contribute much in income generation, hence the hypothesis is accepted. The work of Rana (2010) confirms the present study.

Age was found to be significantly associated with employment generation, as these variables contribute in employment generation, hence the hypothesis is accepted.

Education was found significant for its contribution in employment generation, hence the hypothesis is accepted.The work of Santhi and Sathyavathy (2005) confirms this finding.

The association between caste and its contribution in employment generation was found non-significant. It was found that every caste has equal opportunity to get training and to start their enterprise,hence the hypothesis is rejected. This finding is also supported by Gupta Rashi (2007).

Occupation was found significant for its contribution in employment generation, hence the hypothesis is accepted.. The work of Santhi and Sathyavathy (2005) confirms this finding.

Mass media exposure was significantly associated with employment generation, as these variables contribute much in employment generation, hence the hypothesis is accepted. The work of Rana (2010) confirm the present study

Number of Trainings received was significant association with employment generation, as these variables contribute much in employment generation, hence the hypothesis is accepted.The works of Rana (2010) confirm the present study.

Attitude towards training was significantly associated with employment generation, as these variables contribute much in employment generation, hence the hypothesis is accepted. The work of Rana (2010) confirms the present study.

Aspiration level had significant association with employment generation, as these variables contribute much in employment generation, hence the hypothesis is accepted.

Economic Motivation had significant association with employment generation, as these variables contribute much in employment generation, hence the hypothesis is accepted. The work of Rana (2010) confirms the present study.

Market orientation had significant association with employment generation, as these variables contribute much in employment generation, hence the hypothesis is accepted.

Level of knowledge had significant association with employment generation, as these variables contribute much in employment generation, hence the hypothesis is accepted. The works of Ali (2001) confirm the present study.

Risk preferences were significantly associated with employment generation, as these variables contribute much in employment generation, hence the hypothesis is accepted. The works of Rana (2010) confirm the present study.

4) Factors which hinders the establishment and development of enterprise.

The respondents reported facing basically four constraints viz. personal, group, situational and organizational constraints. Among the spelt out constraints organizational constraints considered as most important as cent percent respondents confront organizational constraints. The organizational constraints include delay in loan and lack of support of financial agencies. Most of the respondents also expressed problems regarding marketing and scientific constraints under situational constraints. The study shows more than 65 per cent respondents reported personal constraints such as increased work burden, lack of family support and lack of education. More than 40 per cent of respondents were having problem with market situation and also had scientific problems as they do not get proper support for new technology and enterprise related training. The study shows that respondents

having problem like group conflicts within members and irregularities in attendance by members. The study is also supported by Jain and Kushawala (2004), Bishnoi and Singh (2007) and Sakunthala *et al* (2007).

* * *

SUMMARY, CONCLUSION AND SUGGESTIONS FOR FURTHER WORK

1. Summary :

The main purpose of this chapter is to summarize the result and to state conclusion on the basis of the foregoing analysis and to indicate some of the suggestions for action.

The government is implementing many programmes for socio-economic upliftment of women. Involvement of women in exploiting their own potential is very vital for their own potential economic development. Hence, there is need for participating of women in planning, executing and evaluating the project through resource assessment problem identification, mapping of potential solution and formulating appropriate programme. There are several enterprises with promising opportunities for exhibiting the capacities and capabilities of women like agriculture, mushroom, fisheries, poultry, etc.

The concept of women empowerment came into operation with the need of training with aim of provision of opportunities to such women in the form of personal skill development and empowerment by the government under various schemes like TRYSEM.

Madhya Pradesh Consultancy Organization is providing need-based technologies to the users and providing vocational trainings to generate additional income. There are some objectives of MPCON, which are as follows :-

1. Increasing the number of entrepreneurs who start new business units
2. Diversifying the social base of entrepreneurs from non-conventional sources.
3. Improving the quality of entrepreneurship to reduce the incidence of industrial sickness.
4. Reducing the incidence of unemployment by creating opportunities for self-employment.

The present study entitled, "An analysis of Entrepreneurship development of women through Madhya Pradesh Consultancy Organization limited (MPCON) in Jabalpur district" was undertaken with the following objectives:-

1. Profile of selected women trainees.
2. Level of women empowerment in term of income/ employment generation.
3. Association between dependent and independent variables.
4. Problems reported by the selected women trainees to in establishing enterprise.

Research methodology:

I) Sampling techniques used :

The study was conducted in Jabalpur district of Madhya Pradesh. Ninety trainees were taken as sample for the study.

II) Variables used in the study :

It was intended to analyze the “entrepreneurship development in women through Madhya Pradesh Consultancy Organization Limited". Age, education, caste, occupation, mass media exposure, number of training received, attitude towards training, aspiration level, economic motivation, market orientation, knowledge level and risk bearing ability were selected as independent variables, while, income generation and employment generations were dependent variables.

III) Sources and tools of data collection :

Primary data were collected personally by interviewing the respondents with the help of structured and pre- tested interview schedule.

IV) Analysis and presentation of data:

Collected data were tabulated and presented in frequency and percentage. In order to know the association between independent and dependent variables, the chi-square test was applied.

i) Profile of the selected respondents:

1. The maximum (66.67 %) respondents were from middle age group.

2. The maximum (62.22%) respondents had middle school and above education.
3. The maximum (46.67%) respondents belonged to SC/ST category.
4. The maximum (60.00%) respondents had subsidiary as their main occupation.
5. The maximum (45.55%) respondents had medium mass media exposure.
6. The majority (51.12%) of the respondents were from medium number of training attended.
7. The maximum (40.00%) respondents had medium attitude towards training.
8. The maximum (48.89%) respondents were from medium aspiration level.
9. The maximum (47.78%) respondents had medium economic motivation.
10. The maximum (44.44%) respondents were from medium market orientation.
11. The maximum (47.77%) respondents had medium knowledge level.
12. The maximum (42.22%) respondents had high risk bearing ability.

ii) Women empowerment in terms of income/employment generation:

As regard to average income of respondents was concerned, the majority of respondents i.e. (51.11%) were earning medium average income Rs. up to 23,999/-

Higher percentage of respondents (48.89%) fall in the medium category of employment generation (130 to 250 days).

iii) Relation between socio-economic characteristics of respondents with income generation:

Age, education, mass media exposure, number of training attended, attitude towards training, aspiration level, economic motivation, market orientation, knowledge level and risk bearing ability were significantly associated with income generation, while caste and occupation were found to be insignificantly associated with income generation.

Age, education, occupation, mass media exposure, number of training attended, attitude towards training, aspiration level, economic motivation, market orientation, knowledge level and risk bearing ability were significantly associated with employment generation.

On the contrary, only caste was found to be insignificantly associated with employment generation.

iv) Problems reported by the selected women trainees :

During investigation, respondents reported various problems, the problems were categorized into four viz., personal constraints, group, situational and organizational constraints. The important problems faced by the respondents were delay in loan and subsidy, lack of support of financial agencies and group conflicts.

Suggestions for the smooth functioning of enterprise:

For making the enterprise economically viable and for the betterment of rural women suggestions are given based on the interaction with respondents.

Self-help-groups can be instrumental for the social and economic prosperity of rural women provided that an extensive survey of viable economic enterprises in a particular locality should be conducted to choose the enterprises.

Proper training in formation of entrepreneurial groups, working procedure and formal and backward linkages with market biasing with financial institutions should be imparted to rural women.

Suggestions for further work :

1. The present study was confined to Madhya Pradesh Consultancy Organization Limited in Jabalpur in Madhya Pradesh, hence, similar studies should be planned and conducted in other area and with some other organization, so that findings can be verified and generalized.
2. In the present study, only enterprise related to food processing was considered, other enterprise should also be taken up for further study.
3. In the study, the dependent and independent variables were limited and therefore, future studies may be taken up based on situational and infrastructural variables.
4. More intensive statistical techniques should be used for improving the contribution of different variables which might be given more strength to the study.
5. It is suggested that the Madhya Pradesh Consultancy Organization Limited, Krishi Vigyan Kendras, State Agriculture Department and other related development agencies should make efforts for enhancing the opportunities of employment and income generation through creating market.

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