



Original Research Article

An Analysis of Socio-economic and Psychological Attributes of Rural Women Entrepreneur in Indore Block of Indore District Madhya Pradesh, India

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ABSTRACT

Keywords

Socio-economic;
psychological
attributes;
bighas.

The study was conducted in purposively selected block of Indore district of Madhya Pradesh during 2009-10 in order to know the socio-economic and psychological attributes. The result of the study revealed that majority of the respondent belonged to middle age group, education level above middle standard, belonged to SC and STs. 78.3 per cent of them had holding up to 1-10 bighas and medium material possession, 75 per cent of them had agriculture as their primary occupation, 45 per cent of them had medium level of family income, 80 per cent of respondents belonged to medium economic status, 46.7 per cent of respondents had low risk taking willingness and 46 per cent of them had high owing responsibility.

Introduction

Entrepreneur is the key factor of entrepreneurship and now women have been recognized as successful entrepreneurs as they have qualities which are desirable and relevant for entrepreneurship development. In the process of entrepreneurship, women have to face various problems associated with entrepreneurship and these problems get doubled because of her dual role as a wage earner and a homemaker.

In India, women with varied social, economic, political, regional and linguistic

backgrounds constitute half the nation. Very high literacy rate and lack of employment opportunities paved way for many unemployed youth including women to take up small-scale business units.

The socio-economic condition of women is the key for overall growth and development of the country. A study conducted by Manickaval (1997) shows that 56% of the women are unemployed. Hence, development of women entrepreneurship is essential to provide economic opportunities to women.

Entrepreneurship is a concept assumed to be sex neutral. Even then, in India, women entrepreneurship is still in its infancy. This is because women entrepreneurs are not easily accepted by Indian society (Moitra, 2001).

Often women were invisible as they worked side by side with their husband in businesses & may have only stepped into the leadership position when their husband died. Many recognized business today are owned & operated by the wife or daughter of the founder. Due to gender discrimination & bias many women choose the option of starting & managing their own business that can impede women's success in the corporate world. The topic of women entrepreneurship has been largely neglected both in society general & in social science. Not only have women lower participation rates in entrepreneurial than men but they also generally choose to start & manage firms in different industries than men tend to do. Industries chosen by women are often perceived as being less important to economic development & growth than high technology & manufacturing further more research tend to be men steered & too often do not take in to account the specific need of women entrepreneur. In Indore district of Madhya Pradesh, the rural women are actively involved in various enterprises through formation of Self- Help- Groups. Hence, the study was conducted to explore entrepreneurial behaviour of rural women in Indore block of Indore district of Madhya Pradesh.

Materials and Methods

The study was conducted in Indore block of Indore district of Madhya Pradesh which was purposively selected, because it served a great deal of convenience for the research worker in terms of accessibility,

ease of rapport building, time, money, and efforts. A list of the villages was made around a town or *kasba*, where market facilities and inputs are available for the enterprises. Care was taken to select only those villages which were well connected by road to nearby towns. Six villages were selected purposively from the selected block. A list of rural woman entrepreneurs was made from each village. A total of 60 respondents (ten respondents from each village) were selected for the study by using simple random sampling method. All the respondents were individually interviewed using pre-tested interview schedule. The entrepreneurial success index developed by Sharma (2005) was used to measure the entrepreneurial behavior of rural women. This index included five indicators viz., net profit/gross return per unit investment, level of diversification and improvement/enterprise diversification, share of profit reinvested, degree of satisfaction and identified and planning to start a new enterprise. Pearson's Coefficient of Correlation test was used to find out the zero order correlation between any two sets of variables, which gives the degree of correlation between the variables.

Results and Discussion

Socio-economic and psychological attributes

The study reveals that 26.7 per cent respondents were educated up to middle school. However, 21.7 per cent respondents were educated up to metric, 20 per cent were educated up to primary, 18.3 per cent were educated up to intermediate level, 8.3 per cent were educated up to graduate level and only 3 per cent were illiterate.

Table.1 Distribution of the respondents according to their socio-economic and psychological attributes

Sl. No.	Characteristic	Categories	Frequency	Per cent	Mean	S.D.
1	Age	Young (<30 years)	17	28.3	35.7	6.9
		Middle (31-45 years)	37	61.7		
		Old (>45 years)	6	10.0		
2	Education status	Illiterate	3	5.0	2.5	1.4
		Primary education	12	20.0		
		Middle education	16	26.7		
		Matric	13	21.7		
		Intermediate	11	18.3		
		Graduate	5	8.3		
3	Caste	SC & ST	33	55.0	1.7	0.8
		OBC's	13	21.7		
		General	14	23.3		
4	Land holding	No Land	1	1.7	1.2	0.5
		1-10 Bighas	47	78.3		
		11-20 Bighas	11	18.3		
		21 – 35 Bighas	1	1.7		
5	Material possession	Low (< 4.2 score)	7	11.7	6.1	1.9
		Medium (4.2 to 8 score)	47	78.3		
		High (> 8 score)	6	10.0		
6	Family occupation	Agriculture	45	75.0	2.7	0.6
		Business	12	20.0		
		Others	3	5.0		
7	Family income	Low (< 0.1 score)	24	40.0	0.8	0.7
		Medium (0.1 to 1.5 score)	27	45.0		
		High (>1.5)	9	15.0		
8	Economic status	Low (< 8.3 score)	4	6.7	11.5	3.2
		Medium (8.3 to 14.7 score)	48	80.0		
		High (>14.7 score)	8	13.3		
9	Risk taking willingness	Low (<2.5 score)	28	46.7	4.3	1.8
		Medium (2.5 to 6.1 score)	26	43.3		
		High (>6.1 score)	6	10.0		
10	Owing responsibility for the failure	Low (<0.2 score)	14	23.3	1.0	0.8
		Medium (0.2 to 1.8 score)	27	45		
		High (> 1.8 score)	14	23.33		

Regarding caste, the frequency distribution indicated that majority (55 per cent) of the respondents belonged to ST/SC group, while 23.3 per cent belonged to general category and 21.7 per cent belonged to OBC category.

Land possessed by woman entrepreneur's family was recorded and the frequency distribution is given in Table 1. The data indicated that about 78 per cent had 1-10 bighas of land. Only 1.7 per cent had no land. Thus it can be seen that majority of rural woman entrepreneurs had 1-20 bighas land. Table also indicated that majority (78.3 %) of the respondents had medium level of material possession; while about 11.7 per cent had low and 10 per cent had high level of the material possession. Family occupation of woman entrepreneurs was recorded and frequency distribution indicated that one third (75 %) of rural woman entrepreneurs had agriculture, 20 per cent had business as family occupation and only 3 per cent had other occupation.

Family income (Farm and off farm income per annum) was recorded and the data indicated that 45 per cent respondents were belonged to medium level of family income, while 40 per cent belonged low family income group and only 15 per cent belonged to high income group. Table 1 also exhibits the percentage distribution of economic status of rural woman entrepreneurs. It is evident from the data that majority (80%) of respondents had medium economic status; whereas 13.3 per cent had high and 6.7 per cent had lower economic status. It is also evident from the data that of the total respondents, 46.7 per cent respondents possessed low level of risk taking willingness whereas, 43.3 per cent possessed medium and 10 per cent possessed high level of risk taking

willingness. Owing responsibility was also recorded and frequency distribution indicated that, 45 per cent of the respondents belonged to medium owing responsibility whereas, 23.3 per cent belonged to low and high owing responsibility.

The study have shown that the majority of the respondents belonged to middle age group, having mean age of 35.7 years, education level above middle standard, having mean education level of 2.5, 55 per cent of respondents belonged to SC and STs, 78.3 per cent of them had holding up to 1-10 *bighas* and medium material possession, 75 per cent of them had agriculture as their primary occupation, 45 per cent of them had medium level of family income, 80 per cent of respondents belonged to medium economic status, 46.7 per cent of respondents had low risk taking willingness and 46 per cent of them had high owing responsibility.

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